

**PUBLIC DISCLOSURE**

**March 11, 2013**

**COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**SunTrust Bank  
RSSD ID #: 675332  
Atlanta, Georgia**

**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 SunTrust Bank with respect to the lending, investment, and service tests.

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

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

Major factors supporting the institution's rating include:

- The geographic distribution of loans reflects good penetration throughout the assessment areas;
- The distribution of HMDA<sup>1</sup> lending among borrowers reflects good penetration among customers of different income levels;
- The distribution of small business lending reflects adequate penetration among businesses of different revenue sizes;
- Lending activity reflects adequate responsiveness to assessment area credit needs;
- The bank is a leader in making community development loans;
- The bank has an excellent level of qualified investments, often 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 an adequate high level of community development services.

<sup>1</sup> 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

SunTrust Bank is a multistate commercial bank operating 1,660 branch offices as of December 31, 2012, primarily in the Southeast and Mid-Atlantic regions. The bank operates branches in Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia, as well as the Washington, DC, Chattanooga, and Memphis multistate metropolitan areas. As of December 31, 2012, SunTrust Bank had total assets of \$169.1 billion. The bank received a “Satisfactory” rating at its previous evaluation dated October 12, 2010. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

For this examination, 107 assessment areas were reviewed. Total deposits for the 107 assessment areas as of June 30, 2012, were \$130.4 billion. Descriptions of the full-scope assessment areas can be found in the applicable State or Multistate sections of this report.

#### ***Business Structure***

SunTrust Banks, Inc., headquartered in Atlanta, Georgia, is one of the top 20 US financial holding companies based on consolidated financial assets, with a focus on retail banking. SunTrust Banks Inc., is the parent of SunTrust Bank, a full-service provider of deposit, credit, trust, and investments services to a broad range of retail, business, and institutional clients. SunTrust Bank operates and wholly owns a mortgage affiliate, SunTrust Mortgage Company, which is headquartered in Richmond, Virginia. SunTrust Mortgage Company is the primary originator of home purchase and refinance loans for the organization. Other affiliates include SunTrust Community Capital (STCC) and SunTrust Development Capital Enterprises, LLC (SunTrust CDE). STCC was organized to provide specialized community development lending and investments on behalf of SunTrust Bank, while SunTrust CDE was established to manage the bank’s involvement in the New Markets Tax Credit Program. Other affiliates provide insurance, brokerage, investment management, equipment leasing, and capital markets services. Since the previous examination dated October 12, 2010, there have been no substantive changes to the bank’s structure.

#### ***Credit Products and Loan Portfolio***

SunTrust Bank offers a wide variety of consumer, residential real estate, commercial, and agricultural loan products to fulfill the credit needs of the residents, businesses, and farms in its assessment areas. The bank’s primary residential real estate loan products consist of closed-end and open-end home equity loans as well as home improvement loans. Consumer loan products include auto loans, personal lines of credit, installment loans, education loans, marine loans, RV motor home loans, and physician loans. Commercial loan products include business term loans for various purposes such as equipment purchases, facility expansion, asset acquisition, and leasehold improvements; commercial real estate loans; Small Business Administration (SBA) loans; small business lines of credit; small business credit cards; and equipment leasing financing.

SunTrust Bank’s utilizes an operating model that includes separate channels for traditional home purchase and refinance transactions. The bank does not offer these products through its own branch network, but instead refers these loans to its mortgage affiliate, SunTrust Mortgage. SunTrust Mortgage loan originators are generally not located in bank branches, but are assigned to geographic areas and meet applicants in many locations, including homes and offices. SunTrust Mortgage loans are not included in the CRA examination; therefore, the volume of the bank’s traditional home purchase and refinance lending is less than it would be if these loans were included. SunTrust Bank’s HMDA lending is primarily composed of home improvement loans as well as nontraditional real estate-secured purchase and refinance loans.

The following table shows the distribution of SunTrust Bank’s loan portfolio as of December 31, 2010, 2011, and 2012. One- to four-family dwelling loans comprised the greatest percentage by dollar volume of SunTrust

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Bank's loan portfolio all three years. The next highest volume by dollar amount was commercial and industrial loans, followed by loans to individuals. As the table depicts, less than 1% of the bank's loan portfolio consisted of small farm loans during the review period. Therefore, small farm loans are not discussed in detail in this report.

COMPOSITION OF LOAN PORTFOLIO						
Loan Type	12/31/2012		12/31/2011		12/31/2010	
	\$ (000s)	Percent	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	2,037,713	1.8%	2,898,351	2.5%	4,860,226	4.4%
Secured by One- to Four- Family Dwellings	45,916,345	40.8%	47,888,731	42.1%	48,559,010	44.3%
Other Real Estate: Farmland	109,348	0.1%	135,726	0.1%	159,443	0.1%
Multifamily	608,276	0.5%	931,808	0.8%	1,320,572	1.2%
Nonfarm nonresidential	10,920,473	9.7%	11,818,919	10.4%	13,061,657	11.9%
Commercial and Industrial	33,516,292	29.8%	29,895,126	26.3%	25,069,556	22.9%
Loans to Individuals	19,391,705	17.2%	20,104,589	17.7%	16,443,530	15.0%
Agricultural Loans	58,413	0.1%	49,980	0.0%	57,054	0.1%
<b>Total</b>	<b>\$112,558,565</b>	<b>100.00%</b>	<b>\$113,723,230</b>	<b>100.00%</b>	<b>\$109,531,048</b>	<b>100.00%</b>

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

## SCOPE OF EXAMINATION

All assessment areas for SunTrust Bank were evaluated for lending, investment, and service performances. Full-scope reviews were conducted for 25 of the bank's 107 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 in each state where the bank has offices. Assessment areas receiving full-scope reviews are Florence in the state of Alabama; Melbourne, Miami, Orlando, and Tampa in the state of Florida; Atlanta, Augusta, and Savannah in the state of Georgia; Baltimore in the state of Maryland; Charlotte, Durham, Greensboro, and Raleigh in the state of North Carolina; Anderson, Charleston, and Greenville in the state of South Carolina; Knoxville and Nashville in the state of Tennessee; Hampton Roads, Richmond, and Roanoke in the state of Virginia; Charleston in the state of West Virginia; and the Chattanooga, Memphis, and Washington DC 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 July 1, 2010, through December 31, 2012. 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 October 1, 2010, through December 31, 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.

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### *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 and 2010 US census as well as Dunn & Bradstreet data. Demographic characteristics of a particular assessment area are useful 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 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 SunTrust Bank 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.

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's overall lending test rating is High Satisfactory. The overall lending performance is good in six states (Florida, Georgia, Maryland, North Carolina, Tennessee and Virginia) and two multistate assessment areas (Chattanooga and Washington DC), while performance is adequate in three states (Alabama, South Carolina, and West Virginia) and one multistate assessment area (Memphis). The bank's geographic distribution of loans reflects good distribution throughout the assessment areas. The bank's penetration of loans among borrowers of different income levels and businesses of different sizes is adequate. The overall level of lending activity of the institution is adequate. The bank is a leader in making community development loans.

References are made to SunTrust 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 G and H. 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 adequate responsiveness to assessment area credit needs. The following table summarizes SunTrust Bank's lending activity from July 1, 2010, through December 31, 2012. As the data indicates, the bank originates more small business loans than HMDA loans by number, while HMDA loans account for a larger dollar amount than small business loans. A breakdown of the bank's lending activity between the two different review time frames, July 1, 2010 to December 31, 2011, and January 1, 2012 through December 31, 2012, can be found in Appendix F. Lending activity was considered adequate in all nine states in which the bank operates. Detailed information about the bank's lending activity can be found in the state sections of this report.

#### Summary of Lending Activity - 7/1/2010 - 12/31/2012

Loan Type	#	%	\$(000s)	%
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	9,686	--	\$80,942	--
Home Purchase	9,888	--	\$4,372,968	--
Multi-Family Housing	40	--	\$50,938	--
Refinancing	9,886	--	\$5,003,451	--
<b>Total HMDA related</b>	<b>29,500</b>	<b>91</b>	<b>\$9,508,299</b>	<b>118</b>
Small Business	36,510	--	\$6,658,832	--
<b>Total Small Business related</b>	<b>36,510</b>	<b>109</b>	<b>\$6,658,832</b>	<b>82</b>
Small Farm	130	--	\$29,103	--
<b>Total Small Farm related</b>	<b>130</b>	<b>0</b>	<b>\$29,103</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>66,140</b>	<b>100</b>	<b>\$16,196,234</b>	<b>100</b>

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

SunTrust Bank offers several programs with the specific purpose of helping to meet housing-related needs of low- and moderate-income individuals and communities. Most notably, SunTrust Bank renewed its focus in identifying customer needs that could be met through the Affordable Home Improvement Program (AHIP) loan. The number of home improvement loans originated by SunTrust Bank significantly increased during the current

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review period compared to the previous examination. This can primarily be attributed to the renewed focus by the bank and its local branches on making consumers aware of the AHIP product.

The table below shows the distribution of SunTrust 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. SunTrust 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	9,413	97.2	\$78,193	96.6	273	2.8	\$2,749	3.4
Home Purchase - Conventional	6,006	86.0	\$3,343,048	85.4	974	14.0	\$570,767	14.6
Home Purchase - FHA	2,188	86.0	\$334,420	83.6	356	14.0	\$65,614	16.4
Home Purchase - VA	362	99.5	\$58,880	99.6	2	0.5	\$239	0.4
Multi-Family Housing	34	85.0	\$31,403	61.6	6	15.0	\$19,535	38.4
Refinancing	8,333	84.3	\$3,942,169	78.8	1,553	15.7	\$1,061,282	21.2
<b>Total HMDA</b>	<b>26,336</b>	<b>89.3</b>	<b>\$7,788,113</b>	<b>81.9</b>	<b>3,164</b>	<b>10.7</b>	<b>\$1,720,186</b>	<b>18.1</b>
<b>Total Small Business</b>	<b>31,917</b>	<b>87.4</b>	<b>\$5,956,586</b>	<b>89.5</b>	<b>4,593</b>	<b>12.6</b>	<b>\$702,246</b>	<b>10.5</b>
<b>Total Small Farm</b>	<b>109</b>	<b>83.8</b>	<b>\$23,990</b>	<b>82.4</b>	<b>21</b>	<b>16.2</b>	<b>\$5,113</b>	<b>17.6</b>
<b>TOTAL LOANS</b>	<b>58,362</b>	<b>88.2</b>	<b>\$13,768,689</b>	<b>85.0</b>	<b>7,778</b>	<b>11.8</b>	<b>\$2,427,545</b>	<b>15.0</b>

### Geographic Distribution and Distribution by Borrower Income and Business Revenue Size

The overall geographic distribution of HMDA and small business lending reflects good penetration in low- and moderate-income geographies. Of the 25 full-scope assessment areas, 3 are considered excellent, 16 are considered good, and 6 are considered adequate for overall geographic distribution. The overall distribution among borrowers of different income levels and businesses of different sizes is adequate. Of the 25 full-scope assessment areas, 8 are considered good, 16 are considered adequate, and one is considered poor for borrower distribution.

### Community Development Lending

SunTrust Bank is a leader in making community development loans. The bank originated or renewed 411 community development loans totaling more than \$1.7 billion during the review period. The largest concentration of community development loans by state was in Florida with \$571.3 million, accounting for nearly 34% of bank-wide community development lending. Several assessment areas, including Miami, Orlando and Tampa contributed to this performance. The state of Georgia had the second largest amount of community development lending, with more than \$389 million during

Community Development Lending		
Purpose	#	\$(000s)
Affordable Housing	84	258,423
Community Services	130	422,733
Economic Development	94	190,312
Revitalize & Stabilize	103	830,518
<b>Total</b>	<b>411</b>	<b>1,701,986</b>



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the review period. The Atlanta assessment area was the largest contributor to this performance. The community development loans originated or renewed during the evaluation period were for a variety of purposes, including financing of affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, promoting economic development by financing small businesses that resulted in job creation and/or retention, and revitalization/stabilization of targeted low- and moderate-income census tracts or other qualified geographies.

### Investment Test

SunTrust Bank's investment performance is rated Outstanding based on the overall level of qualified community development investments and contributions provided in the various assessment areas and across the bank's footprint. Specifically, the bank's performance is excellent in six of the states and multistate assessment areas, good in five, and adequate in one. By assessment area (including multistate), the bank had excellent performance in 13 and good performance in 11 full-scope assessment areas, while performance was adequate in one full scope assessment area.

SunTrust had 1,687 qualified investments totaling approximately \$1.6 billion within its assessment areas. Of the total qualified investments, 387 were made during the review period, totaling \$507.5 million. The majority of the bank's investments (by dollar) support affordable housing through GNMA investment instruments and other mortgage backed securities, Low-Income Housing Tax Credits, investments in funds that provide equity for LIHTC projects, and affordable housing bonds issued by state housing finance agencies. The bank provides support for revitalization and stabilization primarily through the purchase of HUD bonds (which also fund affordable housing projects), New Market Tax Credit equity investments, and municipal bonds that fund community development projects. The bank also provides support to economic development through investments in SBA 504 securities, SBICs, and small business loan pools. Finally, the bank has several investments for community services targeted to low- and moderate-income individuals or communities. The community services investments are primarily deposits in minority-owned financial institutions or community development credit unions which serve traditionally underserved markets. The community services investments include a \$1.0 million investment in a minority financial institution in Atlanta that was on the verge of failure.

Investment Purpose	#	\$('000s)
Affordable Housing	1,051	\$1,111,496
Community Services	14	\$2,196
Economic Development	231	\$159,648
Revitalize & Stabilize	391	\$375,740
<b>Total</b>	<b>1,687</b>	<b>\$1,649,081</b>

SunTrust is a leader in financing affordable multi-family housing through the LIHTC program. The bank holds prior period investments totaling more than \$312.4 million (current book value) in LIHTC projects, which have financed more than 13,100 housing units affordable to individuals earning less than 60% area median income. During the current review period, SunTrust invested almost \$116.0 million in LIHTC projects, creating an additional 1,225 affordable units. In addition, the bank has prior period investments in LIHTC investment funds totaling \$80.3 million, and invested another \$57.3 million in funds over the review period, supporting the development of hundreds more affordable housing units.

SunTrust is also a leader in community revitalization and stabilization using the New Markets Tax Credit program. Since the inception of the Bank's NMTC program in 2005, SunTrust has received \$340 million in NMTC allocations from the US Department of Treasury. The bank has deployed more than \$293 million of its allocations, financing the development or redevelopment of more than 2.1 million square feet of commercial property, and creating more than 9,500 jobs, almost 2,300 new student spaces, approximately 600 housing units

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and more than 1,300 new health care slots. SunTrust's NMTC program provides both equity investments and debt financing and the majority of the allocations has been dedicated to debt. The bank provided equity investments for eight projects totaling \$10.1 million (current book value) prior to the review period and did one equity investment during the review period for \$5.4 million.

SunTrust made 1,573 qualified grants totaling \$13.9 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 affordable housing. Some of the major community services funded include financial counseling; youth and family programs; emergency assistance including food and housing; job training; health care; child care; and education and mentoring. Of particular note is the bank's \$1.0 million investment in Operation HOPE to support the creation of the HOPE Financial Dignity Center in Atlanta, which provides financial counseling for low- and moderate-income individuals. In addition to the contributions within bank's footprint, SunTrust provided a \$150,000 donation to support recovery in the Super Storm Sandy designated disaster areas.

<b>Contribution Purpose</b>	<b>#</b>	<b>\$('000s)</b>
Affordable Housing	203	\$927
Community Services	1266	\$12,457
Economic Development	83	\$282
Revitalize & Stabilize	21	\$251
<b>Total</b>	<b>1,573</b>	<b>\$13,917</b>

## Service Test

SunTrust Bank's performance under the service test is rated Low Satisfactory. SunTrust Bank's performance is considered good in two states, adequate in six states, and poor in the remaining one state. The bank's performance is considered adequate in all three 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 September 30, 2010, through December 31, 2012, SunTrust Bank opened four branches and closed 52 branches. Of the branches within low- and moderate-income geographies, no branches were opened and 23 were closed. A specific listing of the branches opened or closed during the period may be obtained by accessing SunTrust Bank's CRA public file, which is available on SunTrust Bank's website. SunTrust Bank's 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 SunTrust Bank's assessment areas, particularly low- and moderate-income geographies and individuals. SunTrust Bank has a number of branches located in low- and moderate-income geographies that have weekend and extended hours. SunTrust Bank has various assessment areas with a relatively high level of branches located in low- and moderate-income geographies. For instance, the Tampa, Florida; Atlanta, Georgia; Greenville, South Carolina; and Knoxville, Tennessee assessment areas all have relatively high levels of branches in low- and moderate-income geographies.

In an effort to expand access to retail banking services, SunTrust Bank has launched new retail banking products which include the SunTrust Skylight Payroll Card Partnership (SunTrust Payroll Card). The SunTrust Payroll Card provides access to financial services for individuals unable to access or unwilling to utilize traditional banking services. This product allows employers to provide direct deposit services to unbanked employees, and is targeted to employers that generally have low- to moderate-income wage earners. According to the FDIC's 2011 National Survey of Unbanked and Underbanked Households, 28% of US households are



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unbanked or underbanked, and lower-income households represent a disproportionate share of those that lack access to mainstream banking services.

SunTrust Bank performs a statistical geographical analysis based on households served in each branch's service radius. Some branches not physically located in low- and moderate-income census tracts may have a significant percentage of low- and moderate-income households in its service area; SunTrust Bank classifies these branches as Low- and Moderate-Serving (LMS) branches. For the purpose of the service test, SunTrust Bank's LMS branch analysis was taken into consideration; however, LMS branches do not receive the same consideration as branches located in low- and moderate-income geographies.

The geographic distribution of SunTrust's branches as of December 31, 2012, is found on the table below. This distribution is based on 2010 census tracts. The bank's branch distribution as of December 31, 2011, based on the 2000 census can be found in Appendix F. The realignment of census tracts as a result of the 2010 census caused a significant shift in the bank's branch distribution. The bank had minimal branching activity during the review period; however, primarily due to the realignment, SunTrust experienced an increase from 22.4% of its branches being located in low- and moderate-income tracts to 28.1%. While branch distribution during both time frames was taken into account in the service test analysis, emphasis was placed on branch distribution as of December 31, 2012, based on 2010 census tract information.

**Geographic Distribution of Branches**

Assessment Area: Whole Bank

Tract Category								ATMs										
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs		Full Service ATMs				Cash only ATMs				
	#	%	Open #	Closed #				#	%	#	%	Open #	Closed #	#	%	Open #	Closed #	
Low	81	4.9%	0	4	62	73	32	Total	146	6.3%	89	4.9%	0	2	57	11.0%	0	4
								SA	63	2.7%	8	0.4%	0	0	55	10.6%	0	4
Moderate	385	23.2%	0	19	296	363	193	Total	552	23.8%	433	24.0%	0	18	119	23.0%	0	8
								SA	130	5.6%	14	0.8%	0	1	116	22.4%	0	8
Middle	599	36.1%	2	16	461	586	341	Total	795	34.3%	639	35.5%	2	16	156	30.1%	0	17
								SA	171	7.4%	16	0.9%	0	0	155	29.9%	0	17
Upper	590	35.5%	2	13	420	554	313	Total	783	33.8%	627	34.8%	2	14	156	30.1%	0	15
								SA	168	7.2%	16	0.9%	0	0	152	29.3%	0	15
Unknown	5	0.3%	0	0	2	4	0	Total	43	1.9%	13	0.7%	0	0	30	5.8%	0	1
								SA	36	1.6%	6	0.3%	0	0	30	5.8%	0	1
Total	1660	100%	4	52	1241	1580	879	Total	2319	100%	1801	100%	4	50	518	100%	0	45
								SA	568	24%	60	3%	0	1	508	98%	0	45

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services throughout its assessment areas. SunTrust Bank provided 23,850 hours of community development services during the review period. Community development services were considered good in Maryland and West Virginia; adequate in Florida, Georgia, North Carolina, South Carolina, Tennessee, Virginia; and poor in Alabama. In addition, community development services were considered adequate in the Chattanooga, Memphis, and Washington DC multistate assessment areas. SunTrust 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 SunTrust Bank during the review period:

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- **Junior Achievement and financial education** – 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. SunTrust Bank 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 Credit for the Elderly or Disabled. SunTrust Bank employees volunteered several hours in various assessment areas serving individuals that qualified for VITA.
- **Affordable Housing Initiatives** – SunTrust Bank employees provided services and assistance to various community organizations offering affordable housing initiatives. For instance, one initiative by SunTrust Bank employees was to provide counsel to an organization that supports living assistance programs to low- and moderate-income children and families.
- **Service on Boards of Directors of Community Organizations** – SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals. For instance, SunTrust Bank employees served on the board of directors of a community organization whose mission is to provide housing opportunities for first time homebuyers that are located in low-income census tracts.

### 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.

## Chattanooga Multistate Assessment Area

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### CRA RATING FOR CHATTANOOGA: Satisfactory<sup>2</sup>

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:

- 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's level of community development lending is excellent given the bank's presence in 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 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.

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

## Chattanooga Multistate Assessment 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. SunTrust Bank's performance in Chattanooga was evaluated using full scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHATTANOOGA MULTISTATE ASSESSMENT AREA

The Chattanooga multistate assessment area includes Hamilton County in Tennessee and Catoosa County in Georgia. The assessment area is part of the six-county Chattanooga multistate MSA and consists of 93 census tracts; nine, or 9.7%, are low-income tracts, while 18, or 19.4%, are moderate-income tracts. SunTrust has 28 branches in the assessment area as of December 31, 2012.

#### Population and Income Characteristics

Population in the Chattanooga assessment area grew by nearly 11% between 2000 and 2010, which was comparable to the population growth rate in Tennessee of 11.5%, but well below fast growing Georgia at 18.3%. Population increased by 20% in Catoosa County, which added 10,000 residents. The total population in the assessment area was 400,405 in 2010 and about 84% lived in Hamilton County. Chattanooga, the largest city in the assessment area, had approximately 167,675 residents, representing 7.8% growth since 2000.<sup>3</sup>

Median family income in the Chattanooga MSA is above than 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, 2011 and 2012 is used. As shown, the median family income increased from \$55,900 to \$57,800. Median family income in Tennessee was \$54,700 and \$59,800 in Georgia in 2012. 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 Multi-State MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$55,900</b>	0	- \$27,949	\$27,950	- \$44,719	\$44,720	- \$67,079	\$67,080	- & above
<b>2011</b>	<b>\$57,000</b>	0	- \$28,499	\$28,500	- \$45,599	\$45,600	- \$68,399	\$68,400	- & above
<b>2012</b>	<b>\$57,800</b>	0	- \$28,899	\$28,900	- \$46,239	\$46,240	- \$69,359	\$69,360	- & above

Within the assessment area, US census estimates show that the median family income in 2010 ranged from \$54,012 in Catoosa County to \$59,098 in Hamilton County. Median family income in the city of Chattanooga was much lower at 48,951.<sup>4</sup>

<sup>3</sup> US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

<sup>4</sup> US Census Bureau, Accessed through PolicyMap. (accessed on January 30, 2013); available from <http://www.policymap.com>

## Chattanooga Multistate Assessment Area

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Poverty in the assessment area has increased since 2000, but remains below the poverty rate for either Tennessee or Georgia. In Catoosa County, 12.2% of residents lived in poverty between 2007 and 2011, compared to 16.5% in Georgia. The poverty rate was higher in Hamilton County at 15.9%, compared to 16.9% in Tennessee. Poverty is more concentrated in the city of Chattanooga, where over 23% of residents are living below the poverty line.<sup>5</sup> Food stamp usage, another indicator of financial distress, has also increased in the assessment area. In 2010, nearly 17% of the population in the assessment area relied on food stamps.<sup>6</sup>

### Housing Characteristics

The housing market in the Chattanooga assessment area weakened during the economic downturn, but to a lesser degree than other 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 increased by 6.3% between 2010 and 2012, from \$121,400 to \$129,100. Nationally, home prices increased by about 2.4% over this time period.<sup>7</sup> Home prices in Hamilton County declined during the downturn, but quickly rebounded and the median home price in 2011 of \$158,000 exceeded the peak price seen in 2008.<sup>8</sup>

New home construction in the assessment area has declined significantly. Building permits issued for new single family homes have dropped by 70% from the pre-recession peak in 2005. In 2011, 813 single family building permits were issued in the assessment area.<sup>9</sup> New construction increased in 2012 and permits rose by 30%, but remain well below the peak levels. Home sales in the greater Chattanooga area also declined during the recession, but started stabilizing in 2010. Sales increased by 17% between 2011 and 2012, reaching the highest level since 2007.<sup>10</sup>

The Chattanooga area did not have a major foreclosure crisis, though the area did see a rise in mortgage delinquencies. The market appears to be stabilizing and between January 2011 and December 2012, the percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) fell from 6.1% to 5.4%. In Tennessee, approximately 5.5% of mortgages were seriously delinquent and in Georgia, 6.3% of mortgages were seriously delinquent at the end of 2012.<sup>11</sup>

Census data indicates that there were 175,417 housing units located in the assessment area in 2010, of which 60.5% were owner-occupied, 29.7% were rental units, and 9.9% were vacant. In Hamilton County, over 30% of the housing units are rental, compared to 23% in Catoosa County. Rental units are more highly concentrated in low- and moderate-income tracts, and 56% of the housing units in low-income census tracts and 44% of the units in moderate-income tracts were rentals. The median age of the housing stock across the assessment area was 36 years, though housing was much newer in Catoosa County. Housing units in the low- and moderate-income census tracts were also older compared to the assessment area overall. These factors indicate that lending opportunities in the low- and moderate-income tracts may be more limited.

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<sup>5</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>6</sup> US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

<sup>7</sup> 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/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>8</sup> 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>

<sup>9</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 31, 2013); available at: <http://www.policymap.com>

<sup>10</sup> 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>

<sup>11</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

## Chattanooga Multistate Assessment Area

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The assessment area's overall affordability ratio is 31.5 compared to the state of Tennessee at 32.3 and Georgia at 30.6. This indicates that housing is slightly less affordable in Chattanooga than elsewhere in Tennessee, but slightly more affordable than housing in Georgia. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>12</sup>

Despite the relative affordability of the Chattanooga market, housing costs are a challenge for many homeowners and renters across the assessment area. In Hamilton County, 24.2% of homeowners and 45.4% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Over 23% of renters are considered severely cost burdened in Hamilton County, meaning housing costs account for more than 50% of household income. Statewide, 24.7% of homeowners and 44.9% of renters are cost-burdened, while 23% of renters are severely cost burdened. The lowest income renters are the most likely to be cost burdened. In Hamilton County, 75.2% of renters with incomes less than \$20,000 were cost burdened compared to 72.3% of the lowest income renters in Tennessee.<sup>13</sup>

A recent report by the National Low Income Housing Coalition confirms housing affordability is a problem in Chattanooga. According to the study, a minimum wage worker would have to work 1.9 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in the Chattanooga MSA.<sup>14</sup>

### 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.<sup>15</sup>

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, Schaaf Industry AG, Westinghouse and now Wacker Chemie have established new facilities to provide equipment and services to America's energy industry.<sup>16</sup> 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.<sup>17</sup> Finally, Chattanooga has several large insurance companies based in the region, contributing to the overall economic strength of the region.

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<sup>12</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>13</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>14</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/oor/2013>

<sup>15</sup> 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](http://www.brookings.edu/~media/research/files/papers/2008/9/17%20chattanooga%20eichenthal%20windeknecht/200809_chattanooga.pdf)

<sup>16</sup> Chattanooga Chamber of Commerce, Chattanooga Can-Do. (accessed on February 1, 2013); available at: <http://www.chattanoogachamber.com/can-do/>

<sup>17</sup> 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/>



## Chattanooga Multistate Assessment Area

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 national downturn, despite the major economic development projects. Between 2007 and 2010, there was job loss in most sectors, with the largest declines in manufacturing, 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 economy has started to improve in the assessment area, with the unemployment rate falling between 2010 and 2012 and remaining well below the statewide unemployment rates. As shown in the table below, the unemployment rate in Catoosa County declined from 8.1% in 2010 to 6.6% in 2012 while the unemployment rate in Hamilton County fell from 8.6% to 7.5%.

### Unemployment Rates

Assessment Area: MULTI Chattanooga

Area	Years - Annualized		
	2010	2011	2012
Catoosa Co.	8.1	7.8	6.6
Hamilton Co.	8.6	8.2	7.5
Chattanooga MSA	8.8	8.3	7.5
<b>Georgia</b>	<b>10.2</b>	<b>9.8</b>	<b>9.0</b>
<b>Tennessee</b>	<b>9.8</b>	<b>9.2</b>	<b>8.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

Chattanooga added over 4,000 new jobs in the 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.<sup>18</sup> 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 Chattanooga aquarium and a number of other visitor and

<sup>18</sup> 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/>

## Chattanooga Multistate Assessment Area

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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%.<sup>19</sup> 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.<sup>20</sup>

### Competition

SunTrust ranked 2<sup>nd</sup> in deposit market share in the Chattanooga assessment area according to the June 30, 2012 FDIC Summary of Deposits Report, with \$1.6 billion in deposits or 21.4% market share. The Chattanooga retail banking market is dominated by several large regional banks, including First Tennessee (26.2% of deposits) and Regions Bank (16.2% of deposits). Overall, there were 20 banks active in the market operating 130 branches.

SunTrust ranked 21<sup>st</sup> out of 324 lenders in 2010 with 1.0% of total HMDA loans and 34<sup>th</sup> out of 312 lenders in 2011 with 0.7% of total HMDA loans. Bank of America, Wells Fargo Bank, Wells Fargo Funding, Regions and SunTrust Mortgage are the leading HMDA lenders in the market.

SunTrust ranked 10<sup>th</sup> out of 48 lenders in 2010 with 3.5% of the CRA loans and 12<sup>th</sup> out of 55 lenders with 2.1% of CRA loans. American Express was the leading CRA lender in both years with approximately 25% of all CRA loans, followed by Regions Bank and First Tennessee.

### Community Contacts and Community Development Opportunities

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 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.<sup>21</sup>

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<sup>19</sup> River City Company. (accessed on February 1, 2013); available at: <http://www.downtownchattanooga.org>

<sup>20</sup> 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](http://www.brookings.edu/~media/research/files/papers/2008/9/17%20chattanooga%20eichenthal%20windeknecht/200809_chattanooga.pdf)

<sup>21</sup> Chattanooga-Hamilton County, Regional Planning Agency. "Chattanooga Housing Study" (accessed on February 1, 2013); available at: <http://www.chcrpa.org/HousingStudy.htm>



## Chattanooga Multistate Assessment Area

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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 do housing development and counseling, 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.<sup>22</sup>

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 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 indefinitely. 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. There are a limited number of alternative financing sources for small businesses in Chattanooga, including Pathway Lending (a statewide CDFI) and the Chattanooga CDFI (an affiliate of Chattanooga Neighborhood Enterprises). CDFIs provide a good community development investment opportunity that is responsive to the local need for more small business financing assistance.

Financial education and access to affordable financial services are another priority 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.<sup>23</sup>

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

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011

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<sup>22</sup> 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>

<sup>23</sup> 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>

## Chattanooga Multistate Assessment Area

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CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Chattanooga Multistate Assessment Area

## 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
<b>Total Assessment Area</b>	<b>90</b>	<b>100.0</b>	<b>117,331</b>	<b>100.0</b>	<b>10,488</b>	<b>8.9</b>	<b>117,331</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>182,063</b>	<b>115,973</b>	<b>100.0</b>	<b>63.7</b>	<b>52,501</b>	<b>28.8</b>	<b>13,589</b>	<b>7.5</b>
	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
<b>Total Assessment Area</b>	<b>21,147</b>	<b>100.0</b>	<b>18,847</b>	<b>100.0</b>	<b>1,307</b>	<b>100.0</b>	<b>993</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>206</b>	<b>100.0</b>	<b>204</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			99.0		.5		.5

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

# Chattanooga Multistate Assessment Area

## 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	9	9.7	5,994	5.7	2,686	44.8	21,207	20.3
Moderate-income	18	19.4	11,944	11.4	2,481	20.8	16,901	16.2
Middle-income	34	36.6	42,543	40.7	3,757	8.8	20,560	19.7
Upper-income	31	33.3	43,924	42.1	2,165	4.9	45,737	43.8
Unknown-income	1	1.1	0	0.0	0	0.0	0	0.0
Total Assessment Area	93	100.0	104,405	100.0	11,089	10.6	104,405	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,985	3,465	3.3	26.7	7,278	56.0	2,242	17.3
Moderate-income	25,969	10,745	10.1	41.4	11,561	44.5	3,663	14.1
Middle-income	71,133	44,580	42.0	62.7	20,490	28.8	6,063	8.5
Upper-income	65,330	47,258	44.6	72.3	12,674	19.4	5,398	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	175,417	106,048	100.0	60.5	52,003	29.6	17,366	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,711	6.9	1,405	6.3	241	16.1	65	7.3
Moderate-income	5,386	21.7	4,595	20.5	563	37.6	228	25.7
Middle-income	8,695	35.1	7,975	35.6	427	28.5	293	33.0
Upper-income	8,986	36.2	8,418	37.6	267	17.8	301	33.9
Unknown-income	14	0.1	13	0.1	1	0.1	0	0.0
Total Assessment Area	24,792	100.0	22,406	100.0	1,499	100.0	887	100.0
	Percentage of Total Businesses:			90.4		6.0		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	4.2	8	4.2	0	0.0	0	0.0
Moderate-income	15	7.9	15	7.9	0	0.0	0	0.0
Middle-income	87	45.8	87	46.0	0	0.0	0	0.0
Upper-income	80	42.1	79	41.8	1	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	190	100.0	189	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Chattanooga Multistate Assessment Area

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### **Lending Test**

SunTrust Bank's lending performance in the Chattanooga 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. In addition, the bank's level of community development lending is excellent given the bank's presence in the assessment area.

During the review period, the bank reported 311 (53.7%) small business loans compared to 268 (46.3%) HMDA loans, excluding multifamily loans, in the Chattanooga 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. The Chattanooga assessment area contains 1.0% of the bank's total HMDA lending and 1.0% of its total small business lending by number of loans. In comparison, 1.2% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### **Small Business Loans**

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was significantly greater than the percentage of small businesses in those tracts throughout the review period. Moreover, in comparison to aggregate, the bank performed substantially better than the aggregate in 2011. The bank made 9.2% of its small business loans in low-income tracts in 2011, compared to 5.1% of aggregate loans.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was above the percentage of small businesses in those tracts throughout the review period. In 2011, compared to aggregated, the bank made 10.0% of its small business loans in moderate-income tracts, falling just below the 11.0% of aggregate loans.

The bank's small business lending in middle-income and upper-income census tracts was less than the percentage of small businesses located in middle-income and upper-income tracts, respectively, in the assessment area.

#### **Home Purchase Loans**

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was above the percentage of owner-occupied units in low-income tracts throughout the

## Chattanooga Multistate Assessment Area

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review period; however, the bank's performance was based on a low volume of home purchase loans in low-income tracts. The bank's performance was below aggregate performance in 2011.

Home purchase lending in moderate-income tracts is adequate. The percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was below the percentage of owner-occupied units located in these tracts in 2010 and 2011, but was above in 2012. The bank performed similarly to 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 throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is adequate. The bank's home refinance lending in low-income tracts was greater than the percentage of owner-occupied units in low-income tracts throughout the review period, but consisted of a low volume of loans. The bank's performance in refinance lending was less than aggregate performance in 2011.

The bank's home refinance lending in moderate-income tracts is good. The bank's home refinance lending in moderate-income tracts was above the percentage of owner-occupied units in those tracts in 2010 and 2011. However, in 2012, the bank made 7.1% of its refinance loans in moderate-income tracts, where 10.1% of owner-occupied units are located. The bank significantly exceeded aggregate performance in this category in 2011.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. The bank's performance in home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. The bank also exceeded the percentage of aggregate home improvement loans in low-income tracts; however, the bank's home improvement lending in low-income tracts in the Chattanooga assessment area consisted of only a small number of loans.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was greater than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. In comparison to aggregate, the bank originated 20.9% of its home improvement loans in moderate-income tracts in 2011, compared to just 7.0% of aggregate loans.

The bank's home improvement lending in middle-income tracts was comparable to the percentage of owner-occupied units in these tracts throughout the review period, 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 adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower

## Chattanooga Multistate Assessment Area

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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.

### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. However, the bank performed similarly to the aggregate in 2011. The bank made 34.2% of its loans to small businesses in 2011, compared to 35.2% of aggregate loans made to small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is poor. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was significantly below the percentage of low-income families located in the assessment area. While SunTrust's performance was above aggregate in 2011, this performance was based on a limited volume of lending. Most recently, in 2012, the bank did not originate any home purchase loans to low-income borrowers, although 20.3% of families in the Chattanooga assessment area are classified as low-income.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area throughout the review period. The bank made 40.9% of its home purchase loans to moderate-income borrowers in 2011, which was substantially above the 22.1% of aggregate loans made to moderate-income borrowers.

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 throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. Throughout the review period, the bank's percentage of home refinance loans to low-income borrowers was below the percentage of low-income families in the assessment area. However, the bank made 4.8% of its home refinance loans to low-income borrowers in 2011, comparable to the 5.1% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is good. The bank's home refinance lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. Additionally, the bank made 19.0% of its refinance loans to moderate-income borrowers in 2011, compared to 13.5% of aggregate loans.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was significantly greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank's performance was



## Chattanooga Multistate Assessment Area

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substantially above aggregate performance in 2011. The bank originated 39.5% of its home improvement loans to low-income borrowers, compared to 15.4% of aggregate loans made to low-income borrowers.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly greater than the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was above the aggregate performance in 2011.

The bank's home improvement lending to middle-income borrowers was comparable to the percentage of middle-income families in the assessment area in 2010 and 2011, but was slightly below in 2012. The bank's home improvement lending was less than the percentage of upper-income families throughout the review period.

### ***Community Development Lending***

SunTrust Bank made four community development loans totaling \$51.8 million during the review period in the Chattanooga assessment area. The dollar amount of community development loans is excellent given the bank's presence in the assessment area. Loans supported community services targeted to low- and moderate-income individuals, and revitalization and stabilization activities in targeted low- and moderate-income geographies. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community services targeted to low- and moderate-income individuals, and access to credit for small businesses. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs.

Community development lending includes:

- Two loans to a nonprofit community service provider that targets low- and moderate-income individuals;
- Construction financing to expand a community center operated by a nonprofit organization that targets its services to homeless clients with supportive services that include employment assistance, personal development, education resources, and housing;
- Commercial credit for a utility provider to restore essential, community-wide infrastructure services across a federally designated disaster area in response to violent storms that caused extensive damage.

### **Investment Test**

SunTrust's performance under the investment test in the Chattanooga assessment area is good. The bank had 15 investments totaling approximately \$19.0 million, including five current period investments totaling \$4.5 million. The bank provided support for affordable housing for low- and moderate-income individuals through investments in LIHTC projects as well as the purchase of GNMA multi-family and other mortgage backed securities and HUD bonds. The bank also provided support to small businesses through the purchase of SBA 504 securities and support for community revitalization through the purchase of HUD bonds. Finally, the bank had an investment in a Chattanooga CDFI and a deposit in a community development credit union.

The bank made 42 contributions totaling \$473,350. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services; education and mentoring; scholarships; literacy training; emergency aid including food and housing assistance; health care; financial counseling; and a number of other needed services. The bank also made contributions to support



## Chattanooga Multistate Assessment Area

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organizations engaged in affordable housing development, homeownership counseling, and downtown and neighborhood revitalization.

Local community credit and community development needs include but are not limited to job creation and training for low- and moderate-income employees, access to credit for small businesses, affordable rental and single family housing, neighborhood stabilization, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit good responsiveness to these identified needs in Chattanooga.

### **Service Test**

SunTrust Bank's service test performance in the Chattanooga multistate assessment area is adequate.

#### ***Retail Services***

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 28 branch offices and 32 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed two branches located in a low-income and moderate-income census tract in the Chattanooga assessment area; however, these closures have generally not adversely affected the accessibility of the bank's delivery systems as the bank's branch network and other delivery systems remain accessible to low- and moderate-income individuals and low- and moderate-income geographies. 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. SunTrust Bank offers extended and weekend hours at 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.

In addition to the 12 branches located in low- and moderate-income geographies, the Chattanooga assessment area included two branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

## Chattanooga Multistate Assessment Area

### Geographic Distribution of Branches

Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	2	7.1%	0	1	2	2	1	Total	3	9.4%	3	10.7%	0	0	0	0.0%	0	0	9	9.7%	6.8%	6.9%
Moderate	10	35.7%	0	1	5	9	4	Total	10	31.3%	10	35.7%	0	0	0	0.0%	0	0	18	19.4%	14.1%	21.7%
								SA	1	3.1%	1	3.6%	0	0	0	0.0%	0	0				
Middle	6	21.4%	0	0	5	6	3	Total	7	21.9%	6	21.4%	0	0	1	25.0%	0	0	34	36.6%	41.2%	35.1%
								SA	1	3.1%	0	0.0%	0	0	1	25.0%	0	0				
Upper	10	35.7%	0	0	6	9	5	Total	12	37.5%	9	32.1%	0	0	3	75.0%	0	0	31	33.3%	37.9%	36.2%
								SA	3	9.4%	0	0.0%	0	0	3	75.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.1%	0.0%	0.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	28	100.0%	0	2	18	26	13	Total	32	100.0%	28	100.0%	0	0	4	100.0%	0	0	93	100.0%	100.0%	100.0%
								SA	6	18.8%	2	7.1%	0	0	4	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 561 service hours in various capacities for community development organizations, by participating in 76 different community development services. Many of the community development services focused on affordable housing, financial education, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals. In particular, SunTrust Bank employees served on the board of directors and offered financial education to a community organization whose purpose is to work with low- and moderate-income at-risk teens by providing support and professional development.

## Memphis Multistate Assessment Area

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**CRA RATING FOR MEMPHIS: Satisfactory**<sup>24</sup>

**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:

- 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 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.

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<sup>24</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Memphis Multistate Assessment Area

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### 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. SunTrust Bank's performance in Memphis was evaluated using full scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MEMPHIS MULTISTATE ASSESSMENT AREA

The Memphis Multi-state assessment area includes Shelby County in Tennessee, Crittenden County in Arkansas, and DeSoto County in Mississippi. The three counties are part of the eight-county Memphis TN-MS-AR MSA. The assessment area consists of 274 census tracts; 61, or 22%, are low-income, while 62, or 23%, are 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.

#### Population and Income Characteristics

Population in the Memphis assessment area grew by about 8% between 2000 and 2010, which was less than the population growth rate in Tennessee of 11.4% and in Arkansas at 9%, but 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.<sup>25</sup> The total population in the assessment area in 2010 was 1,139,798.

Shelby County is the largest county in the assessment area, with approximately 928,000 residents. 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 about 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.<sup>26</sup>

Median family income in the Memphis MSA is above than 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, 2011 and 2012 is used. As shown, the median family income increased from \$58,100 to \$59,100 between 2010 and 2012. The following table provides a breakdown of the estimated annual income based on income classification (i.e., low, moderate, middle, and upper).

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

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

## Memphis Multistate Assessment Area

### Borrower Income Levels Memphis, TN-MS-AR Multi-State MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$58,100</b>	0 - \$29,049	\$29,050 - \$46,479	\$46,480 - \$69,719	\$69,720 - & above
<b>2011</b>	<b>\$58,300</b>	0 - \$29,149	\$29,150 - \$46,639	\$46,640 - \$69,959	\$69,960 - & above
<b>2012</b>	<b>\$59,100</b>	0 - \$29,549	\$29,550 - \$47,279	\$47,280 - \$70,919	\$70,920 - & above

Memphis ranked as the poorest large metro area (defined as a region with more than one million residents) in the country according to the 2010 US census. 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.<sup>27</sup> Crittenden County has the highest poverty rate in the MSA with 28% of residents estimated to live below the federal poverty level in 2011.<sup>28</sup> Food stamp usage, another indicator of financial distress, also increased in the assessment area. In 2010, 30% of the population in Crittenden and 27% of the population in Shelby County received food stamps.<sup>29</sup>

#### Housing Characteristics

The economic downturn took a heavy toll on the housing market in Memphis. According to the National Association of Realtors, the median housing price for the Memphis MSA declined from \$120,200 in 2010 to \$112,300 in 2011. Home prices started to recover in 2012, rising to \$117,200.<sup>30</sup> Home prices are much lower in the Shelby County than the broader Memphis MSA. According to the Memphis Area Association of Realtors, the median home price in Shelby County in 2012 was \$82,900, which was almost 2% below the median sales price in 2011.<sup>31</sup>

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 but the market started to recover in 2012 with sales up by 17% over 2011. However, foreclosures are still a big drag on the market, and in 2012, bank sales represented 28% of all home sales.<sup>32</sup>

New home construction in the assessment area peaked in 2005 with 7,861 new single family permits and declined by 83% by 2011. Construction activity picked up in 2012 though new permits remain far below the

<sup>27</sup> 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/>

<sup>28</sup> US Census Bureau, Accessed through PolicyMap. (accessed on November 7, 2012); available from <http://www.policymap.com>

<sup>29</sup> US Census Bureau, Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

<sup>30</sup> 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>

<sup>31</sup> Memphis Area Association of Realtors. "December 2012 Report." (accessed on July 17, 2013); available at: [http://www.maar.org/assets/1151/sales\\_stats\\_december\\_2012.pdf](http://www.maar.org/assets/1151/sales_stats_december_2012.pdf)

<sup>32</sup> 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](http://www.maar.org/assets/1151/sales_stats_december_2012.pdf)

## Memphis Multistate Assessment Area

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peak levels.<sup>33</sup> The new activity in Shelby County is occurring primarily in new subdivisions outside the city of Memphis.<sup>34</sup>

The foreclosure crisis had a severe impact on the Memphis housing market though foreclosures appear to be slowing. The percentage of seriously delinquent mortgages in the assessment area (defined as more than 90 days past due or in foreclosure) fell from 9.2% in January 2011 to 8.8% in December 2012. Statewide, the percentage of seriously delinquent mortgages at the end of 2012 was 5.5%.<sup>35</sup> While mortgage delinquencies are improving, Zillow.com reports that at least 40% of homeowners in Memphis are still underwater with their mortgage. Therefore, foreclosure is still a risk in the assessment area. In addition, many homeowners are lacking the equity needed for any type of borrowing.<sup>36</sup>

Census data indicates that there were 477,545 housing units located in the assessment area in 2010, of which 55% were owner-occupied, 32% were rental, and 13.2% were vacant. DeSoto County has the highest concentration of owner-occupied units at 72%. A significantly higher percentage of the housing units in low- and moderate-income tracts were rentals or vacant. The median age of the housing stock across the assessment area was 34 years, though housing is much newer in DeSoto County at 16 years. Housing units in the low- and moderate-income census tracts were also older compared to the assessment area overall.

The assessment area's overall affordability ratio is 33.9 compared to the state of Tennessee at 32.3, indicating that housing in the assessment area is more affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>37</sup>

Despite the relative affordability of the Memphis region, housing costs are a challenge for many homeowners and renters. For instance, in Shelby County, 31% of homeowners and 53% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Almost 30% of renters are considered severely cost burdened in Shelby County, meaning housing costs account for more than 50% of household income. Statewide, 24.7% of homeowners and 44.9% of renters are cost-burdened, while 23% of renters are considered severely cost burdened. The lowest income renters are the most likely to be cost burdened. In Shelby County, 81% of renters with incomes less than \$20,000 are cost burdened.<sup>38</sup>

A recent report by the National Low Income Housing Coalition confirms housing affordability is a problem in Memphis. According to the study, a minimum wage worker would have to work two jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in the Memphis MSA.<sup>39</sup>

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<sup>33</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on January 31, 2013); available at: <http://www.policymap.com>

<sup>34</sup> 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](http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf)

<sup>35</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>36</sup> Zillow.com. Negative Equity Report. (accessed on July 17, 2013); available at: <http://www.zillow.com/visuals/negative-equity/#11/35.1390/-90.0175>

<sup>37</sup> US Census Bureau

<sup>38</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>39</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/oor/2013>



## Memphis Multistate Assessment Area

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### 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.<sup>40</sup> 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 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.<sup>41</sup>

While Memphis is known a center for distribution and logistics, the economy is fairly diverse, and three Fortune 500 companies (Fed Ex, International Paper, and AutoZone) are headquartered in the city.<sup>42</sup> The area is also home to First Tennessee Bank, giving it a significant banking presence. There are employment concentrations in multiple industry sectors, 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.<sup>43</sup>

The Memphis economy was hit hard by the recession, and recovery has been slow. Between 2007 and 2010, there was job loss in many sectors, with the largest declines in manufacturing, construction, financial, and information services. The only sector that has not lost employment is education and health services, which steadily grew even during the recession.<sup>44</sup> 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. In addition, Methodist Healthcare began constructing a \$137 million, 100-bed hospital in Olive Branch, DeSoto County, Mississippi, in 2011 that is expected to create 500 jobs in the Memphis MSA.

Unemployment peaked in the Memphis MSA at 10.1% in 2010, which was well above the unemployment rate for all of the states, with the exception of Mississippi. Since 2010, unemployment has started to improve in Shelby and DeSoto counties. In 2012, unemployment was highest in Crittenden County at 11.2%, and lowest in DeSoto County at 6.8%. In Shelby County, the unemployment rate in 2012 was 9.1%, higher than the unemployment rate in Tennessee at 8.0%. A community contact stated that in some of the poorest

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<sup>40</sup> Greater Memphis Chamber. (accessed on February 8, 2013); available at: <http://www.memphischamber.com/Economic-Development/Aerotropolis.aspx>

<sup>41</sup> 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](http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf)

<sup>42</sup> 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>

<sup>43</sup> 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](http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf)

<sup>44</sup> 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](http://www.bls.gov/eag/eag.tn_memphis_msa.htm)

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neighborhoods in Memphis the unemployment rate may be as high as 50%, indicating there is great disparity in the economic conditions within the assessment area.

### Unemployment Rates

Assessment Area: MULTI Memphis

Area	Years - Annualized		
	2010	2011	2012
Crittenden Co.	11.4	12.6	11.2
DeSoto Co.	7.9	8.0	6.8
Shelby Co.	10.1	9.9	9.1
Memphis MSA	10.1	9.9	9.0
<b>Arkansas</b>	<b>7.9</b>	<b>8.0</b>	<b>7.3</b>
<b>Mississippi</b>	<b>10.5</b>	<b>10.7</b>	<b>9.2</b>
<b>Tennessee</b>	<b>9.8</b>	<b>9.2</b>	<b>8.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

The Memphis region is rebounding, but it is happening slowly. The number of jobs in the MSA remains well below the peak of 640,800 recorded in 2007.<sup>45</sup> In December 2012, Memphis was ranked 54<sup>th</sup> 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.<sup>46</sup> The combination of the foreclosure crisis and elevated unemployment rates continue 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.<sup>47</sup> Second, International Paper announced in late 2012 that it would build a fourth office tower that will enhance its commitment to Memphis as the corporate headquarters location.<sup>48</sup>

According to a small business community contact, Memphis has always been considered a low wage environment. Therefore, while new job creation is needed, there is concern about the quality of jobs, and the

<sup>45</sup> 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](http://www.huduser.org/portal/publications/PDF/MemphisTN_comp.pdf)

<sup>46</sup> Brookings Institute, Metro Monitor 2012. (accessed on February 10, 2013); available at: <http://www.brookings.edu/research/interactives/metromonitor#M32820-recovery-overall-mv>

<sup>47</sup> 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/#.URgGxqXC2Cl>

<sup>48</sup> 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>



## Memphis Multistate Assessment Area

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likelihood that many of the new jobs will be low-skilled and low wage jobs, which won't significantly help low- and moderate-income individuals build their financial stability.

### Competition

SunTrust ranked 3<sup>rd</sup> in deposit market share in the Memphis assessment area according to the June 30, 2012 FDIC Summary of Deposits Report, with \$2.0 billion in deposits or 9.6% market share. First Tennessee Bank, based in Memphis, has the largest share of deposits with almost 33%, followed by Regions with almost 18%. The remainder of the retail banking market is primarily community banks. Overall, there were 49 banks active in the market operating 342 branches.

SunTrust ranked 33<sup>rd</sup> of 415 HMDA reporters in 2010 with 0.5% of total loans and 38<sup>th</sup> out of 389 reporters with 0.4% of loans in 2011. HMDA lending declined by 17% across the assessment area between 2010 and 2011. Wells Fargo Bank was the largest HMDA lender in the market with 14% of all HMDA loans in 2011, followed by Bank of America, JP Morgan Chase, Community Mortgage, Regions Bank, and IBERIABank Mortgage.

SunTrust ranked 13<sup>th</sup> out of 80 CRA reporters in 2010 with 2.3% of the CRA loans and 13<sup>th</sup> out of 78 reporters in 2011 with 1.7% of loans. In both years, American Express was the dominant CRA lender with approximately 30% of all CRA loans. Citibank, Regions, Capital One, Citibank, and First Tennessee are the other large CRA lenders in the market.

### Community Contacts and Community Development Opportunities

The recession, coupled with the continuing housing and foreclosure crisis, have had a significant impact on low- and moderate-income communities in the Memphis region. Memphis has long struggled with concentrated poverty. In these communities of concentrated poverty, the impact of the recession has been hardest and the recovery has been the slowest. 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 as noted earlier, the unemployment rate in certain neighborhoods may be as high as 50%. It will take years for these neighborhoods to recover, if they ever do.<sup>49</sup>

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 (CHODOs) in the city working on affordable housing development and rehabilitation. Many of these organizations also provide financing and homeownership counseling.<sup>50</sup> There are also several community development financial institutions 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 by encouraging 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.

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<sup>49</sup> 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](http://www.nytimes.com/2010/05/31/business/economy/31memphis.html?pagewanted=all&_r=0)

<sup>50</sup> Memphis Nonprofit Housing Development Center. (accessed on February 11, 2013); available at: <http://www.memphistn.gov/chdo/index.html>

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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 the 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 problems in Memphis. According to the 2012 Tennessee Housing Development Agency 2012 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 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.<sup>51</sup>

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.<sup>52</sup>

Small businesses in the Memphis MSA have been impacted by the recession, and as result, access to bank credit has diminished. One small business community contact noted that declining cash flow coupled with tighter underwriting standards have made it very difficult for small businesses to survive. CommunityLIFT is a relatively new community development corporation that recently created an affiliate CDFI, the River City Capital Investment Corporation. River City Capital Investment Corporation is focused on providing an alternative source of financing to smaller, service oriented businesses that will create jobs and provide needed neighborhood services. The River City Capital Investment Corporation has received funding from the US Treasury and several financial institutions to start capitalizing the loan fund. In addition, Pathway Lending, a CDFI based in Nashville, Tennessee provides small business loans in the Memphis area. Both of these organizations present good community development investment opportunities for financial institutions that are responsive to the need for more flexible financing for small businesses.

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.<sup>53</sup> 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, BankOn Memphis was launched in

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<sup>51</sup> 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>

<sup>52</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (accessed on February 11, 2013); available at: <https://hudnsphelp.info/index.cfm>

<sup>53</sup> Calculations by CFED of data from the 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed February); available at: <http://joinbankon.org/>

## Memphis Multistate Assessment Area

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2011 to focus on increasing access to mainstream financial services. Twelve financial institutions, including SunTrust, are participating in this initiative by providing low-cost basic transaction accounts.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Memphis Multistate Assessment Area

## 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	18.8	24,814	9.1	10,328	41.6	61,371	22.4
Moderate-income	64	25.1	68,379	24.9	14,922	21.8	44,718	16.3
Middle-income	62	24.3	79,111	28.9	6,137	7.8	53,037	19.3
Upper-income	78	30.6	101,868	37.2	2,824	2.8	115,046	42
Unknown-income	3	1.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	255	100.0	274,172	100.0	34,211	12.5	274,172	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	45,258	16,044	6.3	35.5	23,250	51.4	5,964	13.2
Moderate-income	109,344	54,346	21.3	49.7	45,932	42.0	9,066	8.3
Middle-income	123,825	74,495	29.2	60.2	42,149	34.0	7,181	5.8
Upper-income	145,827	110,431	43.3	75.7	28,980	19.9	6,416	4.4
Unknown-income	2	2	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	424,256	255,318	100.0	60.2	140,311	33.1	28,627	6.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,698	7.7	4,016	7.3	491	12.5	191	7.8
Moderate-income	10,689	17.4	9,523	17.4	714	18.1	452	18.5
Middle-income	15,303	25.0	13,874	25.3	820	20.8	609	24.9
Upper-income	30,418	49.6	27,366	49.9	1,863	47.3	1,189	48.6
Unknown-income	164	0.3	107	0.2	50	1.3	7	0.3
Total Assessment Area	61,272	100.0	54,886	100.0	3,938	100.0	2,448	100.0
	Percentage of Total Businesses:			89.6		6.4		4.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	21	3.9	18	3.5	2	8.7	1	14.3
Moderate-income	89	16.5	81	15.9	6	26.1	2	28.6
Middle-income	181	33.6	169	33.3	9	39.1	3	42.9
Upper-income	243	45.2	237	46.7	5	21.7	1	14.3
Unknown-income	4	0.7	3	0.6	1	4.3	0	0.0
Total Assessment Area	538	100.0	508	100.0	23	100.0	7	100.0
	Percentage of Total Farms:			94.4		4.3		1.3

Based on 2011 D&B information according to 2000 Census Boundaries.

# Memphis Multistate Assessment Area

## 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	61	22.3	39,942	14.3	16,481	41.3	67,985	24.4
Moderate-income	62	22.6	57,357	20.5	13,073	22.8	44,689	16.0
Middle-income	67	24.5	68,194	24.4	6,890	10.1	48,339	17.3
Upper-income	79	28.8	113,638	40.7	4,109	3.6	118,118	42.3
Unknown-income	5	1.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	274	100.0	279,131	100.0	40,553	14.5	279,131	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	85,070	25,571	9.7	30.1	40,013	47.0	19,486	22.9
Moderate-income	107,490	46,631	17.7	43.4	42,423	39.5	18,436	17.2
Middle-income	118,237	67,550	25.6	57.1	38,203	32.3	12,484	10.6
Upper-income	166,748	124,411	47.1	74.6	30,126	18.1	12,211	7.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	477,545	264,163	100.0	55.3	150,765	31.6	62,617	13.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6,761	11.7	6,001	11.6	481	12.6	279	12.2
Moderate-income	11,685	20.2	10,153	19.6	1,026	27.0	506	22.1
Middle-income	12,820	22.1	11,627	22.4	639	16.8	554	24.2
Upper-income	26,281	45.4	23,778	45.9	1,571	41.3	932	40.8
Unknown-income	387	0.7	282	0.5	89	2.3	16	0.7
Total Assessment Area	57,934	100.0	51,841	100.0	3,806	100.0	2,287	100.0
Percentage of Total Businesses:			89.5		6.6		3.9	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	37	6.5	36	6.5	1	5.6	0	0.0
Moderate-income	85	14.9	83	15.1	2	11.1	0	0.0
Middle-income	135	23.7	128	23.2	7	38.9	0	0.0
Upper-income	311	54.6	303	55.0	7	38.9	1	100.0
Unknown-income	2	0.4	1	0.2	1	5.6	0	0.0
Total Assessment Area	570	100.0	551	100.0	18	100.0	1	100.0
Percentage of Total Farms:			96.7		3.2		.2	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Memphis Multistate Assessment Area

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Memphis 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. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 548 (57.6%) small business loans compared to 403 (42.4%) HMDA loans, excluding multifamily loans, in the Memphis 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. The Memphis assessment area contains 1.5% of the bank's total HMDA lending and 1.7% of its total small business lending by number of loans. In comparison, 1.6% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was significantly greater than the percentage of small businesses in those tracts in 2010 and 2011, but fell somewhat below in 2012. However, the bank significantly exceeded aggregate performance in 2011; 12.8% of its small business loans were originated in low-income tracts in that year, compared to just 6.9% of aggregate loans.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was similar to or greater than the percentage of small businesses in those tracts throughout the review period. In 2011, the bank made 16.7%% of its small business loans in moderate-income tracts, slightly more than the 14.2% of aggregate loans.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses located in these tracts in the assessment area, while lending in upper-income tracts was comparable to the percentage of small businesses in upper-income tracts throughout the review period.

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is very poor. The bank did not originate any home purchase loans in low-income tracts during the entire review period. In comparison, 9.7% of owner-occupied units are located in low-income tracts as of the 2010 census, and 0.7% of aggregate purchase loans in 2011 were in low-income tracts.

## Memphis Multistate Assessment Area

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Home purchase lending in moderate-income tracts is poor. The percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was significantly less than the percentage of owner-occupied units located in these tracts throughout the review period. In 2012, the bank made 7.5% of its purchase loans in moderate-income tracts, where 17.7% of owner-occupied units are located. The bank also performed substantially below to 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

SunTrust Bank's home refinance lending in low-income census tracts is very poor. The bank's home refinance lending in low-income tracts was significantly lower than the percentage of owner-occupied units in low-income tracts throughout the review period. While the bank's performance was above the aggregate in 2011, this performance was based on a limited volume of refinance lending that year. Most recently, in 2012, the bank did not originate any refinance loans in low-income tracts, compared to 9.7% of owner-occupied units in low-income tracts.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was significantly below the percentage of owner-occupied units throughout the review period. However, the bank made 10.3% of its refinance loans in moderate-income tracts in 2011, substantially higher than the 5.1% of aggregate loans in moderate-income tracts.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is good. The bank's performance in home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. The bank's performance, though, was below aggregate performance in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was greater than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Moreover, the bank originated 38.9% of its home improvement loans in moderate-income tracts in 2011, significantly above the 12.8% of aggregate loans.

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

### ***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.



## Memphis Multistate Assessment Area

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. The bank performed somewhat below the aggregate in 2011; the bank made 32.5% of its loans to small businesses in 2011, compared to 38.4% of aggregate loans made to small businesses. Additionally, in 2012, 69.6% of the 191 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was significantly below the percentage of low-income families located in the assessment area. However, the bank significantly exceeded aggregate performance in 2011; 14.3% of its home purchase loans were originated to low-income borrowers that year, compared to 7.5% of aggregate loans.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area in 2010 and 2011, but fell below in 2012. The bank made 31.4% of its home purchase loans to moderate-income borrowers, which was substantially above the 19.3% of aggregate loans made to moderate-income borrowers.

The bank's home purchase lending to middle-income borrowers was less than or similar 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 throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was significantly below the percentage of low-income families in the assessment area. However, the bank compared favorably to aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is good. The bank's home refinance lending to moderate-income borrowers was above than the percentage of moderate-income families in the assessment area in 2010 and 2011, but was below in 2012. In 2011, the bank made 12.8% of its refinance loans to moderate-income borrowers, greater than the 8.9% of aggregate loans made to moderate-income borrowers in the Memphis assessment area.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is good. The bank's percentage of home improvement loans to low-income borrowers was above the percentage of low-income families in the assessment area in 2010 and 2011, but fell below in 2012. The bank's performance significantly exceeded aggregate performance in 2011.

## Memphis Multistate Assessment Area

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The bank's home improvement lending to moderate-income borrowers is good. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area. The bank, though, performed similarly 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 throughout the review period, while lending to upper-income borrowers was less than the percentage of upper-income families in the assessment area.

### ***Community Development Lending***

SunTrust Bank makes an adequate level of community development loans in the Memphis multi-state assessment area. The bank made eight community development loans totaling \$17.7 million during the review period. Loans supported community services targeted to low- and moderate-income individuals. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood revitalization and stabilization, community services targeted to low- and moderate-income individuals, job creation, and financial stability for residents. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs.

Community development lending includes:

- Loans to multiple nonprofit educational institutions located in low- and moderate-income geographies that primarily serve low- and moderate-income individuals;
- Funding for a nonprofit, youth development organization located in a low-income geography that provides a variety of youth building programs to the local community; and
- One loan to a nonprofit organization that operates primarily in low- and moderate-income geographies and provides various youth development and financial literacy programs to the local community.

### **Investment Test**

SunTrust's performance under the investment test in the Memphis assessment area is good. The bank had 14 investments totaling \$21.4 million, including five current period investments totaling \$5.2 million. The bank provided support for affordable housing and community revitalization through the purchase HUD bonds and has provided support to small businesses through the purchase of SBA 504 securities.

The bank made 25 contributions totaling \$379,050. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services; education and GED preparation; workforce development; emergency aid including food and housing assistance; health care; financial counseling and asset building; and a number of other needed services. The bank also made contributions to support organizations engaged in affordable housing development, homeownership counseling, community revitalization, and economic development.

Local community credit and community development needs include, but are not limited to, job creation and training for low- and moderate-income employees; affordable housing, and particularly, affordable rental housing; access to credit and technical assistance for small businesses; neighborhood stabilization and revitalization; and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to a number of these identified needs in Memphis.

## Memphis Multistate Assessment Area

### Service Test

SunTrust Bank's service test performance in the Memphis multistate assessment area is adequate.

#### Retail Services

SunTrust 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 41 branch offices and 53 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branch offices in the Memphis 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. SunTrust Bank offers extended and weekend hours at 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.

In addition to the 13 branches located in low- and moderate-income geographies, the Memphis assessment area included four branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

#### Geographic Distribution of Branches

Assessment Area: Multi Memphis

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	Open	Closed	#	%	Open	Closed	#	%			
Low	4	9.8%	0	0	1	2	2	Total	6	11.3%	3	7.1%	0	0	3	27.3%	0	1	61	22.3%	15.8%	11.7%
								SA	3	5.7%	0	0.0%	0	0	3	27.3%	0	1				
Moderate	9	22.0%	0	0	4	8	6	Total	12	22.6%	8	19.0%	0	0	4	36.4%	0	0	62	22.6%	21.5%	20.2%
								SA	4	7.5%	1	2.4%	0	0	3	27.3%	0	0				
Middle	6	14.6%	0	0	4	6	6	Total	6	11.3%	6	14.3%	0	0	0	0.0%	0	0	67	24.5%	25.5%	22.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	22	53.7%	0	0	12	22	16	Total	28	52.8%	25	59.5%	0	0	3	27.3%	0	0	79	28.8%	37.2%	45.4%
								SA	6	11.3%	3	7.1%	0	0	3	27.3%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.9%	0	0.0%	0	0	1	9.1%	0	0	5	1.8%	0.0%	0.7%
								SA	1	1.9%	0	0.0%	0	0	1	9.1%	0	0				
Total	41	100.0%	0	0	21	38	30	Total	53	100.0%	42	100.0%	0	0	11	100.0%	0	1	274	100.0%	100.0%	100.0%
								SA	14	26.4%	4	9.5%	0	0	10	90.9%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

#### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 697 service hours in various capacities for community development organizations, by participating in 154 different community development services. Many of the community development services focused on affordable housing, youth services, financial education, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by teaching financial education classes to middle and high school students through an institution-wide program. The majority of these schools have a high number of students on free or reduced rate lunch programs. In addition, SunTrust Bank employees

## Memphis Multistate Assessment Area

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served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Washington, DC Multistate Assessment Area

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**CRA RATING FOR WASHINGTON, DC:** **Satisfactory**<sup>54</sup>

**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:

- 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 makes a relatively high level of 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.

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<sup>54</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Washington, DC Multistate Assessment Area

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### SCOPE OF EXAMINATION

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

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON, DC MULTISTATE ASSESSMENT AREA

The Washington, DC assessment area consists of 20 of the 22 counties, the District, and independent cities that make up the Washington, DC MSA. The assessment area includes Washington, DC, and the following areas in Virginia: Alexandria City, Arlington County, Fairfax City, Fairfax County, Falls Church City, Manassas City, Manassas Park City, Prince William County, Loudoun County, Spotsylvania County, Stafford County, Fredericksburg City, Fauquier County, and Warren County. The assessment area also includes the following areas in Maryland: Charles County, Calvert County, Montgomery County, Frederick County, and Prince George's County. The assessment area consists of 1,330 census tracts; 121, or 9.1%, are low-income, while 331, or 24.9%, are moderate-income tracts. SunTrust has 181 branches in the assessment area as of December 31, 2012.

#### Population and Income Characteristics

The Washington metro area grew by more than 16% between 2000 and 2010. It is currently home to over 5.8 million people making it the fifth largest metropolitan area in the United States. Between 2000 and 2010, the region added almost 786,000 new residents. The growth was most pronounced in Northern Virginia, which added over 500,000 new residents. Loudoun County was the fastest growing jurisdiction in the region where the population increased by 84% from 169,599 in 2000 to 312,311 in 2010. Fairfax County, the largest jurisdiction in Northern Virginia, grew by over 11%, and is home to more than one million residents. Suburban Maryland added about 250,000 residents between 2000 and 2010, with most of the growth occurring in the counties further away from the District. Montgomery and Prince George's counties are the largest jurisdictions in suburban Maryland. The District also grew between 2000 and 2010, adding about 30,000 residents and reversing the trend of population decline that has plagued the city since 1950.<sup>55</sup>

The Washington, DC metro area is the highest income MSA in the country and Loudoun and Fairfax counties have the nation's highest median household incomes. The median family income for individual jurisdictions varies significantly throughout the region, from \$61,950 in Fredericksburg to over \$133,000 in Loudoun County and Arlington. For the purposes of this analysis, HUD's median family income for the Washington-Arlington-Alexandria MSA for 2010, 2011, and 2012 is used. As shown, the median family income steadily increased over the review period to \$105,700 in 2012. The following table provides a breakdown of the estimated annual income based on income-level.

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<sup>55</sup> 2000 and 2010 Census, GMU Center for Regional Analysis. (Accessed on June 5, 2013); available at: <http://cra.gmu.edu/data/>

## Washington, DC Multistate Assessment Area

### Borrower Income Levels Washington-Arlington-Alexandria, DC-VA-MD-WV Multi-State MD

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$101,700</b>	0 - \$50,849	\$50,850 - \$81,359	\$81,360 - \$122,039	\$122,040 - & above
<b>2011</b>	<b>\$104,300</b>	0 - \$52,149	\$52,150 - \$83,439	\$83,440 - \$125,159	\$125,160 - & above
<b>2012</b>	<b>\$105,700</b>	0 - \$52,849	\$52,850 - \$84,559	\$84,560 - \$126,839	\$126,840 - & above

The Washington metro area has some of the most affluent communities in the country, but it also has some of the worst pockets of poverty, particularly in DC. However, there has been a rise in suburban poverty recently. Montgomery County, one of the wealthiest counties in the country, experienced heavy job loss and foreclosures during the recession. As a result, between 2007 and 2010, the number of residents living below the federal poverty line grew by two-thirds, or more than 30,000 people, pushing the poverty rate up by nearly 3 percentage points. No other jurisdiction in the region, including DC, experienced such an increase in poverty at this scale.<sup>56</sup> Poverty did increase in several other suburban jurisdictions but remains highest in Washington DC, where over 18% of the population was estimated to live below the federal poverty line between 2007 and 2011.<sup>57</sup>

The impact of the recession on families in the region is also evident when looking at the increase in students eligible for free and reduced price lunch. In 2011, more than 50% of the students were eligible for free and reduced price lunch in Prince George's County, Alexandria, and Fredericksburg, while in the District of Columbia, almost 75% of students were eligible.<sup>58</sup>

### Housing Characteristics

The Washington metro area was hit hard by the housing market collapse but recovery started earlier and has been stronger than in other major metropolitan areas. Starting in 2006, the region saw a significant decline in new construction, falling home prices and rising foreclosures. However, by 2009, the market was already beginning to stabilize, while the housing market in many other areas was continuing to decline. Washington, DC was somewhat insulated from the economic trends impacting the rest of country due to the heavy dependence on the federal government for jobs and spending. While jobs were declining in other cities, the federal government's spending was fueling job and population growth in the Washington, DC region.

Home prices did drop significantly at the start of the recession, with the greatest decline in Prince George's County and other outer ring suburban counties. However, since 2009, home prices have been rebounding across the metro area. According to Real Estate Business Intelligence, the median home price in the Washington, DC metro in April 2013 was \$400,000; approximately 7.7% higher than April 2012 and the highest median price in six years. The largest increases in the median home prices occurred in Montgomery and Prince George's counties in Maryland. The highest median home price in the region as of April 2013 was

<sup>56</sup> Brookings Institution. Suburban Poverty Profiles: Montgomery County, Maryland. May 22, 2013. (accessed June 6, 2013); available at: <http://www.brookings.edu/blogs/the-avenue/posts/2013/05/22-suburban-poverty-kneebone-berube>

<sup>57</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>58</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>



## Washington, DC Multistate Assessment Area

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in Falls Church City at \$589,000. Prince George's County was the most affordable area with a median home price of \$185,000.<sup>59</sup>

Home sales declined during the recession but have showed steady improvement for the past 3 years. Sales in the metro area in April 2013 were up by over 12% over the same time period in 2012, with the fastest sales growth occurring in the condo market. New home construction slowed in the DC area between 2007 and 2010, but started picking up in early 2011. While still below the prerecession peak, the number of building permits issued has been increasing steadily since 2011.<sup>60</sup>

Foreclosures and mortgage delinquencies increased to varying degrees across the Washington, DC metro area during the recession, but overall, the region fared better than the US as a whole. The percentage of seriously delinquent mortgages (those more than 90 days past due and in foreclosure) was lowest in Arlington, which peaked at 1.4% in January 2011 and fell to 0.8% of February 2013. Prince George's County was the hardest hit, with seriously delinquent mortgages peaking at 14.3% in July 2012 and slowly falling to 13.3% by February 2013. There are significant pockets of foreclosure activity within the District, but overall, the foreclosure rates are higher in the suburban counties further away from the District, and particularly on the eastern side of the metro area.<sup>61</sup> According to one community contact, sales of foreclosed properties in the District of Columbia have declined significantly since 2010 when the District created the Foreclosure Mediation Program (FMP). The FMP requires lenders to offer homeowners currently in default and at risk of foreclosure the opportunity for a face-to-face meeting to discuss alternatives to foreclosure.

2010 US census data indicates that there were housing 2,153,154 units in the assessment area, of which 1,314,410 (61.1%) were owner-occupied and 31.3% were renter-occupied. Rental units represented almost 50% of the housing stock in certain jurisdictions, including DC, Arlington, Alexandria, and Fredericksburg. Low- and moderate-income tracts had the highest concentration of rental units at 62.5% and 43.0%, respectively. The median age of housing stock in the assessment area is 34 years, though the housing stock is older in low- and moderate-income census tracts at 47 years and 39 years, respectively. The median value of the housing stock is also lower in the low- and moderate-income tracts at \$285,298 and \$308,853. Median rent in the low-income tracts was \$996, while the median rent in the moderate-income tracts was \$1,200.<sup>62</sup>

According to the 2010 US census, the assessment area's overall affordability ratio is 20.3 but varied significantly across the region. DC was the least affordable jurisdiction with an affordability ratio of 13.2% while Stafford County was most affordable with a ratio of 26%.<sup>63</sup> The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

Housing affordability is a major concern in the Washington, DC metro area, for both homeowners and renters. A recent survey indicated that Washington, DC is the least affordable housing market among 30 major metro areas in the US, with the median housing price more than 16 times the median income. Underscoring the housing price problem, especially for working families, a recent report compiled by the National Low Income

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<sup>59</sup> Real Estate Business Intelligence. Washington, DC Metro Area-April 2013 Housing Market Update. (accessed on June 6, 2013); available at: [http://cra.gmu.edu/pdfs/Washington\\_Metro\\_Housing\\_Market\\_Update.pdf](http://cra.gmu.edu/pdfs/Washington_Metro_Housing_Market_Update.pdf)

<sup>60</sup> GMU Center for Regional Analysis. "The Outlook for the US and Washington Area Economies In 2013 and Beyond." (accessed on June 6, 2013); available at: [http://cra.gmu.edu/pdfs/studies\\_reports\\_presentations/DeltaAssociatesMay28Luncheon.pdf](http://cra.gmu.edu/pdfs/studies_reports_presentations/DeltaAssociatesMay28Luncheon.pdf)

<sup>61</sup> Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

<sup>62</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>63</sup> FRB Atlanta calculations of 2010 American Community Survey data.

## Washington, DC Multistate Assessment Area

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Housing Coalition, said that a two-bedroom apartment in the District typically costs \$1,412 monthly to rent, second only to Hawaii. Working full time and spending no more than 30% of take-home pay, a standard “cost burdened,” renter would need to earn \$27.15 per hour, while D.C.'s hourly minimum wage is \$8.25. The study concluded that a minimum-income renter in the city must work at least 3.3 jobs, or work 132 hours per week, to pay the rent. The supply of affordable housing is limited, and due to the strong demand, landlords are looking at converting units to market rate rents.<sup>64</sup> There is a great need to stabilize and preserve rental units in low- and moderate-income tracts and to provide rehabilitation assistance to owners of older homes for in order to insure the limited supply of affordable housing remains within the MSA.

### Employment and Economic Conditions

The Washington, DC MSA currently has one of the healthiest economies in the country. Employment in the DC region held up relatively well during the recession, and though unemployment doubled, it remained well below the unemployment rate in other big metro areas in the US. The total number of jobs dropped only 2.2% from the peak of the boom through the first quarter of 2010, compared to an average decline of 6.4% among the nation's 100 largest metropolitan areas.<sup>65</sup>

The Washington region's economic resilience is largely due to federal government employment, which actually expanded during the downturn. But every sector of the economy has held up better in the Washington region than for the US on average. Government employment grew more in this region than in the top 100 metros nationwide and private sector employment declined less. In fact, private sector jobs in professional and business services actually climbed slightly in the DC region while declining in most other metropolitan areas nationwide.

Despite the positive economic news, many people and communities within the Washington region are still struggling. Several sectors of the economy that have historically been important sources of lower wage jobs suffered substantial declines. For example, employment in construction declined by 8.9% from the region's economic peak, while the entertainment and recreation sector was down 7.4%, retail trade 5.1%, and wholesale trade 3.6%.

The unemployment rate in all jurisdictions in the MSA improved steadily between 2010 and 2012. However, some areas throughout the region are struggling, and still facing unemployment rates significantly above the regional average of 5.6% in 2012. As shown in the table below, the District of Columbia's unemployment rate remained above 10% through 2011, and improved modestly to 8.9% in 2012. In some of DC's poorest neighborhoods, official estimates of unemployment in 2010 were as high as 30%.<sup>66</sup>

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<sup>64</sup> Washington Business Journal. “D.C. named least affordable market in country.” March 26, 2013. (accessed on June 10, 2013); available at: <http://www.bizjournals.com/washington/news/2013/03/26/dc-named-least-affordable-market-in.html?ana=tw&page=all>

<sup>65</sup> Urban Institute. “Metro Trends, Metropolitan Spotlight, Washington DC Area.” (accessed on June 10, 2013); available at: <http://metrotrends.org/spotlight/dc.cfm>

<sup>66</sup> Urban Institute. “Metro Trends, Metropolitan Spotlight, Washington DC Area.” (accessed on June 10, 2013); available at: <http://metrotrends.org/spotlight/dc.cfm>

## Washington, DC Multistate Assessment Area

### Unemployment Rates

Assessment Area: MULTI Washington DC

Area	Years - Annualized		
	2010	2011	2012
Alexandria City	5.1	4.8	4.6
Arlington Co.	4.3	3.8	3.6
Calvert Co.	6.6	5.9	5.7
Charles Co.	6.6	6.0	6.0
Fairfax City	6.0	6.4	6.2
Fairfax Co.	4.9	4.3	4.2
Falls Church City	6.2	7.2	6.8
Fauquier Co.	5.8	4.9	4.7
Fredericksburg City	9.4	9.5	8.5
Loudoun Co.	4.8	4.2	4.2
Manassas City	7.5	6.5	6.3
Manassas Park City	5.8	5.2	5.0
Prince George's Co.	7.7	7.0	6.8
Prince William Co.	5.7	5.1	4.9
Spotsylvania Co.	5.9	5.4	5.0
Stafford Co.	5.8	5.2	4.9
Warren Co.	7.2	6.4	5.9
Washington DC MD	6.4	5.9	5.6
Montgomery Co.	5.8	5.2	5.1
Frederick Co.	6.9	6.1	5.8
Bethesda MD	6.0	5.3	5.3
Washington DC MSA	6.3	5.8	5.6
<b>District of Columbia</b>	<b>10.1</b>	<b>10.2</b>	<b>8.9</b>
<b>Maryland</b>	<b>7.8</b>	<b>7.0</b>	<b>6.8</b>
<b>Virginia</b>	<b>6.9</b>	<b>6.2</b>	<b>5.9</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

## Washington, DC Multistate Assessment Area

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The economy of the Washington, DC area has historically been heavily dependent on the federal government but over the past several decades, the economy has become more diverse, with growth in the professional and business services sector as well as the health and education sector. Today, 23% of jobs in the region are in professional and business services, while 12% are in health and education. The federal government accounts for just 11% of jobs. The diversity of the economy is evident in looking at the largest employers in the region. The top employers represent multiple sectors, including energy, information and communication technology, aerospace, defense, security and intelligence, biotechnology and life sciences, healthcare, and hospitality. Some of the largest employers include Lockheed Martin, Northrop Grumman, SAIC, Inova Health System, Verizon Communications, Booz Allen Hamilton, MedStar Health, Marriott International, and Computer Sciences Corporation.<sup>67</sup>

According to 2011 REIS data, total employment in the Washington, DC area increased by more than 2% between 2009 and 2011, to more than 3.9 million jobs in 2011. Jobs in the federal government increased by about 5.6% and accounted for about 26% of the job growth in the region. Jobs in the administrative and waste services as well as professional and business services sectors increased by 3.6% and accounted for 38% of the regions job growth.<sup>68</sup> Since 2011, growth in federal government jobs has slowed.

Economic development efforts in the Greater Washington region are focused on further diversification of the economy in order to limit the impact of declining federal spending as the result of the sequestration and other fiscal policies. In the past few years, the region has attracted a number of new corporate headquarters, including CSC, the Volkswagen Group of America, Hilton Worldwide, SAIC, and Northrop Grumman. There are several initiatives underway to address the region's economic competitiveness in light of declining federal spending, including the Metro Washington Council of Government's Economy Forward plan. This plan is a call to action for the region to think beyond the federal government and to capitalize on the region's unique assets, including its very highly educated workforce. The plan encourages greater regional collaboration to improve housing, employment, workforce development, and transportation as the region works together to redefine its image as more than a government town.<sup>69</sup>

### Competition

The assessment area's banking market is competitive with a significant presence of national and multi-regional banks. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 93 financial institutions operating 1,745 branch locations in the assessment area. SunTrust Bank is ranked 5<sup>th</sup> in deposit market share with \$16.5 billion, or 8.7%, of total deposits. E\*TRADE Bank holds the largest volume of deposits with \$33.5 billion, or 17.7%, of total deposits, followed by Capital One (15.2%), Wells Fargo Bank (11.5%), and Bank of America (10.7%).

SunTrust Bank is not a significant HMDA lender in the Washington, DC market. In 2010, the bank ranked 34th out of 764 reporters with 1,461 loans or 0.5% of total HMDA loans. In 2011, the bank ranked 43rd out of 756 reporters with 998 loans or 0.4% of total loans. Wells Fargo, Bank of America, JP Morgan Chase, and SunTrust Mortgage were the leading HMDA lenders in the market.

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<sup>67</sup> Greater Washington Initiative. "Greater Washington Regional Report, 2011-2012." (accessed on June 11, 2013); available at: <http://www.greaterwashington.org/LinkClick.aspx?fileticket=8xen2s4ydu8%3d&tabid=349>

<sup>68</sup> Bureau of Economic Analysis, Regional Economic Information System.

<sup>69</sup> Metro Washington Council of Governments. "Economy Forward" September 2012. (accessed on June 11, 2013); available at: <http://www.mwcog.org/uploads/pub-documents/oV5dXFc20120912132659.pdf>

## Washington, DC Multistate Assessment Area

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SunTrust's CRA lending decreased slightly between 2010 and 2011. In 2010, SunTrust ranked 10<sup>th</sup> out of 156 CRA loan reporters with 1,423 loans, or 1.9%, of the market and in 2011, SunTrust ranked 11<sup>th</sup> out of 170 CRA reporters with 1,312 loans, or 1.5%, of total loans. American Express is the dominant CRA lender in the region, originating more than 36% of all CRA loans in the assessment area in 2011. Wells Fargo, Chase, Capital One, CitiBank, PNC, and BB&T also account for a significant share of CRA loans.

### Community Development

The Washington area managed better than other metro areas during the recession but the prosperity has not been evenly distributed, and many low- and moderate-income individuals and communities across the region are still struggling. Housing affordability is one of the most pressing concerns facing the region, particularly for low- and moderate-income individuals. One factor impacting the supply of affordable housing for low and moderate-income individuals is the increasing demand for housing and services close to the urban core of the region, which is leading to gentrification in traditionally low- and moderate-income communities. Lower income individuals are getting pushed further out to the more affordable suburban counties, but this in turn increases their transportation costs in order to get to the larger employment centers. In addition, more low-income people are getting pushed into communities that lack the social services that they often rely on.<sup>70</sup>

These changes are opening up new opportunities for community development activities. First, jurisdictions across the region are looking at programs and policies to try to maintain and increase the supply of affordable housing. Housing affordability is a high priority focus for various regional planning and economic development entities, including the Metro Washington Council of Governments. Second, in suburban communities, there is a need to increase access to basic community services. For instance, Montgomery County launched the Neighborhood Opportunity Network in 2009, a cross-sector collaboration that seeks to ensure that critical services (county or nonprofit) reach residents in need, and to create community networks in suburbs where such resources may be lacking.<sup>71</sup>

There are a number of down payment assistance programs available for first time homeowners in the District of Columbia, including two new campaigns (2012 Own Now and the CityLIFT program) that provide significant assistance for low and moderate-income homebuyers. However, a community contact noted that it was very difficult to find large or national banks willing to do first mortgage loans with the down payment assistance programs. The contact reported that only one national bank is providing mortgages with these programs, and as a result, one bank is getting almost 50% of the loans. The contact further stated that there was a vacuum in lending to low- and moderate-income homebuyers by the national and regional banks and the banks no longer provided good affordable mortgage products or knowledgeable staff who could help lower income and first time homebuyers navigate the mortgage process. The contact indicated that the lack of lending is more apparent in certain communities, referencing a recent study conducted by the National Community Reinvestment Coalition that found all lenders in the District of Columbia made a disproportionately low percentage of home loans to African-Americans, low- and moderate-income borrowers, and female borrowers.

The foreclosure crisis has impacted the Greater Washington area housing market, most notably in Prince George's County, but also in DC and several other jurisdictions. Foreclosure prevention and neighborhood stabilization is an ongoing need in those areas where the foreclosure crisis was most acute. To aid communities that have been impacted by foreclosures, the federal government created the Neighborhood Stabilization Program (NSP) in late 2008. To date, through three rounds of NSP funding, Prince George's County has

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<sup>70</sup> Brookings Institute. Confronting Poverty in Suburban America. 2013. (accessed on July 15, 2013); available at: <http://confrontingsuburbanpoverty.org/the-communities/montgomery-co-dc/>

<sup>71</sup> Brookings Institute. Confronting Poverty in Suburban America. 2013. (accessed on July 15, 2013); available at: [http://confrontingsuburbanpoverty.org/wp-content/uploads/2013/05/Brookings\\_ToolKit\\_CaseStudies\\_MoCo.pdf](http://confrontingsuburbanpoverty.org/wp-content/uploads/2013/05/Brookings_ToolKit_CaseStudies_MoCo.pdf)



## Washington, DC Multistate Assessment Area

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received almost \$13 million and the District of Columbia has received over \$17 million. Each jurisdiction has developed an individual program, but in general, the funds have been used to purchase and renovate foreclosed homes for rental or resale, to provide down payment assistance to buyers of foreclosed properties, and for new construction.<sup>72</sup> In addition to neighborhood stabilization efforts, there are a number of programs to assist borrowers facing foreclosure, including the Capital Area Foreclosure Network (CAFN). CAFN was launched in 2010 by the Metro Washington Council of Governments to provide coordinated outreach to troubled homeowners and to provide financial support to counseling agencies that provide foreclosure assistance.<sup>73</sup>

The Greater Washington area has a sophisticated affordable housing and community development industry made up of numerous affordable housing developers, economic development organizations, small business assistance providers, community development corporations and community development financial institutions (CDFIs). According to the CDFI Fund, in Washington, DC alone there are 14 CDFI loan funds that provide alternative financing for affordable housing, community facilities, and small businesses in the District and the broader regional area. The community development industry is well supported by local and national banks, government agencies, foundations and national community development intermediaries, including LISC and Enterprise Community Partners. The Coalition for Nonprofit Housing and Economic Development (CNHED) is a membership organization for affordable housing developers, advocates, and community development practitioners. CNHED has more than 130 members, and is the leading voice for the community development industry in Washington, DC.<sup>74</sup>

Access to financial services is another issue facing low- and moderate-income individuals in the Greater Washington area. According to the FDIC's 2011 National Survey of Unbanked and Underbanked Households, 6.2% of households in the Washington DC MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 15% 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 percentages of unbanked and underbanked households are significantly higher in DC (12.2% unbanked and 23.9% underbanked) and Prince George's County (10.7% unbanked and 25% underbanked).<sup>75</sup> Access to an affordable bank account is an important building block for low- and moderate-income individuals trying to achieve financial stability. There are a number of initiatives in the region working on household financial stability, including BankOn DC ([www.bankondc.org](http://www.bankondc.org)), the Capital Area Asset Builders ([www.caab.org](http://www.caab.org)), the DC EITC campaign ([www.dceitc.org](http://www.dceitc.org)), Operation Hope ([www.operationhope.org](http://www.operationhope.org)) and numerous other community organizations that provide financial education, matched savings accounts, and other programs.

The Greater Washington region has many resources available to address the needs of low- and moderate income communities and individuals. However, the needs are also great, and demand for community services is increasing, and shifting to new geographies not accustomed to dealing with such issues. 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.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011

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<sup>72</sup> US Department of Housing and Urban Development. NSP Snapshots. (accessed on June 11, 2013); available at: <https://hudnsphelp.info/index.cfm?do=viewSnapshotHome>

<sup>73</sup> Capital Area Foreclosure Network. (accessed on June 11, 2013); available at: <http://www.capitalareaforeclosurenetwork.org/>

<sup>74</sup> CNHED. (accessed on June 11, 2013); available at: [www.cnhed.org](http://www.cnhed.org)

<sup>75</sup> Bank On: Everyone is Welcome. (accessed on June 11, 2013); available at: [www.joinbankon.org](http://www.joinbankon.org)

## Washington, DC Multistate Assessment Area

CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

### Combined Demographics Report

Assessment Area: Multi Washington DC

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	76	7.6	50,872	4.3	14,498	28.5	229,004	19.4
Moderate-income	246	24.5	256,938	21.7	22,760	8.9	210,792	17.8
Middle-income	385	38.3	500,435	42.3	16,695	3.3	264,422	22.4
Upper-income	291	28.9	373,897	31.6	6,004	1.6	477,924	40.4
Unknown-income	8	0.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,006</b>	<b>100.0</b>	<b>1,182,142</b>	<b>100.0</b>	<b>59,957</b>	<b>5.1</b>	<b>1,182,142</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	101,308	19,805	1.8	19.5	68,459	67.6	13,044	12.9
Moderate-income	454,855	183,512	16.2	40.3	242,614	53.3	28,729	6.3
Middle-income	758,383	512,591	45.3	67.6	216,355	28.5	29,437	3.9
Upper-income	552,450	415,251	36.7	75.2	120,539	21.8	16,660	3.0
Unknown-income	30	20	0.0	66.7	10	33.3	0	0.0
<b>Total Assessment Area</b>	<b>1,867,026</b>	<b>1,131,179</b>	<b>100.0</b>	<b>60.6</b>	<b>647,977</b>	<b>34.7</b>	<b>87,870</b>	<b>4.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14,298	3.9	12,224	3.7	1,381	5.7	693	5.9
Moderate-income	62,128	16.9	55,735	16.8	3,951	16.4	2,442	20.7
Middle-income	150,594	41.0	136,816	41.3	9,039	37.5	4,739	40.2
Upper-income	135,693	37.0	122,920	37.1	9,117	37.8	3,656	31.0
Unknown-income	4,283	1.2	3,407	1.0	608	2.5	268	2.3
<b>Total Assessment Area</b>	<b>366,996</b>	<b>100.0</b>	<b>331,102</b>	<b>100.0</b>	<b>24,096</b>	<b>100.0</b>	<b>11,798</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>90.2</b>		<b>6.6</b>		<b>3.2</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	0.9	23	0.9	0	0.0	0	0.0
Moderate-income	365	14.7	359	14.7	4	11.8	2	13.3
Middle-income	1,403	56.3	1,376	56.3	19	55.9	8	53.3
Upper-income	696	27.9	680	27.8	11	32.4	5	33.3
Unknown-income	4	0.2	4	0.2	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,491</b>	<b>100.0</b>	<b>2,442</b>	<b>100.0</b>	<b>34</b>	<b>100.0</b>	<b>15</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>98.0</b>		<b>1.4</b>		<b>.6</b>

Based on 2011 D&B information according to 2000 Census Boundaries.



# Washington, DC Multistate Assessment Area

## Combined Demographics Report

### Assessment Area: Multi Washington DC

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	121	9.1	92,247	7.1	18,742	20.3	272,192	21.1
Moderate-income	331	24.9	294,421	22.8	21,716	7.4	225,733	17.5
Middle-income	469	35.3	486,144	37.6	15,336	3.2	275,675	21.3
Upper-income	397	29.8	419,624	32.5	7,014	1.7	518,901	40.1
Unknown-income	12	0.9	65	0.0	65	100.0	0	0.0
Total Assessment Area	1,330	100.0	1,292,501	100.0	62,873	4.9	1,292,501	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	188,237	47,700	3.6	25.3	117,659	62.5	22,878	12.2
Moderate-income	541,992	259,365	19.7	47.9	232,893	43.0	49,734	9.2
Middle-income	777,507	531,795	40.5	68.4	194,250	25.0	51,462	6.6
Upper-income	645,194	475,509	36.2	73.7	130,432	20.2	39,253	6.1
Unknown-income	224	32	0.0	14.3	133	59.4	59	26.3
Total Assessment Area	2,153,154	1,314,401	100.0	61.0	675,367	31.4	163,386	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	16,092	4.6	14,392	4.6	1,010	4.4	690	5.9
Moderate-income	73,625	21.0	65,480	20.7	5,096	22.2	3,049	26.1
Middle-income	124,256	35.5	112,707	35.7	7,573	32.9	3,976	34.0
Upper-income	135,551	38.7	122,532	38.8	9,203	40.0	3,816	32.7
Unknown-income	819	0.2	557	0.2	111	0.5	151	1.3
Total Assessment Area	350,343	100.0	315,668	100.0	22,993	100.0	11,682	100.0
	Percentage of Total Businesses:			90.1		6.6		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	29	1.1	28	1.1	1	3.2	0	0.0
Moderate-income	540	21.0	533	21.0	7	22.6	0	0.0
Middle-income	1,148	44.7	1,141	45.0	7	22.6	0	0.0
Upper-income	852	33.2	834	32.9	16	51.6	2	100.0
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	2,570	100.0	2,537	100.0	31	100.0	2	100.0
	Percentage of Total Farms:			98.7		1.2		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Washington, DC Multistate Assessment Area

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Washington, DC 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. In addition, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 3,320 (49.5%) small business loans compared to 3,382 (50.5%) HMDA loans, excluding multifamily loans, in the Washington assessment area. Therefore, evaluation and rating of the assessment area places roughly equal weighting on the performances of HMDA lending and small business lending in determining the bank's lending test rating in the assessment area. The Washington assessment area contains 12.8% of the bank's total HMDA lending and 10.4% of its total small business lending by number of loans. In comparison, 12.6% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is adequate. The bank's small business lending in low-income tracts was less than the percentage of small businesses in those tracts in throughout the review period. However, the bank made 2.5% of its small business loans in low-income tracts in 2011, just slightly below the 3.0% of aggregate loans located there.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was similar to or slightly below the percentage of small businesses in those tracts throughout the review period. In 2011, the bank made 15.2% of its small business loans in moderate-income tracts, compared to 13.6% of aggregate loans.

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

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was above the percentage of owner-occupied units in low-income tracts in 2010 and 2011; however, the bank's performance fell slightly below in 2012. The bank's performance was similar to aggregate performance in 2011.

## Washington, DC Multistate Assessment Area

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Home purchase lending in moderate-income tracts is adequate. The percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was comparable to the percentage of owner-occupied units located in these tracts in 2010 and 2011, as was the bank's performance in comparison to aggregate in 2011. However, most recently, in 2012, the bank made 9.3% of its home purchase loans in moderate-income tracts, where 19.7% of owner-occupied units are located.

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

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is adequate. The bank's home refinance lending in low-income tracts was comparable to the percentage of owner-occupied units in low-income tracts in 2010 and 2011, as well as just slightly below aggregate in 2011. However, the bank's performance declined somewhat in 2012; 2.0% of the bank's home refinance loans were in low-income tracts, where 3.6% of owner-occupied units are located.

The bank's home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. The bank made 7.2% of its home refinance loans in moderate-income tracts, which was below the 10.4% of aggregate loans made in moderate-income tracts.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is excellent. The bank's performance in home improvement lending in low-income tracts significantly exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. Moreover, the bank's home improvement lending in low-income tracts was substantially above aggregate performance in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was more than doubled the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Also, the bank originated 31.6% of its home improvement loans in moderate-income tracts in 2011, compared to 16.2% of aggregate loans.

The bank's home improvement lending in middle-income tracts was similar to or slightly below the percentage of owner-occupied units in these tracts throughout the review period, 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 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.

## Washington, DC Multistate Assessment Area

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. The bank performed slightly below the aggregate in 2011, making 39.0% of its loans to small businesses that year compared to 44.4% of aggregate loans made to small businesses. In 2012, 78.2% of the 1,235 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, the bank originated 13.5% of its home purchase loans to low-income borrowers in 2011, slightly greater than the 13.2% of aggregate loans made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area in 2010 and 2011; however, the bank's performance fell below in 2012. The bank originated 28.0% of its home purchase loans to moderate-income borrowers, which was above the 21.5% of aggregate loans made to moderate-income borrowers.

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

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was significantly below the percentage of low-income families in the assessment area. Most recently, in 2012, the bank originated 10.2% of its home refinance loans to low-income borrowers, compared to 21.1% of families classified as low-income in the Washington assessment area. The bank's performance was also below aggregate performance in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was comparable to or slightly less than the percentage of moderate-income families in the assessment area throughout the review period. However, the bank's performance was below aggregate performance in this category 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 throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was significantly greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank's performance was substantially above aggregate performance in 2011. The bank originated 44.2% of its home improvement loans to low-income borrowers, compared to 13.0% of aggregate loans made to low-income borrowers.

## Washington, DC Multistate Assessment Area

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The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was substantially above the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly better than the aggregate performance in 2011.

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

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Washington, DC assessment area. The bank originated 24 community development loans totaling \$74 million during the review period. The majority of loans support community services targeted to low- and moderate-income individuals and promote economic development by financing small businesses. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, and community services and financial stability for low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs while the number and dollar amount of community development loans is good relative to SunTrust Bank's presence in the market.

Examples of community development lending include:

- Financing for a Community Development Corporation (CDC) for the development a child care facility and family center in a low-income geography that will target its services to the local community;
- Numerous SBA 504 loans that promote economic development by financing small businesses;
- Financing for a local nonprofit university to make cosmetic and structural improvements in a low-income geography targeted for revitalization in order to attract new residents and businesses to the area; and
- Construction financing for the development of affordable housing units for low- and moderate-income individuals that incorporate several affordable housing resources such as Section-8 vouchers, CDBG funds, tax-exempt bonds issued by the District of Columbia Housing Finance Agency and a grant from the District of Columbia Housing Authority.

### **Investment Test**

SunTrust's performance under the investment test in the Washington, DC multistate assessment area is excellent. The bank had 96 investments totaling \$179.2 million, including 11 current period investments totaling \$47.2 million. The bank provided significant support for affordable housing for low- and moderate-income individuals through investments in LIHTC funds and projects, as well as the purchase of GNMA multi-family and other mortgage backed securities, HUD bonds and Virginia Housing Development Authority Bonds. The bank has invested approximately \$81.1 million in LIHTC projects or LIHTC funds since 2000, which has provided financial support to develop hundreds of units of housing affordable to low-income individuals in distressed communities across the Washington, DC assessment area.

The bank also provided support to small businesses through investments in SBICs and the purchase of SBA 504 securities. Furthermore, the bank has made several equity investments into New Market Tax Credit Funds that support job creation and community services, including child care and charter schools. Finally, the bank has invested in a CDFI/community bank based in Washington, DC.

## Washington, DC Multistate Assessment Area

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The bank made 81 contributions totaling \$635,450. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family programs; emergency assistance, including food and shelter; job and entrepreneurship training; health care; financial counseling and asset building; education, mentoring and scholarships; legal assistance; and other needed services. The bank also made contributions to support affordable housing organizations and economic development organizations, including several national community development intermediaries.

Local community credit and community development needs include, but are not limited to, affordable housing, and particularly affordable rental housing for low- and moderate-income individuals; affordable first mortgage products and down payment assistance; neighborhood stabilization and revitalization; job creation and training for low- and moderate-income employees; access to credit for small businesses; and financial and foreclosure prevention counseling for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to a number of these identified needs in Washington, DC.

### **Service Test**

SunTrust Bank's performance under the service test in the Washington, DC assessment area is adequate.

### ***Retail Services***

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 181 branch offices and 319 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank opened one branch located in a middle-income census tract and closed one branch located in an upper-income census tract in the Washington, DC 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. SunTrust Bank offers extended and weekend 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.

In addition to the 56 branches located in low- and moderate-income geographies, the Washington, DC assessment area included 16 branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.



## Washington, DC Multistate Assessment Area

### Geographic Distribution of Branches

Assessment Area: Multi Washington DC

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	#	#	#		
Low	14	7.7%	0	0	6	9	10	Total	24	7.5%	19	8.4%	0	0	5	5.4%	0	1	121	9.1%	8.3%	4.6%
								SA	5	1.6%	1	0.4%	0	0	4	4.3%	0	1				
Moderate	42	23.2%	0	0	28	38	38	Total	80	25.1%	57	25.1%	0	0	23	25.0%	0	0	331	24.9%	24.7%	21.0%
								SA	23	7.2%	1	0.4%	0	0	22	23.9%	0	0				
Middle	72	39.8%	1	0	49	69	69	Total	118	37.0%	85	37.4%	1	0	33	35.9%	0	2	469	35.3%	36.5%	35.5%
								SA	33	10.3%	0	0.0%	0	0	33	35.9%	0	2				
Upper	53	29.3%	0	1	25	40	41	Total	97	30.4%	66	29.1%	0	2	31	33.7%	0	0	397	29.8%	30.5%	38.7%
								SA	32	10.0%	2	0.9%	0	0	30	32.6%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	12	0.9%	0.0%	0.2%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	181	100.0%	1	1	108	156	158	Total	319	100.0%	227	100.0%	1	2	92	100.0%	0	3	1330	100.0%	100.0%	100.0%
								SA	93	29.2%	4	1.8%	0	0	89	96.7%	0	3				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 952 service hours in various capacities for community development organizations, by participating in 209 different community development services. Many of the community development services focused on affordable housing, financial education, small business development, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered at neighborhood development organizations whose mission is to stimulate economic development and provide financial and technical assistance to small businesses in the community. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.



## Alabama

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### **CRA RATING FOR ALABAMA: Needs to Improve<sup>76</sup>**

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

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

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

Major factors supporting the rating include the following:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- The bank makes an adequate 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 areas and is 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.

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<sup>76</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Alabama

### SCOPE OF EXAMINATION

A full scope review was conducted for one assessment area in the State of Alabama:

- Florence

The Florence assessment area is the only area in which SunTrust Bank operates in the state of Alabama. The time period, products, and affiliates evaluated for this assessment area 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 0.2% of the bank's total lending activity. HMDA-reportable lending in Alabama represented 0.2% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 0.2% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$320.6 million in deposits in Alabama accounting for 0.3% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 31<sup>st</sup>, among 172 insured institutions, in deposit market share with 0.4% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated just five branch offices in Alabama representing 0.3% 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. Although SunTrust 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, since the Florence assessment area is the bank's only presence in Alabama, the overall state ratings were derived entirely from the Florence assessment area. Furthermore, SunTrust Bank did not originate any small farm loans in Alabama during the review period; therefore, no detailed discussion of small farm 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 G-H.

#### *Lending Activity*

Lending levels reflect adequate responsiveness to the credit needs of the one Alabama assessment area. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 3<sup>rd</sup> in the Florence assessment area in deposit market share with 14.1% of total deposits. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the bank's lone assessment area in the state. In 2011, the bank ranked 15<sup>th</sup> in CRA lending statewide, while ranking 35<sup>th</sup> in HMDA lending statewide.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

## Alabama

### Statewide Summary of Lending Activity Assessment Areas Located in Alabama

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	9	9.8%	\$1,953	19.7%
HMDA Refinance	6	6.5%	\$1,421	14.4%
HMDA Home Improvement	25	27.2%	\$137	1.4%
HMDA Multi-Family	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>40</b>	<b>43.5%</b>	<b>\$3,511</b>	<b>35.5%</b>
<b>Total Small Business</b>	<b>52</b>	<b>56.5%</b>	<b>\$6,381</b>	<b>64.5%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>92</b>	<b>100.0%</b>	<b>\$9,892</b>	<b>100.0%</b>

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 SunTrust Bank's HMDA and small business loans is adequate. The geographic distribution and borrower distribution is adequate in the Florence assessment area. The state of Alabama's rating is derived solely from the Florence assessment area. A detailed discussion of the geographic and borrower distribution of lending for the full-scope assessment area is included in the next section of this report.

#### ***Community Development Lending***

SunTrust Bank makes an adequate level of community development loans in the Alabama assessment area. The bank made one community development loan totaling \$2 million during the review period that supported community services targeted to low- and moderate-income individuals. More information on community development lending can be found in the full-scope assessment area section.

#### **Investment Test**

SunTrust's rating under the investment test in Alabama 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 Florence assessment area. Additional detail on 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 SunTrust Bank's statewide performance.

## Alabama

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### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are reasonably accessible to SunTrust 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 area, 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***

SunTrust Bank provides a limited level of community development services that benefit residents and small businesses of the assessment area. SunTrust Bank's community development services were poor in the one full-scope assessment area in the state of Alabama.

## Florence, Alabama

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORENCE, AL ASSESSMENT AREA**

The Florence assessment area is composed of the entire Florence-Muscle Shoals MSA, which includes Colbert and Lauderdale counties in northwest Alabama. SunTrust Bank operates five branches and six ATMs in this assessment area; one branch (20.0%) is located in a low-income census tract. The Florence assessment area represents SunTrust Bank's sole presence in the state of Alabama.

#### **Population and Income Characteristics**

The combined population of Colbert and Lauderdale counties was 142,950 as of 2000 census data, and grew just 2.9% over the decade to 147,137 in 2010.<sup>77</sup> Alabama as a whole, on the other hand, has experienced more significant growth over the same time period. The state of Alabama grew from a population of 4,447,100 in 2000 to 4,779,736 according to the 2010 census; this represents 7.5% growth over the decade.

For purposes of classifying borrower income, this evaluation uses the Department of Housing and Urban Development's (HUD) estimated 2010, 2011, and 2012 median family incomes for the relevant area. The following table sets forth the estimated median family income for 2010, 2011, and 2012 for the Florence-Muscle Shoals MSA. It 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 Florence area in 2010 was \$52,600, \$53,000 for 2011, and \$53,700 for 2012.

**Borrower Income Levels**  
**Florence-Muscle Shoals, AL MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$52,600</b>	0	- \$26,299	\$26,300	- \$42,079	\$42,080	- \$63,119	\$63,120	- & above
<b>2011</b>	<b>\$53,000</b>	0	- \$26,499	\$26,500	- \$42,399	\$42,400	- \$63,599	\$63,600	- & above
<b>2012</b>	<b>\$53,700</b>	0	- \$26,849	\$26,850	- \$42,959	\$42,960	- \$64,439	\$64,440	- & above

According to the 2010 census, there were 40,722 families in the assessment area. Of those families, 5,191 (12.7%) had incomes below the poverty level. The percentage of the population receiving food stamps in the assessment area steadily increased during the recession and has continued since. In 2010, 17.3% of the population in Colbert County and 14.7% of Lauderdale County received food stamps; these numbers are slightly below the statewide level of 18.0%.<sup>78</sup>

#### **Housing Characteristics**

The housing market in the Florence-Muscle Shoals assessment area did not experience as significant of a downturn as some parts of the country, but it was still negatively impacted in terms of housing prices and home sales activity. According to the Alabama Center for Real Estate at the University of Alabama, the number of

<sup>77</sup> US Census Bureau. Accessed through Policy Map. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 18, 2013.

<sup>78</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 18, 2013.

## Florence, Alabama

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home sales in the Muscle Shoals market area fell from a peak of 170 in May 2006 to 109 sales in May 2009. Since 2009, sales have been relatively stable with 127 home sales in May 2012, up slightly from 2009 figures.<sup>79</sup> After a late price decline following the recession, the area's housing prices have stabilized during the review period. The median sales price for the Muscle Shoals market area fell from \$119,500 in May 2009 to \$105,000 in May 2010, a 12.1% decline. However, since 2010, the median sales price has been relatively stable. As of May 2012, the median sales price was again at \$105,000.<sup>80</sup>

Mortgage delinquencies and foreclosures are somewhat of a concern for the area, but the area has lower delinquency rates than the state of Alabama. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) as of January 2011 was 3.4%, and as remained relatively stable with 3.3% of mortgages seriously delinquent as of December 2012. Statewide in Alabama, 5.4% of mortgages were seriously delinquent as of December 2012.<sup>81</sup>

2010 census data indicates there were 69,018 housing units in the assessment area, 43,814 of which (63.5%) were owner-occupied, while 16,064 (23.3%) were renter-occupied. The vacancy rate for housing units in 2010 was 13.2% percent; this figure has increased in the area since 2000. The median housing value in the assessment area was \$102,589, which is approximately 12.8% lower than the median housing value for the State of Alabama at \$117,600.

The assessment area's affordability ratio is 38.4 which is slightly above the state of Alabama at 35.8, indicating that housing is somewhat more affordable in the assessment area than the statewide area. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>82</sup> In Colbert and Lauderdale counties, 21.9% and 21.5% of homeowners, respectively, are cost-burdened, meaning that homeownership costs account for more than 30% of household income. This is comparable to the 23.7% of renters statewide who are cost-burdened. Likewise, 41.6% of renters in Colbert County and 45.8% of renters in Lauderdale County are cost-burdened, which puts the assessment area at a similar percentage compared to the statewide percentage of 44.1%.

### Employment and Economic Conditions

The Florence assessment area has experienced a labor force contraction like many areas in the country during the recent recession, but has stabilized since 2009. 2011 Regional Economic Information System (REIS) data indicates the Florence-Muscle Shoals assessment area's primary employment clusters are in the following industries: retail trade, state and local government, manufacturing, and health care and social assistance.<sup>83</sup> From 2009 to 2011, total nonfarm employment was stagnant, with a slight jobs increase of 0.5%. Most employment sectors were stagnant; however, local government experienced a jobs decline of 16.2%, while health care and social assistance as well as manufacturing both grew significantly at 30.8% and 10.1%, respectively. Major employers in the area include ECM Hospital, Sara Lee Foods, Lauderdale County schools, Helen Keller Hospital, Tennessee Valley Authority, University of North Alabama, and Wise Alloys.<sup>84</sup>

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<sup>79</sup> Alabama Center for Real Estate, University of Alabama. Muscle Shoals Residential Report May 2013. Available at: [http://acre.cba.ua.edu/store/store\\_files/Muscle\\_Shoals-945.pdf](http://acre.cba.ua.edu/store/store_files/Muscle_Shoals-945.pdf). Accessed June 18, 2013.

<sup>80</sup> Alabama Center for Real Estate, University of Alabama. Muscle Shoals Residential Report May 2013. Available at: [http://acre.cba.ua.edu/store/store\\_files/Muscle\\_Shoals\\_Report-2495.pdf](http://acre.cba.ua.edu/store/store_files/Muscle_Shoals_Report-2495.pdf). Accessed June 18, 2013.

<sup>81</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>82</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>83</sup> 2009 Regional Economic Information Systems.

<sup>84</sup> Shoals Chamber of Commerce. Major Employers, Colbert and Lauderdale Counties May 2011. <http://shoalschamber.com/Work/major-employers.html>. Accessed June 19, 2013.

## Florence, Alabama

The following table shows the unemployment rates percentages for the Florence-Muscle Shoals MSA and the state of Alabama for the years 2010, 2011, and 2012.

### Unemployment Rates

Assessment Area: AL Florence

Area	Years - Annualized		
	2010	2011	2012
Florence MSA	9.1	8.6	7.0
<b>Alabama</b>	<b>9.5</b>	<b>9.0</b>	<b>7.3</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

The Florence-Muscle Shoals MSA continues to be at an elevated unemployment level of 7.0% in 2012; nevertheless, the unemployment figures have fallen for three consecutive years since 2009. The area's unemployment is also lower than the statewide rate of 7.3%. While the area has struggled during the recession, employment appears to be in an upward trend. However, one major manufacturing expansion in the area has been put on hold. Navistar's expansion, which was supposed to bring up to 2,200 jobs to the area, was stalled in 2012 and remains in a holding pattern without definitive plans for the future.<sup>85</sup>

### Community Contacts and Community Development Opportunities

The community development environment in the Florence assessment area is not as robust as many of the other larger areas in which SunTrust operates. There are no Community Development Financial Institutions (CDFIs) directly operating in the area.<sup>86</sup> Additionally, the Florence area did not receive any allocations as part of the Neighborhood Stabilization Program (NSP). NSP funds were made available to help stabilize communities hard hit by the foreclosure crisis; however, the Florence area did not receive any of these funds, further indicating the lack of a developed community development opportunities in the area.<sup>87</sup>

While institutionally, the community development environment is not as developed as some more populous areas, community development needs are still present. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 9.7% of households in the Florence-Muscle Shoals MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>88</sup> In addition, 20.7% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. Together, 30.4% of households in the MSA are unbanked or underbanked; these households are disproportionately lower income and minority households. These figures are slightly less than the percentage of unbanked and underbanked statewide in Alabama at 31.8% combined; however, they are much higher than national levels of 25.6%.

<sup>85</sup> Dalinski, Bernie. The Times Daily. "Story No.5: Navistar's plan on hold." Available at: <http://www.timesdaily.com/>. Accessed June 19, 2013.

<sup>86</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed November 7, 2012.

<sup>87</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed June 20, 2013.

<sup>88</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Florence, AL. Available: <http://webtools.joinbankon.org/community/search>. Accessed June 20, 2013.



## Florence, Alabama

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As part of the CRA examination, information was obtained from a local public housing organization. The community contact indicated that the area experienced a significant downturn during the recent recession, with the area reaching levels of over 10.0% unemployment. However, the area started experiencing a small turnaround during 2010 and 2011. The contact highlighted recent downtown revitalization efforts that have spurred a restaurant and retail district, but also mentioned that the area was still in need of more industry. The community contact did not identify any specific credit need in the community, stating specifically that affordable housing was not lacking in the area. According to census data, 51.5% of housing in Colbert County and 45.9% in Lauderdale County was considered affordable for families earning 80% of the area median income.<sup>89</sup> This represents a considerable percentage of the housing stock, and is greater than the 39.2% of families considered low- and moderate-income in the area based on 2010 census data. The contact stated that banks in the community generally do a good job of meeting the credit needs in the area.

### Competition

The assessment area's banking market is somewhat competitive with community bank market leaders and also a presence of regional and multi-regional banks. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 13 financial institutions operating 54 branch locations in the assessment area. SunTrust Bank ranked 3<sup>rd</sup> in the area with a deposit market share of 14.1%. Two local community banks, Bank Independent and First Metro Bank, rank 1<sup>st</sup> and 2<sup>nd</sup> with market shares of 23.2% and 18.0%, respectively. Other multi-regional banks with a significant presence in the area include Compass Bank and Regions Bank.

Lending in the Florence assessment area is even more competitive with community banks and large, national financial institutions as major competitors in the area. The top CRA loan reporters in 2010 and 2011 were Bank Independent, American Express, Regions Bank, Wells Fargo, GE Money Bank, and Chase Bank USA. SunTrust Bank ranked 13<sup>th</sup> and 15<sup>th</sup> in 2010 and 2011 in CRA lending in the area, respectively, capturing just 0.9% of the CRA market share in 2011. Among the top HMDA loan reporters in 2010 and 2011 were Bank Independent, Bank of America, Wells Fargo, Listerhill Credit Union, and Regions Bank. SunTrust Bank ranked 31<sup>st</sup> and 35<sup>th</sup> in HMDA lending in the Florence area for 2010 and 2011, respectively, with just 0.3% of the HMDA market share in 2011.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>89</sup> US Census Bureau. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 20, 2013.

# Florence, Alabama

## 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
<b>Total Assessment Area</b>	<b>31</b>	<b>100.0</b>	<b>41,386</b>	<b>100.0</b>	<b>4,451</b>	<b>10.8</b>	<b>41,386</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>65,404</b>	<b>43,438</b>	<b>100.0</b>	<b>66.4</b>	<b>15,111</b>	<b>23.1</b>	<b>6,855</b>	<b>10.5</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	152	1.8	138	1.8	8	1.8	6	1.8
Moderate-income	1,513	18.4	1,346	18.0	95	21.6	72	22.1
Middle-income	4,474	54.3	4,083	54.6	220	50.0	171	52.5
Upper-income	2,100	25.5	1,906	25.5	117	26.6	77	23.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>8,239</b>	<b>100.0</b>	<b>7,473</b>	<b>100.0</b>	<b>440</b>	<b>100.0</b>	<b>326</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>90.7</b>		<b>5.3</b>		<b>4.0</b>
	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	34	10.8	34	11.1	0	0.0	0	0.0
Middle-income	234	74.3	226	73.6	5	100.0	3	100.0
Upper-income	47	14.9	47	15.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>315</b>	<b>100.0</b>	<b>307</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
Percentage of Total Farms:				<b>97.5</b>		<b>1.6</b>		<b>1.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Florence, Alabama

## 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	4	11.1	1,631	4.0	680	41.7	8,836	21.7
Moderate-income	5	13.9	3,650	9.0	984	27.0	7,280	17.9
Middle-income	22	61.1	27,852	68.4	3,089	11.1	7,490	18.4
Upper-income	5	13.9	7,589	18.6	438	5.8	17,116	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	40,722	100.0	5,191	12.7	40,722	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,632	1,374	3.1	37.8	1,652	45.5	606	16.7
Moderate-income	8,037	3,834	8.8	47.7	2,794	34.8	1,409	17.5
Middle-income	45,171	30,190	68.9	66.8	8,962	19.8	6,019	13.3
Upper-income	12,178	8,416	19.2	69.1	2,656	21.8	1,106	9.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	69,018	43,814	100.0	63.5	16,064	23.3	9,140	13.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	810	10.9	704	10.5	63	14.7	43	13.3
Moderate-income	765	10.3	682	10.2	44	10.3	39	12.1
Middle-income	4,156	55.9	3,814	57.0	161	37.6	181	56.0
Upper-income	1,710	23.0	1,490	22.3	160	37.4	60	18.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,441	100.0	6,690	100.0	428	100.0	323	100.0
	Percentage of Total Businesses:			89.9		5.8		4.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.9	3	0.9	0	0.0	0	0.0
Moderate-income	1	0.3	1	0.3	0	0.0	0	0.0
Middle-income	296	87.8	293	88.0	3	75.0	0	0.0
Upper-income	37	11.0	36	10.8	1	25.0	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 2012 D&B information according to 2010 ACS Boundaries.

## Florence, Alabama

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Florence 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. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 40 (43.5%) HMDA loans compared to 52 (56.5%) small business loans in the Florence 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. The Florence assessment area contains 0.2% of the bank's total HMDA lending and 0.2% of its total small business lending by number of loans. In comparison, 0.2% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is poor. The bank's small business lending in low-income tracts exceeded the percentage of small businesses in those tracts throughout the review period. However, SunTrust Bank's performance was below the aggregate in 2011. In 2011, SunTrust Bank did not originate any of its loans to small business in low-income census tracts, compared to 1.0% of aggregate loans in those tracts.

The bank's small business lending in moderate-income tracts is adequate. The bank's small business lending in moderate-income tracts was below the percentage of small businesses in those tracts in 2012; however, the bank's small business lending was comparable to the percentage of businesses in moderate-income tracts in 2010 and 2011. The bank's performance was slightly below aggregate in 2011.

The bank's small business lending in middle-income tracts was similar to 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

During the review period, the bank originated no home purchase loans in a low-income census tract in the assessment area, where only 3.1% of owner-occupied units are located. It should also be noted that the aggregate had very low lending levels in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. Due to the low level of owner-occupied units, as well as limited

## Florence, Alabama

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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. The bank's home purchase lending in moderate-income tracts exceeded the percentage of owner-occupied units in those tracts in 2010 and 2011; however, in 2012, the bank's home purchase lending in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. SunTrust Bank's performance was 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 these tracts throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Refinance Loans

During the review period, the bank originated one home refinance loan in low-income census tracts in the assessment area, where only 3.1% of owner-occupied units are located. It should also be noted that the aggregate had very low lending levels in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. 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.

The bank's refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts exceeded the percentage of owner-occupied units in those tracts in 2010 and 2011; however, in 2012, the bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. Most recently, in 2012, the bank originated no refinance loans in moderate-income tracts. In addition, the bank's performance was significantly below the aggregate in 2011; no home refinance loans were originated in moderate-income tracts, compared to 8.9% of aggregate loans in those tracts.

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

SunTrust Bank's home improvement lending in low-income census tracts is poor. SunTrust originated no home improvement loans in low-income tracts in the assessment area during the review period. However, it should also be noted that the aggregate had very low lending levels in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area.

The bank's home improvement lending in moderate-income census tracts is adequate. The bank's home improvement lending in moderate-income tracts was similar to or greater than the percentage of owner-occupied units in those tracts throughout the review period. Most recently, in 2012, the bank originated 25.0% of its home improvement loans in moderate-income tracts, where 12.7% of the owner-occupied units in the assessment area are located. Additionally, SunTrust Bank's performance was better than the aggregate in 2011; however, this performance was based on a limited level of home improvement lending in the assessment area.

The bank's home improvement 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 throughout the review period.

## Florence, Alabama

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### ***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

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment areas. However, the bank performed similarly to the aggregate in 2011. The bank originated 42.1% of its loans to small businesses in 2011 compared to the 42.7% of aggregate loans made to small businesses. Additionally, in 2012, 81.8% of the 22 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

#### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is poor. During the review period, the bank did not originate any home purchase loans to low-income borrowers. By comparison, in 2011, 11.2% of aggregate loans were made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area in 2010 and 2011; however, in 2012, the bank's home purchase lending to moderate-income borrowers was below the percentage of moderate-income families located in the assessment area. The bank's performance was above aggregate performance in 2011.

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

#### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is poor. The bank's percentage of home refinance loans made to low-income borrowers was less than the percentage of low-income families in the assessment area. The bank originated no loans to low-income borrowers in the assessment area during the review period. By comparison, in 2011, 6.8% of aggregate loans were made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is poor. The bank did not originate any home refinance loans to moderate-income borrowers in either 2011 or 2012. By comparison, in 2011, 14.5% of aggregate loans were made to moderate-income borrowers. Also, 17.9% of families in the assessment area were classified as moderate-income as of 2012.

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

#### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is adequate. The bank's home improvement lending to low-income borrowers exceeded the percentage of low-income families in the assessment area in 2010 and 2011; however, in 2012, the bank's home improvement lending to low-income

## Florence, Alabama

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borrowers was below the percentage of low-income borrowers located in the assessment area. SunTrust Bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is good. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly above aggregate performance in 2011.

The bank's home improvement 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.

### ***Community Development Lending***

SunTrust Bank makes an adequate level of community development loans in the Florence assessment area. The bank originated one community development loan during the review period that supported community services targeted to low- and moderate-income individuals by providing credit to a local school system where the majority of students are low- and moderate-income. This activity is responsive to local community credit needs.

### **Investment Test**

SunTrust's performance under the investment test in Florence is adequate. The bank had 15 investments totaling approximately \$4.0 million, including three current period investments totaling \$832,500. Most of the investments in the assessment area provided support for affordable housing and neighborhood revitalization through the purchase of HUD bonds. The bank also provided support to affordable housing through the purchase of GNMA bonds and for small business through the purchase of SBA 504 securities.

The bank made three contributions totaling \$11,073. All of the contributions were made to organizations that provide community services to low- and moderate-income individuals.

Local community credit and community development needs include but are not limited to workforce development to address elevated unemployment rates, small business financing assistance, downtown revitalization, affordable housing and financial stability programs for low- and moderate-income individuals. SunTrust exhibited adequate responsiveness to several identified needs through its investment and contribution activities in Florence.

### **Service Test**

SunTrust Bank's service test performance in the Florence assessment area is poor. SunTrust Bank's retail and community development services reflect poor responsiveness to the needs of the assessment area.

### ***Retail Services***

SunTrust 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 five branch offices and six ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the Florence assessment area. Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in low- and moderate-



## Florence, Alabama

income geographies or to low- and moderate-income individuals. SunTrust Bank offers extended hours at many of its branch offices, including those located in low- or moderate-income tracts.

In addition to the one branch located in a low-income tract, the Florence assessment area included one branch considered to serve a significant portion of low- and moderate-income households according SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: AL Florence

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	20.0%	0	0	1	1	0	Total	2	33.3%	1	20.0%	0	0	1	100.0%	0	0	4	11.1%	5.1%	10.9%
								SA	1	16.7%	0	0.0%	0	0	1	100.0%	0	0				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	13.9%	5.1%	10.3%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	3	60.0%	0	0	3	3	2	Total	3	50.0%	3	60.0%	0	0	0	0.0%	0	0	22	61.1%	65.4%	55.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	1	20.0%	0	0	1	1	1	Total	1	16.7%	1	20.0%	0	0	0	0.0%	0	0	5	13.9%	18.5%	23.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	5	100.0%	0	0	5	5	3	Total	6	100.0%	5	100.0%	0	0	1	100.0%	0	0	36	100.0%	100.0%	100.0%
								SA	1	16.7%	0	0.0%	0	0	1	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 15 service hours in various capacities for community development organizations. The community development services offered focused on economic development and fund raising for community organizations that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by raising funds for a community organization whose mission are to provide domestic violence shelter to low- and moderate-income women and children.

## Metropolitan and Non-Metropolitan Areas (Limited Review)

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SunTrust Bank has only one assessment area in the state of Alabama. This assessment area was reviewed using full-scope procedures. Consequently, there were no assessment areas in the state of Alabama reviewed using limited-scope procedures.

## Florida

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**CRA RATING FOR FLORIDA:**    **Satisfactory**<sup>90</sup>

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 an adequate level of community development services throughout the assessment areas.

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<sup>90</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Florida

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### SCOPE OF EXAMINATION

Full scope reviews were conducted for four assessment areas in the State of Florida:

- Melbourne
- Miami
- Orlando
- Tampa

Limited scope reviews were conducted for the remaining 20 assessment areas:

- |                            |                  |
|----------------------------|------------------|
| • Citrus Sumter (non-MSA)  | • Ocala          |
| • Daytona                  | • Palm Coast     |
| • Ft. Myers                | • Panama City    |
| • Ft. Walton               | • Pensacola      |
| • Gainesville              | • Port St. Lucie |
| • Jackson (non-MSA)        | • Punta Gorda    |
| • Jacksonville             | • Sarasota       |
| • Lakeland                 | • Tallahassee    |
| • Middle Florida (non-MSA) | • Vero Beach     |
| • Naples                   | • Walton         |

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 29.2% of the bank's total lending activity. HMDA-reportable lending in Florida represented 25.7% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 32.0% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$42.6 billion in deposits in Florida accounting for 32.7% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 3<sup>rd</sup>, among 292 insured institutions, in deposit market share with 10.1% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated 552 branch offices in Florida representing 16.9% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the state of Florida is High Satisfactory. SunTrust Bank is both a small business and HMDA lender, but 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. Miami, Orlando, and Tampa are all major markets for SunTrust Bank; Miami was weighted most heavily based on the bank's deposits, loans, and branches, but Orlando and Tampa received just slightly less weight in the overall state rating. The full-scope areas selected represent 66.1% of the deposits in the assessment areas in Florida as well as 54.2% of the branches. Additionally, the full-scope assessment areas represent 57.0% of the HMDA loans and 60.3% of the small business loans in the state. Therefore, the four full-scope assessment areas represent more than half of the deposits, branches, and loans in the state of Florida. Furthermore, SunTrust Bank originated a relatively low number of small farm loans in Florida during the review period (63); therefore, no detailed discussion of these loans is included in this section of the report.

## Florida

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

### *Lending Activity*

Lending levels reflect adequate responsiveness to the credit needs of the Florida assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 3<sup>rd</sup> statewide in Florida in deposit market share with 10.1% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 12<sup>th</sup> in CRA lending statewide, while ranking 27<sup>th</sup> in HMDA lending statewide. For CRA lending, the bank ranked below national credit card lenders as well as peer super-regional banks.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### Statewide Summary of Lending Activity Assessment Areas Located in Florida

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,711	10.1%	\$728,821	24.8%
HMDA Refinance	1,492	8.8%	\$544,212	18.5%
HMDA Home Improvement	3,553	20.9%	\$36,529	1.2%
HMDA Multi-Family	6	0.0%	\$2,599	0.1%
<b>Total HMDA</b>	<b>6,762</b>	<b>39.7%</b>	<b>\$1,312,161</b>	<b>44.6%</b>
<b>Total Small Business</b>	<b>10,199</b>	<b>59.9%</b>	<b>\$1,614,827</b>	<b>54.9%</b>
<b>Total Farm</b>	<b>63</b>	<b>0.4%</b>	<b>\$14,521</b>	<b>0.5%</b>
<b>TOTAL LOANS</b>	<b>17,024</b>	<b>100.0%</b>	<b>\$2,941,509</b>	<b>100.0%</b>

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 SunTrust Bank's HMDA and small business loans is good. The geographic distribution was good in the Melbourne, Miami, and Orlando assessment areas, and excellent in the Tampa 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 the Melbourne, Miami, and Tampa assessment areas, while it is considered good in the Orlando assessment area. 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.

## Florida

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### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Florida assessment areas. The bank made 126 community development loans totaling \$571.3 million during the review period. Loans supported all areas of community development and were responsive to local community credit needs. More information on community development lending can be found in each full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in 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 through its investment activities in the Miami, Orlando and Tampa assessment areas, while performance in the Melbourne assessment area was good.

The bank made 335 qualified investments of approximately \$473.6 million and contributions of \$2.8 million within the Florida assessment areas. Of the 335 investments, 108 totaling \$155.5 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and mortgage backed securities as well as LIHTC projects and investment funds. The bank provided support for community revitalization and affordable housing through the purchase of HUD bonds and support for small businesses through the purchase of SBA 504 securities.

Most of the bank's contributions provided support for community services and affordable housing. Some of the key areas supported include youth and family social services; emergency aid, including food and housing assistance; job training; education; health care; financial counseling; affordable housing development and homeownership counseling.

The bank's contributions include a statewide contribution to Volunteer USA. During the review period, the bank partnered with Volunteer USA and contributed over \$340,000 to offer an online financial education platform and in-person workshops for parents and children in elementary schools with more than 51% of students receiving free and reduced price lunch throughout the Miami, Orlando and Tampa assessment areas. The program developed by Volunteer USA has been endorsed by the Florida Department of Education as standards-based, turn-key approach to delivering integrated financial counseling. Additional detail on other investments and contributions can be found in each full scope assessment area section.

### **Service Test**

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance.

### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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 not affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

## Florida

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### *Community Development Services*

SunTrust Bank provides an adequate level of community development services that benefit residents and small businesses in the assessment areas. In addition to services provided in the assessment areas, SunTrust Bank employees also provided community development services in conjunction with statewide organizations that serve the entire state of Florida. Out of the four full-scope assessment areas, community development services were adequate in three assessment areas and poor in one assessment area in the state of Florida.



## Melbourne, Florida

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MELBOURNE, FL ASSESSMENT AREA**

The Melbourne, Florida assessment area is located in Brevard County and is part of the Palm Bay-Melbourne-Titusville, FL MSA (Melbourne MSA). The assessment area consists of 113 census tracts; four, or 3.5%, are low-income, and 25, or 22.1%, are moderate-income tracts. SunTrust operates 21 branches in the assessment area as of December 31, 2012.

#### **Population and Income Characteristics**

Brevard County is the only county located in the assessment area. Overall population in the assessment area was 543,376 in 2010, compared to 476,230 in 2000, an increase of 14.1 %. Palm Bay is the largest city in the assessment area (104,124) followed by Melbourne (77,048). Brevard County is the ninth most populated county in the State of Florida.<sup>91</sup>

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 2012. The chart provides a range of the estimated annual family income for each income category (i.e., low, moderate, middle and upper). As shown, the median family income declined from \$62,900 to \$58,600. The 2011 median family income for Florida was \$47,827.

**Borrower Income Levels**  
**Palm Bay-Melbourne-Titusville, FL MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2010</b>	<b>\$62,900</b>	0	- \$31,449	\$31,450	- \$50,319	\$50,320	- \$75,479	\$75,480	- & above
<b>2011</b>	<b>\$57,800</b>	0	- \$28,899	\$28,900	- \$46,239	\$46,240	- \$69,359	\$69,360	- & above
<b>2012</b>	<b>\$58,600</b>	0	- \$29,299	\$29,300	- \$46,879	\$46,880	- \$70,319	\$70,320	- & above

Recent data reflects that the percentage of individuals living below the poverty line has increased over the past decade, primarily due to the recession. In 2000, 9.5% of individuals in Brevard County lived below the poverty line, while 14.2% lived below the poverty line as of 2010.<sup>92</sup> The percentage of Brevard County's population receiving food stamps increased as well. As of 2010, 12.3% of Brevard County population received food stamps, while 4.0% of the county's population received food stamps in 2000.<sup>93</sup>

<sup>91</sup> US Census Bureau. Accessed through PolicyMap. (accessed on February 11, 2013); available from <http://www.policymap.com>

<sup>92</sup> US Census Bureau. American Community Survey Data (2006-2010) through Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed July 19, 2013.

<sup>93</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed July 19, 2013.

## Melbourne, Florida

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### Housing Characteristics

The housing market in the Melbourne MSA experienced serious distress since the recession. Over the past several years, the market has remained weak, with slower sales and minimal residential construction. Home prices started falling in 2007 and continued through the recession. Between March 2011 and March 2012, home prices decreased by 5% to an average at \$163,900.<sup>94</sup> New home residential building permits have also significantly declined from pre-recession levels in the Melbourne MSA. For instance, there were 7,325 permits issued in 2005 compared to only 830 as of March 2012, an 88.5% decrease.<sup>95</sup> For the same timeframe, the state of Florida had an approximate 79.8% decrease in new home residential permits.<sup>96</sup>

The 2010 census data shows that there were 267,036 housing units in the assessment area, of which 168,706 (63.2%) were owner-occupied, 52,165 (19.5%) were rental units, and 46,165 (17.3%) were vacant. While a majority of units were owner-occupied throughout the assessment area, rental units comprised 54.1% and 26.8% of the units in low- and moderate-income tracts respectively, indicating reduced opportunities for mortgage origination in these geographies. It is also important to note that the number of vacant units increased significantly from 2000 to 2010. The median housing value in the assessment area is \$87,587 but values are much lower in the low- and moderate-income tracts at \$45,751 and \$59,858. The median age of housing stock in the assessment area is 20 years compared to 36 and 25 in low- and moderate-income tracts. Median rent in the low-income tracts was \$403 while the median rent in the moderate-income tracts was \$529.<sup>97</sup>

The percent of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose drastically in 2011 and 2012 in the assessment area. Statewide, the mortgage delinquency rate peaked at 17.7% in January 2012 and declined to 14.6% as of February 2013. Mortgage delinquencies in the assessment area followed a similar trajectory, peaking at 15.0% in March 2012 and then falling to 12.7% in March 2013.<sup>98</sup>

The assessment area's overall affordability ratio is 45.8% compared to the state of Florida at 41.7%, indicating that housing is considerably more affordable in the assessment area than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

### Employment and Economic Conditions

The Melbourne MSA is also known as Florida's Space Coast. Since the birth of the nation's space program in the 1950's, the assessment area's economy has benefited from the Kennedy Space Center, and the subsequent influx of high-technical companies that followed. However, in August of 2011, NASA's space shuttle program came to its official end. It is estimated that more than 8,000 jobs were lost at the Kennedy Space Center due to the termination of the space shuttle program. The Economic Development Commission of Florida's Space Coast in Brevard County estimated the cumulative economic impact of the shuttle program closure would be

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<sup>94</sup> US Housing & Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Palm Bay-Melbourne-Titusville, Florida." April 1, 2012. (Accessed on July 19, 2013); available from: [http://www.huduser.org/portal/ushmc/chma\\_archive.html](http://www.huduser.org/portal/ushmc/chma_archive.html)

<sup>95</sup> US Housing & Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Palm Bay-Melbourne-Titusville, Florida." April 1, 2012. (Accessed on July 19, 2013); available from: [http://www.huduser.org/portal/ushmc/chma\\_archive.html](http://www.huduser.org/portal/ushmc/chma_archive.html)

<sup>96</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed July 19, 2013.

<sup>97</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>98</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

## Melbourne, Florida

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approximately 13,000 lost jobs and \$650 million in lost income in the three years after the closure.<sup>99</sup> The recession coupled with the end of the shuttle program has devastated the assessment area's economy for the last five years.

The space shuttle program has been the assessment area's core employer for many years. At the peak of the shuttle program in 1991, when NASA built the Endeavor, nearly 32,000 people worked at the Kennedy Space Center. By 2006, the number of jobs dropped to 16,000. Nevertheless, the Space Center drove the assessment area's economy. A 2008 economic impact study by NASA identified that the space agency accounted for \$4.1 billion in economic output for Florida, 40,802 jobs, and \$2.1 billion in income, with the majority of the impact in Central Florida. At the time of the study, the Kennedy Space Center employed 14,865 people with an average salary of \$77,235; the space center's payroll totaled \$1.124 billion. The space center's visitor center drew about 1.6 million out-of-state visitors. Of Florida's 10,681 aerospace-related companies, 408 are located in Brevard County. Enterprise Florida, the state's economic development association, found that most of the space-related businesses are located in Cape Canaveral, and that their network of suppliers extends through the state.<sup>100</sup>

NASA's operations at the Kennedy Space Center will not completely shut down. There will be about 8,000 individuals that will continue to work at the center. Commercial rockets carrying GPS and telecommunication satellites will continue to launch from the center. In addition, the Air Force is actively involved with the center. NASA also confirmed that they are developing a project named Orion, which will be a new multipurpose crew vehicle that will be able to travel beyond low-Earth orbit to asteroids and the planet Mars. Orion will gradually help grow the number of employees to over 10,000 from 2011 to 2016.<sup>101</sup>

2011 REIS data indicates that total employment in the assessment area was approximately 237,935 jobs with employment concentrated in the following industries: health care and social assistance, retail trade, government and government enterprises, and administrative and waste management services. Major employers within the assessment area include Patrick Air Force Base, Harris Corporation, School Board of Brevard County, Health First Inc., United Space Alliance, and Northrop Grumman Melbourne Systems.<sup>102</sup>

In 2011, the S.N.A.P. (Signified, Nimble, and Accelerated Planning) Program was implemented by the Economic Development Commission of Florida's Space Coast. The Commission saw an opportunity to enhance and streamline the business permitting process throughout Brevard County in order to attract new business and investment. This designation also supports the retention of existing businesses and encourages expansion in Brevard County. The Commission anticipates that the S.N.A.P. program will help mitigate the job losses encountered in the Melbourne MSA.<sup>103</sup> Additionally, in 2012, the Brevard County Commissioners approved an economic development plan for the North Brevard Economic Development Zone. The plan focuses \$18 million in resources over the next 10 years in order to help re-develop the area. In order to

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<sup>99</sup> Yahoo News, (accessed on February 12, 2013) available from <http://news.yahoo.com/space-coast-changed-one-close-shuttle-program-211700848.html>

<sup>100</sup> USA Today, (accessed on February 12, 2013) available from [http://usatoday30.usatoday.com/money/economy/2011-07-01-space-coast-business\\_n.htm](http://usatoday30.usatoday.com/money/economy/2011-07-01-space-coast-business_n.htm)

<sup>101</sup> USA Today, (accessed on February 12, 2013) available from [http://usatoday30.usatoday.com/money/economy/2011-07-01-space-coast-business\\_n.htm](http://usatoday30.usatoday.com/money/economy/2011-07-01-space-coast-business_n.htm)

<sup>102</sup> Melbourne Regional Chamber of Commerce. (accessed on February 7, 2013); available from <http://www.melbourneregionalchamber.com/docs/CommunityProfile.pdf>

<sup>103</sup> Economic Development Commission of Florida's Space Coast (accessed on February 11, 2013); available from <http://www.spacecoastedc.org/NewsRoom/NewsReleases/>

## Melbourne, Florida

establish an economic recovery, the plan's primary objective is to attract small businesses to the area through comprehensive and aggressive small business incentives.<sup>104</sup>

As previously mentioned, the local economy has been devastated by the closure of the space shuttle program, so job loss is the region's most significant problem. From 2007 until 2010, the unemployment rate more than doubled, increasing from 4.2% to 11.1%. Employment started to recover in 2012, and the unemployment rate dropped to 9.2%. However, the unemployment rate remains higher in the MSA than the unemployment rate for the state of Florida which dropped to 8.6% in 2012.<sup>105</sup>

### Unemployment Rates

Assessment Area: FL Melbourne

Area	Years - Annualized		
	2010	2011	2012
Melbourne MSA	11.1	11.1	9.2
<b>Florida</b>	<b>11.3</b>	<b>10.5</b>	<b>8.6</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Competition

The Melbourne MSA is a somewhat active banking market that includes various sizes of financial institutions ranging from community banks to large national institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, Wells Fargo holds the highest deposit market share with 22.8% of the deposits and has 19 branches in the market area. SunTrust has the second highest deposit market, and holds 17.7% of deposits with 22 branches in the market area.

SunTrust ranked 11th out of 60 lenders in 2010 with 2.2% of the CRA loans, and 11<sup>th</sup> out of 52 lenders with 1.7% of the CRA loans in 2011. American Express Bank was the top CRA lender in the market for both years. SunTrust ranked 33<sup>rd</sup> out of 312 lenders in 2010 with 0.4% of all HMDA loans and 30<sup>th</sup> out of 311 lenders with 0.7% of HMDA loans. Wells Fargo, Bank of America, JP Morgan Chase, BB&T, and US Bank were all significant HMDA lenders in the market.

### Community Contacts and Community Development Opportunities

In the Palm Bay-Melbourne-Titusville area, homeowners continue to struggle with foreclosures and mortgage delinquencies. Approximately 14,300 home loans, or 15.6%, were 90 days or more delinquent, in foreclosure, or in real estate owned status in the first quarter of 2012; this percentage is slightly higher than the 15.3% posted in March 2011.<sup>106</sup> Moreover, community development lending opportunities will be limited over the next couple of years, as market conditions have been described as "soft" with decreases in home sales, home

<sup>104</sup> Parabolic Arc. (accessed on February 11, 2013); available from <http://www.parabolicarc.com/2012/06/19/brevard-county-commissioners-approve-economic-development-plan/>

<sup>105</sup> Bureau of Labor Statistics.

<sup>106</sup> US Housing & Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Palm Bay-Melbourne-Titusville, Florida." April 1, 2012. (Accessed on July 19, 2013); available from: [http://www.huduser.org/portal/ushmc/chma\\_archive.html](http://www.huduser.org/portal/ushmc/chma_archive.html)

## Melbourne, Florida

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prices, building permits issued and above normal vacancy rates. For the three year period, April 2012 to April 2015, there is no demand projected for single family units and rental units.<sup>107</sup>

As it relates to foreclosure prevention and neighborhood stabilization in the area, Melbourne MSA received a sizable allocation in Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. The cities of Melbourne and Titusville, along with Brevard County, received \$14.6 million in NSP funds, which have been used primarily for the acquisition of and residential rehabilitation of foreclosed properties.<sup>108</sup> Additionally, as part of a national mortgage settlement reached last year with the nation's five largest mortgage servicers, Florida received \$8.4 billion as its share of the monetary benefits under the settlement. Florida borrowers will receive an estimated \$7.6 billion in benefits from loan modifications, including principal reduction, short sales, and other direct relief. Approximately \$170 million will be available for cash payments to Florida borrowers who lost their home to foreclosure from January 1, 2008 through December 31, 2011 and suffered servicing abuse. The value of refinanced loans to Florida's underwater borrowers would be an estimated \$309 million and the state will receive a direct payment of \$334 million.<sup>109</sup>

In addition to NSP, US Treasury created the Hardest Hit Fund (HHF) in February 2010 to provide aid to families in states devastated by the economic and housing market downturn. The funds were allocated to states based on those with high unemployment rates or home price declines greater than 20%. Of the \$7.6 billion provided to 18 states, plus the District of Columbia, Florida Housing Finance Corporation, the State's housing finance agency, has received more than \$1 billion and created two programs to date. The Unemployment Mortgage Assistance Program will assist unemployed and underemployed borrowers with up to 12 months of payments on their first mortgage, capping at \$24,000. Also, there is the Mortgage Loan Reinstatement Payment Program, which provides a one-time payment to help satisfy all or some of any past due amounts owed on the first mortgage, not to exceed \$25,000.<sup>110</sup>

With respect to financial stability and poverty issues in the area, FDIC's 2009 National Survey of Unbanked and Underbanked Households reports that an average of 3.4% of households in the Palm Bay-Melbourne-Titusville MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>111</sup> This percentage is significantly lower than the state and national percentages, with both being approximately 7%. Meanwhile, 17.2% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis; this percentage is on par with state and national percentages. This creates opportunities for financial institutions to continue to engage in financial literacy activities and create affordable innovative products and services to capture the underbanked population.

With respect to small business assistance, there are still gaps in access to capital. Microloans, loan requests greater than \$100,000, and working capital lines of credit of any size are in the greatest demand according to a contact at a local women's business center. Traditional banks are not lending in this space according to the

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<sup>107</sup> US Housing & Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Palm Bay-Melbourne-Titusville, Florida." April 1, 2012. (Accessed on July 19, 2013); available from: [http://www.huduser.org/portal/ushmc/chma\\_archive.html](http://www.huduser.org/portal/ushmc/chma_archive.html)

<sup>108</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed July 19, 2013.

<sup>109</sup> State-Federal Foreclosure Settlement Florida, Office of the Attorney General of Florida. Available: <http://myfloridalegal.com/>. Accessed July 19, 2013.

<sup>110</sup> Florida Hardest-Hit. Available: <https://www.flhardesthit.org/>. Accessed July 19, 2013.

<sup>111</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Palm Bay-Melbourne-Titusville, FL. Available: <http://webtools.joinbankon.org/community/search>. Accessed July 19, 2013.

## Melbourne, Florida

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contact. There are two micro-lenders serving the market: ACCION and Central Florida Community Development Corporation; however, ACCION has only an online presence. Similarly, as of July 2012, Brevard County is served by three community development financial institutions (CDFIs), which provide alternative financing initiatives for affordable housing, small businesses, and community facilities.<sup>112</sup> Lastly, there has been a new program in the state since 2011 that banks can consider to increase community economic development lending, the Florida State Small Business Credit Initiative (SSBCI). By reducing the risks involved, this initiative allows lenders to approve some business loans they otherwise could not. This initiative is made possible by \$97 million in federal funding under the Small Business Jobs Act of 2010. The program is administered by Enterprise Florida, Inc.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based on 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>112</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at:  
[http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed July 19, 2013.



# Melbourne, Florida

## Combined Demographics Report

### Assessment Area: FL Melbourne

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
<b>Total Assessment Area</b>	<b>92</b>	<b>100.0</b>	<b>133,389</b>	<b>100.0</b>	<b>9,056</b>	<b>6.8</b>	<b>133,389</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>222,072</b>	<b>147,878</b>	<b>100.0</b>	<b>66.6</b>	<b>50,317</b>	<b>22.7</b>	<b>23,877</b>	<b>10.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	424	1.0	386	1.0	23	1.4	15	1.2
Moderate-income	9,007	21.1	8,156	20.5	541	31.9	310	24.5
Middle-income	19,820	46.4	18,510	46.5	708	41.7	602	47.6
Upper-income	13,501	31.6	12,736	32.0	426	25.1	339	26.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>42,752</b>	<b>100.0</b>	<b>39,788</b>	<b>100.0</b>	<b>1,698</b>	<b>100.0</b>	<b>1,266</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>93.1</b>		<b>4.0</b>		<b>3.0</b>
	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	40	16.5	38	15.8	2	66.7	0	0.0
Middle-income	106	43.6	106	44.2	0	0.0	0	0.0
Upper-income	96	39.5	95	39.6	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>243</b>	<b>100.0</b>	<b>240</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				<b>98.8</b>		<b>1.2</b>		<b>.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.



# Melbourne, Florida

## Combined Demographics Report

### Assessment Area: FL Melbourne

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5	3,247	2.2	1,182	36.4	28,084	19.4
Moderate-income	25	22.1	27,537	19.0	3,345	12.1	27,230	18.8
Middle-income	52	46.0	67,905	46.8	4,286	6.3	31,147	21.5
Upper-income	30	26.5	46,420	32.0	1,633	3.5	58,648	40.4
Unknown-income	2	1.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	113	100.0	145,109	100.0	10,446	7.2	145,109	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,221	1,999	1.2	27.7	3,903	54.1	1,319	18.3
Moderate-income	60,227	31,767	18.8	52.7	16,150	26.8	12,310	20.4
Middle-income	121,497	79,165	46.9	65.2	22,026	18.1	20,306	16.7
Upper-income	78,091	55,775	33.1	71.4	10,086	12.9	12,230	15.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	267,036	168,706	100.0	63.2	52,165	19.5	46,165	17.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	831	2.0	754	2.0	49	3.1	28	2.4
Moderate-income	9,529	23.0	8,666	22.4	553	35.0	310	26.7
Middle-income	17,689	42.7	16,636	43.0	584	36.9	469	40.4
Upper-income	13,333	32.2	12,588	32.6	393	24.9	352	30.3
Unknown-income	7	0.0	4	0.0	2	0.1	1	0.1
Total Assessment Area	41,389	100.0	38,648	100.0	1,581	100.0	1,160	100.0
Percentage of Total Businesses:				93.4	3.8		2.8	
	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	0.4	0	0.0	0	0.0
Moderate-income	48	19.4	46	18.9	2	50.0	0	0.0
Middle-income	91	36.7	91	37.3	0	0.0	0	0.0
Upper-income	108	43.5	106	43.4	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	248	100.0	244	100.0	4	100.0	0	.0
Percentage of Total Farms:				98.4	1.6		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Melbourne, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Melbourne 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. In addition, the bank makes few, if any, community development loans.

During the review period, the bank reported 337 (57.8%) small business loans compared to 246 (42.2%) HMDA loans, excluding multifamily loans, in the Melbourne 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. The Melbourne assessment area contains 0.9% of the bank's total HMDA lending and 1.1% of its total small business lending by number of loans. In comparison, 1.0% 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 G.

#### *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, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is adequate. The bank's small business lending in low-income tracts was above the percentage of small businesses in those tracts in 2010 and 2011, and was better than the aggregate in 2011. However, most recently, the bank's small business lending in low-income tracts was below the percentage of small businesses in low-income tracts in the Melbourne assessment area.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts was well above the percentage of small businesses in those tracts throughout the review period. Moreover, by comparison, the bank's performance exceeded aggregate performance in 2011.

The bank's small business lending in both middle- and upper-income census tracts was less than the percentage of small businesses located in middle- and upper-income tracts, respectively, in the assessment area.

#### Home Purchase Loans

During the review period, the bank did not originate any home purchase loans in low-income census tracts in the assessment area, where only 1.2% of owner-occupied units are located. It should also be noted that the aggregate had very low lending levels (0.1%) in low-income tracts in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. 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.

## Melbourne, Florida

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Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was similar to or above the percentage of owner-occupied units located in these tracts in the assessment area. The bank originated a greater percentage of home purchase loans in moderate-income tracts in 2011 than the aggregate; however, the bank's home purchase lending in the Melbourne assessment area consisted of only a small number of loans.

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

During the review period, the bank did not originate any home refinance loans in low-income census tracts in the Melbourne assessment area, where only 1.2% of owner-occupied units are located. It should also be noted that the aggregate had very low lending levels (0.1%) in low-income tracts in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. 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.

The bank's home refinance lending in moderate-income tracts is good. The bank's home refinance lending in moderate-income tracts was similar to or greater than the percentage of owner-occupied units in those tracts throughout the review period. The bank also outperformed 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 in 2010 and 2011, but greater in 2012. In upper-income tracts, the bank's refinance lending was less than the percentage of owner-occupied units.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. Throughout the review period, the bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units located in these tracts; however, the bank's home improvement lending in low-income tracts in the Melbourne assessment area represented only a small number of loans during the review period.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Most recently, in 2012, the bank originated 29.3% of its home improvement loans in moderate-income tracts, where 18.8% of owner-occupied units are located. Additionally, the bank's performance significantly exceeded aggregate performance in 2011.

The bank's home improvement lending in middle-income tracts was similar to or greater than the percentage of owner-occupied units in these tracts throughout the review period, 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 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.

## Melbourne, Florida

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area. However, the bank performed slightly above the aggregate in 2011. The bank originated 48.6% of its loans to small businesses in 2011 compared to the 41.8% of aggregate loans made to small businesses. Additionally, in 2012, 73.5% of the 132 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. Most recently, in 2012, the bank originated 17.2% of its home purchase loans to low-income borrowers, compared to 19.4% of families classified as low-income in the Melbourne assessment area. By comparison, the bank's performance was slightly below aggregate in 2011.

The bank's home purchase lending to moderate-income borrowers is adequate. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area in 2010 and 2011, but fell below in 2012. The bank outperformed the aggregate in 2011, originating 28.6% of its home purchase loans to moderate-income borrowers compared to 19.4% of aggregate loans made to moderate-income borrowers.

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

SunTrust Bank's home refinance lending to low-income borrowers is adequate. The bank's percentage of home purchase loans to low-income borrowers exceeded the percentage of low-income families located in the assessment area in 2010 and 2011, but fell below in 2012. The bank exceeded aggregate performance in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. Throughout the review period, the bank's percentage of home refinance loans made to moderate-income borrowers was below the percentage of moderate-income families in the assessment area. However, SunTrust Bank's home refinance lending to moderate-income borrowers was slightly above 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 in 2010 and 2011, but greater in 2012. In upper-income tracts, the bank's refinance lending was greater than the percentage of upper-income families in 2010 and 2011, but less in 2012.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was substantially greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly

## Melbourne, Florida

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greater than the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was above aggregate performance in 2011.

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

### ***Community Development Lending***

SunTrust Bank makes few, if any, community development loans in the Melbourne, Florida 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 LMI individuals, neighborhood stabilization, access to credit for small businesses, job growth and financial stability for residents, none of which have been responded to through community development lending.

### **Investment Test**

SunTrust's performance under the investment test in Melbourne is good. The bank had 10 investments totaling \$10.7 million, including four current period investments totaling \$3.5 million. The bank's investments supported access to capital for small businesses through the purchase of SBA 504 securities. The bank also provided support to affordable housing and community revitalization through the purchase of GNMA and HUD bonds.

The bank made 18 contributions totaling \$56,750. The majority of the contributions were made to organizations that provide community services to low- and moderate-income individuals. The bank also made several contributions to support local affordable housing organizations.

Local community credit needs include, but are not limited to, job creation for low- and moderate-income individuals, as well as affordable housing, neighborhood stabilization, access to credit for small businesses, and financial stability for residents. SunTrust's investments and contributions exhibit responsiveness to several of the identified credit and community development needs in Melbourne.

### **Service Test**

SunTrust Bank's service test performance in the Melbourne, Florida assessment area is poor. SunTrust Bank's retail and community development services reflect poor responsiveness to the needs of the Melbourne, Florida assessment area.

### ***Retail Services***

SunTrust Bank's delivery systems are 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, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank did not open or close any branches in the Melbourne, Florida 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. SunTrust Bank offers weekend and 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.

## Melbourne, Florida

### Geographic Distribution of Branches

Assessment Area: FL Melbourne

Tract Category	Branches							ATMs										Demographics			
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%		
Low	1	4.8%	0	0	0	1	1	Total 1	5.0%	1	5.0%	0	0	0	0.0%	0	0	4	3.5%	2.7%	2.0%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	4	19.0%	0	0	3	4	0	Total 3	15.0%	3	15.0%	0	0	0	0.0%	0	0	25	22.1%	21.7%	23.0%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	9	42.9%	0	0	7	9	6	Total 9	45.0%	9	45.0%	0	0	0	0.0%	0	0	52	46.0%	45.8%	42.7%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	7	33.3%	0	0	6	7	4	Total 7	35.0%	7	35.0%	0	0	0	0.0%	0	0	30	26.5%	29.8%	32.2%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total 0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.8%	0.0%	0.0%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	21	100.0%	0	0	16	21	11	Total 20	100.0%	20	100.0%	0	0	0	0.0%	0	0	113	100.0%	100.0%	100.0%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 121 service hours in various capacities for community development organizations, by participating in 38 different community development services. The community development services offered 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 addition, SunTrust Bank employees served on the boards of directors and committees of community organizations which provide services in low- and moderate-income geographies and to low- and moderate-income individuals. In particular, SunTrust Bank employees served on the board of directors of a community organization whose mission is to provide housing opportunities for first time homebuyers that are located in low-income census tracts.



## Miami, Florida

### METROPOLITAN AREA

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI, FL ASSESSMENT AREA**

The Miami, Florida assessment area includes Broward, Miami-Dade, and Palm Beach counties which together comprise the Miami-Fort Lauderdale-Pompano Beach, FL MSA. Miami, Florida is the principal city in the assessment area. SunTrust operates 106 branches in the Miami, Florida assessment area, representing 18.9% of branches statewide.

#### Population and Income Characteristics

The assessment area population grew considerably from 2000 to 2010, but at a slower rate than other major metropolitan areas and the state. From 2000 to 2010, the assessment area population grew by 11.1% compared to the statewide growth rate of 17.6%. As of 2010, the total population was approximately 5.6 million, representing nearly 30% of the state's population and making it the 8<sup>th</sup> most populous MSA in the nation. Palm Beach County had the highest population growth rate at 16.7%, while Miami-Dade County experienced the largest influx of people with more than 243,000 new residents over the course of the decade.<sup>113</sup> Miami-Dade County is the most populous county in Florida and home to urban core Miami (city). The assessment area continues to grow in diversity and provides a multi-ethnic, multi-lingual workforce and culturally diverse environment. Miami-Dade, Broward, and Palm Beach Counties are the state's three most populous counties with 13.3%, 9.3%, and 7% of Florida's population, respectively.<sup>114</sup>

The MSA has a high percentage of foreign born individuals. As of 2011, more than 2 million people in the assessment area were classified as foreign born. Miami-Dade County had the highest number of foreign born residents at over 50%. In 2010, 107,276 people were granted Legal Permanent Residence status and the assessment area's Legal Permanent Residence or "green card" recipients represented 10.3% of all green cards issued in the US.<sup>115</sup>

The percentage of residents receiving food stamps has been on the rise in recent years. From 2000 to 2010, Miami-Dade County experienced the largest increase in program participation from 11.3% to 22.6%. Statewide, the percentage of residents receiving food stamps in 2010 was 15.9%. Both Broward and Palm Beach Counties underperformed the state in this category. Poverty rates are also increasing. Palm Beach County saw the largest increase in its poverty rate, rising from 6.9% of families in 2000 to 9.5% in 2011. During the same period, Broward County's poverty rate increased from 8.7% to 9.7% of families, and Miami-Dade County increased slightly from 14.5% to 14.6%.

Participation in the free and reduced lunch program has also increased. Of the three school districts inside the assessment area, all had more than 50% of students participating in the program in 2010. Miami-Dade County had the highest percentage of students receiving free or reduced lunches at 70.1%, and Palm Beach County had the lowest rate at 51%.<sup>116</sup>

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

<sup>113</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>114</sup> Office of Economic and Demographic Research (accessed February 5, 2013); available from <http://edr.state.fl.us/Content/area-profiles/county/miamidade.pdf>

<sup>115</sup> US Census Bureau, Accessed through Policy Map. (accessed February 5, 2013); available from <http://www.policymap.com>

<sup>116</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).



## Miami, Florida

estimated median family income for the years 2010 through 2012 for the three metropolitan divisions that comprise the MSA. The chart provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

### Borrower Income Levels Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$66,200</b>	0 - \$33,099	\$33,100 - \$52,959	\$52,960 - \$79,439	\$79,440 - & above
<b>2011</b>	<b>\$61,800</b>	0 - \$30,899	\$30,900 - \$49,439	\$49,440 - \$74,159	\$74,160 - & above
<b>2012</b>	<b>\$62,600</b>	0 - \$31,299	\$31,300 - \$50,079	\$50,080 - \$75,119	\$75,120 - & above

### Borrower Income Levels Miami-Miami Beach-Kendall, FL MD

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$52,200</b>	0 - \$26,099	\$26,100 - \$41,759	\$41,760 - \$62,639	\$62,640 - & above
<b>2011</b>	<b>\$51,900</b>	0 - \$25,949	\$25,950 - \$41,519	\$41,520 - \$62,279	\$62,280 - & above
<b>2012</b>	<b>\$52,600</b>	0 - \$26,299	\$26,300 - \$42,079	\$42,080 - \$63,119	\$63,120 - & above

### Borrower Income Levels West Palm Beach-Boca Raton-Boynton Beach, FL MD

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$67,600</b>	0 - \$33,799	\$33,800 - \$54,079	\$54,080 - \$81,119	\$81,120 - & above
<b>2011</b>	<b>\$63,300</b>	0 - \$31,649	\$31,650 - \$50,639	\$50,640 - \$75,959	\$75,960 - & above
<b>2012</b>	<b>\$64,100</b>	0 - \$32,049	\$32,050 - \$51,279	\$51,280 - \$76,919	\$76,920 - & above

### Housing Characteristics

The assessment area housing market experienced significant distress in recent years due to the national recession and housing market collapse. For example, in Miami-Dade County median single family home prices peaked in 2007 at \$365,000 and then proceeded to tumble by 45.5% to \$199,000 in 2011. The situation was similar for condos, which fell by 44.4% from their peak median price of \$296,900 in 2008 to \$165,000 in 2011. In Broward and Palm Beach Counties, the peak to trough decline in median condos prices was even more dramatic, with prices declining by nearly 70% in each county. The 2011 statewide median value for single family homes was \$154,000 and \$99,000 for condos. Prices for single family homes and condos showed stabilization and increases in some areas in 2012.<sup>117</sup>

<sup>117</sup> Florida Housing Data Clearinghouse. (accessed on July 23, 2013); available from <http://flhousingdata.shimberg.ufl.edu/a/profiles>.

## Miami, Florida

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Census data indicate that there were 2,444,544 housing units in the assessment area in 2010, of which 54.4% were owner-occupied, 28.3% were rental units and 17.4% 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. Vacancies are elevated in all census tract categories. In 2010, the median age of housing stock across the assessment area was approximately 33 years.<sup>118</sup>

The assessment area's overall affordability ratio is 18.8 compared to the state of Florida at 23.2, indicating that housing inside the assessment area is less affordable than statewide. Miami-Dade County has the lowest level of affordability. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>119</sup>

Housing costs are significant for many homeowners and renters across the assessment area. In densely populated Miami-Dade County, 49.5% of homeowners and 61.5% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Statewide, 37.8% of homeowners and 55.0% of renters are cost-burdened. Miami-Dade County's challenges are also notable because of its high percentage of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income; 26% of homeowners and 34% of renters are extremely cost-burdened. Housing affordability is especially challenging for the county's low- and moderate-income population, as only 21.3% of homes and 35% of rental units were affordable to a low- or moderate-income family of four in 2011.<sup>120</sup> Florida has the highest percentage of cost-burdened and extremely cost-burdened renters of any state in the nation and Miami-Dade County ranks 3<sup>rd</sup> out of 3,220 counties nationwide for percent of homeowners who are severely cost-burdened.<sup>121</sup>

New home residential building permits declined considerably from pre-recession levels. From 2004 to 2010, the number of single family permits issued decreased by 87.1% from 24,653 to 3,171. For the same timeframe, the state of Florida saw an 84% decrease in new home residential permits. Since 2010, all counties have seen increases in new home residential permits. Multi-family residential permit activity experienced similar declines in all counties during this time period.<sup>122</sup>

Foreclosures and mortgage delinquencies are hampering a rebound for the area's housing market. The percent of seriously delinquent mortgages, which includes loans more than 90 days past due, decreased from 17.5% in January 2011 to 14.3% in December 2012, which is still high relative to many metro areas across the country.<sup>123</sup> From September 2012 to December 2012, Florida led the nation in foreclosure activity, while 6 of the top 10 highest foreclosure rates in metropolitan areas are in the state of Florida. The Miami-Fort Lauderdale-Panama Beach MSA ranked 2<sup>nd</sup> among cities with the highest incidence of foreclosure with one in every 228 residents recording some sort of foreclosure activity, including default notices, scheduled auctions, and bank repossessions.<sup>124</sup> From 2011 to 2012, the strong demand for distressed properties and faster processing by banks of Real Estate Owned (REO) property sales caused properties to appreciate across the region.<sup>125</sup>

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<sup>118</sup> US Census Bureau. (accessed on July 1, 2013); available from [www.census.gov](http://www.census.gov).

<sup>119</sup> US Census Bureau. (accessed on July 1, 2013); available from [www.census.gov](http://www.census.gov).

<sup>120</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 3, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>121</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 8, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>122</sup> US Census Bureau. Accessed through Policy Map. (accessed on February 6, 2013); available from <http://www.policymap.com>

<sup>123</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>124</sup> Miami Herald (accessed on February 6, 2013); available at <http://www.miamiherald.com/2012/12/13/3141246/florida-leads-nation-in-foreclosure.html>

<sup>125</sup> US HUD. Comprehensive Housing Market Analysis. (accessed on July 15, 2013); available from [http://www.huduser.org/portal/publications/pdf/MiamiFL\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/MiamiFL_comp_12.pdf).

## Miami, Florida

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Loan demand continues to exhibit weakness across the assessment area. From 2005 to 2010, the number of annual home purchase loan originations decreased by 78.8% from 133,557 to 28,376. Activity appears to have stabilized in 2011 and Broward County has led the assessment area in total annual home purchase loan volume since 2008, a change from before the housing crisis when Miami-Dade County led on a consistent basis. Loan refinances have exhibited a similar declining trend and Broward County leads in this category as well.<sup>126</sup>

### Employment and Economic Conditions

The three counties in the assessment area together comprise the Miami-Fort Lauderdale-Pompano Beach, FL MSA located at the southern end of the Florida peninsula. Tourism and transportation are primary economic drivers for the area, with major commercial air and sea ports in each county. While the three counties comprise a single MSA, each has unique economic and demographic qualities.

Miami-Dade County is known for its diverse population, tropical climate and South Beach, attracting an estimated 13.2 million visitors in 2011. The international trade industry is a top contributor to the economy and has aided in the area's recovery during the past two years. The Port of Miami, which serves as a major cruise terminal and gateway for commercial trade, contributes more than \$17 billion annually and provides more than 176,000 jobs. During the past three years, more than four million cruise ship passengers have traveled through the Port of Miami annually, leading to gains in the leisure and hospitality sector of 3,500 jobs, or 3.2% from 2011 to 2012. Miami International Airport (MIA) ranked 1<sup>st</sup> in the country and 10<sup>th</sup> in the world in 2010 for volume of international freight. MIA and the general aviation airports in Miami-Dade County have an annual economic impact of \$26.7 billion and contribute, directly and indirectly, more than 282,000 jobs.<sup>127</sup>

Broward County, home to Fort Lauderdale, is also a travel destination for many tourists. In 2011 visitor expenditures totaled \$9 billion, an increase from \$8.7 billion in 2010. Port Everglades, the county's seaport for cruise ships, cargo and petroleum, has an economic impact of more than \$15 billion annually and supports 160,000 jobs. During 2011, the port handled nearly 5.8 million tons of cargo activity, up approximately 11% from the previous year. In addition, cruise traffic increased to record levels in 2011, with nearly 3.7 million cruise passengers. The Fort Lauderdale-Hollywood International Airport, which has an annual economic impact of more than \$2.7 billion, supports 37,000 on- and off-airport jobs countywide. Passenger traffic totaled more than 23.3 million passengers in 2011, an increase of more than 4% from 2010.<sup>128</sup>

Palm Beach County is the largest county in Florida by total area and attracts some five million tourists each year. Tourism generates an annual economic impact of \$5 billion while supporting approximately 45,000 jobs.<sup>129</sup> The Port of Palm Beach and its tenants combine to be one of the larger employers in Palm Beach County, and is an economic engine for the area. Approximately 2,400 people are employed directly and indirectly because of the port, which contributes \$260 million in business revenue and \$12 million in state and federal taxes. Over \$7 billion worth of commodities move through the port each year. The Port of Palm Beach is the 4<sup>th</sup> busiest container port of Florida's 14 deep-water ports and is the 18<sup>th</sup> busiest container port in the

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<sup>126</sup> FFIEC. Accessed through PolicyMap. (accessed on July 15, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>127</sup> US HUD. Comprehensive Housing Market Analysis. (accessed on July 15, 2013); available from [http://www.huduser.org/portal/publications/pdf/MiamiFL\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/MiamiFL_comp_12.pdf).

<sup>128</sup> US HUD. Comprehensive Housing Market Analysis. (accessed on July 15, 2013); available from [http://www.huduser.org/portal/publications/pdf/FortLauderdaleFL\\_comp.pdf](http://www.huduser.org/portal/publications/pdf/FortLauderdaleFL_comp.pdf)

<sup>129</sup> Sun-Sentinel. (accessed on July 15, 2013); available from [http://articles.sun-sentinel.com/2012-11-29/business/fl-palm-beach-cvb-2013-plan-20121129\\_1\\_palm-beach-county-tourism-hotel-occupancy-hotel-room-rates](http://articles.sun-sentinel.com/2012-11-29/business/fl-palm-beach-cvb-2013-plan-20121129_1_palm-beach-county-tourism-hotel-occupancy-hotel-room-rates).

## Miami, Florida

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United States.<sup>130</sup> Palm Beach International Airport also serves as an economic engine for the area, supporting more than 37,000 jobs.<sup>131</sup>

The impact of the recession and foreclosure crisis on these local economies has been significant. For example, the collapse of the housing market exacted a multibillion-dollar toll on Palm Beach County's once-robust economy. Approximately \$78 billion in real-estate value was lost once home values began declining in 2008. The local economy also lost 93,000 jobs, which includes more than \$4 billion in annual wages and \$3.5 billion a year in taxable sales.<sup>132</sup> As of March 2012, South Florida is still down 207,000 jobs from peak hiring levels in 2008. The biggest reason for such a large job gap across the region is the loss of construction jobs, which accounts for nearly 40% of all jobs lost and are difficult to replace due to the significant pullback in residential and commercial development.<sup>133</sup> Furthermore, foreclosure sales now account for nearly 40% of all home sales across the region.<sup>134</sup> Since these homes typically sell at a discount to non-foreclosure sales, they continue to put downward pressure on home prices in a housing market that experienced some of the largest home price declines nationwide.

As of 2011, total employment across the MSA was approximately 3.2 million jobs, an increase of approximately 2.1% since 2009. Employment is concentrated in the following industries: health care and social assistance, retail trade, government and government enterprises, and administrative and waste management services.<sup>135</sup> Major employers in South Florida include Miami-Dade College, Broward Health, American Airlines, the University of Miami, and Baptist Health South Florida.<sup>136</sup> There are numerous institutions of higher learning located in the assessment area, including but not limited to, the University of Miami, Florida International University, Florida Atlantic University, Broward College and Palm Beach State College.

The following table provides the unemployment rates for the assessment area and the state of Florida. Generally speaking, the MSA unemployment rate has moved in concert with the statewide unemployment rate, although the Fort Lauderdale MD (Broward County) has remained below the MSA unemployment rate in recent years. The 2011 and 2012 nationwide average unemployment rates were 8.9% and 8.1%, respectively.<sup>137</sup>

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<sup>130</sup> Port of Palm Beach. (accessed on July 15, 2013); available from <http://www.portofpalmbeach.com/about-us/>.

<sup>131</sup> Palm Beach County International Airport (accessed on July 15, 2013); available from <http://www.pbic.org/airport/business/Documents/2010-FDOT-ECON-STUDY-PBI.pdf>.

<sup>132</sup> Palm Beach Post. (accessed on July 15, 2013); available from <http://www.palmbeachpost.com/news/business/how-palm-beach-countys-economy-has-suffered-after-nLxFr/>.

<sup>133</sup> Miami Herald. (accessed on July 15, 2013); available from <http://www.mcclatchydc.com/2012/03/05/v-print/140792/south-floridas-economy-feeling.html>.

<sup>134</sup> State Impact Florida. (accessed on July 15, 2013); available from <http://stateimpact.npr.org/florida/2012/07/03/9765/foreclosures-account-for-40-percent-of-home-sales-in-miami-dade-county-during-third-quarter/>.

<sup>135</sup> Bureau of Economic Analysis, Regional Economic Information Services (REIS). April 2012.

<sup>136</sup> South Florida Business Journal. (accessed on July 15, 2013); available from <http://www.bizjournals.com/southflorida/blog/morning-edition/2013/07/the-list-top-25-largest-employers.html>.

<sup>137</sup> Bureau of Labor Statistics. (accessed on July 13, 2013); available from <http://www.bls.gov/>.

## Miami, Florida

### Unemployment Rates

Assessment Area: FL Miami

Area	Years - Annualized		
	2010	2011	2012
Fort Lauderdale MD	9.6	9.2	7.4
Miami MD	12.5	11.3	9.3
West Palm Beach MD	11.4	10.8	8.8
Miami MSA	11.3	10.5	8.5
<b>Florida</b>	<b>11.3</b>	<b>10.5</b>	<b>8.6</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

Local economies across the assessment area are in recovery mode but elevated unemployment and foreclosure rates continue to create economic headwinds. With tourists returning to the area, local governments are seeing additional revenue in their budgets but reduced home values have resulted in lower property tax revenue and elevated unemployment means less people have discretionary income to support the local economy. As such, economies in South Florida remain in a fragile state, needing more tourists and well-paying jobs to return to the area while the housing market continues to work through the high number of foreclosed properties still being processed by the court system.

### Community Contacts and Community Development Opportunities

Neighborhood stability is a primary community development need in the assessment area. As a result of the economic downturn, the Miami-area housing market continues to struggle with foreclosures and mortgage delinquencies. Foreclosure activity in Miami-Dade County spiked in 2007 and peaked in 2010 with 796,500 foreclosures.<sup>138</sup> For the first quarter of 2013, the Greater Miami area posted 19.5% of mortgage loans 90 days or more delinquent and 13.3% of outstanding mortgages in some stage of the foreclosure process, which was the highest foreclosure activity of any large city in the nation as of March 2013. Although this rate is down from the previous year, it is considerably higher than the national foreclosure rate of 2.8%, according to CoreLogic.<sup>139</sup>

The Neighborhood Stabilization Program (NSP) was established under the US Department of Housing and Urban Development (HUD) for the purpose of stabilizing communities that have suffered from foreclosures and abandonment through the acquisition and rehabilitation of existing housing units or the redevelopment of vacant or blighted structures. Through three rounds of NSP funding, Florida grantees received \$1.1 billion, which is approximately 16% of the total HUD allocation provided to local governments (cities and counties), nonprofits and all 50 states. The three counties in the Miami MSA were awarded a combined total of \$329 million in NSP

<sup>138</sup> US Housing & Urban Development, Office of Policy Development and Research. "Comprehensive Housing Market Analysis: Miami-Miami Beach-Kendall, Florida." April 1, 2012. (Accessed on July 9, 2013); available from: [http://www.huduser.org/portal/publications/pdf/MiamiFL\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/MiamiFL_comp_12.pdf)

<sup>139</sup> South Florida Business Journal. "South Florida foreclosure rates, mortgage delinquency down in March." May 23, 2013. (Accessed on July 9, 2013); available from: <http://www.bizjournals.com/southflorida/news/2013/05/23/south-florida-foreclosure-rates.html>



## Miami, Florida

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funds, of which Miami-Dade County grantees received \$125 million, Palm Beach County grantees received \$108.5 million, and Broward County grantees received \$95.4 million.<sup>140</sup>

The US Treasury Department created the Hardest Hit Fund (HHF) in February 2010 to provide aid to families in states devastated by the economic and housing market downturn. The funds were allocated to states based on unemployment rates or home price declines of greater than 20%. Of the \$7.6 billion provided to 18 states plus the District of Columbia, Florida's housing finance agency, the Florida Housing Finance Corporation, received more than \$1 billion from the HHF and created two programs. The Unemployment Mortgage Assistance Program assists unemployed and underemployed borrowers with up to 12 months of payments on their first mortgage, capped at \$24,000. The Mortgage Loan Reinstatement Payment Program provides a one-time payment to help satisfy all or some of any past due amounts owed on the first mortgage, not to exceed to \$25,000.

As it relates to small businesses, there are still gaps in access to capital. Microloans, loan requests greater than \$100,000 and working capital lines of all sizes are in the greatest demand according to a contact at a local community development financial institution (CDFI). The contact stated that traditional banks are not lending in this space due to restrictive underwriting guidelines and nonprofit organizations cannot fulfill these requests because of limited loan capital. The contact cited numerous opportunities for banks to be more engaged, including but not limited to directing referrals to CDFIs when banks cannot provide credit, providing investments/loans for revolving loan pool, granting funds to offset operating costs and providing technical assistance workshops and sponsorships. There are 11 certified CDFIs serving the Miami area which provide potential partners for banks on community development projects.

A report released by the Center for Housing Policy and the Center for Neighborhood Technology entitled *Losing Ground: The Struggle of Moderate-Income Households to Afford the Rising Costs of Housing and Transportation* found that low- and moderate-income persons in the Miami Metro area making \$25,444 to \$50,888 per year spend 72% of their income on housing and transportation compared to 59% nationally. It further stated that between 2000 and 2010, housing plus transportation costs rose more than twice as fast as incomes for the typical Miami area household.<sup>141</sup> More importantly, it should be noted that although recent reports discuss the growing suburban poverty, Miami's poverty rate stands at 27.7% compared to the US poverty rate of 15%.<sup>142</sup>

Notwithstanding the need for housing price and income alignment, the United Way Center for Financial Stability is aggressively working to help low- and moderate-income families and individuals pave a path to financial independence through a full range of services such as financial coaching, free tax preparation, benefits enrollment, employment assistance, and credit counseling. Most recently, the United Ways of Broward, Miami-Dade and Palm Beach counties announced the launch of Bank On South Florida, an asset-building campaign for individuals to increase their financial stability through financial education and affordable bank accounts. The campaign focuses on low-income households who are either unbanked (no type of deposit account with a mainstream financial institution) or under-banked (have a deposit account, but they also rely on alternative financial services providers). The FDIC's 2009 National Survey of Unbanked and Underbanked Households

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<sup>140</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (Accessed on July 5, 2013); Available at: <https://hudnsphelp.info/index.cfm>

<sup>141</sup> *Losing Ground*, Center for Housing Policy and Center for Neighborhood Technology, October 2012. (Accessed on July 5, 2013); available at: [http://www.nhc.org/media/files/LosingGround\\_10\\_2012.pdf](http://www.nhc.org/media/files/LosingGround_10_2012.pdf)

<sup>142</sup> US Census Bureau. Available at: <http://quickfacts.census.gov/qfd/states/12/1245000.html>. (Accessed on July 9, 2013.)

## Miami, Florida

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reports that 8.4% of households in the Miami-Ft. Lauderdale-Pompano Beach MSA are unbanked.<sup>143</sup> Meanwhile, 13.0% of households are considered underbanked. The city of Miami's residents have the greatest need for financial stability assistance as 20.1% of its residents are unbanked and 21.4% are underbanked.<sup>144</sup>

In addition to financial stability, the city of Miami faces acute challenges related to affordable housing and community development. The Department of Community Development's 2013-2014 Annual Action Plan submitted to HUD attempts to address the community and economic development challenges facing the community. As part of the plan, the City has developed a two-tiered approach that seeks to concentrate funding in targeted areas, which consist of Neighborhood Development Zones (NDZ) and Model Blocks. The NDZs represent the most distressed neighborhoods in which the city seeks to bring about improvements that can create a notable and sustainable impact in these communities. Model Blocks are small geographic areas within each NDZ of no more than 1,000 housing units. The Model Block concept enables the City to advance the principle of NDZs by focusing resources in areas within the NDZs that are most in need of revitalization. The goal is to concentrate resources for housing, public infrastructure, and slum and blight removal in these geographic areas in order to create visible and measurable impact that can also stimulate change in the surrounding blocks.<sup>145</sup>

### Competition

The Miami MSA is a very active banking market dominated by financial institutions of many different asset sizes. In particular, large national banks have a solid presence in the assessment area. According to the June 30, 2012 FDIC Summary of Deposits Report, Wells Fargo holds the highest deposit market share with 18.4% of deposits and 201 branches in the market area. SunTrust Bank ranks 4<sup>th</sup> with 6.4% deposit market share.

SunTrust Bank ranked 14<sup>th</sup> out of 194 CRA reporters in 2010 with 0.7% of total CRA loans. In 2011, the bank ranked 19<sup>th</sup> out of 177 CRA reporters with 0.6% of CRA loans. From 2010 to 2011, CRA lending increased from 770 loans to 816. American Express Bank was the top CRA lender in the market for both years.

SunTrust Bank ranked 38<sup>th</sup> out of 775 HMDA reporters in 2010 and 44<sup>th</sup> out of 732 reporters in 2011 with less than 1% of total HMDA loans in each year. Lending was essentially flat year-over-year at 366 loans in 2010 and 363 loans in 2011. Wells Fargo Bank, Bank of America, and JPMorgan Chase Bank were the top HMDA lenders in the market.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>143</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Miami, FL. Available: <http://webtools.joinbankon.org/community/search>. (accessed on July 5, 2013.)

<sup>144</sup> Federal Deposit Insurance Corporation. (accessed on July 15, 2013); available from [www.fdic.gov/householdsurvey/](http://www.fdic.gov/householdsurvey/).

<sup>145</sup> City of Miami – Department of Community Development. (accessed on February 6, 2013); available at: <http://www.ci.miami.fl.us/communitydevelopment/pages/>



# Miami, Florida

## 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	54	6.1	46,198	3.6	17,860	38.7	274,382	21.6
Moderate-income	241	27.0	335,999	26.4	61,383	18.3	225,945	17.8
Middle-income	320	35.9	483,877	38.0	41,157	8.5	250,182	19.7
Upper-income	271	30.4	406,370	31.9	16,717	4.1	521,935	41.0
Unknown-income	5	0.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>891</b>	<b>100.0</b>	<b>1,272,444</b>	<b>100.0</b>	<b>137,117</b>	<b>10.8</b>	<b>1,272,444</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	82,793	17,635	1.4	21.3	54,243	65.5	10,915	13.2
Moderate-income	603,803	284,505	22.6	47.1	253,105	41.9	66,193	11.0
Middle-income	812,633	503,653	40.0	62.0	227,439	28.0	81,541	10.0
Upper-income	650,499	452,189	35.9	69.5	112,625	17.3	85,685	13.2
Unknown-income	21	0	0.0	0.0	0	0.0	21	100.0
<b>Total Assessment Area</b>	<b>2,149,749</b>	<b>1,257,982</b>	<b>100.0</b>	<b>58.5</b>	<b>647,412</b>	<b>30.1</b>	<b>244,355</b>	<b>11.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	19,321	3.9	17,013	3.7	1,466	6.0	842	4.9
Moderate-income	104,649	21.0	94,529	20.6	5,873	24.0	4,247	25.0
Middle-income	178,191	35.7	163,933	35.8	8,210	33.5	6,048	35.5
Upper-income	195,973	39.2	181,398	39.6	8,741	35.7	5,834	34.3
Unknown-income	1,285	0.3	1,050	0.2	187	0.8	48	0.3
<b>Total Assessment Area</b>	<b>499,419</b>	<b>100.0</b>	<b>457,923</b>	<b>100.0</b>	<b>24,477</b>	<b>100.0</b>	<b>17,019</b>	<b>100.0</b>
	Percentage of Total Businesses:			91.7		4.9		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	69	3.3	61	3.1	8	6.7	0	0.0
Moderate-income	276	13.1	256	13.0	19	15.8	1	14.3
Middle-income	613	29.2	589	29.9	22	18.3	2	28.6
Upper-income	1,138	54.2	1,063	53.9	71	59.2	4	57.1
Unknown-income	3	0.1	3	0.2	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,099</b>	<b>100.0</b>	<b>1,972</b>	<b>100.0</b>	<b>120</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>
	Percentage of Total Farms:			93.9		5.7		.3

Based on 2011 D&B information according to 2000 Census Boundaries.

# Miami, Florida

## 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	71	5.8	56,768	4.3	19,503	34.4	295,368	22.4
Moderate-income	315	25.9	343,146	26.0	60,590	17.7	228,539	17.3
Middle-income	405	33.3	457,175	34.7	43,085	9.4	249,347	18.9
Upper-income	399	32.8	460,185	34.9	21,483	4.7	544,123	41.3
Unknown-income	26	2.1	103	0.0	33	32.0	0	0.0
Total Assessment Area	1,216	100.0	1,317,377	100.0	144,694	11.0	1,317,377	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	121,285	27,437	2.1	22.6	69,923	57.7	23,925	19.7
Moderate-income	671,220	307,102	23.1	45.8	253,344	37.7	110,774	16.5
Middle-income	858,247	481,946	36.3	56.2	231,044	26.9	145,257	16.9
Upper-income	793,243	512,499	38.6	64.6	136,062	17.2	144,682	18.2
Unknown-income	549	54	0.0	9.8	193	35.2	302	55.0
Total Assessment Area	2,444,544	1,329,038	100.0	54.4	690,566	28.2	424,940	17.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	17,735	3.6	15,702	3.4	1,246	5.3	787	4.6
Moderate-income	114,830	23.1	103,729	22.7	6,727	28.5	4,374	25.7
Middle-income	151,973	30.5	140,525	30.8	6,124	25.9	5,324	31.3
Upper-income	209,423	42.1	194,205	42.5	8,879	37.6	6,339	37.3
Unknown-income	3,497	0.7	2,683	0.6	651	2.8	163	1.0
Total Assessment Area	497,458	100.0	456,844	100.0	23,627	100.0	16,987	100.0
	Percentage of Total Businesses:			91.8		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	76	3.5	67	3.3	9	7.6	0	0.0
Moderate-income	291	13.4	271	13.2	19	16.0	1	33.3
Middle-income	509	23.4	488	23.7	21	17.6	0	0.0
Upper-income	1,293	59.4	1,221	59.4	70	58.8	2	66.7
Unknown-income	8	0.4	8	0.4	0	0.0	0	0.0
Total Assessment Area	2,177	100.0	2,055	100.0	119	100.0	3	100.0
	Percentage of Total Farms:			94.4		5.5		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Miami, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Miami assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. 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 2,185 (66.3%) small business loans compared to 1,110 (33.7%) HMDA loans, excluding multifamily loans, in the Miami 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. The Miami assessment area contains 4.2% of the bank's total HMDA lending and 6.8% of its total small business lending by number of loans. In comparison, 8.3% 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 G.

#### *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, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### *Small Business Loans*

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was significantly above the percentage of small businesses in those tracts throughout the review period. Moreover, the bank's performance was better than the aggregate in 2011.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts was above the percentage of small businesses in those tracts throughout the review period. Moreover, the bank's performance exceeded aggregate performance in 2011.

The bank's small business lending in middle-income census tracts was less than the percentage of small businesses located in middle-income tracts, while lending in upper-income tracts was similar to the percentage of small businesses in upper-income tracts in the assessment area.

#### *Home Purchase Loans*

SunTrust Bank's home purchase lending in low-income tracts is very poor. The bank did not originate any home purchase loans in low-income census tracts in the assessment area out of 211 total HMDA purchase loans from July 1, 2010 to December 31, 2011. Low-income tracts in the Miami assessment area contained 1.4% of owner-occupied units. The bank's home purchase lending in 2012 also fell well below the percentage of owner-occupied units located in low-income tracts. Moreover, the bank's performance was significantly below aggregate; 2.5% of aggregate loans were made in low-income tracts in 2011.

## Miami, Florida

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Home purchase lending in moderate-income tracts is good. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was somewhat below the percentage of owner-occupied units located in these tracts. However, the bank performed well above aggregate lenders in this category.

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

SunTrust Bank's home refinance lending in low-income census tracts is poor. The bank did not originate any home refinance loans in low-income census tracts in the Miami assessment area from July 1, 2010 to December 31, 2011; although, aggregate lenders also had very low lending levels (0.7%) in low-income tracts in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. In 2012, the bank again fell below the percentage of owner-occupied units in low-income tracts, making just one loan (0.7%) in a low-income tract, where 2.1% of owner-occupied units were located as of 2010 census data.

The bank's home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was much less than the percentage of owner-occupied units in those tracts throughout the review period. Most recently, in 2012, the bank originated 8.0% of its home refinance loans in moderate-income tracts, where 23.1% of owner-occupied units are located. The bank's performance was also below 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 throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is excellent. Throughout the review period, the bank's home improvement lending in low-income tracts far exceeded the percentage of owner-occupied units located in these tracts. In addition, the bank's performance was significantly above aggregate lenders in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Most recently, in 2012, the bank originated 32.6% of its home improvement loans in moderate-income tracts, where 23.1% of owner-occupied units are located. Additionally, the bank's performance significantly exceeded aggregate lenders in 2011.

The bank's home improvement lending in middle-income tracts was similar to the percentage of owner-occupied units in these tracts throughout the review period, 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 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.

## Miami, Florida

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area. However, the bank performed slightly above the aggregate in 2011. The bank originated 44.7% of its loans to small businesses in 2011 compared to the 42.4% of aggregate loans made to small businesses. In 2012, 82.7% of the 987 small business loans originated were in amounts of \$250,000 or less, which indicates the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, the bank's performance was similar to the aggregate. In 2011, the bank originated 5.0% of its home purchase loans to low-income borrowers, while only 3.6% of aggregate loans were made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. The bank also outperformed the aggregate in 2011, originating 23.2% of its home purchase loans to moderate-income borrowers, compared to 17.3% of aggregate loans made to moderate-income borrowers.

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

SunTrust Bank's home refinance lending to low-income borrowers is adequate. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was below the percentage of low-income families in the assessment area. However, SunTrust Bank's home refinance lending to low-income borrowers was above the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. In 2010 and 2011, the bank's home refinance lending to moderate-income borrowers was below the percentage of moderate-income families in the assessment area, as was the bank's performance in comparison to aggregate performance in 2011. However, the bank improved in 2012, originating 14.5% of its home refinance loans to moderate-income borrowers, slightly below the 17.3% of families classified as moderate-income in the Miami assessment area.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was significantly greater than the percentage of low-income families in the assessment area throughout the review period. Most recently, the bank originated 32.2% of its home improvement loans to low-income borrowers in the Miami assessment area, compared to 22.4% of

## Miami, Florida

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families classified as low-income. Additionally, the bank's performance was substantially above aggregate performance in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly above the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly better than the aggregate performance in 2011.

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

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Miami, Florida assessment area. The bank originated 30 community development loans totaling \$114.0 million during the review period. Loans supported all areas of community development. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, supportive community services for low- and moderate-income individuals, and access to capital for small businesses. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs and the number and dollar amount of community development loans is excellent given the bank's presence in the market.

Examples of community development lending include:

- Municipal financing to purchase a property and conduct capital improvements in a local Community Redevelopment Area that is targeted for revitalization;
- Eight SBA 504 loans that promote economic development by financing small businesses;
- Three loans to a Community Development Corporation (CDC) engaged in affordable and workforce housing development and financing for low- and moderate-income families, the elderly and people with special needs;
- Operating capital for a nonprofit engaged in community services targeted to low- and moderate-income individuals that includes education, training and career services; and
- More than \$32 million in affordable housing loans to support income-restricted units targeted to low- and moderate-income individuals.

### **Investment Test**

SunTrust's performance under the investment test in Miami is excellent. The bank had 54 investments totaling \$176.4 million, including 11 current period investments totaling \$57.4 million. The bank's investments supported affordable housing for low- and moderate-income individuals through the investments in low income housing tax credit (LIHTC) funds and LIHTC projects as well as the purchase of GNMA and HUD bonds. The bank also provided support for neighborhood revitalization through the purchase of city of Miami municipal bonds and assisted small businesses through the purchase of SBA 504 securities.

The bank made 93 contributions totaling \$529,366. The majority of the contributions were made to organizations that provide community services to low- and moderate-income individuals including education; emergency assistance with food and shelter; employment training; health care; assistance for abused and foster children; childcare; financial counseling; and other needed services. The bank also made contributions to support local affordable housing and economic development organizations.

## Miami, Florida

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Local community credit and community development needs include, but are not limited to, neighborhood revitalization and stabilization due to elevated foreclosure rates, access to credit for small businesses, job creation and community services for low- and moderate-income individuals, and affordable rental and single family housing. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Miami.

Examples of qualified investments include:

- The bank has invested over \$54 million in LIHTC projects and LIHTC funds since 2005, which has helped in the development of over 375 units of housing affordable to low- and moderate-income individuals and helped stabilize low-income neighborhoods in Miami assessment areas;
- The bank has provided financial support to several CDFIs and one minority-owned financial institution that provide financing affordable housing, small business and consumer credit needs.

### **Service Test**

SunTrust Bank's performance under the service test in the Miami, Florida assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the Miami, Florida assessment area.

### ***Retail Services***

SunTrust 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 104 branch offices as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank did not open or close any branches in the Miami 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. SunTrust Bank offers weekend and 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.

In addition to the branches located in low- and moderate-income geographies, the Miami assessment area included 13 branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.



## Miami, Florida

### Geographic Distribution of Branches

Assessment Area: FL Miami

Tract Category	Branches							ATMs										Demographics			
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%		
Low	4	3.8%	0	0	4	4	2	Total 4	3.3%	4	3.7%	0	0	0	0.0%	0	0	71	5.8%	4.8%	3.6%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	12	11.5%	0	0	10	12	6	Total 16	13.0%	13	11.9%	0	0	3	21.4%	0	1	315	25.9%	27.8%	23.1%
								SA 3	2.4%	0	0.0%	0	0	3	21.4%	0	1				
Middle	27	26.0%	0	0	22	27	9	Total 34	27.6%	27	24.8%	0	0	7	50.0%	0	1	405	33.3%	35.3%	30.5%
								SA 7	5.7%	0	0.0%	0	0	7	50.0%	0	1				
Upper	60	57.7%	0	0	52	60	18	Total 68	55.3%	64	58.7%	0	0	4	28.6%	0	1	399	32.8%	32.1%	42.1%
								SA 3	2.4%	0	0.0%	0	0	3	21.4%	0	1				
Unknown	1	1.0%	0	0	1	1	0	Total 1	0.8%	1	0.9%	0	0	0	0.0%	0	0	26	2.1%	0.0%	0.7%
								SA 0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	104	100.0%	0	0	89	104	35	Total 123	100.0%	109	100.0%	0	0	14	100.0%	0	3	1216	100.0%	100.0%	100.0%
								SA 13	10.6%	0	0.0%	0	0	13	92.9%	0	3				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 1,122 service hours in various capacities for community development organizations, by participating in 234 different community development services. The bank's community development services in Miami provided support for organizations serving a variety of community development functions in the area, including affordable housing, economic development of small businesses, revitalize and stabilize low- and moderate-income geographies, and community services targeted to low- and moderate-income individuals. These services included service on boards of directors or providing other technical assistance to organizations focused on financial education, affordable housing, youth services, tax assistance, and small business development.

## Orlando, Florida

### **METROPOLITAN AREA** *(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ORLANDO, FL ASSESSMENT AREA**

The Orlando, Florida assessment area includes Lake, Orange, Osceola, and Seminole counties. These counties make up the Orlando-Kissimmee-Sanford, FL MSA. As of December 31, 2012, SunTrust Bank operated 75 branch offices in the Orlando, Florida assessment area representing 13.4% of its branches in Florida.

#### **Population and Income Characteristics**

The Orlando assessment area experienced significant growth from 2000 to 2010. During this time period, the assessment area population grew by 29.8% compared to the statewide population growth rate of 17.6%. Orange and Lake counties grew by 28% and 41%, respectively, while Osceola County saw its population increase 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 11.4% of the statewide population. Orange County, home to the city of Orlando, is the most densely populated county in the assessment area with nearly 1.2 million residents, which is more than 54% of the assessment area's total population.<sup>146</sup>

Incomes are on the decline as evidenced by increased eligibility for food stamps. As of 2010, 15.9% of the statewide population received food stamps. While this rate was higher than all counties in the assessment area except Osceola County, the increase in program participation has been substantial. For example, from 2000 to 2010 the number of people receiving food stamps in Osceola County increased by 595% from 8,510 individuals to 59,185. In densely populated Orange County, this number increased by 388%. Comparatively, the number of food stamp recipients statewide increased by 242% during this time period.<sup>147</sup>

Poverty rates generally increased from 2000 to 2011, with Orange County experiencing the largest percentage increase. As of 2011, Orange County had a slightly higher poverty rate than the state, whereas the remaining three counties were lower, with Seminole County exhibiting the lowest poverty rate at 10.0%. The statewide poverty rate in 2011 was 14.7%.<sup>148</sup>

Participation in the free and reduced lunch program is also an indicator of declining income trends. 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 program. The Osceola County School District had the highest percentage of students receiving program benefits at 64%, while 39% of students in Seminole County participate in the program. All four school districts had less than 50% of students receiving free and reduced lunch benefits in 2000.<sup>149</sup>

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 to 2012 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 \$2,700 or 4.4% from 2010 to 2012.

<sup>146</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>147</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>148</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>149</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

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### Borrower Income Levels Orlando-Kissimmee-Sanford, FL MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$60,900</b>	0 - \$30,449	\$30,450 - \$48,719	\$48,720 - \$73,079	\$73,080 - & above
<b>2011</b>	<b>\$57,400</b>	0 - \$28,699	\$28,700 - \$45,919	\$45,920 - \$68,879	\$68,880 - & above
<b>2012</b>	<b>\$58,200</b>	0 - \$29,099	\$29,100 - \$46,559	\$46,560 - \$69,839	\$69,840 - & above

### Housing Characteristics

Housing costs are relatively high inside the assessment area. The median value of an owner-occupied, single family home was generally higher inside the assessment area in 2012 than statewide. Orange and Seminole counties had the highest median home values at \$170,000 and \$165,000, respectively, while Lake County had the lowest median home value at \$139,150. Statewide, the median home value was \$150,000.<sup>150</sup>

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 at \$285,000 in 2006 and by 2010 this value had decreased to \$170,000; a 40% reduction. The condo market experienced even greater volatility. Condo prices peaked in 2007 with a median value \$202,700, but plummeted 74.1% to \$58,000 in 2010.<sup>151</sup> Median home prices remained relatively flat in 2011.

The assessment area's affordability ratio is 25.5 compared to the state of Florida at 23.2, indicating that housing in the assessment area is relatively more affordable than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>152</sup>

Home affordability is a challenge for many homeowners and renters. For example, in densely populated Orange County, 41.2% of homeowners and 57.9% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Osceola County residents have even higher homeownership costs relative to income. Statewide, 37.8% of homeowners and 55.0% of renters are cost-burdened. Challenges are notable in Orange and Osceola counties because of their higher percentage of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income. In both counties, more than 18% of homeowners and 30% of renters are extremely cost-burdened. Housing affordability is an even greater challenge for many low- and moderate-income families. In Orange County, only 16% of homes were affordable to a low- or moderate-income family of four in 2011. This number is further reduced in Seminole County, where only 11.1% of homes were affordable to low- and moderate-income families in 2011.<sup>153</sup>

<sup>150</sup> Shimberg Center. Florida Housing Data Clearinghouse. (accessed November 6, 2012); available at <http://flhousingdata.shimberg.ufl.edu/a/profiles?action=geo>

<sup>151</sup> 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>.

<sup>152</sup> US Census Bureau. (accessed on July 1, 2013); available from [www.census.gov](http://www.census.gov).

<sup>153</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 3, 2013); available from [www.policymap.com](http://www.policymap.com).

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Housing permits are on the decline, indicating less new housing stock. Single family permits declined by more than 83% from 2004 and 2011.<sup>154</sup> 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 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, declined from 17.8% in January 2010 to 15.2% in December 2012.<sup>155</sup> The number remains high relative to many metro areas outside of Florida. Furthermore, Home Mortgage Disclosure Act (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%. This declining trend continued into 2011. Refinance activity saw a similar decline, likely due to the lack of equity left in homes after the drastic home value declines between 2006 and 2010.<sup>156</sup>

### Employment and Economic Conditions

The Orlando area economy relies heavily on the service and tourism industries. The US Bureau of Labor and Statistics reports that approximately 20.0% of total employment in the 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 annual economic impact of more than \$27.6 billion.<sup>157</sup> Other important employment sectors 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 added approximately 5,400 jobs compared to 2009 when approximately 9,400 jobs were lost in the sector. The largest employer in the market is the Walt Disney Company, which employs more than 53,000 people. Other top employers include Orange County Public Schools with approximately 53,000 employees, Adventist Health with 17,059 employees, Florida Hospital with approximately 14,225 employees, and Wal-Mart Stores Inc. with approximately 13,140 employees.<sup>158</sup> 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.<sup>159</sup>

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 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

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<sup>154</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 3, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>155</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>156</sup> FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

<sup>157</sup> Metro Orlando Economic Development Commission. 2012. (accessed on November 7, 2012); available from <http://www.orlandoedc.com/Data-Center/economy.shtml>.

<sup>158</sup> Orlando's Top 10. (accessed on July 3, 2013); available from <http://www.orlandostop10.com/Employers.aspx>.

<sup>159</sup> UCFToday. 2012. (accessed on November 13, 2012); available from <http://today.ucf.edu/quality-growth-ucf-is-nations-second-largest/>.

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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.<sup>160</sup>

For the Orlando economy in particular, the area is expected to show moderate growth moving forward. The UCF economic forecast reports 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.<sup>161</sup> Orlando had a net loss of 54,000 private sector jobs from August 2007 to August 2012.<sup>162</sup>

Generally speaking, employment across the state began to stabilize in 2010 after reaching recession lows. Total employment in the Orlando, Florida assessment area reached 1.24 million in 2010.<sup>163</sup> While recent job growth indicates improvement, unemployment has remained a challenge for the Florida economy as a whole and the assessment area in particular. From 2007 to 2010, unemployment inside the assessment area increased from 3.7% to 11.2%. As shown in the table below, the Orlando MSA unemployment rate decreased to 8.4% in 2012 at a rate similar to the state of Florida.

### Unemployment Rates

Assessment Area: FL Orlando

Area	Years - Annualized		
	2010	2011	2012
Orlando MSA	11.2	10.4	8.4
<b>Florida</b>	<b>11.3</b>	<b>10.5</b>	<b>8.6</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

Two community contacts were conducted in the Orlando, Florida 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 even with the unemployment and real estate issues, although 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.

<sup>160</sup> 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>.

<sup>161</sup> 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>.

<sup>162</sup> 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>.

<sup>163</sup> Bureau of Economic Analysis, Regional Economic Information Services (REIS). April 2012.

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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.

To increase financial stability for individuals, the Florida Prosperity Partnership was developed as a collaborative effort of banks and nonprofit sector service providers with a presence in the Orlando market. The organization defines their 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 underbanked individuals with traditional banking products and services in order to reduce costs and increase financial stability. The organization estimates that 5.5% of households across the MSA are unbanked compared to 7% statewide. Additionally, 19.5% 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 statewide.<sup>164</sup>

To combat the effects of the economic downturn in 2008 and 2009, GrowFL was developed 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 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 helping participating businesses grow 10.9% faster than similar non-GrowFL businesses.<sup>165</sup>

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.<sup>166</sup>

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,

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<sup>164</sup> BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=FL&place=St.%20Petersburg>.

<sup>165</sup> GrowFL. 2012. (accessed on November 7, 2012); available from <http://www.growfl.com/downloads/GrowFL-facts.pdf>

<sup>166</sup> 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>.



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which provided an estimated \$41.6 million in tax credits to the state of Florida in 2012 for the provision of affordable housing.<sup>167</sup>

### Competition

Orlando is an active banking market dominated by three large institutions; SunTrust Bank, Bank of America and Wells Fargo Bank. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 49 financial institutions operating 612 branch locations across the MSA with a total of \$36.4 billion in deposits. SunTrust Bank ranked first with deposit market share of 22.6% (\$8.2 billion). The next largest deposit market share holders were Bank of America with 18.9%, Wells Fargo Bank with 17.1%, and JPMorgan Chase Bank with 5.3%.

American Express Bank is the predominate CRA lender in the assessment area, accounting for nearly one third of CRA loans in 2010 and 2011. SunTrust Bank ranked 8<sup>th</sup> out of 120 CRA reporters in 2010 by originating 2.8% of all CRA loans and 9<sup>th</sup> out of 115 CRA reporters with 2.1% of all CRA loans. From 2010 to 2011, loan production decreased from 735 loans to 709. For HMDA lending, SunTrust Bank ranked 28<sup>th</sup> in 2010 and 23<sup>rd</sup> in 2011 with less than 1% of all HMDA loans in each year. HMDA lending increased from 283 loans in 2010 to 366 loans in 2011. Bank of America, Wells Fargo, and JPMorgan Chase were consistently the top HMDA lenders in the market.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>167</sup> 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](http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php).



# 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	2,308	1.3	1,995	1.2	210	2.9	103	1.8	
Moderate-income	32,575	18.9	29,452	18.4	1,838	25.4	1,285	23.0	
Middle-income	81,760	47.4	75,853	47.5	3,259	45.1	2,648	47.3	
Upper-income	55,889	32.4	52,411	32.8	1,919	26.6	1,559	27.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	172,532	100.0	159,711	100.0	7,226	100.0	5,595	100.0	
	Percentage of Total Businesses:			92.6			4.2		
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	1	0.1	1	0.1	0	0.0	0	0.0	
Moderate-income	205	18.0	191	18.0	14	20.6	0	0.0	
Middle-income	676	59.5	630	59.3	42	61.8	4	80.0	
Upper-income	254	22.4	241	22.7	12	17.6	1	20.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,136	100.0	1,063	100.0	68	100.0	5	100.0	
	Percentage of Total Farms:			93.6			6.0		

Based on 2011 D&B information according to 2000 Census Boundaries.

# 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	2.1	4,660	0.9	1,472	31.6	104,702	20.1
Moderate-income	106	27.2	132,097	25.3	20,627	15.6	97,160	18.6
Middle-income	153	39.3	220,289	42.3	17,516	8.0	108,268	20.8
Upper-income	121	31.1	164,252	31.5	7,583	4.6	211,181	40.5
Unknown-income	1	0.3	13	0.0	0	0.0	0	0.0
Total Assessment Area	389	100.0	521,311	100.0	47,198	9.1	521,311	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,793	2,451	0.5	25.0	5,691	58.1	1,651	16.9
Moderate-income	251,984	101,324	20.0	40.2	105,480	41.9	45,180	17.9
Middle-income	393,276	221,474	43.8	56.3	104,403	26.5	67,399	17.1
Upper-income	262,371	180,683	35.7	68.9	47,198	18.0	34,490	13.1
Unknown-income	50	50	0.0	100.0	0	0.0	0	0.0
Total Assessment Area	917,474	505,982	100.0	55.1	262,772	28.6	148,720	16.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,192	0.7	1,076	0.7	70	1.0	46	0.8
Moderate-income	41,318	23.7	37,552	23.2	2,191	31.1	1,575	28.2
Middle-income	68,074	39.1	63,207	39.1	2,616	37.1	2,251	40.3
Upper-income	63,656	36.5	59,771	37.0	2,179	30.9	1,706	30.6
Unknown-income	36	0.0	35	0.0	0	0.0	1	0.0
Total Assessment Area	174,276	100.0	161,641	100.0	7,056	100.0	5,579	100.0
	Percentage of Total Businesses:			92.8		4.0		3.2
	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	158	13.4	152	13.7	5	7.4	1	100.0
Middle-income	582	49.3	541	48.7	41	60.3	0	0.0
Upper-income	432	36.6	410	36.9	22	32.4	0	0.0
Unknown-income	6	0.5	6	0.5	0	0.0	0	0.0
Total Assessment Area	1,180	100.0	1,111	100.0	68	100.0	1	100.0
	Percentage of Total Farms:			94.2		5.8		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Orlando, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Orlando 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. In addition, the bank is a leader in making community development loans.

During the review period, the bank reported 1,785 (64.0%) small business loans compared to 1,005 (36.0%) HMDA loans, excluding multifamily loans, in the Orlando 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. The Orlando assessment area contains 3.8% of the bank's total HMDA lending and 5.6% of its total small business lending by number of loans. In comparison, 6.3% 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 G.

#### *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, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was significantly above the percentage of small businesses in those tracts throughout the review period. Moreover, the bank's performance was better than the aggregate in 2011, originating 2.4% of its small business loans in low-income tracts, where just 1.3% of aggregate loans were made.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was slightly above the percentage of small businesses in those tracts throughout the review period. By comparison, the bank's performance exceeded aggregate performance in 2011.

The bank's small business lending in middle- and upper-income census tracts was comparable to the percentage of small businesses located in middle- and upper-income tracts, respectively, in the assessment area.

#### Home Purchase Loans

During the review period, the bank did not originate any home purchase loans in low-income census tracts in the assessment area, where only 0.5% of owner-occupied units are located according to 2010 census data. It should also be noted that the aggregate had very low lending levels (0.1%) in low-income tracts in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. 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.

## Orlando, Florida

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Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was less than the percentage of owner-occupied units located in these tracts. However, the bank performed similarly to 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

During the review period, the bank originated just one home refinance loan in a low-income census tract in the Orlando assessment area, where only 0.5% of owner-occupied units are located. It should also be noted that the aggregate had very low lending levels (0.1%) in low-income tracts in 2011, which may suggest a lack of lending opportunity in the low-income tracts in this assessment area. 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.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in those tracts in 2010 and 2011; however, the bank's performance improved in 2012 with 19.4% of its home refinance loans made in moderate-income tracts, which is similar to the 20.0% of owner-occupied units located in these tracts. In 2011, the bank's performance was above aggregate performance.

The bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts in 2010 and 2011, but greater in 2012. In upper-income tracts, the bank's refinance lending was greater than the percentage of owner-occupied units in 2010 and 2011, but less than in 2012.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. The bank's home improvement lending in low-income tracts was below the percentage of owner-occupied units located in low-income tracts in 2010 and 2011; however, the bank's performance was better in 2012, with a lending level greater than the percentage of owner-occupied units in low-income tracts. The bank had a low volume of lending in low-income tracts in this product, as did the aggregate with just 0.2% of aggregate loans located in low-income tracts in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Most recently, in 2012, the bank originated 28.3% of its home improvement loans in moderate-income tracts, where 20.0% of owner-occupied units are located. Additionally, the bank's performance exceeded aggregate performance in 2011.

The bank's home improvement lending in middle-income tracts was similar to or greater than the percentage of owner-occupied units in these tracts throughout the review period, 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

## Orlando, Florida

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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.

### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area. However, in comparison to the aggregate, the bank performed similarly in 2011. The bank originated 39.9% of its loans to small businesses in 2011 compared to the 41.5% of aggregate loans made to small businesses. In 2012, 77.1% of the 728 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, the bank's performance exceeded aggregate performance. In 2011, the bank originated 9.0% of its home purchase loans to low-income borrowers, while only 7.7% of aggregate loans were made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. The bank also outperformed the aggregate in 2011, originating 27.0% of its home purchase loans to moderate-income borrowers compared to 20.4% of aggregate loans made to moderate-income borrowers.

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

SunTrust Bank's home refinance lending to low-income borrowers is good. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was below the percentage of low-income families in the assessment area. However, in comparison to aggregate, SunTrust Bank's home refinance lending to low-income borrowers was significantly better in 2011. The bank made 10.1% of its home refinance loans to low-income borrowers in 2011, compared to just 4.3% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is excellent. In 2010 and 2011, the bank's home refinance lending to moderate-income borrowers was slightly below the percentage of moderate-income families in the assessment area, while in 2012, the bank improved to nearly equal the percentage of moderate-income families. The bank originated 20.3% of its home refinance loans to moderate-income borrowers, compared to 9.4% of aggregate loans.

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

## Orlando, Florida

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### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was significantly greater than the percentage of low-income families in the assessment area throughout the review period. Most recently in 2012, the bank originated 32.9% of its home improvement loans to low-income borrowers in the Orlando assessment area, compared to 20.1% of families classified as low-income. Additionally, the bank's performance was substantially above aggregate performance in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly above the percentage of moderate-income families in the assessment area. Additionally, in comparison to aggregate, the bank made 31.5% of its home improvement loans to moderate-income borrowers, which is significantly higher than the 19.9% of aggregate loans made to moderate-income borrowers in the assessment area.

The bank's home improvement lending to middle-income borrowers was similar to or slightly below 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**

SunTrust Bank is a leader in making community development loans in the Orlando, Florida assessment area. The bank originated 15 community development loans totaling \$212.5 million during the review period. Loans supported all areas of community development. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, supportive community services for low- and moderate-income individuals, and small business development. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs and the number and dollar amount of community development loans is excellent given the bank's presence in the market.

Examples of community development lending include:

- Five SBA 504 loans that promote economic development by financing small businesses;
- Multiple large dollar loans to a regional healthcare organization located in a low-income census tract that is central to local government's revitalization plan for the targeted area;
- One \$3.4 million loan to refinance a low-income housing tax credit affordable housing project that provides 215 income-restricted units for low- and moderate-income seniors; and
- Support to a non-profit organization that provides community-based services and support for children and families served by the child welfare system.

### **Investment Test**

SunTrust's performance under the investment test in Orlando is excellent. The bank had 37 investments totaling \$73.9 million, including six current period investments totaling \$26.1 million. The bank supported affordable housing for low- and moderate-income individuals through the purchase of GNMA multi-family and HUD bonds, and provided support to small businesses through the purchase of SBA 504 securities.

The bank made 79 contributions totaling \$843,083. Most of the contributions provided support for community services to low- and moderate-income individuals including financial counseling; education; emergency assistance with food and shelter; employment training; health care; assistance for abused and foster children;

## Orlando, Florida

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and other needed services. The bank also made contributions to support nonprofit organizations that develop affordable housing and provide homeownership counseling and to support economic development organizations.

Primary areas of community development need in the assessment area include, but are not limited to, affordable housing, neighborhood stabilization, supportive community services for low- and moderate-income individuals, and small business development. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Orlando.

### **Service Test**

SunTrust Bank's performance under the service test in the Orlando assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the Orlando, Florida assessment area.

#### ***Retail Services***

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 71 branch offices as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank opened one branch located in an upper-income census tract and closed three branches located in upper-income census tracts in the Orlando 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. SunTrust Bank offers weekend and 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.

In addition to the branches located in low- and moderate-income geographies, the Orlando, Florida assessment area included eight branches considered to serve a significant portion of low- and moderate-income households, according to SunTrust Bank's geographical branch analysis.



## Orlando, Florida

### Geographic Distribution of Branches

Assessment Area: FL Orlando

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	1	0.8%	0	0.0%	0	0	1	3.1%	0	0	8	2.1%	1.1%	0.7%
Moderate	17	23.9%	0	0	13	17	10	Total	33	25.8%	28	29.2%	0	0	5	15.6%	0	1	106	27.2%	26.9%	23.7%
								SA	8	6.3%	3	3.1%	0	0	5	15.6%	0	1				
Middle	28	39.4%	0	0	21	27	15	Total	48	37.5%	34	35.4%	0	0	14	43.8%	0	2	153	39.3%	42.4%	39.1%
								SA	15	11.7%	1	1.0%	0	0	14	43.8%	0	2				
Upper	26	36.6%	1	3	22	26	13	Total	46	35.9%	34	35.4%	1	4	12	37.5%	0	3	121	31.1%	29.6%	36.5%
								SA	13	10.2%	1	1.0%	0	0	12	37.5%	0	3				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.3%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	71	100.0%	1	3	56	70	38	Total	128	100.0%	96	100.0%	1	4	32	100.0%	0	6	389	100.0%	100.0%	100.0%
								SA	37	28.9%	5	5.2%	0	0	32	100.0%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 897 service hours in various capacities for community development organizations, by participating in 269 different community development services. Many of the community development services focused on education, affordable housing, youth-services, small business economic development, tax assistance, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by providing tax assistance through the IRS' Volunteer Income Tax Assistance program (VITA). The VITA program is an IRS initiative designed to promote and support free tax preparation service for the underserved, in both urban and non-urban locations. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Tampa, Florida

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FL ASSESSMENT AREA**

The Tampa, Florida assessment area includes all of Hillsborough, Pinellas, Pasco and Hernando counties which comprise the Tampa-St. Petersburg-Clearwater, FL MSA. As of December 31, 2012, SunTrust Bank operated 103 branch offices in the assessment area representing 18.7% of its total branches in Florida.

##### Population and Income Characteristics

Population growth from 2000 to 2010 was robust in all counties except Pinellas County. Hillsborough, Pasco and Hernando counties 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 approximately 1.2 million residents, representing more than 44% of the assessment area's total population.<sup>168</sup>

Generally speaking, incomes are decreasing as evidenced by increased participation in the food stamps program. Eligibility for food stamps has increased across the assessment in recent years at a rate greater than the state. From 2000 to 2010, the number of food stamp recipients in the assessment area increased by 288% compared to 242% statewide. Hernando County saw the largest percentage increase at 403%. Densely populated Hillsborough County saw its number of food stamp recipients increase by 293% to 230,784 people. Poverty rates also indicate income challenges for residents. From 2000 to 2011, poverty rates increased in all counties inside the assessment area. Poverty rates in 2011 ranged from a low of 12.6% in Pinellas County to a high of 15.0% in Hillsborough County. The 2011 statewide poverty rate at this time was 14.7%.<sup>169</sup>

Participation in the free and reduced lunch program has also increased. Of the four school districts inside the assessment area in 2010, three had more than 50% of students participating in the program. The Hernando County School District had the highest participation rate at 55.4% while Pinellas County had the lowest at 48.2%. All four school districts had less than 50% of students participating in 2000.<sup>170</sup>

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 to 2012 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 estimated median family income for the assessment area decreased by \$3,000, or 5.1% between 2010 and 2012.

<sup>168</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>169</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>170</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

## Tampa, Florida

### Borrower Income Levels Tampa-St. Petersburg-Clearwater, FL MSA

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$59,400</b>	0	- \$29,699	\$29,700	- \$47,519	\$47,520	- \$71,279	\$71,280	- & above
<b>2011</b>	<b>\$55,700</b>	0	- \$27,849	\$27,850	- \$44,559	\$44,560	- \$66,839	\$66,840	- & above
<b>2012</b>	<b>\$56,400</b>	0	- \$28,199	\$28,200	- \$45,119	\$45,120	- \$67,679	\$67,680	- & above

### Housing Characteristics

The housing crisis significantly impacted the Tampa assessment area. 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 \$130,000 in 2011; a 45.1% drop. Median condo prices were hit even harder, dropping 69.4% from their peak price of \$179,900 in 2007 to \$55,000 in 2011.<sup>171</sup> Housing inside the assessment area is now more affordable than statewide. The assessment area's overall affordability ratio is 23.1 compared to the state of Florida at 23.2, indicating that assessment area housing affordability is similar to the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>172</sup>

Census data shows that there were 1,336,484 housing units in the assessment area in 2010, of which 58.5% were owner-occupied, 25.5% were rental units and 16.0% 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 29 years, but this figure increased to 39 years in low-income tracts and 34 years in moderate-income tracts. Housing permit activity has been on the decline for several years, with annual single family permit issuances reduced by 84.1% from 2005 and 2010, although permit activity increased by 2.6% in 2011. Multi-family residential building permits declined 64.8% during the same time period and continued to decline into 2011.<sup>173</sup>

Despite its relative affordability, housing costs are a challenge for many homeowners and renters across the assessment area. For example, in densely populated Hillsborough County, 35.8% of homeowners and 53.2% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Statewide, 37.8% of homeowners and 55.0% of renters are cost-burdened. Hillsborough County's challenges are notable because of its high percentage of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income; nearly 15% of homeowners and 27% of renters are extremely cost-burdened. Housing affordability is especially challenging in Hillsborough County as only 17.8% of homes were affordable to a low- or moderate-income family of four in 2011.<sup>174</sup> Florida has the highest percentage of cost-burdened and extremely costs-burdened renters of any state in the nation.<sup>175</sup>

<sup>171</sup> Shimberg Center. Florida Housing Data Clearinghouse. (accessed July 8, 2013); available at <http://flhousingdata.shimberg.ufl.edu/a/profiles?action=geo>

<sup>172</sup> US Census Bureau. (accessed on July 1, 2013); available from [www.census.gov](http://www.census.gov).

<sup>173</sup> Texas A&M Real Estate Center. (accessed on November 7, 2012); available from <http://recenter.tamu.edu/data/bp/bpm/msa8280.asp>.

<sup>174</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 3, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>175</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 8, 2013); available from [www.policymap.com](http://www.policymap.com).

## Tampa, Florida

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Mortgage delinquencies and reduced loan demand continue to place strains on the local housing market. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, decreased from 15.8% in January 2011 to 15.3% in December 2012.<sup>176</sup> In May 2012, the Tampa MSA ranked 5<sup>th</sup> among the nation's 20 largest metro areas for foreclosure activity due to a 111% year-over-year increase in foreclosure activity.<sup>177</sup> At this time, one in every 304 homes in the MSA was in foreclosure compared to one in every 639 housing units nationwide. Furthermore, Home Mortgage Disclosure Act (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 67,604 loans in 2005 to 18,751 loans in 2010; a 72.3% reduction. Loan activity continued to decline into 2011. Refinance activity exhibited a similar trend, likely due to loss of equity experienced by homeowners as a result of the housing crisis in Florida.<sup>178</sup>

### Employment and Economic Conditions

Tampa is the largest open water estuary in Florida, encompassing nearly 400 square miles. The city of Tampa is Florida's third most populous city and Hillsborough County is Florida's fourth most populous county. The Tampa area is known as a tourist destination for many due to its white sandy beaches. An estimated 14.5 million people visited Tampa/Hillsborough County in 2011, spending \$3.4 billion dollars.<sup>179</sup> The largest employers located in the Tampa MSA include Publix Super Markets Inc. (corporate headquarters), BayCare Health Care System, Verizon Communications Inc. and MacDill Air Force Base.<sup>180</sup> The area is also home to several institutions of higher learning, including the University of South Florida (USF) and the University of Tampa, multiple professional sports teams, and the theme park Busch Gardens.

The assessment area contains two sea ports and two commercial airports. The Port of Tampa is Florida's largest port by cargo tonnage and in physical area. It has an annual economic impact of \$15 billion and generates nearly 100,000 jobs by handling nearly 40% of all cargo moving in and out of the state of Florida.<sup>181</sup> Tampa International Airport is also a major employer and economic engine for the region, supporting more than 80,000 jobs with a total annual economic impact of \$7.1 billion.<sup>182</sup> The airport handled 16.8 million passengers in 2012, making it the 31<sup>st</sup> busiest airport in North America by passenger movements.<sup>183</sup> Other ports include the Port of St. Petersburg and the St. Petersburg-Clearwater Airport.

Hillsborough County is home to two enterprise zones, and 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.<sup>184</sup>

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<sup>176</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>177</sup> Tampa Bay Business Journal. (accessed on July 8, 2013); available from <http://www.bizjournals.com/tampabay/blog/morning-edition/2012/06/tampa-metro-has-nations-fifth-highest.html>.

<sup>178</sup> FFIEC. Home Mortgage Disclosure Act. (accessed on September 5, 2012); available from <http://www.ffiec.gov/hmda/>.

<sup>179</sup> Tampa Bay & Company. (accessed on July 9, 2013); available from <http://www.visittampabay.com/includes/media/docs/2011-Research-Synopsis.pdf>.

<sup>180</sup> Tampa Bay's Top 10. (accessed on July 8, 2013); available from <http://www.tampastop10.com/Employers.aspx>.

<sup>181</sup> Port of Tampa. (accessed on July 8, 2013); available from <http://www.tampaport.com/>.

<sup>182</sup> Florida Department of Transportation. (accessed on July 8, 2013); available from <http://www.dot.state.fl.us/aviation/pdfs/Tampa%20Int.pdf>.

<sup>183</sup> Tampa International Airport. (accessed on July 8, 2013); available from [http://tampaairport.com/about/facts/tia\\_fact\\_sheet\\_short-2013.pdf](http://tampaairport.com/about/facts/tia_fact_sheet_short-2013.pdf).

<sup>184</sup> Florida Enterprise Zones. (accessed November 7, 2012); available from [http://floridaenterprisezones.com/PageView.asp?PageType=R&edit\\_id=1](http://floridaenterprisezones.com/PageView.asp?PageType=R&edit_id=1)

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The Institute for Economic Competitiveness at the University of Central Florida (UCF) periodically produces economic forecasts for the state of Florida and regional markets. The forecast indicates that the Tampa area is expected to show moderate growth moving forward. Personal income is expected to grow at an average annual rate of 4.6%, while average annual wage growth will be 2.5%; the population is expected to grow by a marginal 1.5%. The employment growth rate is projected to be 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. 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.<sup>185</sup>

In 2011 total employment in the assessment area was nearly 1.5 million jobs.<sup>186</sup> Industries with the largest number of employees included health care and social assistance, retail trade, administrative and waste management services, and professional, scientific and technical services. Government has a large presence in the MSA, with local government providing more than 100,000 jobs. Unemployment continues to present challenges for the local economy. The Tampa market's unemployment rate increased from 4.2% in 2007 to 11.8% in 2011 as a result of the area's dependence on construction jobs that disappeared during the housing crisis and national recession. As the local economy has stabilized, the unemployment rate has decreased to 8.8% as of 2012. In fact, from February 2012 to February 2013, the Tampa area led all major Florida metro areas in job growth by adding 33,000 jobs.<sup>187</sup> 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	2012
Tampa MSA	11.8	10.9	8.8
<b>Florida</b>	<b>11.3</b>	<b>10.5</b>	<b>8.6</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

While the Tampa area economy continues to be challenged with unemployment and housing-related issues like many other Florida markets, it is exhibiting signs of stabilization since hitting recession lows.

### Community Contacts and Community Development Opportunities

Two community contacts were conducted 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 residents and the increased need for

<sup>185</sup> 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>.

<sup>186</sup> Bureau of Economic Analysis, Regional Economic Information Services. April 2012.

<sup>187</sup> Tampa Bay Times. (accessed on July 8, 2013); available from <http://www.tampabay.com/news/business/florida-unemployment-drops-tampa-bay-leads-state-in-job-growth/2111961>.



## Tampa, Florida

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foreclosure counseling for many lower-income homeowners. Additionally, this individual noted that unemployment and underemployment continue to drag on the economy. Regarding financial 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 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 a lack of physical presence for banks in many local low- and moderate-income communities.

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 6.8% of households in St. Petersburg are unbanked and 4.7% of households in the assessment area are unbanked. Additionally, 19% 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.<sup>188</sup> 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 including SunTrust Bank participate in the program.<sup>189</sup>

The Florida Prosperity Partnership also has a presence in the Tampa area to increase the financial capacity and stability of residents. The organization defines its purpose as convening individuals and organizations with the desire to leverage 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. SunTrust Bank is a participant in this initiative.

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.<sup>190</sup> 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 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.<sup>191</sup>

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<sup>188</sup> BankOn. 2011. (accessed on November 7, 2012); available from <http://webtools.joinbankon.org/community/profile?state=FL&place=St.%20Petersburg>.

<sup>189</sup> BankOn St. Pete. (accessed on November 7, 2012); available from <http://www.bankonstpete.org/>.

<sup>190</sup> 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>.

<sup>191</sup> 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](http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php).

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### Competition

The Tampa-St. Petersburg-Clearwater MSA is large banking market dominated by several large institutions in which SunTrust Bank is an active participant. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 69 financial institutions operating 786 branch locations with a total of \$60.3 billion in deposits. SunTrust Bank ranks 4<sup>th</sup> with deposit market share of 13.1% (\$7.9 billion). Bank of America has the largest deposit market share at 16.5%, followed by Wells Fargo Bank with 15.5% and Raymond James Bank with 13.7%.

In 2010, SunTrust Bank ranked 11<sup>th</sup> out of 131 CRA reporters by originating 2.1% of all CRA loans. In 2011, SunTrust Bank ranked 11<sup>th</sup> again by originating 1.6% of all CRA loans. From 2010 to 2011, CRA loan production decreased from 771 loans to 719. For HMDA lending, SunTrust Bank ranked 31<sup>st</sup> in 2010 and 24<sup>th</sup> in 2011 with less than 1% of all HMDA loans in each year. Loan production increased from 324 units in 2010 to 494 units in 2011. Wells Fargo Bank, Bank of America, and JPMorgan Chase Bank were consistently the top HMDA lenders in the assessment area.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.



# Tampa, Florida

## 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
<b>Total Assessment Area</b>	<b>547</b>	<b>100.0</b>	<b>641,369</b>	<b>100.0</b>	<b>50,243</b>	<b>7.8</b>	<b>641,369</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
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
<b>Total Assessment Area</b>	<b>1,143,979</b>	<b>714,394</b>	<b>100.0</b>	<b>62.4</b>	<b>294,922</b>	<b>25.8</b>	<b>134,663</b>	<b>11.8</b>
	<b>Total Businesses by Tract</b>		<b>Businesses by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
	#	%	#	%	#	%	#	%
Low-income	3,013	1.5	2,568	1.4	264	2.8	181	2.6
Moderate-income	45,021	22.7	40,387	22.2	2,882	30.8	1,752	25.4
Middle-income	85,779	43.2	78,768	43.2	4,045	43.2	2,966	42.9
Upper-income	64,636	32.6	60,462	33.2	2,162	23.1	2,012	29.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>198,449</b>	<b>100.0</b>	<b>182,185</b>	<b>100.0</b>	<b>9,353</b>	<b>100.0</b>	<b>6,911</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.8</b>		<b>4.7</b>		<b>3.5</b>
	<b>Total Farms by Tract</b>		<b>Farms by Tract &amp; Revenue Size</b>					
			<b>Less Than or = \$1 Million</b>		<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
	#	%	#	%	#	%	#	%
Low-income	4	0.3	3	0.2	1	1.8	0	0.0
Moderate-income	335	21.6	318	21.5	16	28.6	1	10.0
Middle-income	808	52.2	777	52.4	25	44.6	6	60.0
Upper-income	401	25.9	384	25.9	14	25.0	3	30.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,548</b>	<b>100.0</b>	<b>1,482</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>95.7</b>		<b>3.6</b>		<b>.6</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Tampa, Florida

## 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	33	4.4	21,504	3.1	7,795	36.2	144,753	20.7
Moderate-income	191	25.7	168,037	24.1	25,885	15.4	129,423	18.5
Middle-income	306	41.2	293,977	42.1	23,496	8.0	137,887	19.7
Upper-income	203	27.4	215,035	30.8	8,609	4.0	286,500	41.0
Unknown-income	9	1.2	10	0.0	0	0.0	0	0.0
Total Assessment Area	742	100.0	698,563	100.0	65,785	9.4	698,563	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,609	13,946	1.8	31.3	22,922	51.4	7,741	17.4
Moderate-income	349,371	173,847	22.2	49.8	112,875	32.3	62,649	17.9
Middle-income	563,001	342,367	43.8	60.8	135,845	24.1	84,789	15.1
Upper-income	379,450	252,239	32.2	66.5	69,069	18.2	58,142	15.3
Unknown-income	53	0	0.0	0.0	53	100.0	0	0.0
Total Assessment Area	1,336,484	782,399	100.0	58.5	340,764	25.5	213,321	16.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5,587	2.8	4,842	2.6	460	5.1	285	4.5
Moderate-income	44,056	22.1	39,967	21.8	2,454	27.1	1,635	25.6
Middle-income	79,910	40.1	73,734	40.1	3,769	41.6	2,407	37.6
Upper-income	69,395	34.8	64,993	35.4	2,345	25.9	2,057	32.1
Unknown-income	236	0.1	187	0.1	34	0.4	15	0.2
Total Assessment Area	199,184	100.0	183,723	100.0	9,062	100.0	6,399	100.0
	Percentage of Total Businesses:			92.2		4.5		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	35	2.1	33	2.0	2	3.2	0	0.0
Moderate-income	320	19.1	307	19.1	12	19.4	1	50.0
Middle-income	736	44.0	710	44.1	26	41.9	0	0.0
Upper-income	583	34.8	560	34.8	22	35.5	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,674	100.0	1,610	100.0	62	100.0	2	100.0
	Percentage of Total Farms:			96.2		3.7		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Tampa, Florida

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Tampa assessment area is good. The geographic distribution of loans reflects excellent 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 1,841 (55.2%) small business loans compared to 1,492 (44.8%) HMDA loans, excluding multifamily loans, in the Tampa 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. The Tampa assessment area contains 5.7% of the bank's total HMDA lending and 5.8% of its total small business lending by number of loans. In comparison, 6.0% 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 G.

#### ***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, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects excellent penetration throughout the assessment area.

#### ***Small Business Loans***

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was significantly above the percentage of small businesses in those tracts throughout the review period. Moreover, the bank originated 3.1% of its small business loans in low-income tracts, compared to 1.4% of aggregate loans in low-income tracts in 2011.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts was above the percentage of small businesses in those tracts throughout the review period. Moreover, the bank's performance exceeded aggregate performance in 2011.

The bank's small business lending in middle-income census tracts was comparable to the percentage of small businesses located in middle-income tracts, while lending in upper-income tracts was less than the percentage of small businesses in upper-income tracts in the assessment area.

#### ***Home Purchase Loans***

SunTrust Bank's home purchase lending in low-income tracts is poor. The bank's home purchase lending in low-income tracts was below the percentage of owner-occupied units in low-income tracts throughout the review period. Most recently, in 2012, the bank made 0.9% of its home purchase loans in low-income tracts, where 1.8% of owner-occupied units are located. Moreover, the bank was below aggregate performance in this category in 2011.

## Tampa, Florida

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Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. However, 18.5% of the bank's home purchase loans were in moderate-income tracts in 2011, compared to 15.0% of aggregate home purchase loans located in moderate-income tracts.

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

SunTrust Bank's home refinance lending in low-income census tracts is poor. The bank's home refinance lending in low-income tracts was below the percentage of owner-occupied units in low-income tracts throughout the review period. Most recently, in 2012, the bank had just one loan, 0.7% of its home refinance loans, in low-income tracts, where 1.8% of owner-occupied units are located. Additionally, the bank's performance was below aggregate performance in this category in 2011.

The bank's home refinance lending in moderate-income tracts is excellent. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in those tracts in 2010 and 2011; however, the bank's performance improved in 2012 when it exceeded the percentage of owner-occupied units in moderate-income tracts. In comparison to aggregate, the bank made 18.4% of its home refinance loans in moderate-income tracts, where just 9.7% of aggregate loans were located.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is excellent. Most recently, in 2012, the bank originated 2.7% of its home improvement loans in low-income tracts, where just 1.8% of owner-occupied units are located. Also, the bank exceeded aggregate performance in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. The bank originated 41.2% of its home improvement loans in moderate-income tracts in 2011, compared to 20.7% of aggregate loans located in moderate-income tracts.

The bank's home improvement lending in middle-income tracts was slightly below or similar to the percentage of owner-occupied units in these tracts throughout the review period, 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 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.

## Tampa, Florida

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area. However, the bank performed similarly to the aggregate in 2011. The bank originated 42.1% of its loans to small businesses in 2011 compared to the 42.2% of aggregate loans made to small businesses. In 2012, 77.6% of the 794 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is poor. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. Most recently, in 2012, the bank made 9.8% of its home purchase loans to low-income borrowers, which is significantly lower than the 20.7% of families who are classified as low-income in the Tampa assessment area. Additionally, the bank's performance was below aggregate performance in 2011.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers was similar to or slightly above the percentage of moderate-income families located in the assessment area throughout the review period. The bank also 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

SunTrust Bank's home refinance lending to low-income borrowers is adequate. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was below the percentage of low-income families in the assessment area. However, SunTrust Bank's home refinance lending to low-income borrowers was significantly above the aggregate in 2011.

The bank's home refinance lending to moderate-income borrowers is excellent. The bank's home refinance lending to moderate-income borrowers was nearly equal to the percentage of moderate-income families in the assessment area throughout the review period. Most recently, in 2012, the bank made 17.4% of its home refinance loans to moderate-income borrowers, compared to 18.5% of families classified as moderate-income. In 2011, the bank also significantly outperformed the aggregate in this category.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank's performance was substantially above aggregate performance in 2011.

## Tampa, Florida

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The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly above the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly better than the aggregate performance in 2011.

The bank's home improvement lending to middle-income borrowers was less than or nearly equal to the percentage of middle-income families in the assessment area throughout the review period, while lending to upper-income borrowers was less than the percentage of upper-income families.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Tampa, Florida assessment area. The bank originated 39 community development loans totaling \$78.8 million during the review period. Loans supported all areas of community development. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, job growth, and financial stability for residents. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs and the number and dollar amount of community development loans is excellent given the bank's presence in the market.

Examples of community development lending include:

- One loan to Habitat to Humanity to support the development of affordable housing for low- and moderate-income individuals;
- One loan to a nonprofit organization that supports improvements to 80 housing units that are income-restricted for low- and moderate-income individuals;
- Seven SBA 504 loans that promote economic development by financing small businesses;
- Support to an organization whose mission is to provide counseling and residential safe shelters for troubled and runaway teens and families in crisis; and
- Credit that retains a business and its employees in a low- and moderate-income geography targeted for revitalization as part of the state's Enterprise Zone program.

### **Investment Test**

SunTrust's performance under the investment test in Tampa is excellent. The bank had 38 investments totaling \$76.4 million, including nine current period investments totaling \$25.8 million. The bank supported affordable housing for low- and moderate-income individuals through the purchase of GNMA multi-family and HUD bonds as well as other mortgage-backed securities and investments in low-income housing tax credit funds. The bank also provided support to small businesses through the purchase of SBA 504 securities.

The bank made 56 contributions totaling \$556,337. The majority of the contributions provided support for community services to low- and moderate-income individuals including youth programs; education; financial counseling; emergency assistance with food and shelter; assistance for abused and foster children; and other needed services. The bank also made contributions to support nonprofit organizations that develop affordable housing and provide homeownership counseling.

Community credit and community development needs in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, job creation, neighborhood stabilization, financial stability and job training programs for low- and moderate-income individuals and small business

## Tampa, Florida

development. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Tampa.

### Service Test

SunTrust Bank's performance under the service test in the Tampa assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the Tampa, Florida assessment area.

### Retail Services

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 103 branch offices as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank closed one branch located in a moderate-income census tract in the Tampa 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. SunTrust Bank offers weekend and 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.

In addition to the branches located in low- and moderate-income geographies, the Tampa, Florida assessment area included nine branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: FL Tampa

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	3	2.9%	0	0	2	3	1	Total	4	3.0%	4	3.9%	0	0	0	0.0%	0	0	33	4.4%	3.3%	2.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	30	29.1%	0	1	27	29	6	Total	36	27.1%	29	28.4%	0	1	7	22.6%	0	0	191	25.7%	25.5%	22.1%
								SA	7	5.3%	0	0.0%	0	0	7	22.6%	0	0				
Middle	37	35.9%	0	0	31	36	7	Total	41	30.8%	36	35.3%	0	0	5	16.1%	0	0	306	41.2%	42.6%	40.1%
								SA	5	3.8%	0	0.0%	0	0	5	16.1%	0	0				
Upper	32	31.1%	0	0	30	32	7	Total	40	30.1%	32	31.4%	0	0	8	25.8%	0	2	203	27.4%	28.6%	34.8%
								SA	8	6.0%	0	0.0%	0	0	8	25.8%	0	2				
Unknown	1	1.0%	0	0	0	0	0	Total	12	9.0%	1	1.0%	0	0	11	35.5%	0	0	9	1.2%	0.0%	0.1%
								SA	11	8.3%	0	0.0%	0	0	11	35.5%	0	0				
Total	103	100.0%	0	1	90	100	21	Total	133	100.0%	102	100.0%	0	1	31	100.0%	0	2	742	100.0%	100.0%	100.0%
								SA	31	23.3%	0	0.0%	0	0	31	100.0%	0	2				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 1,185 service hours in various capacities for community development organizations, by participating in 343 different community development services. Many of the community development services focused on education, affordable housing, youth services, small business economic development, and various other community services that aided low- and moderate-income



## Tampa, Florida

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geographies and low- and moderate-income individuals. SunTrust Bank employees served on the boards of directors and committees of community organizations focusing on a wide variety of services targeted to low- and moderate-income individuals and geographies in the Tampa assessment area.

## Metropolitan Areas (Limited Review)

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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, 2012, SunTrust Bank operated 25 branches in the assessment area, representing 4.5% of its branches in Florida.
  - As of June 30, 2012, the bank had \$1.8 billion in deposits in this assessment area, representing a market share of 22.8% and 4.2% of SunTrust Bank's total deposits in Florida.
- **Ft. Myers Assessment Area (Lee County)**
  - As of December 31, 2012, SunTrust Bank operated 24 branches in the assessment area, representing 4.3% of its branches in Florida.
  - As of June 30, 2012, the bank had \$1.5 billion in deposits in this assessment area, representing a market share of 13.2% and 3.6% of SunTrust Bank's total deposits in Florida.
- **Ft. Walton Assessment Area (Okaloosa County)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 0.5% of its branches in Florida.
  - As of June 30, 2012, the bank had \$59.9 million in deposits in this assessment area, representing a market share of 1.7% and 0.1% of SunTrust Bank's total deposits in Florida.
- **Gainesville Assessment Area (Alachua County)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 0.9% of its branches in Florida.
  - As of June 30, 2012, the bank had \$359.2 million in deposits in this assessment area, representing a market share of 10.9% and 0.8% of SunTrust Bank's total deposits in Florida.
- **Jacksonville Assessment Area (Clay, Duval, Nassau, and St. John's Counties)**
  - As of December 31, 2012, SunTrust Bank operated 33 branches in the assessment area, representing 6.0% of its branches in Florida.
  - As of June 30, 2012, the bank had \$1.7 billion in deposits in this assessment area, representing a market share of 3.7% and 4.0% of SunTrust Bank's total deposits in Florida.
- **Lakeland Assessment Area (Polk County)**
  - As of December 31, 2012, SunTrust Bank operated 19 branches in the assessment area, representing 3.4% of its branches in Florida.
  - As of June 30, 2012, the bank had \$1.0 billion in deposits in this assessment area, representing a market share of 18.6% and 2.4% of SunTrust Bank's total deposits in Florida.
- **Naples Assessment Area (Collier County)**
  - As of December 31, 2012, SunTrust Bank operated 10 branches in the assessment area, representing 1.8% of its branches in Florida.
  - As of June 30, 2012, the bank had \$421.2 million in deposits in this assessment area, representing a market share of 3.9% and 1.0% of SunTrust Bank's total deposits in Florida.
- **Ocala Assessment Area (Marion County)**
  - As of December 31, 2012, SunTrust Bank operated 14 branches in the assessment area, representing 2.5% of its branches in Florida.
  - As of June 30, 2012, the bank had \$925.0 million in deposits in this assessment area, representing a market share of 18.6% and 2.2% of SunTrust Bank's total deposits in Florida.

## Metropolitan Areas (Limited Review)

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- **Palm Coast Assessment Area (Flagler County)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 0.9% of its branches in Florida.
  - As of June 30, 2012, the bank had \$327.8 million in deposits in this assessment area, representing a market share of 23.0% and 0.8% of SunTrust Bank's total deposits in Florida.
- **Panama City Assessment Area (Bay County)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 1.1% of its branches in Florida.
  - As of June 30, 2012, the bank had \$192.5 million in deposits in this assessment area, representing a market share of 7.8% and 0.5% of SunTrust Bank's total deposits in Florida.
- **Pensacola Assessment Area (Escambia and Santa Rosa Counties)**
  - As of December 31, 2012, SunTrust Bank operated eight branches in the assessment area, representing 1.4% of its branches in Florida.
  - As of June 30, 2012, the bank had \$303.3 million in deposits in this assessment area, representing a market share of 6.5% and 0.7% of SunTrust Bank's total deposits in Florida.
- **Port St. Lucie Assessment Area (Martin and St. Lucie Counties)**
  - As of December 31, 2012, SunTrust Bank operated 14 branches in the assessment area, representing 2.5% of its branches in Florida.
  - As of June 30, 2012, the bank had \$618.9 million in deposits in this assessment area, representing a market share of 9.1% and 1.5% of SunTrust Bank's total deposits in Florida.
- **Punta Gorda Assessment Area (Charlotte County)**
  - As of December 31, 2012, SunTrust Bank operated 10 branches in the assessment area, representing 1.8% of its branches in Florida.
  - As of June 30, 2012, the bank had \$438.7 million in deposits in this assessment area, representing a market share of 14.3% and 1.0% of SunTrust Bank's total deposits in Florida.
- **Sarasota Assessment Area (Manatee and Sarasota Counties)**
  - As of December 31, 2012, SunTrust Bank operated 34 branches in the assessment area, representing 6.2% of its branches in Florida.
  - As of June 30, 2012, the bank had \$2.1 billion in deposits in this assessment area, representing a market share of 13.1% and 5.0% of SunTrust Bank's total deposits in Florida.
- **Tallahassee Assessment Area (Gadsden and Leon Counties)**
  - As of December 31, 2012, SunTrust Bank operated 11 branches in the assessment area, representing 2.0% of its branches in Florida.
  - As of June 30, 2012, the bank had \$871.6 million in deposits in this assessment area, representing a market share of 17.4% and 2.0% of SunTrust Bank's total deposits in Florida.
- **Vero Beach Assessment Area (Indian River County)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 1.1% of its branches in Florida.
  - As of June 30, 2012, the bank had \$334.1 million in deposits in this assessment area, representing a market share of 9.9% and 0.8% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

<b>Metropolitan Assessment Areas</b>			
<b>Assessment Areas</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>
<b>Daytona</b>	Consistent	Below	Consistent
<b>Ft. Myers</b>	Below	Below	Consistent
<b>Ft. Walton</b>	Below	Consistent	Above
<b>Gainesville</b>	Below	Consistent	Consistent
<b>Jacksonville</b>	Consistent	Consistent	Consistent
<b>Lakeland</b>	Below	Below	Consistent
<b>Naples</b>	Below	Below	Consistent
<b>Ocala</b>	Below	Below	Consistent
<b>Palm Coast</b>	Below	Below	Below
<b>Panama City</b>	Below	Below	Below
<b>Pensacola</b>	Below	Below	Above
<b>Port St. Lucie</b>	Below	Consistent	Above
<b>Punta Gorda</b>	Below	Below	Above
<b>Sarasota</b>	Below	Below	Above
<b>Tallahassee</b>	Below	Below	Above
<b>Vero Beach</b>	Below	Below	Below

For the lending test, SunTrust received a High Satisfactory rating for the state of Florida. Performance in the Daytona and Jacksonville assessment areas was consistent with SunTrust Bank's performance. Performance in the remaining 14 metropolitan limited-scope assessment areas was weaker than SunTrust Bank's performance in the state; however, nine of these assessment areas were still considered satisfactory. Weaker performance was primarily attributable to lower levels of community development lending in the Ft. Walton, Gainesville, Lakeland, Ocala, Palm Coast, Pensacola, Port St. Lucie, Punta Gorda, Sarasota, and Vero Beach assessment areas. Also, contributing to weaker performance was the distribution of loans by borrower income in the Ft. Walton, Gainesville, Pensacola, and Tallahassee assessment areas. The geographic distribution of loans was also a factor in the Ft. Walton, Gainesville, Naples, Palm Coast, Panama City, Tallahassee, and Vero Beach assessment areas.

For the investment test, SunTrust received an Outstanding rating for the state of Florida. The performance in 12 limited-scope assessment areas was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment areas; however, all 12 of these assessment areas were still considered satisfactory. The performance in the remaining four limited-scope assessment areas (Ft. Walton, Gainesville, Jacksonville, and Port St. Lucie) was consistent with SunTrust Bank's performance in the state.

For the service test, SunTrust received a Low Satisfactory rating for the state of Florida. Performance was stronger in six limited-scope assessment areas (Ft. Walton, Pensacola, Port St. Lucie, Punta Gorda, Sarasota,

## Metropolitan Areas (Limited Review)

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and Tallahassee) due to higher levels of community development services and the accessibility of delivery systems. Performance in seven assessment areas (Daytona, Ft. Myers, Gainesville, Jacksonville, Lakeland, Naples, and Ocala) was consistent with SunTrust's performance in the state. The remaining three limited-scope assessment areas (Palm Coast, Panama City, and Vero Beach) were weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems.

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 FLORIDA NON-METROPOLITAN ASSESSMENT AREAS

- **Citrus Sumter Assessment Area (Colbert and Lauderdale Counties)**
  - As of December 31, 2012, SunTrust Bank operated 14 branches in the assessment area, representing 2.5% of its branches in Florida.
  - As of June 30, 2012, the bank had \$799.8 million in deposits in this assessment area, representing a market share of 21.5% and 1.9% of SunTrust Bank's total deposits in Florida.
- **Jackson Assessment Area (Jackson County)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 0.7% of its branches in Florida.
  - As of June 30, 2012, the bank had \$97.4 million in deposits in this assessment area, representing a market share of 19.0% and 0.2% of SunTrust Bank's total deposits in Florida.
- **Middle Florida Assessment Area (Desoto, Highlands and Okeechobee Counties)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 1.1% of its branches in Florida.
  - As of June 30, 2012, the bank had \$375.0 million in deposits in this assessment area, representing a market share of 16.5% and 0.9% of SunTrust Bank's total deposits in Florida.
- **Walton Assessment Area (Walton County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 0.4% of its branches in Florida.
  - As of June 30, 2012, the bank had \$71.5 million in deposits in this assessment area, representing a market share of 9.0% and 0.2% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Citrus Sumter</b>	Below	Below	Consistent
<b>Jackson</b>	Below	Below	Consistent
<b>Middle Florida</b>	Below	Below	Above
<b>Walton</b>	Below	Below	Below

For the lending test, performance in all limited-scope nonmetropolitan assessment areas was weaker than SunTrust Bank's performance in the state, although two were still considered satisfactory. Weaker performance was primarily attributable to lower levels of community development lending. The distribution of loans by borrower income was an additional factor contributing to weaker performance in the Jackson and Walton assessment areas, and the geographic distribution of loans was a factor in the Citrus Sumter and Jackson assessment areas.

## Non-Metropolitan Areas (Limited Review)

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For the investment test, performance in all limited-scope nonmetropolitan assessment areas was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment areas; however, three of the four nonmetropolitan assessment areas were still considered satisfactory.

For the service test, performance was stronger in the Middle Florida limited-scope assessment area due to higher levels of community development services and the accessibility of delivery systems. Performance in the Walton assessment area was weaker than SunTrust's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance in the remaining two limited-scope assessment areas (Citrus Sumter and Jackson) was consistent with SunTrust Bank's performance in the state.

The performance in the limited-scope assessment areas did not affect the overall state rating.



## Georgia

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**CRA RATING FOR GEORGIA:** Satisfactory<sup>192</sup>

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 an adequate level of community development services throughout the assessment areas.

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<sup>192</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Georgia

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### SCOPE OF EXAMINATION

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

- Atlanta
- Augusta
- Savannah

Limited scope reviews were conducted for the remaining 18 assessment areas:

- |                             |                           |
|-----------------------------|---------------------------|
| • Albany                    | • Gainesville             |
| • Appling Wayne (non-MSA)   | • Gordon (non-MSA)        |
| • Athens                    | • Macon                   |
| • Brunswick                 | • Polk (non-MSA)          |
| • Central Georgia (non-MSA) | • Rome                    |
| • Coffee Ware (non-MSA)     | • South Georgia (non-MSA) |
| • Columbus                  | • Troup (non-MSA)         |
| • Dalton                    | • Valdosta                |
| • Fannin Lumpkin (non-MSA)  | • Warner Robins           |

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 18.3% of the bank's total lending activity. HMDA-reportable lending in Georgia represented 17.0% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 19.3% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$37.2 billion in deposits in Georgia accounting for 28.5% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 1<sup>st</sup>, among 278 insured institutions, in deposit market share with 20.0% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated 288 branch offices in Georgia representing 16.9% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the state of Georgia is High Satisfactory. Although SunTrust Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Georgia because the bank originated more small business loans by number than HMDA loans. Additionally, the Atlanta 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 Georgia than the other full-scope assessment areas. The full-scope areas selected together represent 90.6% of the deposits in the assessment areas in Georgia as well as 71.9% of the branches. The full-scope assessment areas represent 80.8% of the HMDA loans and 75.5% of the small business loans in the state. The three full-scope assessment areas represent a majority of the deposits, lending, and branches in the state of Georgia. Furthermore, SunTrust Bank originated a relatively low number of small farm loans in Georgia during the review period (21); therefore, no detailed discussion of these loans is included in this section of the report.

## Georgia

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

### *Lending Activity*

Lending levels reflect adequate responsiveness to the credit needs of the Georgia assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 1<sup>st</sup> statewide in Georgia in deposit market share with 20.0% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 11<sup>th</sup> in CRA lending statewide, while ranking 22<sup>nd</sup> in HMDA lending statewide. For CRA lending, the bank ranked below national credit card lenders as well as peer super-regional banks.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### Statewide Summary of Lending Activity Assessment Areas Located in Georgia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	1,469	13.8%	\$628,469	22.9%
HMDA Refinance	1,365	12.8%	\$726,297	26.4%
HMDA Home Improvement	1,630	15.3%	\$11,287	0.4%
HMDA Multi-Family	7	0.1%	\$6,675	0.2%
<b>Total HMDA</b>	<b>4,471</b>	<b>41.9%</b>	<b>\$1,372,728</b>	<b>50.0%</b>
<b>Total Small Business</b>	<b>6,172</b>	<b>57.9%</b>	<b>\$1,370,853</b>	<b>49.9%</b>
<b>Total Farm</b>	<b>21</b>	<b>0.2%</b>	<b>\$3,274</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>10,664</b>	<b>100.0%</b>	<b>\$2,746,855</b>	<b>100.0%</b>

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 SunTrust 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 the Atlanta and Augusta assessment areas, but poor in the Savannah assessment area. 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*

SunTrust Bank is a leader in making community development loans in the Georgia assessment areas. The bank made 83 community development loans totaling \$389.2 million during the review period. Loans supported all

## Georgia

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areas of community development and were responsive to local community credit needs. More information on community development lending can be found in each full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in Georgia 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 Atlanta, Augusta and Savannah assessment areas.

The bank made 233 qualified investments of approximately \$406.7 million and contributions of \$5.5 million within the Georgia assessment areas. The bank also made two qualified investments outside the designated assessment areas totaling \$1.3 million. Overall, the bank had 235 qualified investments in Georgia, totaling \$408.0 million. Of the 235 investments, 78 totaling \$162.9 million were current period investments. The bank provided significant support for affordable housing in Georgia through investments in Low-Income Housing Tax Credits (LIHTC) projects and funds, as well as GNMA and other mortgage backed securities and HUD bonds. SunTrust is a leader in the financing of affordable housing in Georgia using the LIHTC program. During the review period, the bank invested approximately \$82.0 million in LIHTC projects and funds, which supported the development of almost 950 new units of affordable housing. In addition, the bank provided support to small businesses across the state through the purchase of SBA 504 securities and support for community revitalization and stabilization through New Market Tax Credit investments. Finally, the bank had a significant investment in a minority-owned financial institution.

Most of the banks contributions provided support for community services targeting low- and moderate-income individuals. Some of the major community services funded include financial counseling; youth and family programs; emergency assistance including food and housing; job training; health care; child care; and education and mentoring. Additional detail on investments and contributions can be found in each full scope assessment area section.

### **Service Test**

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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***

SunTrust Bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. In addition to community development services provided within the assessment areas, SunTrust Bank employees also provided several community development services in support of statewide organizations operating in Georgia. Out of the three full-scope assessment areas, community development services were adequate in two assessment areas and poor in one assessment area in the state of Georgia.

## Atlanta, Georgia

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GA ASSESSMENT AREA**

The Atlanta assessment area includes Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, Rockdale, and Walton counties in Georgia. These 17 counties are part of the 28-county Atlanta-Sandy Springs-Marietta MSA and encompass the entire “urban core” of Metro Atlanta. The assessment area consists of 870 census tracts; 88, or 10.1%, are low-income and 207, or 23.8%, are moderate-income income. SunTrust has 187 branches in the assessment area as of December 31, 2012.

#### **Population and 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.<sup>193</sup> Between 2010 and 2011, the region ranked 7<sup>th</sup> nationally in total population added.<sup>194</sup> US census data indicate the population in the assessment area in 2010 was 4,811,734.<sup>195</sup> 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. The population in Gwinnett County increased by 37% from 588,448 to 808,291 between 2000 and 2010 and according to the 2010 Census, the county had the 18<sup>th</sup> largest population gain in the nation. While the suburban counties grew significantly, the area around the urban core of Atlanta, inside the perimeter and south of I-20, has lost population. Much of the population growth has come from non-white races and Hispanics, resulting in a much more diverse region.<sup>196</sup>

For the purposes of this analysis, HUD's median family income for the entire Atlanta MSA for 2010 to 2012 is used. As shown, the median family income for the MSA declined between 2010 and 2011, from \$71,800 to \$68,300, but increased slightly in 2012 to \$69,300.

#### **Borrower Income Levels Atlanta-Sandy Springs-Marietta, GA MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$71,800</b>	0	- \$35,899	\$35,900	- \$57,439	\$57,440	- \$86,159	\$86,160	- & above
<b>2011</b>	<b>\$68,300</b>	0	- \$34,149	\$34,150	- \$54,639	\$54,640	- \$81,959	\$81,960	- & above
<b>2012</b>	<b>\$69,300</b>	0	- \$34,649	\$34,650	- \$55,439	\$55,440	- \$83,159	\$83,160	- & above

<sup>193</sup> 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>

<sup>194</sup> 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>

<sup>195</sup> US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

<sup>196</sup> 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>

## Atlanta, Georgia

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There is significant variation in the median family income in the counties throughout the assessment area. Clayton County had the lowest median family income in 2011 at \$47,463, while Forsyth County was the highest at \$98,915. In the largest population centers, median family income in 2011 ranged from \$61,214 in DeKalb County up to \$76,352 in Fulton County.<sup>197</sup>

### Housing Characteristics

The Atlanta metro area was severely impacted by the housing market collapse. Home prices in metro Atlanta fell by 6% in 2010 and 9% in 2011 giving Atlanta the distinction of having one of the housing markets with the greatest price depreciation in the country.<sup>198</sup> However, the market rebounded strongly in 2012, with year-over-year prices up 10% in 2012.<sup>199</sup> According to the National Association of Realtors, the median home price for all single family homes in the Atlanta MSA declined from \$114,800 in 2010 to \$98,600 in 2011. However, home prices started to rise in 2012 to \$101,400, and preliminary estimates indicate that prices are continuing to rise in 2013.<sup>200</sup>

Home sales across the assessment area slowed dramatically from 175,575 in 2006 to 111,941 in 2011; a 36% decline. Home sales ticked up in 2012 though remain well below the prerecession peak.<sup>201</sup> The market has been negatively impacted by distressed sales, which represented approximately 40% of all existing home sales in the Atlanta market in mid-2011.<sup>202</sup>

New home construction slowed dramatically across the assessment area, and almost halted completely in some counties. In 2005, there were 55,586 new single family building permits issued in the assessment areas. By 2011, the number of new building permits dropped 89.8% to just 5,665. There was a slight increase in new building permits in 2012, though new construction remains just a fraction of the pre-recession peak.<sup>203</sup>

Homeowners in Atlanta continue to struggle and the rate of seriously delinquent mortgages (those more than 90 days past due and in foreclosure) remains well above the state and national average. Mortgage delinquencies increased through 2010 but started to decline in most counties in 2011. The percent of seriously delinquent mortgages in the assessment area fell from 8.3% in January 2011 to 6.6% in December 2012. Statewide, the percent of seriously delinquent mortgages was 6.3% at the end of 2012. Counties to the south of Atlanta were most impacted by the foreclosure crisis, and still have the highest rates of delinquent mortgages. In Clayton County, 13.2% of mortgages were seriously delinquent at the end of 2012. DeKalb, Douglas, Henry and Rockdale counties all saw significant improvement in mortgage delinquencies in 2011 and 2012, but delinquencies remain much higher than elsewhere in the MSA.<sup>204</sup> In addition, according to Zillow.com, almost

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<sup>197</sup> US Census Bureau. Accessed through PolicyMap. (accessed on October 23, 2012); available from <http://www.policymap.com>

<sup>198</sup> 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>.

<sup>199</sup> Atlanta Business Journal. "Atlanta home prices jumped 10% in 2012" February 26, 2013. (accessed on July 16, 2013); Available from: <http://www.bizjournals.com/atlanta/news/2013/02/26/atlanta-home-prices-jumped-10-in-2012.html>

<sup>200</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on November 5, 2012); available from <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability/data>

<sup>201</sup> Boxwood Means. Accessed through PolicyMap. (accessed on July 16, 2013); available at: [www.policymap.com](http://www.policymap.com)

<sup>202</sup> 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>.

<sup>203</sup> Federal Reserve Bank of Atlanta calculations of data from U.S. Census Bureau (BOC): Building Permits-Form C404

<sup>204</sup> US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on July 17, 2013); available from <http://www.policymap.com>



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48% of Atlanta homeowners are still underwater with their mortgages in early 2013, indicating that there is a risk of additional foreclosures.<sup>205</sup>

Census data indicates that there were 1,946,071 housing units located in the assessment area in 2010, of which 59.3% were owner-occupied, 28.8% were rental units, and 11.9% were vacant. The vast majority of the rental housing is concentrated in Fulton and DeKalb counties and generally, a significantly higher percentage of the housing units in low- and moderate-income tracts are rentals or vacant. Housing vacancy is a concern for some counties, including Fulton, Clayton and Dawson County where 15-20% of the units were vacant in 2010. The Atlanta assessment area includes older, urban counties and very new, primarily residential counties. The median age of the stock in the assessment area ranges from 12 years in Henry and Forsythe counties up to 31 years in DeKalb County. The median age of the housing stock across the assessment area is 23 years.

The assessment area's overall affordability ratio is 30.3 compared to the state of Georgia at 30.6, indicating that housing affordability in the assessment area is comparable to the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. However, housing affordability varies dramatically across the assessment area. Fulton County is the least affordable county while the counties further from the urban core (Paulding, Henry, Douglas and Bartow) are most affordable.<sup>206</sup>

Housing costs are a challenge for many homeowners and renters across the assessment area. For instance, 38% of homeowners in Clayton County, 35% in DeKalb County, 34% in Gwinnett, and 33% in Fulton are considered cost-burdened. Renters are also struggling with high housing costs, with 55% of renters in Clayton County, 52% in DeKalb, 51% in Gwinnett, and 48% in Fulton considered housing cost-burdened. Households are considered cost-burdened if their homeownership or rental costs account for more than 30% of household income. Statewide, 30% of homeowners and 48% of renters are cost-burdened. The lowest income renters are the most likely to be cost burdened. Across the entire assessment area, 80 to 90% of renters with incomes less than \$20,000 were cost burdened.<sup>207</sup>

A recent report by the National Low Income Housing Coalition confirms housing affordability is a problem in Atlanta. According to the study, a minimum wage worker would have to work 2.3 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in the Atlanta MSA.<sup>208</sup>

### Employment and Economic Conditions

The Atlanta MSA is the 8<sup>th</sup> largest metro area in the country, with more than three 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.<sup>209</sup> 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

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<sup>205</sup> Atlanta Business Journal. "Zillow: 48% of Atlanta homeowners underwater." May 23, 2013. (Accessed on July 17, 2013); available from: <http://www.bizjournals.com/atlanta/news/2013/05/23/zillow-48-of-atlanta-homeowners.html>

<sup>206</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>207</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>208</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/or/2013>

<sup>209</sup> 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>.



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over 200,000 people.<sup>210</sup> 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.<sup>211</sup>

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.<sup>212</sup> 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.<sup>213</sup> However, the economy strengthened in 2012, and through October 2012, metro Atlanta added 35,000 new jobs.<sup>214</sup> During the recession, most of the job loss was in the finance and construction sectors. State and local government budget cuts also led to a decline in government sector employment.<sup>215</sup> Since 2010, jobs have been added in transportation, administrative services, health care, educational services, and finance and insurance.<sup>216</sup>

As shown in the chart below, the economy is improving across the assessment areas, with the unemployment rates falling for all counties between 2010 and 2012. However, some counties are still facing significant challenges. In the Atlanta MSA, unemployment fell from 10.2% to 8.8% between 2010 and 2012. The highest unemployment rate was in Clayton County (11.1%) while Forsyth County had the lowest unemployment rate (6.8%) in 2012. Nine of the counties in the assessment area had an unemployment rate in 2012 below the unemployment rate for the MSA. Statewide, the unemployment rate in 2012 was 9.0%.<sup>217</sup>

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<sup>210</sup> Metro Atlanta Chamber. “Metro Atlanta Overview” (accessed on May 30, 2012). Available from: <http://metroatlantachamber.com/content/IntPage.aspx?Id=169&SID=6>

<sup>211</sup> Georgia Department of Labor. (accessed on November 5, 2012); available at: <http://explorer.dol.state.ga.us/mis/profiles.htm>

<sup>212</sup> 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>.

<sup>213</sup> 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](http://atlantaregionalhousing.org/pbp/docs/NSPReport_PBP_ARC.pdf)

<sup>214</sup> Atlanta Regional Commission. “Regional Snapshot, State of the Atlanta Region: 2012” October 2012. (accessed on July 16, 2013). Available from: <http://www.atlantaregional.com/info-center/state-of-the-region-update>

<sup>215</sup> 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>.

<sup>216</sup> Bureau of Economic Analysis, Regional Economic Information Services. April 2012.

<sup>217</sup> US Bureau of Labor Statistics, May 2012. Local Area Unemployment Statistics. Tables: Labor force data by County 2009-2012. Not seasonally adjusted.

## Atlanta, Georgia

### Unemployment Rates

Assessment Area: GA Atlanta

Area	Years - Annualized		
	2010	2011	2012
Barrow Co.	10.2	9.3	8.4
Bartow Co.	11.2	10.2	9.2
Carroll Co.	11.1	10.7	9.7
Cherokee Co.	8.7	8.1	7.2
Clayton Co.	12.5	12.2	11.1
Cobb Co.	9.6	8.9	8.1
Dawson Co.	9.9	8.9	7.7
Dekalb Co.	10.6	10.1	9.3
Douglas Co.	10.7	10.2	9.2
Fayette Co.	8.3	8.1	7.9
Forsyth Co.	7.9	7.3	6.8
Fulton Co.	11.0	10.5	9.6
Gwinnett Co.	9.0	8.5	7.8
Henry Co.	9.9	9.7	9.0
Paulding Co.	10.1	9.4	8.4
Rockdale Co.	11.2	10.8	10.1
Walton Co.	10.2	9.9	8.5
Atlanta MSA	10.2	9.6	8.8
<b>Georgia</b>	<b>10.2</b>	<b>9.8</b>	<b>9.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

While unemployment rates remain elevated, a strong economic recovery is underway. In 2011, more than 90 companies announced new locations or expansions in the region and projected to create more than 11,000 new jobs in the next three years. In 2012, there were more than 65 new locations announced, projected to add another 6,600 jobs and expansion of existing businesses is projected to add another 5,300 new jobs. Some of the major new announcements in last few years include Baxter International's new distribution center near Walton County (1,500 new jobs), FedEx Ground's new distribution center, the expansion of Hartsfield-Jackson airport (1,000 new jobs), Home Depot's new national call center in Cobb County (700 new jobs), and the expansion of the corporate headquarters of RockTenn in Gwinnett County (500 new jobs). Porche Cars North America also announced the relocation and expansion of its North America headquarters adjacent to the airport,

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creating 100 new jobs. The region benefits tremendously from Hartsfield-Jackson Atlanta International Airport, which is the world's busiest airport for passenger travel and a major center for cargo operations.<sup>218</sup>

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.<sup>219</sup>

### Competition

The assessment area's banking market is competitive with a significant presence of national and multi-regional banks. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 99 financial institutions operating 1,245 branch locations in the assessment area. SunTrust Bank holds the largest deposit market share, with approximately \$32.0 billion, or 27.6% of total deposits, followed by Wells Fargo Bank (19.1%), Bank of America (17.5%), and BB&T (6.2%).

SunTrust ranked 28<sup>th</sup> out of 724 HMDA lenders in 2010 with 0.6% of HMDA loans and 23<sup>rd</sup> out of 689 HMDA lenders in 2011 with 0.6% of loans. Wells Fargo and Bank of America combined had approximately 30% of HMDA loans in the market each year. Other large HMDA lenders include JP Morgan Chase and SunTrust Mortgage.

SunTrust's CRA lending declined slightly between 2010 and 2011. In 2010, SunTrust ranked 9<sup>th</sup> out of 151 lenders with 2.5% of CRA loans. In 2011, SunTrust ranked 11<sup>th</sup> out of 152 lenders with 1.8% of all CRA loans. American Express is the dominant CRA reporter in the market, followed by Wells Fargo Bank, Capital One and Chase Bank.

### Community Contacts and Community Development Opportunities

The recession, coupled with the continuing housing and foreclosure crisis, have 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 percent of families living below the poverty level increased significantly across the assessment area between 2000 and 2011. Between 2007 and 2011, the estimated poverty rate was highest in Clayton County (18.4%), followed by DeKalb (17.3%) and Fulton (15.9%). In the entire assessment area, the poverty rate was below 10% in just 5 counties. Statewide, the poverty rate was 16.5%. In addition, the number of families receiving food stamps has been increasing. In 2010, 27% of the population in Clayton County relied on food stamps, while 19.5% of the population in Fulton and 18.4% of the population in DeKalb received food stamps.<sup>220</sup>

Following a trend seen in many other metro areas in the US, poverty grew faster in the suburban counties of the Atlanta MSA compared to the city. Between 2000 and 2010, poverty in the suburban counties increased by 159% compared to 11% in the city. Population growth, immigration, job loss and the foreclosure crisis are all factors that have contributed to the rise of suburban poverty. As a result, more residents in the suburban counties are now relying on public assistance, such as free and reduced price lunch. The number of students in

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<sup>218</sup> 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>.

<sup>219</sup> 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>

<sup>220</sup> US Census Bureau. Accessed through PolicyMap. (accessed on November 5, 2012); available at: <http://www.policymap.com>

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the suburban counties that qualified for free and reduced price lunch increased 25% between 2005 and 2010, compared to an 8% increase in the city.<sup>221</sup>

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.<sup>222</sup> Each jurisdiction has developed an 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 like 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 foreclosure prevention 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. A key focus of the effort is homebuyer education, and helping distressed homeowners avoid foreclosure or recover in the aftermath. 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 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

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<sup>221</sup> Brookings Institute. Confronting Suburban Poverty in America. Atlanta, GA Metro Area Profile. (accessed on July 15, 2013); <http://confrontingsuburbanpoverty.org/wp-content/uploads/metro-profiles/Atlanta-GA.pdf>

<sup>222</sup> 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](http://atlantaregionalhousing.org/pbp/docs/NSPReport_PBP_ARC.pdf)

## Atlanta, Georgia

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lower-income and minority households.<sup>223</sup> 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.<sup>224</sup>

Small businesses were negatively impacted by the recession, and as a result, many have struggled to access bank credit. 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. In an effort to stimulate additional capital for small businesses, the State Small Business Credit Initiative (SSBCI) was created as part of the Small Business Jobs Act of 2010. The SSBCI was intended to strengthen state lending programs that support small businesses and manufacturers. Georgia was allocated \$47.8 million from the US Treasury. Georgia's SSBCI consist of three programs:

1. Georgia Funding for CDFIs, a program whereby approved CDFIs utilize SSBCI funds to partner with banks in providing credit to underserved small businesses for eligible projects. (\$20 million)
2. Georgia SBCG, or Small Business Credit Guarantee, a 50% loan guarantee with a conversion option into a risk reserve pool offering up to 80% reimbursement for loan losses. (\$17.8 million)
3. GCAP (Georgia Capital Access Program), a risk reserve pool funded with borrower/lender fees matched with SSBCI funds. (\$10 million).

According to a community contact that specializes in microfinance, the Georgia Funds for CDFIs program has been a great success for CDFIs, banks and small business owners. By partnering with CDFIs, banks are able to reduce their risk in lending to small businesses, and increase their CRA lending.

One of the most exciting initiatives underway in Atlanta is the Atlanta BeltLine. This project was conceived in 1999 and has grown in to the most comprehensive revitalization effort ever undertaken in Atlanta. The project will provide a network of parks, trails and transit by re-using 22 miles of historic railroad corridors circling downtown, and connect 45 different neighborhoods. While the BeltLine project is potentially a transformative project for the city, it also has the potential to lead to gentrification in neighborhoods that are currently home to low- and moderate-income individuals. To help preserve affordable housing around the BeltLine, the Atlanta BeltLine Affordable Housing Trust Fund was created, which provides a flexible source of funds to create and preserve owner occupied and rental housing and provides incentives for affordable housing developers. It is also anticipated that the BeltLine project will help encourage more transit-oriented development, with residential and commercial development occurring close to public transportation options.<sup>225</sup>

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

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<sup>223</sup> 2011 FDIC National Survey of Unbanked and Underbanked Households. (accessed November 6, 2012); available at: <http://economicinclusion.gov/>

<sup>224</sup> 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.

<sup>225</sup> The Atlanta BeltLine. "The Atlanta BeltLine Essentials." (accessed on July 16, 2013); available at: [www.beltline.org](http://www.beltline.org)

## Atlanta, Georgia

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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.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 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	70	11.2	48,128	4.9	16,541	34.4	190,521	19.2
Moderate-income	152	24.3	201,518	20.4	23,979	11.9	174,489	17.6
Middle-income	224	35.8	405,962	41.0	19,179	4.7	218,043	22.0
Upper-income	179	28.6	334,119	33.8	7,420	2.2	406,674	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	625	100.0	989,727	100.0	67,119	6.8	989,727	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	88,693	22,940	2.4	25.9	55,835	63.0	9,918	11.2
Moderate-income	330,230	147,451	15.7	44.7	162,668	49.3	20,111	6.1
Middle-income	598,487	407,263	43.2	68.0	164,549	27.5	26,675	4.5
Upper-income	489,418	364,425	38.7	74.5	101,891	20.8	23,102	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	1,506,828	942,079	100.0	62.5	484,943	32.2	79,806	5.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14,977	4.0	13,134	3.8	1,085	6.0	758	6.1
Moderate-income	63,419	16.8	57,586	16.6	3,330	18.5	2,503	20.1
Middle-income	151,611	40.1	140,586	40.5	6,212	34.5	4,813	38.6
Upper-income	147,763	39.1	135,972	39.2	7,387	41.0	4,404	35.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	377,770	100.0	347,278	100.0	18,014	100.0	12,478	100.0
	Percentage of Total Businesses:			91.9		4.8		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	22	1.2	21	1.1	1	3.0	0	0.0
Moderate-income	306	16.4	298	16.3	8	24.2	0	0.0
Middle-income	906	48.5	884	48.4	16	48.5	6	75.0
Upper-income	635	34.0	625	34.2	8	24.2	2	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,869	100.0	1,828	100.0	33	100.0	8	100.0
	Percentage of Total Farms:			97.8		1.8		.4

Based on 2011 D&B information according to 2000 Census Boundaries.



# 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	88	10.1	62,424	5.4	20,112	32.2	249,012	21.5
Moderate-income	207	23.8	247,736	21.4	40,080	16.2	195,686	16.9
Middle-income	295	33.9	449,820	38.9	34,404	7.6	223,649	19.3
Upper-income	275	31.6	397,716	34.4	14,404	3.6	489,349	42.3
Unknown-income	5	0.6	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>870</b>	<b>100.0</b>	<b>1,157,696</b>	<b>100.0</b>	<b>109,000</b>	<b>9.4</b>	<b>1,157,696</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	146,896	32,632	2.8	22.2	80,520	54.8	33,744	23.0
Moderate-income	473,997	204,248	17.7	43.1	195,176	41.2	74,573	15.7
Middle-income	708,362	467,367	40.5	66.0	167,810	23.7	73,185	10.3
Upper-income	616,783	448,947	38.9	72.8	116,783	18.9	51,053	8.3
Unknown-income	33	0	0.0	0.0	33	100.0	0	0.0
<b>Total Assessment Area</b>	<b>1,946,071</b>	<b>1,153,194</b>	<b>100.0</b>	<b>59.3</b>	<b>560,322</b>	<b>28.8</b>	<b>232,555</b>	<b>11.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	18,249	5.0	16,109	4.8	1,306	7.4	834	6.6
Moderate-income	78,994	21.7	70,991	21.3	4,635	26.2	3,368	26.5
Middle-income	129,635	35.6	120,286	36.0	5,086	28.7	4,263	33.6
Upper-income	137,328	37.7	126,455	37.9	6,660	37.6	4,213	33.2
Unknown-income	176	0.0	135	0.0	27	0.2	14	0.1
<b>Total Assessment Area</b>	<b>364,382</b>	<b>100.0</b>	<b>333,976</b>	<b>100.0</b>	<b>17,714</b>	<b>100.0</b>	<b>12,692</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>91.7</b>		<b>4.9</b>		<b>3.5</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	41	2.1	38	2.0	3	10.0	0	0.0
Moderate-income	344	17.7	335	17.6	7	23.3	2	33.3
Middle-income	843	43.5	825	43.3	16	53.3	2	33.3
Upper-income	711	36.6	706	37.1	4	13.3	1	16.7
Unknown-income	1	0.1	0	0.0	0	0.0	1	16.7
<b>Total Assessment Area</b>	<b>1,940</b>	<b>100.0</b>	<b>1,904</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>
Percentage of Total Farms:				<b>98.1</b>		<b>1.5</b>		<b>.3</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Atlanta, Georgia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust 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 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 3,851 (54.2%) small business loans compared to 3,259 (45.8%) HMDA loans, excluding multifamily loans, in the Atlanta 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. The Atlanta assessment area contains 12.4% of the bank's total HMDA lending and 12.1% of its total small business lending by number of loans. In comparison, 24.5% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was comparable to or above the percentage of small businesses in those tracts throughout the review period. Additionally, the bank's small business lending in low-income tracts was significantly above aggregate in 2011.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was similar to or slightly below the percentage of small businesses in those tracts throughout the review period. In 2011, the bank made 14.6% of its small business loans in moderate-income tracts, compared to 13.0% of aggregate loans.

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

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was above the percentage of owner-occupied units in low-income tracts in 2010 and 2011, as well as above aggregate in 2011. However, the bank's performance in home purchase lending in low-income tracts declined in 2012. In 2012, the bank made 1.3% of its purchase loans in low-income tracts, where 2.8% of owner-occupied units are located.

## Atlanta, Georgia

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Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. However, the bank was just slightly below aggregate performance, originating 10.0% of its home purchase loans in moderate-income tracts compared to 11.8% of aggregate loans.

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

SunTrust Bank's home refinance lending in low-income census tracts is adequate. The bank's home refinance lending in low-income tracts was below the percentage of owner-occupied units in low-income tracts in 2010 and 2011, as well as slightly below aggregate in 2011. However, the bank's performance improved in 2012, originating 2.9% of its home refinance loans in low-income tracts, where 2.8% of owner-occupied units are located.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. Most recently, in 2012, the bank originated 15.2% of its home refinance loans in moderate-income tracts, where 17.7% of owner-occupied units are located. In comparison to aggregate, the bank was slightly below aggregate performance in 2011.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is excellent. The bank's performance in home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. Moreover, the bank significantly exceeded aggregate performance in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was substantially greater than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. In comparison to aggregate, the bank originated 32.0% of its home improvement loans in moderate-income tracts in 2011, more than doubling the 14.1% of aggregate loans located in moderate-income tracts.

The bank's home improvement lending in middle-income tracts was similar to the percentage of owner-occupied units in these tracts throughout the review period, 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 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.

## Atlanta, Georgia

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the review period. Most recently, in 2012, the bank originated 34.0% of its loans to small businesses, although 91.7% of total businesses in the assessment area are classified as small businesses. In addition, the bank performed below the aggregate in 2011. The bank originated 33.1% of its loans to small businesses in 2011 compared to the 47.0% of aggregate loans made to small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, in comparison to aggregate, the bank originated 19.7% of its home purchase loans to low-income borrowers in 2011, which was greater than the aggregate at 15.0%.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers was similar to or above the percentage of moderate-income families located in the assessment area throughout the review period. The bank also 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

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was significantly below the percentage of low-income families in the assessment area. Most recently, in 2012, the bank originated 2.6% of its home refinance loans to low-income borrowers, compared to 21.5% of families classified as low-income in the Atlanta assessment area. The bank's performance was also below aggregate performance in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area throughout the review period. However, the bank made 11.1% of its home refinance loans to moderate-income borrowers in 2011, which was better than the aggregate at 9.7%.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank's performance was substantially above aggregate performance in 2011, originating 27.3% of its home improvement loans to low-income borrowers compared to just 12.1% of aggregate loans.

## Atlanta, Georgia

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The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly above the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly better than the aggregate performance in 2011, originating 36.1% of its home improvement loans to moderate-income borrowers compared to just 18.6% of aggregate loans.

The bank's home improvement lending to middle-income borrowers was less than or nearly equal to the percentage of middle-income families in the assessment area throughout the review period, while lending to upper-income borrowers was less than the percentage of upper-income families.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Atlanta, Georgia assessment area. The bank originated 49 community development loans totaling \$206.5 million during the review period. Loans supported all aspects of community development. Primary areas of community development need in the assessment area include but are not limited to affordable housing for low- and moderate individuals, neighborhood stabilization, job creation, and community services targeted to low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs.

Examples of community development lending include:

- More than \$60 million to support the development of affordable housing targeted to low- and moderate-income individuals;
- Construction financing to expand the facilities of a non-profit organization that provides emergency and transitional housing, meals, and drug and alcohol rehabilitation to homeless and low- and moderate-income persons;
- Financing to support the development of new facility for Atlanta Habitat for Humanity that will serve as a warehouse, education center, and administrative headquarters;
- Numerous SBA 504 loans that promote economic development by financing small businesses and retain jobs for low- and moderate-income individuals or in low- and moderate-income geographies; and
- Multiple loan refinances to support a commercial development located in a moderate-income area targeted for revitalization.

### **Investment Test**

SunTrust's performance under the investment test in Atlanta, Georgia is excellent. The bank had 103 investments totaling \$306.3 million, including 25 current period investments totaling \$108.7 million. The bank provided significant support for affordable housing for low- and moderate-income individuals through investments in LIHTC funds and LIHTC projects, as well as purchases of GNMA multi-family securities and HUD bonds. The bank also provided support to small businesses through investments in SBICs and the purchase of SBA 504 securities. Lastly, the bank made several equity investments using New Market Tax Credits and invested in several funds to support community revitalization and stabilization in distressed communities.

The bank made 58 contributions totaling \$4.8 million. The majority of the contributions supported community services to low- and moderate-income individuals including financial counseling; youth and family programs; emergency food assistance; job training; health care; financial counseling; child care; education and mentoring;

## Atlanta, Georgia

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legal assistance; nonprofit capacity building; and other needed services. The bank also made several contributions to support local affordable housing organizations.

Local community credit and community development needs include but are not limited to neighborhood stabilization due to elevated foreclosure rates, job creation and training, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit excellent responsiveness to these identified needs in Atlanta.

Examples of community development investments and contributions include:

- SunTrust is a leader in financing affordable housing using the LIHTC program. The bank has invested approximately \$112.7 million in LIHTC projects or LIHTC funds since 1999, which has provided financial support to develop over 3,900 units of housing affordable to low- and moderate-income individuals in many distressed communities across the Atlanta assessment area. During the review period, the bank invested \$46.5 million in LIHTC projects.
- SunTrust has made two equity investments through the New Market Tax Credit program to help finance several revitalization projects, including the Renaissance Walk at Sweet Auburn that will revitalize a historic African American neighborhood in Atlanta and create at least 60 permanent jobs.
- SunTrust made a \$4 million commitment (\$1.0 million funded during the review period) to keep a minority-owned institution from failing. The bank plays an important role in Atlanta by providing financing for underserved communities.
- SunTrust provided a \$1.0 million contribution to Operation Hope to develop a HOPE Financial Dignity Center in Atlanta, which provides a range of financial empowerment services, including financial counseling and credit management programs.

### Service Test

SunTrust Bank's performance under the service test in the Atlanta assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the assessment area.

#### *Retail Services*

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 183 branch offices and 273 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, the bank opened one branch in a middle-income census tract and closed seven branches, which represented one low-income, one moderate-income, one middle-income, and four upper-income branches in the Atlanta 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. SunTrust Bank offers weekend and 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.

In addition to the 54 branches located in low- and moderate-income geographies, the Atlanta, Georgia assessment area includes an additional nine branches considered to serve a significant portion of low- and moderate-income households, according to SunTrust Bank's geographical branch analysis.



## Atlanta, Georgia

### Geographic Distribution of Branches

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	8	4.4%	0	1	8	8	3	Total	24	8.8%	10	4.8%	0	1	14	21.5%	0	1	88	10.1%	6.6%	5.0%
								SA	16	5.9%	2	1.0%	0	0	14	21.5%	0	1				
Moderate	46	25.1%	0	1	32	46	30	Total	59	21.6%	53	25.5%	0	1	6	9.2%	0	1	207	23.8%	23.3%	21.7%
								SA	6	2.2%	0	0.0%	0	0	6	9.2%	0	1				
Middle	49	26.8%	1	1	30	49	42	Total	75	27.5%	55	26.4%	1	1	20	30.8%	0	2	295	33.9%	37.1%	35.6%
								SA	22	8.1%	2	1.0%	0	0	20	30.8%	0	2				
Upper	80	43.7%	0	4	49	80	58	Total	112	41.0%	89	42.8%	0	4	23	35.4%	0	2	275	31.6%	33.0%	37.7%
								SA	24	8.8%	2	1.0%	0	0	22	33.8%	0	2				
Unknown	0	0.0%	0	0	0	0	0	Total	3	1.1%	1	0.5%	0	0	2	3.1%	0	0	5	0.6%	0.0%	0.0%
								SA	3	1.1%	1	0.5%	0	0	2	3.1%	0	0				
Total	183	100.0%	1	7	119	183	133	Total	273	100.0%	208	100.0%	1	7	65	100.0%	0	6	870	100.0%	100.0%	100.0%
								SA	71	26.0%	7	3.4%	0	0	64	98.5%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 2,346 service hours in various capacities for community development organizations, by participating in 744 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, SunTrust 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 rate lunch programs. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.



## Augusta, Georgia

### **METROPOLITAN AREA** *(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE AUGUSTA, GA ASSESSMENT AREA**

The Augusta, Georgia assessment area consists of Columbia, McDuffie and Richmond Counties. SunTrust Bank operates nine branches offices in the assessment area, representing 3.6% of its branches in Georgia.

##### Population and Income Characteristics

The assessment area population grew slowly from 2000 to 2010 relative to the state of Georgia. The assessment area growth rate was 11.7% compared to 18.3% statewide. Columbia County saw its population grow by 38.9% during this time period while McDuffie County grew by only 3%. Richmond County, 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. As of 2010, the assessment area population was 346,477, representing 3.6% of the total statewide population. Overall assessment area net migration was positive from 2005 to 2010 but Richmond and McDuffie experienced consecutive years of net migration outflows. 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.<sup>226</sup>

Food stamp usage has increased across the assessment area and statewide, an indicator of declining incomes. As of 2010, Richmond and McDuffie Counties each had approximately 27% of their respective populations receiving food stamps compared to 17.9% statewide. Only 7.2% of Columbia County residents, or nearly 9,000 people, were on food stamps in 2010. Poverty is on the rise as well. As of 2011, Richmond County had the highest percentage of its population living in poverty at 19.5%. The statewide poverty rate was 12.6%. Columbia County had the lowest poverty rate at 6.0%.

The percentage of students receiving free and reduced price lunch benefits is also 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 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. In Richmond County, 73.9% of students were eligible for free and reduced lunch compared to 71.6% in McDuffie 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 2012 for the MSA and shows that the estimated median family income increased by \$2,300 or 4.1% during this time period. It also provides a range of the estimated annual family income for each income category (low, moderate, middle and upper).

<sup>226</sup> Internal Revenue Service, Statistics of Income – Migration Data. Accessed through PolicyMap. (accessed July 29, 2012); available from [www.policymap.com](http://www.policymap.com).

## Augusta, Georgia

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

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$55,600</b>	0 - \$27,799	\$27,800 - \$44,479	\$44,480 - \$66,719	\$66,720 - & above
<b>2011</b>	<b>\$57,100</b>	0 - \$28,549	\$28,550 - \$45,679	\$45,680 - \$68,519	\$68,520 - & above
<b>2012</b>	<b>\$57,900</b>	0 - \$28,949	\$28,950 - \$46,319	\$46,320 - \$69,479	\$69,480 - & 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 prices remain relatively low with the exception of Columbia County. Columbia County reached a median home value of \$168,700 in 2010, slightly higher than the Georgia statewide median of \$161,700. Richmond County, home to populous Augusta, saw median home values fluctuate between \$80,000 and \$118,000 in recent years. The 2010 median value in Richmond County was \$99,300.<sup>227</sup>

Census data show that there were 141,725 housing units in the assessment area in 2010, of which 57.5% were owner-occupied, 30.2% were rental units and 12.4% were vacant. While a majority of total units were owner-occupied, a disproportionately higher percentage of housing in low- and moderate-income tracts were rental and vacant units, indicating reduced opportunities for mortgage lending in these areas. The median age of housing stock across the assessment area was 30 years, but this figure increased to 48 years and 38 years in low- and moderate-income tracts, respectively. Additionally, housing permit activity has declined dramatically from its peak years. Single family permits across the combined assessment area declined 58% from 2004 to 2008, but have remained relatively stable since 2009. Columbia County has seen the most activity in this area, accounting for 74.7% of all single family housing permit activity in 2012.<sup>228</sup> Multi-family development is not a significant source of housing in the assessment area.

The assessment area's overall affordability ratio is 36.1 compared to the state of Georgia at 30.6, indicating that housing in the assessment area is more affordable than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>229</sup>

Despite its relative affordability, housing costs are a challenge for many homeowners and renters. For example, in densely populated Richmond County, 28.0% of homeowners and 46.4% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Statewide, 29.6% of homeowners and 47.3% of renters are cost-burdened. Richmond County's challenges are notable because of its high percentage of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income; 10.8% of homeowners and 23.7% of renters are extremely cost-burdened. Additionally, housing affordability in Richmond County is especially challenging for low- and moderate-income families as only 48.9% of homes were affordable to a low- or moderate-income

<sup>227</sup> US Census Bureau. Accessed through PolicyMap (access on January 7, 2013); available from [www.policymap.com](http://www.policymap.com)

<sup>228</sup> US Census Bureau. Accessed through Policy Map. (accessed on January 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>229</sup> US Census Bureau. (accessed on July 1, 2013); available from [www.census.gov](http://www.census.gov).

## Augusta, Georgia

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family of four in 2011. In Columbia County, only 16.3% of homes were affordable to a low- or moderate-income family of four.<sup>230</sup>

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 slightly from 4.6% in January 2011 to 4.8% in December 2012.<sup>231</sup> Home Mortgage Disclosure Act (HMDA) data for the assessment area show that demand for home purchase loans of owner-occupied, one- to four-family dwellings continues to decline. From 2006 to 2011, the number of annual home purchase loan originations across the assessment area fell by 48.9%. Columbia County exhibited the most stability in home purchase loan demand as a result of its rapid growth. While annual home purchase originations declined by one-third from 2006 to 2008, annual production has held steady at just under 2,000 loans in subsequent years. In 2010 Columbia County accounted for 66.2% of all assessment area originations. Loan refinance activity has exhibited more stability since 2008.<sup>232</sup>

### Employment and Economic Conditions

The assessment area is an economically diverse region located approximately 145 miles east of Atlanta and is part of the Augusta-Richmond County, GA-SC Multi-State MSA. The largest city in the assessment area, Augusta, is home to the US Army Signal Center and Fort Gordon. It is also well known for hosting the annual Masters Golf Tournament at the Augusta National Golf Club during April.<sup>233</sup>

As of 2011, total employment across the MSA was 300,066. The top private, nonfarm employment sectors were retail trade, administrative and waste management services, and health care and social assistance. Government and government enterprises employ nearly 60,000 people, which accounts for 20% of the total workforce. Local government is the largest employer in this category with 21,381 jobs. Richmond County has the largest employment base at 134,265 jobs.

Major employers in the assessment area include Fort Gordon with more than 20,000 military and civilian personnel, Georgia Health Sciences University with approximately 4,700 employees, and the Richmond County School System with more than 4,400 employees.<sup>234</sup> Fort Gordon's estimated annual economic impact is \$1.38 billion. This includes but is not limited to salaries, housing assistance, construction projects, and medical services. The US Army Signal Center and Fort Gordon trains more military personnel than any other branch training center of the United States Army.<sup>235</sup>

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 and regional economies. 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.<sup>236</sup> In 2011, the Savannah River Site in Aiken, South Carolina announced that it would trim its workforce

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<sup>230</sup> US Census Bureau. Accessed through Policy Map. (accessed on July 3, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>231</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>232</sup> FFIEC. Home Mortgage Disclosure Act. Accessed through Policy Map. (accessed on July 9, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>233</sup> US Department of Housing and Urban Development. "Comprehensive Housing Market Analysis – Augusta, Georgia-South Carolina" (accessed on January 9, 2013); available from [http://www.huduser.org/portal/publications/econdev/mkt\\_analysis.html](http://www.huduser.org/portal/publications/econdev/mkt_analysis.html).

<sup>234</sup> Augusta Economic Development Authority. (accessed on July 9, 2013); available from <http://www.augustaeda.org/LargestEmployers.html>.

<sup>235</sup> Augusta Economic Development Authority. (accessed on July 9, 2013); available from <http://www.augustaeda.org/FortGordon.html>.

<sup>236</sup> 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](http://www.wrdw.com/home/headlines/Augusta_tops_list_of_private_job_losses_157667105.html).

## Augusta, Georgia

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by about 20%, equating to approximately 2,000 jobs lost. With an average salary of \$85,000, these reductions have had a ripple effect on the regional economy.<sup>237</sup> 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 expected to bring more than 4,000 jobs tied to construction during the peak years of 2013-2015.<sup>238</sup> 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 an investment of \$200,000 in community programs to support Augusta's ongoing community engagement efforts.<sup>239</sup>

The Augusta area has received several recognitions in recent years for its economic vitality. In the Brookings Institute 2011 Metro Monitor report, the Augusta GA-SC multi-state MSA was named as one of the 20 strongest performing metro areas, citing the area's strong performance in job growth since the recession.<sup>240</sup> In 2009, Forbes rated the Augusta metro area 5<sup>th</sup> for the "Best Bang-For-The Buck Cities" due to job growth, and 22<sup>nd</sup> 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.<sup>241,242</sup> 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."<sup>243</sup>

McDuffie County is a Certified Work Ready Community and home to over 30 manufacturing and distribution companies. A Certified Work Ready Community is a designation given by the Governor's Office of Workforce Development to certify that the community has the skilled workforce that business demands and the educational infrastructure to drive economic growth and prosperity. To earn the designation, counties must demonstrate a commitment to improving public high school graduation rates through measurable increases and drive citizens who have not received a high school diploma to earn a General Educational Development (GED).<sup>244</sup> In order to qualify for this certification, communities must designate a team of economic development, government, and education partners to create programs that meet certification criteria.<sup>245</sup>

Unemployment remains a challenge across the region. The table below shows that unemployment rates are mixed across the assessment area with Richmond and McDuffie Counties lagging the MSA and the state. The nationwide average unemployment rates in 2011 and 2012 were 8.9% and 8.1% respectively.<sup>246</sup>

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<sup>237</sup> 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>.

<sup>238</sup> 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/>.

<sup>239</sup> Starbucks. (accessed January 9, 2013); available from [http://news.starbucks.com/article\\_display.cfm?article\\_id=679](http://news.starbucks.com/article_display.cfm?article_id=679)

<sup>240</sup> Brookings Institute. "Metro Monitor" (accessed January 10, 2013); available from [http://www.brookings.edu/~media/programs/metro/0314\\_metro\\_monitor](http://www.brookings.edu/~media/programs/metro/0314_metro_monitor).

<sup>241</sup> 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>

<sup>242</sup> 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>

<sup>243</sup> 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>.

<sup>244</sup> State of Georgia. (accessed on July 9, 2013); available from <http://workforce.georgia.gov/certified-work-ready-communities>.

<sup>245</sup> McDuffie Mirror. (accessed on July 9, 2013); available from [http://mirror.augusta.com/stories/073108/new\\_467789.shtml](http://mirror.augusta.com/stories/073108/new_467789.shtml).

<sup>246</sup> Bureau of Labor Statistics. (accessed on January 8, 2013); available from <http://www.bls.gov/home.htm>.

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### Unemployment Rates

Assessment Area: GA Augusta

Area	Years - Annualized		
	2010	2011	2012
Columbia Co.	7.0	7.1	6.8
McDuffie Co.	10.8	11.1	10.2
Richmond Co.	10.8	10.6	10.4
Augusta MSA	9.3	9.2	8.8
<b>Georgia</b>	<b>10.2</b>	<b>9.8</b>	<b>9.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### 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 strong economy compared to other cities in the southeast, that the local housing market is relatively strong and that there is robust 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 noted that they would like see banks participate more actively in local revitalization projects as well increase small business lending in low- and moderate-income communities. Local and small regional banks are currently more responsive to the needs of the community than larger national banks.

The Laney Walker-Bethlehem neighborhood is a 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, set up financial incentives for developers and homebuyers, selected a team of development partners and created a marketing strategy to promote the overall effort. Activities 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.<sup>247</sup>

For many residents, access to traditional banking products and services is a challenge. 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 12.8% of households in Augusta are unbanked relative to 12.2% in statewide. Additionally, 25.2% of households in Augusta are listed as underbanked, meaning they have a bank account but continue to rely on alternative

<sup>247</sup> Laney Walker-Bethlehem. (accessed on January 10, 2013); available from <http://www.laneywalkerbethlehem.com/overview/history/>



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financial services, like check-cashing services, payday loans, rent-to-own agreements, or pawn shops. This compares to 19.4% of underbanked households across the state of Georgia.<sup>248</sup>

Georgia received a significant allocation of funds under the federal government's Neighborhood Stabilization Program (NSP) for neighborhood revitalization and stabilization activities, as did local governments. The state was awarded \$77.1 million under NSP1 and \$19.9 million under NSP3. The City of Augusta received an NSP1 allocation of \$2.5 million while Augusta-Richmond County was awarded \$1.2 million under NSP3 for neighborhood stabilization activities.<sup>249</sup>

There are 23 Community Development Financial Institutions (CDFIs) in the state of Georgia but none are located inside the assessment area. Community development opportunity also includes participation in the LIHTC program. The state of Georgia allocated \$20 million in federal tax credits for rental properties serving low-income tenants.<sup>250</sup> Georgia also offers tax credits at the state level.

### Competition

The assessment area is an active bank market. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 15 financial institutions operating 81 branch locations with a total of \$5.2 billion in deposits. SunTrust Bank ranked 3<sup>rd</sup> with deposit market share of 13.2% (\$688.3 million). Wells Fargo Bank had the largest deposit market share at 25.3% followed by Georgia Bank & Trust Company of Augusta with 24.3%.

HMDA and CRA lending are dominated by a few large volume lenders. In 2010, SunTrust Bank ranked 10<sup>th</sup> out of 39 CRA reporters by originating 3.1% of all CRA loans. In 2011, the bank ranked 11<sup>th</sup> out of 50 CRA reporters but decreased its CRA lending performance to 2.5% of all CRA loans. In 2010 and 2011, activity remained constant at 113 loans. For HMDA lending, SunTrust Bank ranked 30<sup>th</sup> in 2010 and 29<sup>th</sup> in 2011 with less than 1% of total HMDA loans in each year. Wells Fargo Bank, Georgia Bank and Trust of Augusta and First Bank of Georgia were consistently the top HMDA lenders in the assessment area.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>248</sup> Bank On. 2011. (accessed on January 3, 2013); available from <http://webtools.joinbankon.org/community/profile?state=GA&place=Augusta>

<sup>249</sup> 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>.

<sup>250</sup> SC State Housing. (accessed on January 8, 2013); available from [http://www.schousing.com/Housing\\_Partners/Tax\\_Credits](http://www.schousing.com/Housing_Partners/Tax_Credits).

# Augusta, Georgia

## Combined Demographics Report

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	15.5	6,756	8.3	2,663	39.4	17,688	21.8
Moderate-income	11	19.0	10,868	13.4	2,426	22.3	13,409	16.5
Middle-income	23	39.7	40,663	50.0	4,216	10.4	16,993	20.9
Upper-income	15	25.9	22,998	28.3	674	2.9	33,195	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	58	100.0	81,285	100.0	9,979	12.3	81,285	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,815	4,311	5.8	33.6	6,593	51.4	1,911	14.9
Moderate-income	19,398	9,045	12.2	46.6	7,843	40.4	2,510	12.9
Middle-income	60,431	36,897	49.8	61.1	18,325	30.3	5,209	8.6
Upper-income	31,905	23,798	32.1	74.6	6,198	19.4	1,909	6.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	124,549	74,051	100.0	59.5	38,959	31.3	11,539	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,701	8.7	1,474	8.2	162	17.9	65	8.9
Moderate-income	2,423	12.4	2,212	12.3	114	12.6	97	13.3
Middle-income	8,573	43.8	7,926	44.1	335	37.0	312	42.9
Upper-income	6,893	35.2	6,345	35.3	295	32.6	253	34.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19,590	100.0	17,957	100.0	906	100.0	727	100.0
	Percentage of Total Businesses:			91.7		4.6		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	3.6	5	3.6	0	0.0	0	0.0
Moderate-income	14	10.0	14	10.1	0	0.0	0	0.0
Middle-income	87	62.1	86	62.3	1	50.0	0	0.0
Upper-income	34	24.3	33	23.9	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	140	100.0	138	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Based on 2011 D&B information according to 2000 Census Boundaries.



# Augusta, Georgia

## Combined Demographics Report

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	11.1	5,822	6.8	2,514	43.2	19,848	23.3
Moderate-income	20	27.8	21,374	25.1	4,683	21.9	14,089	16.5
Middle-income	23	31.9	27,848	32.7	3,078	11.1	16,075	18.9
Upper-income	21	29.2	30,150	35.4	1,482	4.9	35,182	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	72	100.0	85,194	100.0	11,757	13.8	85,194	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,553	3,869	4.8	30.8	6,094	48.5	2,590	20.6
Moderate-income	38,375	18,466	22.7	48.1	14,433	37.6	5,476	14.3
Middle-income	45,347	26,891	33.0	59.3	14,014	30.9	4,442	9.8
Upper-income	45,450	32,191	39.5	70.8	8,246	18.1	5,013	11.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	141,725	81,417	100.0	57.4	42,787	30.2	17,521	12.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1,468	7.9	1,307	7.7	112	12.6	49	7.1
Moderate-income	4,070	22.0	3,779	22.3	139	15.6	152	21.9
Middle-income	5,745	31.0	5,199	30.7	315	35.4	231	33.3
Upper-income	7,240	39.1	6,656	39.3	323	36.3	261	37.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18,523	100.0	16,941	100.0	889	100.0	693	100.0
	Percentage of Total Businesses:			91.5		4.8		3.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	9	5.9	9	6.0	0	0.0	0	0.0
Moderate-income	48	31.4	46	30.7	2	66.7	0	0.0
Middle-income	45	29.4	44	29.3	1	33.3	0	0.0
Upper-income	51	33.3	51	34.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	153	100.0	150	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Augusta, Georgia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### **Lending Test**

SunTrust Bank's lending performance in the Augusta 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. In addition, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 269 (64.2%) small business loans compared to 150 (35.8%) HMDA loans, excluding multifamily loans, in the Augusta 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. The Augusta assessment area contains 0.6% of the bank's total HMDA lending and 0.8% of its total small business lending by number of loans. In comparison, 0.5% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### ***Small Business Loans***

SunTrust Bank's small business lending in low-income census tracts is good. The bank's small business lending in low-income tracts was above the percentage of small businesses in those tracts throughout the review period. In comparison to the aggregate, the bank originated 8.9% of its small business loans in low-income tracts in 2011, which is comparable to the 8.4% of aggregate loans made in low-income tracts.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was similar to or above the percentage of small businesses in those tracts throughout the review period. Moreover, in comparison to aggregate, the bank's performance was slightly above aggregate performance in 2011.

The bank's small business lending in middle-income census tracts was less than the percentage of small businesses located in middle-income tracts, while lending in upper-income tracts was greater than the percentage of small businesses in upper-income tracts in the assessment area in 2010 and 2011, but less than the percentage of small businesses in 2012.

#### ***Home Purchase Loans***

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was below the percentage of owner-occupied units in low-income tracts in 2010 and 2011, and was below aggregate performance as well in 2011. However, the bank's performance improved in 2012; 5.9% of its home purchase loans were originated in low-income tracts, where 4.8% of owner-occupied units are located.

## Augusta, Georgia

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Home purchase lending in moderate-income tracts is adequate. In 2010 and 2011, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was similar to the percentage of owner-occupied units located in these tracts. Additionally, in 2011, the bank compared favorably to the aggregate. However, most recently in 2012, the bank's home purchase lending fell below the percentage of owner-occupied units in moderate-income tracts.

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

SunTrust Bank's home refinance lending in low-income census tracts is adequate. The bank's home refinance lending in low-income tracts was slightly below the percentage of owner-occupied units in low-income tracts in 2010 and 2011, but was above in 2012. The bank also outperformed the aggregate in 2011; however, SunTrust's volume of lending in low-income tracts was very low in this product category in the Augusta assessment area.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011, but was greater than in 2012. The bank also outperformed the aggregate in 2011; however, SunTrust's volume of lending in moderate-income tracts was very low in this product category in the Augusta assessment area.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. The bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. Additionally, the bank outperformed the aggregate in this category; however, the bank's volume of lending in low-income tracts was very low in this product category in the assessment area.

The bank's home improvement lending in moderate-income census tracts is good. SunTrust Bank's performance was similar to or greater than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Most recently, the bank originated 55.3% of its home improvement loans in moderate-income tracts, significantly greater than the 22.7% of owner-occupied units in those tracts. In comparison to aggregate, the bank performed similarly to aggregate in 2011.

The bank's home improvement lending in middle-income tracts was above the percentage of owner-occupied units in these tracts in 2011, but below in 2012. In upper-income tracts, the bank's lending was less than the percentage 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 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.

### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the review period. Most recently, in 2012, the bank originated 33.7% of its small business loans to businesses with revenues of \$1 million or less, while businesses of this size comprised 91.5% of total businesses. Moreover, the bank performed below the aggregate in 2011, originating 30.4% of its loans to small businesses, compared to 49.3% of aggregate loans.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, the bank's performance was better than the aggregate in 2011.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. The bank also 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

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was below the percentage of low-income families in the assessment area. Most recently, the bank made 11.8% of its refinance loans to low-income borrowers in 2012, compared to 23.3% of families in the assessment area classified as low-income. The bank's performance was significantly below aggregate performance in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was similar to or greater than the percentage of moderate-income families in the assessment area throughout the review period. Most recently, in 2012, the bank made 17.6% of its home refinance loans to moderate-income borrowers, compared to 16.5% of families classified as moderate-income; however, this performance was based on a small volume of loans originated in this product category in the Augusta assessment area.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers was greater than the percentage of low-income families in

## Augusta, Georgia

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the assessment area throughout the review period. Additionally, the bank's performance was substantially above aggregate performance in 2011.

The bank's home improvement lending to moderate-income borrowers is good. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was above the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was better than the aggregate performance in 2011; however, SunTrust's volume of lending in moderate-income tracts was low in this product category in the Augusta assessment area, particularly in 2010 and 2011.

The bank's home improvement lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area in 2010 and 2011, but greater than in 2012. For upper-income borrowers, the bank's lending was less than the percentage of upper-income families in the Augusta assessment area.

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Augusta, Georgia assessment area. The bank originated five community development loans totaling \$9.3 million during the review period. The majority of loans supported affordable housing targeted to low- and moderate-income individuals and promoted economic development by financing small businesses. Primary areas of community development need in the assessment area include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, job growth, and financial stability for residents. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs.

Examples of community development lending include:

- Construction financing for a 75-unit housing development where 100% of units are income-restricted for low and moderate-income residents;
- One SBA 504 loan that promotes economic development by financing a small business; and
- Credit for a mechanical contractor business located in a moderate-income tract and SBA HUB Zone that supports permanent job retention for low- and moderate-income persons.

### **Investment Test**

SunTrust's performance under the investment test in Augusta, Georgia is excellent. The bank had 10 investments totaling \$22.7 million, including three current period investments totaling \$18.6 million. The bank supported affordable housing for low- and moderate-income individuals through the purchase of low income housing tax credits, GNMA and HUD bonds and provided support to small businesses through the purchase of SBA 504 securities. During the review period, the bank invested almost \$16.4 million in two LIHTC projects totaling 150 units of affordable housing, that are part of a major redevelopment plan for a former public housing site.

The bank made 32 contributions totaling \$74,300. The majority of the contributions were made to organizations that provide community services to low- and moderate-income individuals including job training; medical care; food assistance; childcare; financial counseling; and other needed services. The bank also made several contributions to support local affordable housing organizations.

## Augusta, Georgia

Local community credit and community development needs include but are not limited to neighborhood revitalization, access to credit for small businesses, job creation and financial stability for low- and moderate-income individuals, and affordable housing. SunTrust's investments and contributions exhibit excellent responsiveness to several of these identified needs in Augusta.

### Service Test

SunTrust Bank's performance under the service test in the Augusta assessment area is poor. SunTrust Bank's retail and community development services reflect poor responsiveness to the needs of the assessment area.

### Retail Services

SunTrust 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 nine branch offices and 12 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed one branch located in a moderate-income census tract in the Augusta, Georgia 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. SunTrust Bank offers weekend and 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.

#### Geographic Distribution of Branches

Assessment Area: GA Augusta

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed	#	%				#	%	Open	Closed	#	%	Open	Closed	#	%					
					#	%	#											%	#	%	#	%
Low	2	22.2%	0	0	2	2	0	Total	2	16.7%	2	22.2%	0	0	0	0.0%	0	0	8	11.1%	8.0%	7.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	2	22.2%	0	1	2	2	1	Total	4	33.3%	2	22.2%	0	1	2	66.7%	0	0	20	27.8%	26.5%	22.0%
								SA	2	16.7%	0	0.0%	0	0	2	66.7%	0	0				
Middle	2	22.2%	0	0	1	2	1	Total	2	16.7%	2	22.2%	0	0	0	0.0%	0	0	23	31.9%	32.9%	31.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	3	33.3%	0	0	3	3	2	Total	4	33.3%	3	33.3%	0	0	1	33.3%	0	0	21	29.2%	32.6%	39.1%
								SA	1	8.3%	0	0.0%	0	0	1	33.3%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	9	100.0%	0	1	8	9	4	Total	12	100.0%	9	100.0%	0	1	3	100.0%	0	0	72	100.0%	100.0%	100.0%
								SA	3	25.0%	0	0.0%	0	0	3	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 88 service hours in various capacities for community development organizations, by participating in 13 different community development service activities. The community development services that were offered primarily focused on supporting organizations that serve low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust

## Augusta, Georgia

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Bank employees volunteered by providing counsel to an organization that provides consumer credit counseling to low- and moderate-income individuals.



## Savannah, Georgia

### METROPOLITAN AREA

(Full Scope Review)

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SAVANNAH, GA ASSESSMENT AREA

The Savannah, Georgia assessment area consists of Chatham County, which is part of the three-county Savannah MSA. Bryan and Effingham are the other counties in the MSA. Savannah is the principal city in the assessment area. The assessment area consists of 71 census tracts; 11, or 15.5%, are low-income and 22, or 31.0%, are moderate-income income. SunTrust had 15 branches in the AA as of December 31, 2012.

#### Population and Employment Statistics

Population in Chatham County grew by 14.3% between 2000 and 2010, which was less than the population growth rate for Georgia of 18.3%. The growth in Chatham County occurred outside the city of Savannah, which actually lost population over the decade. In 2010, the population in the city of Savannah was 151,833 and the population of Chatham County was 265,128.<sup>251</sup>

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 2012 for the Savannah MSA. The chart provides a range of the estimated annual family income for each income category (low, moderate, middle and upper). As shown the median family income increased by about 3.1% from \$59,000 in 2010 to \$60,800 in 2012.

#### **Borrower Income Levels Savannah, GA MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2010</b>	<b>\$59,000</b>	0	- \$29,499	\$29,500	- \$47,199	\$47,200	- \$70,799	\$70,800	- & above
<b>2011</b>	<b>\$60,000</b>	0	- \$29,999	\$30,000	- \$47,999	\$48,000	- \$71,999	\$72,000	- & above
<b>2012</b>	<b>\$60,800</b>	0	- \$30,399	\$30,400	- \$48,639	\$48,640	- \$72,959	\$72,960	- & above

According to US census data, the median family income is much lower in the city of Savannah. In 2010, the median family income in Savannah was \$44,230 compared to \$55,640 in Chatham County.

Poverty has been on the rise in Savannah and Chatham County. According to US census data, in 2010 almost 25% of Savannah residents lived below the poverty line, compared to 18% in the county and 17% statewide. According to a community contact, the poverty rate is significantly higher in five neighborhoods in the city of Savannah. While poverty is concentrated in Savannah, the poverty rate has been rising faster in Chatham County, replicating the trend seen across the country over the past 10 years of increasing suburban poverty. Since 2000, reliance on federal assistance has been increasing, and in 2010, 16.4% of Chatham County residents received food stamps.<sup>252</sup>

<sup>251</sup> US Census Bureau, Accessed through PolicyMap. (accessed on July 22, 2013); available from <http://www.policymap.com>

<sup>252</sup> U.S. Census Bureau. Accessed through PolicyMap (accessed on July 22, 2013); available from <http://policymap.com>

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### Housing Characteristics

The housing market in Savannah declined due to the national recession and housing market collapse. The market has shown some signs of stabilization, but remains soft with slower sales and residential construction. Home prices declined steadily between 2008 and 2012, but started to recover in mid-2012. According to Corelogic, the median home value in December 2012 was \$168,500.<sup>253</sup> Home sales in the market have slowed, falling by over 38% between 2006 and 2011. In 2011, 4,473 homes sold in Chatham County, compared to 7,323 in 2006.<sup>254</sup>

New home construction in the assessment area peaked in 2006 with 2,692 new single family permits issued and declined by 83% by 2011 to just 655 new permits. Construction activity started picking up in 2012 though new permits remain far below the peak levels.<sup>255</sup> Mortgage delinquencies increased in Savannah, though the area has fared better than the rest of the state. The percent of seriously delinquent mortgages in the assessment area (defined as more than 90 days past due or in foreclosure) has hovered around 5.3% since January 2011, while the percent of seriously delinquent mortgages in the state has fallen from a high of 7.8% in January 2011 to 6.3% in December 2012.<sup>256</sup>

Census data indicates that there were 116,632 housing units located in Chatham County in 2010, of which 51% were owner-occupied, 36% were rental, and 14% were vacant. 53% of units in low-income census tracts and 47% in moderate-income tracts were rental units. The vacancy rate is also significantly higher in low- and moderate income census tracts. The median age of the housing stock across the assessment area was 33 years, though housing units in the low- and moderate-income census tracts were considerably older.<sup>257</sup>

The assessment area's overall affordability ratio is 25.4 compared to the state of Georgia at 30.6, indicating that housing in the assessment area is less affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>258</sup>

Housing costs are a challenge for many homeowners and renters. In Chatham County, 32% of homeowners and 50% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Approximately 25% of renters are considered severely cost burdened in Chatham County, meaning housing costs account for more than 50% of household income. The percentage of cost burdened renters is higher within the city of Savannah than in the remainder of the county. Statewide, 29.6% of homeowners and 47.7% of renters are cost-burdened. The lowest income renters are the most likely to be cost burdened. In Chatham County, 75.6% of renters with incomes less than \$20,000 are cost burdened.<sup>259</sup> A recent report by the National Low Income Housing Coalition confirms housing affordability is a problem in Savannah. According to the study, a minimum wage worker would have to work 2.3 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in Chatham County.<sup>260</sup>

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<sup>253</sup> Federal Reserve Bank of Atlanta calculations of data provided by Corelogic.

<sup>254</sup> Boxwood Means. Accessed through PolicyMap. (accessed on July 22, 2013); available from <http://policymap.com>

<sup>255</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

<sup>256</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS. FRB Atlanta calculations of 2010 American Community Survey data.

<sup>257</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>258</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>259</sup> U.S. Census Bureau, Accessed through PolicyMap (accessed on July 22, 2013); available from <http://policymap.com>

<sup>260</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/or/2013>

## Savannah, Georgia

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### Employment and Economic Conditions

Savannah has a five-tiered economy consisting of manufacturing, transportation and the port, tourism, military, and miscellaneous businesses such as health care. As of 2010, total employment in the assessment area was approximately 113,589 jobs with employment concentrated in the following industries: government and government enterprises, health care and social assistance, and retail trade. Major employers within the assessment area include Hunter Army Airfield, Fort Stewart, Gulfstream Aerospace Corporation, Memorial University Medical Center, St. Josephs/Candler, and Savannah-Chatham County Board of Education.<sup>261</sup>

The tourism and hospitality industry is one of the largest economic drivers in Savannah. Tourism declined significantly during the recession, but the area has seen a rebound over the past couple years with indicators pointing to a 10.0% increase. The Port of Savannah, the 2<sup>nd</sup> largest container port in the US, is another economic anchor for the region. The port recently completed a \$5 million expansion that increases refrigerated storage space.<sup>262</sup>

Savannah also has a strong manufacturing sector, which produces a variety of consumer goods that range from corporate jets to baked goods to dental equipment. Among the high-profile manufacturers are International Paper, Georgia Pacific, Weyerhaeuser, Gulfstream Aerospace, and JCB North America. In early 2010, Gulfstream announced plans for a \$500 million plant expansion, which is expected to add approximately 1,300 jobs over seven years. As part of Gulfstream's expansion projects, the Savannah/Hilton Head International Airport began plans to expand in late 2011; this 890-acre project is estimated to create 1,000 jobs.<sup>263</sup> The manufacturing segment of the economy also received a boost in 2009 when the construction of a \$325 million Mitsubishi Power Systems American plant in west Chatham County was announced; the plant created about 500 jobs.

Savannah has continued to maintain an active military presence. The city is the site of Hunter Army Airfield, a part of the Fort Stewart complex, which is the largest military installation east of the Mississippi. Boasting the US Army's longest runway in the eastern U.S., Hunter serves as a location from which troops and equipment based at Hunter and Fort Stewart can be deployed quickly throughout the globe. Fort Stewart, which is headquartered 40 miles southwest of Savannah, is home to the 3<sup>rd</sup> Infantry Division. In 2009, the two installations accounted for a payroll of more than \$1.38 billion. In addition, Savannah is also home to the 165<sup>th</sup> Airlift Wing of the Georgia National Guard, as well as units of the Coast Guard and other components of the Air Guard.<sup>264</sup>

Job loss has had a negative impact on the local economy. Between 2007 and 2010, nonfarm payroll in the Savannah MSA declined by about 3.3% annually. From 2007 until 2010, the unemployment rate more than doubled, increasing from 4.1% to 9.2%. As noted in the table below, the unemployment rate for Chatham County started to decline in 2012 to 8.6%, and while higher than the unemployment rate for the entire MSA, it remains below the rate for the state of Georgia at 9.0%.<sup>265</sup>

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<sup>261</sup> US Department of Housing and Urban Development, Office of Policy Development and Research. "Savannah, Georgia" (Oct 1, 2011). (accessed July 22, 2013); available at: [http://www.huduser.org/portal/publications/pdf/SavannahGA\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/SavannahGA_comp_12.pdf)

<sup>262</sup> US Department of Housing and Urban Development, Office of Policy Development and Research. "Savannah, Georgia" (Oct 1, 2011). (accessed July 22, 2013); available at: [http://www.huduser.org/portal/publications/pdf/SavannahGA\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/SavannahGA_comp_12.pdf)

<sup>263</sup> US Department of Housing and Urban Development, Office of Policy Development and Research. "Savannah, Georgia" (Oct 1, 2011). (accessed July 22, 2013); available at: [http://www.huduser.org/portal/publications/pdf/SavannahGA\\_comp\\_12.pdf](http://www.huduser.org/portal/publications/pdf/SavannahGA_comp_12.pdf)

<sup>264</sup> Savannah Chamber of Commerce (accessed on February 21, 2013); available from <http://www.savannahchamber.com/economic-development>

<sup>265</sup> U.S. Census Bureau, Accessed through PolicyMap (accessed on February 21, 2013); available from <http://policymap.com>

## Savannah, Georgia

### Unemployment Rates

Assessment Area: GA Savannah

Area	Years - Annualized		
	2010	2011	2012
Chatham Co.	9.2	9.2	8.6
Savannah MSA	9.1	9.0	8.3
<b>Georgia</b>	<b>10.2</b>	<b>9.8</b>	<b>9.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Competition

The assessment area is a somewhat active banking market that includes various sizes of financial institutions ranging from community banks to large national institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, Wells Fargo holds the highest deposit market share with 24.7% of the deposits and has 16 branches in the market area. SunTrust has the 2<sup>nd</sup> highest deposit market share with 21.6 % of total deposits.

SunTrust ranked 23<sup>rd</sup> out of 263 HMDA reporters in 2010 with 1.0% of total loans. In 2011, SunTrust ranked 21<sup>st</sup> out of 246 HMDA reporters with nearly 0.9% of the HMDA loans. Bank of America, Wells Fargo, JP Morgan Chase, and SunTrust Mortgage were the top HMDA lenders in the market.

SunTrust ranked 4<sup>th</sup> out of 46 CRA reporters in 2010 with 7.9% of the CRA loans. In 2011, SunTrust ranked 7<sup>th</sup> out of 54 CRA reporters with 5.3% of the CRA loans. American Express Bank was the top CRA lender in the market for both years.

### Community Contacts and Community Development Opportunities

To aid communities impacted by foreclosures, the federal government created the Neighborhood Stabilization Program (NSP) in late 2008. Through two rounds of NSP allocations, \$3 million was awarded to the city of Savannah. Savannah used NSP funds to demolish, acquire and rehab nearly 100 dilapidated structures for redevelopment, and financed the construction of 24 affordable housing units.<sup>266</sup> Additionally, the City of Savannah Housing Department is providing approved applicants with down payment assistance up to \$50,000 through its DreamMaker PLUS program with NSP funding in certain CDBG targeted neighborhoods and revitalization areas.

There have been significant redevelopment efforts in Savannah to deconcentrate poverty and rehabilitate public and HUD-assisted housing into viable and sustainable mixed-income neighborhoods with access to services, schools, public assets, transportation, and jobs. Along with a \$300,000 planning grant from HUD's Choice Neighborhoods Initiative (CNI), the Housing Authority of Savannah (HAS) will utilize HUD's Rental Assistance Demonstration (RAD) program to develop and implement a comprehensive neighborhood revitalization strategy on the former Robert Hitch Village and Fred Wessels Homes site, identified as *The East Savannah Gateway*. Redevelopment projects such as this one and the newly completed Savannah Gardens,

<sup>266</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (Accessed on July 5, 2013); Available at: <https://hudnsphelp.info/index.cfm>

## Savannah, Georgia

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create a tremendous opportunity for community development financing and bank presence in a mixed-income, mixed use community.

Encouraging for small business owners are recent comments made by City Manager Stephanie Cutter. She outlined her vision for Savannah that included promotion of micro and small business opportunities by way of revamping the Savannah Entrepreneurial Center, adding enterprise zone designations, and developing incubator space. She noted that the incubator space would give small businesses that are unable to afford the cost of building rental and support staff the use of shared space and administrative support with other small business owners.

The Small Business Jobs Act of 2010 created the State's Small Business Credit Initiative (SSBCI) with the purpose of strengthening state lending programs that support small businesses and manufacturers. Georgia was allocated \$48 million from the US Treasury. Georgia's SSBCI consists of three programs that provide credit enhancements to strengthen credits, reduce the risk for the bank and incentivize banks to do transactions that they might not otherwise consider. Of the three programs, the one gaining the most traction is Georgia Funding for CDFIs; it allows approved CDFIs to utilize SSBCI funds to partner with banks in providing credit to underserved small businesses for eligible projects. Georgia recently added another component, Georgia Loan Participation Program (GA LPP), which allows SSBCI funds to purchase up to a 25% participation in a loan to a small business originated by a private lender.

There are three certified CDFIs serving the Savannah MSA, one of which is Savannah Business Assistance Corporation (SBAC). SBAC provides a wide range of loan products for small businesses including USDA loans, SBA 504 and 7(a) loans, microloans, State Small Business Credit Initiative (SSBCI), and the Savannah Regional Small Business Capital Fund. The latter product is capitalized by four area banks: BB&T, Bank of America, SunTrust Bank, and Wells Fargo Bank, to promote economic growth in the Savannah region. The Capital Fund seeks to undertake community development activities such as neighborhood commercial revitalization, and special projects with a significant community development impact.

Related to financial stability, National League of Cities has launched an innovative, two-year pilot program called Local Interventions for Financial Empowerment through Utility Payments (LIFT-UP) that seeks to help low-income families pay their utility bills and achieve financial stability. Savannah was selected to participate in the pilot. Essentially, City-owned utilities will identify and refer indebted residents to a financial counselor. The counselor will work with families to identify their financial needs, connect them to existing services and in some instances, work with utility companies to negotiate a restructured debt repayment plan. The LIFT-UP initiative is supported by grants from the Center for Financial Services Innovation (CFSI) Financial Capability Innovation Fund II, the Ford Foundation, and the Annie E. Casey Foundation.

In addition to LIFT-Up, Step-Up Savannah and Bank On Savannah have been aggressively working to increase financial stability of Savannah residents. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 8.3% of households in the Savannah MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution. Meanwhile, 21.4% 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 city of Savannah itself has even higher levels of unbanked and underbanked populations at 13.1% and 24.9%, respectively.<sup>267</sup> It is important to note that both percentages for Savannah MSA and Savannah are higher than the national average.

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<sup>267</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Miami, FL. Available: <http://webtools.joinbankon.org/community/search>. Accessed July 5, 2013.

## Savannah, Georgia

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Step-Up Savannah has received national recognition as a comprehensive anti-poverty initiative. The collaborative brings together a wide range of agencies that provide workforce training, microenterprise assistance, homeownership counseling, financial coaching, access to financial services (as mentioned above), and free tax assistance. While poverty remains very high in certain neighborhoods, the coordinated poverty alleviation program has received tremendous support from national foundations, local government, and other funders. The collaborative effort provides numerous partnership opportunities for local financial institutions to engage in addressing a chronic issue in the city of Savannah.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.



# Savannah, Georgia

## 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
<b>Total Assessment Area</b>	<b>68</b>	<b>100.0</b>	<b>59,750</b>	<b>100.0</b>	<b>7,031</b>	<b>11.8</b>	<b>59,750</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>99,683</b>	<b>54,288</b>	<b>100.0</b>	<b>54.5</b>	<b>35,577</b>	<b>35.7</b>	<b>9,818</b>	<b>9.8</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,213	6.9	1,057	6.7	86	8.5	70	10.1
Moderate-income	3,452	19.7	3,088	19.5	234	23.2	130	18.8
Middle-income	8,007	45.6	7,194	45.4	472	46.7	341	49.2
Upper-income	4,820	27.5	4,473	28.2	197	19.5	150	21.6
Unknown-income	55	0.3	32	0.2	21	2.1	2	0.3
<b>Total Assessment Area</b>	<b>17,547</b>	<b>100.0</b>	<b>15,844</b>	<b>100.0</b>	<b>1,010</b>	<b>100.0</b>	<b>693</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>90.3</b>		<b>5.8</b>		<b>3.9</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1	1.3	1	1.4	0	0.0	0	0.0
Moderate-income	22	28.9	19	26.4	3	75.0	0	0.0
Middle-income	28	36.8	27	37.5	1	25.0	0	0.0
Upper-income	25	32.9	25	34.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>76</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				<b>94.7</b>		<b>5.3</b>		<b>.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.



# Savannah, Georgia

## 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	11	15.5	6,010	9.6	2,245	37.4	14,390	23.1
Moderate-income	22	31.0	16,490	26.4	3,088	18.7	11,301	18.1
Middle-income	18	25.4	16,457	26.4	935	5.7	12,075	19.4
Upper-income	18	25.4	23,420	37.5	961	4.1	24,611	39.5
Unknown-income	2	2.8	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>71</b>	<b>100.0</b>	<b>62,377</b>	<b>100.0</b>	<b>7,229</b>	<b>11.6</b>	<b>62,377</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,190	3,387	5.7	27.8	6,401	52.5	2,402	19.7
Moderate-income	33,168	12,628	21.4	38.1	15,688	47.3	4,852	14.6
Middle-income	32,288	16,868	28.6	52.2	10,653	33.0	4,767	14.8
Upper-income	38,986	26,106	44.3	67.0	8,719	22.4	4,161	10.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>116,632</b>	<b>58,989</b>	<b>100.0</b>	<b>50.6</b>	<b>41,461</b>	<b>35.5</b>	<b>16,182</b>	<b>13.9</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	1,131	6.8	1,003	6.7	72	7.5	56	8.2
Moderate-income	4,302	25.8	3,816	25.4	309	32.4	177	26.0
Middle-income	4,942	29.7	4,495	29.9	237	24.8	210	30.8
Upper-income	6,217	37.3	5,669	37.8	314	32.9	234	34.4
Unknown-income	60	0.4	33	0.2	23	2.4	4	0.6
<b>Total Assessment Area</b>	<b>16,652</b>	<b>100.0</b>	<b>15,016</b>	<b>100.0</b>	<b>955</b>	<b>100.0</b>	<b>681</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>90.2</b>		<b>5.7</b>		<b>4.1</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	%	#	%	#	%
Low-income	4	5.4	3	4.2	1	33.3	0	0.0
Moderate-income	13	17.6	13	18.3	0	0.0	0	0.0
Middle-income	27	36.5	26	36.6	1	33.3	0	0.0
Upper-income	30	40.5	29	40.8	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>74</b>	<b>100.0</b>	<b>71</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				<b>95.9</b>		<b>4.1</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Savannah, Georgia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### **Lending Test**

SunTrust Bank's lending performance in the Savannah assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects poor 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 541 (72.7%) small business loans compared to 203 (27.3%) HMDA loans, excluding multifamily loans, in the Savannah 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. The Savannah assessment area contains 0.8% of the bank's total HMDA lending and 1.7% of its total small business lending by number of loans. In comparison, 0.8% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### **Small Business Loans**

SunTrust Bank's small business lending in low-income census tracts is good. The bank's small business lending in low-income tracts was below the percentage of small businesses in those tracts in 2010 and 2011, but above in 2012. Most recently, the bank originated 7.9% of its small business loans in low-income tracts, compared to 6.7% of small businesses located there. By comparison, the bank's lending was similar to aggregate lending in low-income tracts in the assessment area.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts was above the percentage of small businesses in those tracts throughout the review period. Moreover, in comparison to aggregate, the bank's performance was significantly above aggregate performance in 2011.

The bank's small business lending in middle-income census tracts was comparable to or slightly above the percentage of small businesses located in middle-income tracts, while lending in upper-income tracts was less than the percentage of small businesses in upper-income tracts in the assessment area.

#### **Home Purchase Loans**

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was above the percentage of owner-occupied units in low-income tracts throughout the review period. The bank's performance also exceeded aggregate performance in 2011; however, SunTrust's volume of lending in low-income tracts was very low for this product category in the Savannah assessment area.

## Savannah, Georgia

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Home purchase lending in moderate-income tracts is poor. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. In 2012, the bank originated 6.7% of its purchase loans in moderate-income tracts, where 21.4% of owner-occupied units are located. Moreover, the bank's performance was significantly below aggregate performance in 2011.

The bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts in 2011, but greater than the percentage of owner-occupied units in 2012. In upper-income tracts, the bank's lending was greater than the percentage of owner-occupied units throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is poor. The bank's home refinance lending in low-income tracts was significantly below the percentage of owner-occupied units in low-income tracts throughout the review period. In 2012, the bank did not originate any refinance loans in low-income tracts, where 5.7% of owner-occupied units are located. In addition, the bank's performance was below aggregate performance in 2011.

The bank's home refinance lending in moderate-income tracts is poor. Throughout the review period, the bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in moderate-income tracts. Most recently, in 2012, the bank originated 15.0% of its refinance loans in moderate-income tracts, which is less than the 21.4% of owner-occupied units located in those tracts. In 2011, the bank's refinance lending in moderate-income tracts was below aggregate performance as well.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is poor. The bank's home improvement lending in low-income tracts was below the percentage of owner-occupied units in low-income tracts throughout the review period. In 2012, the bank originated just one (2.8%) of its home improvement loans in a low-income tract, much less than the 5.7% of owner-occupied units located in low-income tracts. Additionally, the bank underperformed in comparison to the aggregate.

The bank's home improvement lending in moderate-income census tracts is good. SunTrust Bank's performance was greater than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Although SunTrust's performance was based on a relatively low volume of home improvement loans, particularly in 2010 and 2011, the bank's performance was better than the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was above the percentage of owner-occupied units in these tracts throughout the review period, while lending in upper-income tracts was below the percentage 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 poor. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower

## Savannah, Georgia

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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.

### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the review period. Most recently, in 2012, the bank originated 27.1% of its small business loans to businesses with revenues of \$1 million or less, while businesses of this size comprised 90.2% of total businesses. Moreover, the bank performed below the aggregate in 2011, originating 26.5% of its loans to small businesses compared to 44.3% of aggregate loans.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is poor. Throughout the review period, SunTrust's performance in home purchase lending to low-income borrowers was below the percentage of low-income families located in the assessment area. Most recently, in 2012, the bank did not originate any purchase loans to low-income borrowers, even though 23.1% of families in the assessment area are classified as low-income.

The bank's home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. The bank also outperformed the aggregate in 2011; although, SunTrust's performance was based on a relatively low volume of purchase loans, particularly in 2012.

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

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the bank's percentage of home refinance loans made to low-income borrowers was below the percentage of low-income families in the assessment area. Most recently, the bank did not make any refinance loans to low-income borrowers in 2012, compared to 23.1% of families in the assessment area classified as low-income. SunTrust had a very low volume of refinance lending to low-income borrowers in the assessment area throughout the review period.

The bank's home refinance lending to moderate-income borrowers is poor. The bank's home refinance lending to moderate-income borrowers was significantly less than the percentage of moderate-income families in the assessment area throughout the review period. Most recently, in 2012, the bank made 5.0% of its home refinance loans to moderate-income borrowers, compared to 18.1% of families classified as moderate-income. In addition, the bank's refinance lending to moderate-income borrowers was substantially below aggregate lending.

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

## Savannah, Georgia

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### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is good. The bank's percentage of home improvement loans to low-income borrowers was similar to or greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank's performance was above aggregate performance in 2011; although, home improvement loan volume was relatively low in the assessment area, particularly in 2010 and 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was substantially above the percentage of moderate-income families in the assessment area. Additionally, in comparison to aggregate, the bank's home improvement lending was significantly better than aggregate performance.

The bank's home improvement lending to middle-income borrowers was greater than the percentage of middle-income families in the assessment area in 2010 and 2011, but less than the percentage of middle-income families in 2012. For upper-income borrowers, the bank's lending was less than the percentage of upper-income families in the Savannah assessment area.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Savannah, Georgia assessment area. The bank originated 14 community development loans totaling \$70.1 million during the review period. Loans supported all areas of community development. Primary areas of community development need in the assessment area include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, community services for low- and moderate-income individuals, job creation, and financial stability for low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs.

Examples of community development lending include:

- One affordable housing loan for a 233-unit complex that is targeted to low- and moderate-income individuals and partially subsidized by the Housing Authority of Savannah;
- One affordable housing loan that financed the renovation and modernization of a 208-unit complex at which 100% of the units are restricted to low- and moderate-income residents as part of the low-income housing tax credit program;
- One community services loan to a nonprofit organization that provides humanitarian and social services to Savannah's homeless and special needs communities; and
- Two SBA 504 loans that promote economic development by financing small businesses.

### **Investment Test**

SunTrust's performance under the investment test in Savannah, Georgia is excellent. The bank had 10 investments totaling \$29.1 million, including three current period investments totaling \$18.6 million. The bank supported affordable housing for low- and moderate-income individuals primarily through the purchase of low income housing tax credits and provided support to affordable housing and neighborhood revitalization through the purchase of HUD bonds. SunTrust has invested almost \$26.6 million in low income housing tax credits in Savannah, including \$18.4 million during the review period, for four projects totaling 485 units of affordable housing. The bank also assisted small businesses through an investment in a small business revolving loan fund.

## Savannah, Georgia

The bank made 41 contributions totaling \$221,450. The majority of the contributions were made to support community services to low- and moderate-income individuals including youth and family programs; education; job training; public health; food assistance; financial counseling, asset building and free tax assistance; and other needed services. The bank also made several contributions to support nonprofit organizations that develop or rehabilitate affordable housing and provide homeownership counseling.

Local community credit and community development needs include but are not limited to neighborhood revitalization, affordable housing, access to credit for small businesses, job creation, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to these identified needs in Savannah.

### Service Test

SunTrust Bank's performance under the service test in the Savannah, Georgia assessment area is adequate. Its retail and community development services reflect adequate responsiveness to the needs of the assessment area.

### Retail Services

SunTrust 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 15 branch offices and 25 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches located in the Savannah 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. SunTrust Bank offers weekend and 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.

### Geographic Distribution of Branches

Assessment Area: GA Savannah

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	15.5%	9.7%	6.8%
Moderate	8	53.3%	0	0	7	8	3	Total	11	44.0%	8	53.3%	0	0	3	30.0%	0	0	22	31.0%	28.2%	25.8%
								SA	3	12.0%	0	0.0%	0	0	3	30.0%	0	0				
Middle	2	13.3%	0	0	1	2	2	Total	3	12.0%	2	13.3%	0	0	1	10.0%	0	0	18	25.4%	27.4%	29.7%
								SA	1	4.0%	0	0.0%	0	0	1	10.0%	0	0				
Upper	5	33.3%	0	0	2	4	3	Total	11	44.0%	5	33.3%	0	0	6	60.0%	0	0	18	25.4%	34.7%	37.3%
								SA	6	24.0%	0	0.0%	0	0	6	60.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	2.8%	0.0%	0.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	15	100.0%	0	0	10	14	8	Total	25	100.0%	15	100.0%	0	0	10	100.0%	0	0	71	100.0%	100.0%	100.0%
								SA	10	40.0%	0	0.0%	0	0	10	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Savannah, Georgia

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### *Community Development Services*

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 336 service hours in various capacities for community development organizations, by participating in 292 different community development services. Many of the community development services focused on 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, SunTrust Bank employees have been involved in launching local initiatives to address the unbanked and underbanked population in the area, as well as 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 rate lunch programs. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.



## Metropolitan Areas (Limited Review)

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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, Lee and Worth Counties)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 2.1% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$311.0 million in deposits in this assessment area, representing a market share of 16.3% and 0.8% of SunTrust Bank's total deposits in Georgia.
- **Appling Wayne Assessment Area (Appling and Wayne Counties)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 0.7% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$77.7 million in deposits in this assessment area, representing a market share of 16.2% and 0.2% of SunTrust Bank's total deposits in Georgia.
- **Athens Assessment Area (Clarke and Oconee Counties)**
  - As of December 31, 2012, SunTrust Bank operated seven branches in the assessment area, representing 2.4% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$278.0 million in deposits in this assessment area, representing a market share of 10.2% and 0.7% of SunTrust Bank's total deposits in Georgia.
- **Brunswick Assessment Area (Glynn County)**
  - As of December 31, 2012, SunTrust Bank operated seven branches in the assessment area, representing 2.4% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$393.9 million in deposits in this assessment area, representing a market share of 22.4% and 1.1% of SunTrust Bank's total deposits in Georgia.
- **Columbus Assessment Area (Muscogee County)**
  - As of December 31, 2012, SunTrust Bank operated 10 branches in the assessment area, representing 3.5% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$571.8 million in deposits in this assessment area, representing a market share of 9.1% and 1.5% of SunTrust Bank's total deposits in Georgia.
- **Dalton Assessment Area (Whitfield County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.3% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$24.5 million in deposits in this assessment area, representing a market share of 1.4% and 0.1% of SunTrust Bank's total deposits in Georgia.
- **Gainesville Assessment Area (Hall County)**
  - As of December 31, 2012, SunTrust Bank operated nine branches in the assessment area, representing 3.1% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$324.6 million in deposits in this assessment area, representing a market share of 12.6% and 0.9% of SunTrust Bank's total deposits in Georgia.
- **Macon Assessment Area (Bibb County)**
  - As of December 31, 2012, SunTrust Bank operated 10 branches in the assessment area, representing 3.5% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$536.0 million in deposits in this assessment area, representing a market share of 21.2% and 1.4% of SunTrust Bank's total deposits in Georgia.
- **Rome Assessment Area (Floyd County)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 2.1% of its branches in Georgia.

## Metropolitan Areas (Limited Review)

- As of June 30, 2012, the bank had \$181.5 million in deposits in this assessment area, representing a market share of 13.6% and 0.5% of SunTrust Bank's total deposits in Georgia.
- **Valdosta Assessment Area (Lowndes County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.3% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$11.7 million in deposits in this assessment area, representing a market share of 0.7% and 0.03% of SunTrust Bank's total deposits in Georgia.
- **Warner Robins Assessment Area (Houston County)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 1.4% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$147.3 million in deposits in this assessment area, representing a market share of 11.7% and 0.4% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Albany</b>	Below	Consistent	Above
<b>Appling Wayne</b>	Below	Below	Below
<b>Athens</b>	Below	Consistent	Above
<b>Brunswick</b>	Below	Below	Above
<b>Columbus</b>	Below	Below	Consistent
<b>Dalton</b>	Below	Consistent	Below
<b>Gainesville</b>	Below	Below	Consistent
<b>Macon</b>	Below	Below	Below
<b>Rome</b>	Below	Consistent	Consistent
<b>Valdosta</b>	Consistent	Consistent	Consistent
<b>Warner Robins</b>	Below	Below	Above

For the lending test, SunTrust received a High Satisfactory rating for the state of Georgia. Performance in the Valdosta assessment area was consistent with SunTrust Bank's statewide performance. Performance in the remaining 10 assessment areas was relatively weaker than SunTrust Bank's performance in the state; however, six of these were still considered satisfactory. In Appling Wayne, Brunswick, Columbus, Dalton, Gainesville, Macon, Rome, and Warner Robbins assessment areas weaker performance was attributable to lower levels of community development lending. The geographic distribution of loans also contributed to weaker performance in the Appling Wayne, Athens, Dalton, Macon, and Valdosta assessment areas.

## Metropolitan Areas (Limited Review)

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For the investment test, SunTrust received an Outstanding rating for the state of Georgia. The performance in five assessment areas (Albany, Athens, Dalton, Rome, and Valdosta) was consistent with SunTrust Bank's statewide performance. On the other hand, performance in six assessment areas (Appling Wayne, Brunswick, Columbus, Gainesville, Macon, and Warner Robins) was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment area; however, all six of these assessment areas were still considered satisfactory.

For the service test, SunTrust received a Low Satisfactory rating for the state of Georgia. Performance was stronger in four limited-scope assessment areas (Albany, Athens, Brunswick, and Warner Robins) due to higher levels of community development services and the accessibility of delivery systems, while performance in four assessment areas (Columbus, Gainesville, Rome, and Valdosta) was consistent with SunTrust's statewide performance. Performance in three assessment areas (Appling Wayne, Dalton, and Macon) was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## Non-Metropolitan Areas (Limited Review)

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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

- **Central Georgia Assessment Area (Baldwin, Greene, Morgan and Putnam Counties)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 1.7% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$124.2 million in deposits in this assessment area, representing a market share of 7.8% and 0.3% of SunTrust Bank's total deposits in Georgia.
- **Coffee Ware Assessment Area (Coffee and Ware Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.0% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$163.4 million in deposits in this assessment area, representing a market share of 12.5% and 0.4% of SunTrust Bank's total deposits in Georgia.
- **Fannin Lumpkin Assessment Area (Fannin and Lumpkin Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.0% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$62.2 million in deposits in this assessment area, representing a market share of 7.5% and 0.2% of SunTrust Bank's total deposits in Georgia.
- **Gordon Assessment Area (Gordon County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.3% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$10.5 million in deposits in this assessment area, representing a market share of 1.5% and 0.03% of SunTrust Bank's total deposits in Georgia.
- **Polk Assessment Area (Polk County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 0.7% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$127.8 million in deposits in this assessment area, representing a market share of 35.3% and 0.3% of SunTrust Bank's total deposits in Georgia.
- **South Georgia Assessment Area (Colquitt, Thomas and Tift Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.0% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$97.6 million in deposits in this assessment area, representing a market share of 3.9% and 0.3% of SunTrust Bank's total deposits in Georgia.
- **Troup Assessment Area (Troup County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.3% of its branches in Georgia.
  - As of June 30, 2012, the bank had \$63.1 million in deposits in this assessment area, representing a market share of 6.6% and 0.2% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

## Non-Metropolitan Areas (Limited Review)

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Central Georgia</b>	Below	Below	<b>Consistent</b>
<b>Coffee Ware</b>	Below	Below	Above
<b>Fannin Lumpkin</b>	Below	Below	Below
<b>Gordon</b>	Below	Consistent	Below
<b>Polk</b>	Below	Below	Below
<b>South Georgia</b>	Below	Below	Below
<b>Troup</b>	Below	Consistent	Below

For the lending test, performance in all seven non-metropolitan limited-scope assessment areas was weaker than SunTrust Bank's performance in the state. In the Central Georgia, Fannin Lumpkin, Gordon, Polk, and South Georgia assessment areas, weaker performance was attributable to lower levels of community development lending. The geographic distribution of loans also contributed to weaker performance in the Central Georgia, Coffee Ware, Fannin Lumpkin, and South Georgia.

For the investment test, the performance in five limited-scope assessment areas (Central Georgia, Coffee Ware, Fannin Lumpkin, Polk, and South Georgia) was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment area; however, all five assessment areas were still considered satisfactory. The performance in Gordon and Troup limited-scope assessment areas was consistent with SunTrust Bank's performance in the state.

For the service test, the performance in five limited-scope assessment areas (Fannin Lumpkin, Gordon, Polk, South Georgia, and Troup) was weaker than SunTrust Bank's performance in the state due to fewer community development services. Performance in the Coffee Ware assessment area was stronger than SunTrust Bank's performance in the state, while performance in the Central Georgia assessment area was consistent with SunTrust Bank's statewide performance.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## Maryland

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**CRA RATING FOR MARYLAND:** Satisfactory<sup>268</sup>

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 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.

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<sup>268</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

# Maryland

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## SCOPE OF EXAMINATION

A full scope review was conducted for one assessment area in the State of Maryland:

- Baltimore

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

- Eastern Shore of Maryland (non-MSA)
- Kent (non-MSA)
- Ocean Pines (non-MSA)
- Salisbury
- St. Mary's (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 MARYLAND

Lending activity in Maryland accounted for 5.1% of the bank's total lending activity. HMDA-reportable lending in Maryland represented 5.4% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 4.8% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$2.4 billion in deposits in Maryland accounting for 1.8% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 6<sup>th</sup>, among 123 insured institutions, in deposit market share with 6.8% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated 59 branch offices in Maryland representing 3.5% of the bank's total branches.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### Lending Test

The lending test rating in the State of Maryland is High Satisfactory. Although SunTrust Bank is both a small business and HMDA lender, small business lending was given greater consideration in determining the lending test rating for Maryland because the bank originated more small business loans by number than HMDA loans. The state rating was derived solely from the evaluation of the Baltimore assessment area, which received the only full-scope review for Maryland. The Baltimore assessment area was selected for a full-scope review because it had the greatest number of bank deposits, loans, and branches in the state of Maryland. The Baltimore assessment area represents 87.7% of the deposits in the assessment areas in Maryland as well as 88.1% of the branches. Furthermore, the Baltimore assessment area represents 91.5% of the HMDA loans and 86.3% of the small business loans in the state. In addition, SunTrust Bank did not originate any small farm loans in Maryland during the review period; therefore, no detailed discussion of small farm 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 G-H.

### *Lending Activity*

Lending levels reflect adequate responsiveness to the credit needs of the Maryland assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 6<sup>th</sup> statewide in Maryland in deposit market share with 6.8% of all deposits in the state. However, the bank's lending levels, both HMDA-



## Maryland

and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 14<sup>th</sup> in CRA lending statewide, while ranking 41<sup>st</sup> in HMDA lending statewide. For CRA lending, the bank ranked below primarily credit card lenders and national banks.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### Statewide Summary of Lending Activity Assessment Areas Located in Maryland

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	601	20.3%	\$274,995	38.0%
HMDA Refinance	543	18.4%	\$268,145	37.1%
HMDA Home Improvement	273	9.2%	\$2,476	0.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>1,417</b>	<b>47.9%</b>	<b>\$545,616</b>	<b>75.5%</b>
<b>Total Small Business</b>	<b>1,540</b>	<b>52.1%</b>	<b>\$177,531</b>	<b>24.5%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>2,957</b>	<b>100.0%</b>	<b>\$723,147</b>	<b>100.0%</b>

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 SunTrust Bank's HMDA and small business loans is good. The geographic distribution was good in the Baltimore assessment area. Likewise, the distribution of loans by borrower's income and revenue size of business is good. The borrower distribution is considered good in the Baltimore assessment area. 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*

SunTrust Bank is a leader in making community development loans in the Maryland assessment areas. The bank made 26 community development loans totaling \$93.5 million during the review period. Loans supported all areas of community development. More information on community development lending can be found in the full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in Maryland 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

## Maryland

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contributions and exhibited excellent responsiveness to credit and community development needs through its investment activities in the Baltimore assessment area.

The bank made 51 qualified investments of approximately \$80.6 million and contributions of \$435,425 million within the Maryland assessment area. Of the 51 investments, 14 totaling \$8.9 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and mortgage backed securities as well as LIHTC projects and investment funds. The bank also provided support for community revitalization through the purchase of HUD bonds and New Markets Tax Credit and historic tax credit equity investments.

Most of the bank's contributions provided support for community services for LMI individuals and affordable housing. Some of the key areas supported include youth and family social services; emergency aid including food and housing assistance; job training; public health; financial counseling; affordable housing development and homeownership counseling. Additional detail on investments and contributions can be found in the full scope assessment area section.

### Service Test

The service test rating is High Satisfactory when considering SunTrust Bank's statewide performance.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are reasonably accessible to SunTrust 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***

SunTrust Bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. SunTrust Bank's community development services were good in the one full-scope assessment area in Maryland.

## Baltimore, Maryland

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BALTIMORE, MD ASSESSMENT AREA**

The Baltimore, Maryland assessment area includes Anne Arundel, Baltimore, Carroll, Harford, Howard and Queen Anne's counties and Baltimore City in Maryland. These jurisdictions make up the Baltimore MSA. The assessment area consists of 681 census tracts; 100, or 14.7%, are low-income, while 147, or 21.6%, are moderate-income income. SunTrust has 52 branches in the assessment area as of December 31, 2012.

#### **Population and Employment Statistics**

The Baltimore, Maryland MSA is the 20<sup>th</sup> largest metro area in the US. The overall population in the assessment area was 2,710,489 in 2010, compared to 2,552,994 in 2000, representing an increase of approximately 6%. For the same period, population statewide grew by approximately 8%. Baltimore County, the largest jurisdiction in the Baltimore MSA, increased its population by 6.7% from 2000 to 2010.<sup>269</sup>

The City of Baltimore has experienced significantly population decline since 1950 when it peaked at 950,000. For the next six decades, the city lost population, falling to about 621,000 in 2012. However, there was a slight increase in the population between 2011 and 2012, indicating that efforts to improve the city and retain residents are starting to take hold. However, the decades of population loss, and disinvestment has taken a significant toll on the city.<sup>270</sup>

Median family income in the Baltimore-Towson MSA is below than the median family income for the state of Maryland. For the purposes of this analysis, HUD's median family income for the Baltimore MSA for 2010 to 2012 is used. As shown, the median family income increased from \$82,200 in 2010 to \$85,600 in 2012. The 2012 median family income for Maryland was \$89,300. 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**  
**Baltimore-Towson, MD MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$82,200</b>	0 - \$41,099	\$41,100 - \$65,759	\$65,760 - \$98,639	\$98,640 - & above
<b>2011</b>	<b>\$84,500</b>	0 - \$42,249	\$42,250 - \$67,599	\$67,600 - \$101,399	\$101,400 - & above
<b>2012</b>	<b>\$85,600</b>	0 - \$42,799	\$42,800 - \$68,479	\$68,480 - \$102,719	\$102,720 - & above

<sup>269</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 23, 2013); available at: <http://www.policymap.com>.

<sup>270</sup> The Baltimore Sun. "Baltimore's population up, following decades of loss" (accessed on July 15, 2013); available at [http://articles.baltimoresun.com/2013-03-14/news/bs-bz-baltimore-population-grows-20130314\\_1\\_decades-of-population-decline-mayor-stephanie-rawlings-blake-seema-d-iyer](http://articles.baltimoresun.com/2013-03-14/news/bs-bz-baltimore-population-grows-20130314_1_decades-of-population-decline-mayor-stephanie-rawlings-blake-seema-d-iyer)

## Baltimore, Maryland

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Median family income varies significantly across the assessment area. US Census estimates show that the median family income between 2007 and 2011 ranged from \$48,399 in the city of Baltimore to \$124,849 in Howard County. Median family income in every county outside the city of Baltimore was over \$80,000.<sup>271</sup>

Poverty is a significant concern in the city of Baltimore where approximately 80% of the census tracts in 2010 were considered low- or moderate-income. According to US Census data, one out of four residents in the city of Baltimore live below the federal poverty level.<sup>272</sup> The poverty rate is significantly lower in the remainder of the assessment area, though, as a result of the recession, poverty rates in the suburban counties surrounding Baltimore have actually increased more significantly than in the city of Baltimore.<sup>273</sup> More residents in the assessment area are also relying on federal assistance, including food stamps. In 2010, 22.4% of residents in Baltimore received food stamps and 83% of students enrolled in the Baltimore City Public School System qualified for free- and reduced price lunch.<sup>274</sup>

### Housing Characteristics

Like many metropolitan areas in the US, the housing market in the Baltimore MSA weakened during the recession. Over the past several years, the market has remained soft, with slower sales and nominal residential construction. Home prices have been on the decline in the Baltimore MSA since 2010. According to the National Association of Realtors, home prices in Baltimore fell from \$246,100 in 2010 to \$206,000 in 2012. Preliminary estimates for 2013 indicate that home prices are slowly starting to recover.<sup>275</sup> New home residential building permits also declined considerably in the assessment area from pre-recession levels. In 2007, 4,836 housing permits were issued compared to 3,357 in 2011; approximately a 30% decrease.<sup>276</sup> Home sales slowed by about 53% between 2006 and 2011, from 96,024 to 44,691 annual sales.<sup>277</sup>

The housing market in the Baltimore MSA has been negatively impacted by rising mortgage delinquencies. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose from 6.5% in January 2011 to 8.0% in December 2012. Statewide, the mortgage delinquency rate was slightly higher at 8.3% at the end of 2012. Mortgage delinquencies in the city of Baltimore were significantly higher than elsewhere in the metro area at 13.2% in December 2012.<sup>278</sup>

Census data indicates that there were 1,122,992 housing units located in the assessment area in 2010, of which 61.7% were owner-occupied, 29.0% were rental units, and 9.3% were vacant. While a majority of units were owner-occupied, a significantly higher percentage of housing units in low- and moderate-income tracts were rentals or vacant. The median age of the housing stock across the assessment area was 40 years.

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<sup>271</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 23, 2013); available at: <http://www.policymap.com>.

<sup>272</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 23, 2013); available at: <http://www.policymap.com>.

<sup>273</sup> Brookings Institute. Confronting Suburban Poverty in America. Baltimore, MD Metro Area Profile. (accessed on July 15, 2013); available at: <http://confrontingsuburbanpoverty.org/wp-content/uploads/metro-profiles/Baltimore-MD.pdf>

<sup>274</sup> Business Insider. "5 Years After 'The Wire,' Nothing Has Changed For Baltimore's Poorest Neighborhoods." (accessed on July 15, 2013); available at:

<http://www.businessinsider.com/poverty-in-baltimore-2013-4?op=1#ixzz2ZAw2nMMH>

<sup>275</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on June 19 2013); available from: <http://www.realtor.org/sites/default/files/reports/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>276</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

<sup>277</sup> Boxwood Means, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>278</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

## Baltimore, Maryland

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In the city of Baltimore, almost 40% of the units were rentals and 20% of the housing units were vacant in 2010. The median age of the housing stock in the city was 64 years. The level of economic distress in the city indicates reduced opportunities for home lending.

The assessment area's overall affordability ratio is 21.8 compared to the state of Maryland at 21.5, indicating that housing affordability in the assessment area is comparable to elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. Housing is most affordable in Queen Anne County and least affordable in Harford County.<sup>279</sup>

Housing costs are a challenge for many homeowners and renters across the assessment area. For example, in the city of Baltimore, 35.9% of homeowners and 53.8% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Over 28% of renters are severely cost burdened in Baltimore City, meaning housing costs account for more than 50% of household income. Statewide, 32.9% of homeowners and 48.7% of renters are cost-burdened, while 23% of renters are considered severely cost burdened. The lowest-income renters are the most likely to be cost burdened. In Baltimore City, almost 73% of renters with incomes less than \$20,000 were cost burdened.<sup>280</sup>

### Employment and Economic Conditions

The Greater Baltimore region is thriving by many economic indicators. Employment increased in the region between 2000 and 2010 while declining nationwide, and during the economic downturn, the unemployment rate was consistently lower than the nation. However, the region is also challenged by neighborhoods in varying levels of financial distress, particularly within the city of Baltimore.

The number of jobs in the Baltimore-Towson MSA increased by approximately 1.3% between 2009 and 2011; in 2011, total employment was 1,682,859.<sup>281</sup> The largest employment concentrations are in the service sectors (professional and business services, administrative and waste services, and accommodation and food services) along with health care and social services, retail, and state and local government. The major employers within the assessment area illustrate the diversity of the local economy. Ft. George G. Meade is the largest employer in the region with almost 50,000 employees, followed by Johns Hopkins University and the Johns Hopkins Hospital and Health System, with more than 40,000 employees combined. Other major employers include Aberdeen Proving Ground, the US Social Security Administration, the University System of Maryland and the University of Maryland Medical System, Northrop Grumman, MedStar Health, Constellation Energy, and LifeBridge Health.<sup>282</sup>

While Baltimore lost fewer jobs during the recession than other parts of the country, job loss is still a major problem facing the local economy. Between 2007 until 2010, the unemployment rate increased from 3.6% to 8.3%.<sup>283</sup> As noted in the table below, the unemployment rate has been steadily improving since 2010 falling to 7.2% in 2012. However, the unemployment rate remains higher than the unemployment rate for the state of Maryland.

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<sup>279</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>280</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>281</sup> Bureau of Labor Statistics, REIS

<sup>282</sup> Economic Alliance of Greater Baltimore. (accessed on July 16, 2013); available at: <http://www.greaterbaltimore.org/research/regional-economy.aspx>

<sup>283</sup> Bureau of Labor Statistics. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

## Baltimore, Maryland

### Unemployment Rates

Assessment Area: MD Baltimore

Area	Years - Annualized		
	2010	2011	2012
Baltimore MSA	8.3	7.5	7.2
<b>Maryland</b>	<b>7.8</b>	<b>7.0</b>	<b>6.8</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

One of the big issues in Baltimore is the shift in the type of jobs created in the city over the past few decades. According to a recent study by the Brookings Institute, in the 27 years prior to the recession, jobs in the lowest paying industries increased by 62%, while jobs in the middle and highest paying industries had significantly less growth. The city of Baltimore's low-income residents have higher rates of unemployment than residents of other US cities; nevertheless, 97% of low-income residents have a job or have held one in the past. Nearly three-quarters of the region's low-income workers are employed in a few industries such as healthcare, social and educational services, retail, and accommodation and food services. These industries do not uniformly pay low wages; however, there is a large share of low-wage occupations in these industries. For example, approximately 10% of the total metro workforce is employed in retail, an industry in which more than 76% of jobs were in low-wage occupations. While the average annual wages in the healthcare and social assistance sector are approaching the average for all industries in the city, 47% of the approximately 182,000 employees in the sector are employed in low-paying jobs. The current economic structure is not producing a sufficient number of decent paying jobs that low-income individuals are able to access.<sup>284</sup>

Job creation, particularly in emerging and higher paying industry sectors is the top priority Baltimore economic development efforts and the region has seen new economic development activity in the past few years. However, figuring out how to link low- and moderate- income workers to these opportunities remains a significant challenge and therefore a major barrier to alleviating poverty in distressed neighborhoods.

### Competition

The assessment area is an active banking market that includes various sizes of financial institutions ranging from community banks to large national financial institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, Bank of America holds the highest deposit market share with 27.3% of the deposits, followed by Manufacturers and Traders Trust Co (23.3%), and PNC (10.3%). SunTrust holds nearly 3.6% of the deposit market share and is ranked 6<sup>th</sup> in the market area. There are 77 financial institutions serving the market with 812 branches.

SunTrust ranked 13th out of 105 CRA reporters in 2010 with 1.6 % of the CRA loans. In 2011, SunTrust ranked 14th out of 112 CRA reporters with 1.4 % of the CRA loans. American Express Bank was the top CRA lender in the market for both years.

<sup>284</sup> The Brookings Institute. "Building From Strength: Creating Opportunity in Greater Baltimore's Next Economy." (accessed on February 28, 2013); available from [http://www.brookings.edu/~media/research/files/reports/2012/4/26%20baltimore%20economy%20vey/0426\\_baltimore\\_economy\\_vy.pdf](http://www.brookings.edu/~media/research/files/reports/2012/4/26%20baltimore%20economy%20vey/0426_baltimore_economy_vy.pdf)



## Baltimore, Maryland

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SunTrust ranked 34<sup>th</sup> out of 548 HMDA reporters in 2010 with nearly 0.5% of total loans. In 2011, SunTrust ranked 43<sup>rd</sup> out of 570 HMDA reporters with nearly 0.3% of the HMDA loans. Wells Fargo, Bank of America, JP Morgan Chase, BB&T, and SunTrust Mortgage were the top HMDA lenders in the market.

### Community Contacts and Community Development Opportunities

Low- and moderate-income communities in the Baltimore market have many different challenges and needs. For that reason, there are numerous opportunities for banks to engage in community development initiatives ranging from home ownership financing, multifamily housing development, community revitalization projects, and financial stability. Given the high rate of poverty in the city of Baltimore, most of the community development activities are concentrated in the city. There are nine certified Community Development Financial Institutions (CDFIs) located in Baltimore, comprised of credit unions, banks, and loan funds, which provide another important source of community development financing.

As it relates to home ownership, a contact stated that the city of Baltimore's housing market is staging a recovery. The contact went as far as to say that the housing market has been extremely active, even more active than pre-recession levels. The contact indicated that homes for sale in the city of Baltimore have an average of five to six bids each, which has subsequently created a housing supply shortage (in select areas within Baltimore). The primary driver of the recent housing recovery is due to the Wells Fargo City Lift program. The City Lift program is a product of Wells Fargo settling a lawsuit with the City of Baltimore and the Department of Justice. Wells Fargo was required to allocate \$4.5 million for the program. In summary, the program provides eligible homebuyers with up to \$15,000 of down payment assistance on qualified properties located within city limits, along with homebuyer education. However, the assistance is not limited to first-time homebuyers.

Single family development within the city is also being spurred by the number of vacant buildings that are being made available for rehabilitation. The city estimates that it has approximately 16,000 vacant buildings, roughly 25% of which are city owned and more than 5,700 in areas with existing or emerging development demand. In late 2010, Baltimore initiated Vacants to Value, a six part strategy aimed to reduce vacant housing and urban blight in Baltimore. Key components of Vacants to Value include: streamlining the sale of vacant city property; strengthening code enforcement efforts in transitional blocks and emerging markets to promote rehabilitation; providing new, targeted incentives for homebuyers and developers who invest in vacant homes such as down payment and closing costs for city police, firefighters, and teachers; or, demolishing blighted properties and land banking vacant property for future development use or community green space. This program creates public-private investment opportunities for developers and banks interested in affordable housing and mixed income development projects. It also creates opportunities for Federal Home Loan Bank member banks to seek Affordable Housing Program grant dollars as another source of rehabilitation financing.

According to a community contact from a local community development financial institution in the Baltimore assessment area, affordable rental housing for low- and moderate-income individuals is a need in the community, but it is nearly impossible to obtain construction/rehabilitation financing for certain neighborhoods. Due to the economic constraints placed on their organization since the 2008 recession, the local CDFI is unable to assist investors and developers that have approached them to finance projects intended to benefit low- and moderate-income tracts or individuals. However, the contact did acknowledge increased involvement by city government in the community.

In addition to involvement by the city, the state of Maryland has also dedicated resources to multifamily development. In 2012, the Governor and the Legislature provided \$17.5 million to start a new housing initiative, Rental Housing Works (RHW). According to the Department of Housing and Community Development's



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(DHCD) website, the purpose of RHW "...is to create jobs and strengthen the Maryland economy by providing gap financing for the creation and preservation of affordable rental housing financed through DHCD's Multifamily Bond Program and Low Income Housing Tax Credit Program." RHW is funded at \$17.5 million for FY 2013. This program creates another opportunity for banks to engage in a public-private investment to support community development.

To aid communities impacted by foreclosures, the federal government created the Neighborhood Stabilization Program (NSP) in late 2008. To date, \$6.7 million has been awarded to the city of Baltimore and Baltimore County through the NSP allocations. Baltimore City will use NSP funds to acquire and rehabilitate 85 units of foreclosed or abandoned housing and sell to owner occupants and to non-profit housing organizations providing rental housing for special needs populations. The state of Maryland received \$31.7 million through two rounds of NSP funding.

There is another innovative community development initiative in Baltimore called the Baltimore Integration Partnership (BIP). BIP is a collaborative effort to reconnect low-income Baltimore residents with job opportunities by targeting reinvestment into inner-core neighborhoods. Specifically, BIP is seeking to increase affordable housing, commercial, and retail options by offering a range of loan products for predevelopment, acquisition and construction, small business, as well as semi-permanent and New Market Tax Credit financing through its partner, The Reinvestment Fund. Additionally, BIP seeks to facilitate and increase job opportunities for low-income area residents to those jobs. Its partners include the City of Baltimore, State of Maryland, the Johns Hopkins Institutions, Annie E. Casey Foundation, East Baltimore Development Inc., (EBDI), and many others from the various sectors.

Related to financial stability initiatives in Baltimore, there is a network of financial stability organizations which include the Aspen Institute Economic Opportunities Program's AssetPlatform.org, the Maryland CASH Campaign (Creating Assets, Savings, and Hope), and the University of Maryland School of Social Work, that are all working to address this issue. However, financial stability in this community is aggravated by high poverty and unemployment rates in low- to moderate-income tracts, and the high percentage of low-income residents not having an associate's degree or higher.

According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 6.9% of households in the Baltimore-Towson MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>285</sup> Meanwhile, 21.2% 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. The city of Baltimore itself has even higher levels of unbanked and underbanked populations at 13.9% and 25.4%, respectively.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>285</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Baltimore, MD. Available: <http://webtools.joinbankon.org/community/search>. Accessed July 5, 2013.

# Baltimore, Maryland

## Combined Demographics Report

### Assessment Area: MD Baltimore

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	100	14.7	61,628	9.3	15,952	25.9	142,628	21.4	
Moderate-income	147	21.6	126,801	19.0	12,791	10.1	115,351	17.3	
Middle-income	227	33.3	243,360	36.5	9,954	4.1	139,567	21.0	
Upper-income	197	28.9	234,210	35.2	4,899	2.1	268,453	40.3	
Unknown-income	10	1.5	0	0.0	0	0.0	0	0.0	
Total Assessment Area	681	100.0	665,999	100.0	43,596	6.5	665,999	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	139,592	39,063	5.6	28.0	66,993	48.0	33,536	24.0	
Moderate-income	244,207	115,002	16.6	47.1	101,927	41.7	27,278	11.2	
Middle-income	395,990	269,937	39.0	68.2	99,204	25.1	26,849	6.8	
Upper-income	343,144	268,383	38.8	78.2	57,665	16.8	17,096	5.0	
Unknown-income	59	43	0.0	72.9	8	13.6	8	13.6	
Total Assessment Area	1,122,992	692,428	100.0	61.7	325,797	29.0	104,767	9.3	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	10,868	7.4	9,615	7.3	662	7.1	591	10.7	
Moderate-income	21,386	14.5	19,039	14.4	1,336	14.3	1,011	18.3	
Middle-income	55,188	37.5	49,302	37.3	3,748	40.0	2,138	38.8	
Upper-income	59,401	40.4	54,084	40.9	3,560	38.0	1,757	31.9	
Unknown-income	278	0.2	194	0.1	65	0.7	19	0.3	
Total Assessment Area	147,121	100.0	132,234	100.0	9,371	100.0	5,516	100.0	
	Percentage of Total Businesses:			89.9		6.4		3.7	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	12	0.8	12	0.8	0	0.0	0	0.0	
Moderate-income	73	4.6	71	4.6	2	6.7	0	0.0	
Middle-income	738	46.8	725	46.9	12	40.0	1	100.0	
Upper-income	755	47.8	739	47.8	16	53.3	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,578	100.0	1,547	100.0	30	100.0	1	100.0	
	Percentage of Total Farms:			98.0		1.9		.1	

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Baltimore, Maryland

## Combined Demographics Report

### Assessment Area: MD Baltimore

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	79	12.6	51,819	7.9	17,114	33.0	134,303	20.4
Moderate-income	137	21.9	125,145	19.0	15,047	12.0	116,495	17.7
Middle-income	247	39.5	265,458	40.3	10,820	4.1	147,771	22.5
Upper-income	157	25.1	215,766	32.8	4,062	1.9	259,619	39.4
Unknown-income	5	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	625	100.0	658,188	100.0	47,043	7.1	658,188	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,275	29,684	4.6	28.2	54,073	51.4	21,518	20.4
Moderate-income	225,383	104,856	16.1	46.5	99,529	44.2	20,998	9.3
Middle-income	419,865	279,132	42.8	66.5	119,490	28.5	21,243	5.1
Upper-income	297,512	238,019	36.5	80.0	49,277	16.6	10,216	3.4
Unknown-income	11	0	0.0	0.0	11	100.0	0	0.0
Total Assessment Area	1,048,046	651,691	100.0	62.2	322,380	30.8	73,975	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8,075	4.9	7,172	4.8	502	4.9	401	6.8
Moderate-income	25,016	15.1	22,168	14.8	1,705	16.7	1,143	19.3
Middle-income	69,835	42.2	62,615	41.9	4,652	45.5	2,568	43.3
Upper-income	62,579	37.8	57,415	38.4	3,352	32.8	1,812	30.6
Unknown-income	50	0.0	31	0.0	14	0.1	5	0.1
Total Assessment Area	165,555	100.0	149,401	100.0	10,225	100.0	5,929	100.0
	Percentage of Total Businesses:			90.2			6.2	3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.2	4	0.3	0	0.0	0	0.0
Moderate-income	71	4.4	70	4.5	1	3.3	0	0.0
Middle-income	821	50.8	797	50.7	14	46.7	10	83.3
Upper-income	719	44.5	702	44.6	15	50.0	2	16.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,615	100.0	1,573	100.0	30	100.0	12	100.0
	Percentage of Total Farms:			97.4			1.9	.7

Based on 2011 D&B information according to 2000 Census Boundaries.

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Baltimore 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. In addition, the bank is a leader in making community development loans.

During the review period, the bank reported 1,296 (49.4%) HMDA loans compared to 1,329 (50.6%) small business loans in the Baltimore assessment area. Therefore, evaluation and rating of the assessment area places roughly equal weighting on the performances of HMDA lending and small business lending in determining the bank's lending test rating in the assessment area. The Baltimore assessment area contains 4.9% of the bank's total HMDA lending and 4.2% of its total small business lending by number of loans. In comparison, 1.6% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts was similar to the percentage of small businesses in those tracts throughout the review period. Additionally, SunTrust Bank's performance was significantly above the aggregate in 2011.

The bank's small business lending in moderate-income tracts is adequate. The bank's small business lending in moderate-income tracts was below the percentage of small businesses in those tracts throughout the review period. SunTrust Bank's performance was slightly below the aggregate in 2011, originating 9.7% of its small business loans in moderate-income tracts compared to 10.9% of aggregate loans in these tracts.

The bank's small business lending in middle-income tracts and upper-income tracts was similar to the percentage of small businesses in middle-income and upper-income tracts, respectively.

#### Home Purchase Loans

Home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, SunTrust Bank's performance was similar to the aggregate in 2011.

Home purchase lending in moderate-income tracts is adequate. The bank's home purchase lending in moderate-income tracts exceeded the percentage of owner-occupied units in those tracts in 2010 and 2011; however, in

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2012, the bank's home purchase lending in moderate-income tracts was below the percentage of owner-occupied units located in these tracts. SunTrust Bank's performance was 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 these tracts throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Refinance Loans

The bank's refinance lending in low-income tracts is adequate. The bank's home refinance lending in low-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, the bank's performance was above the aggregate in 2011; 2.4% of its loans were originated in low-income tracts, compared to 1.2% of aggregate loans in those tracts.

The bank's refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, the bank's performance was above the aggregate in 2011, originating 8.7% of its loans in low-income tracts compared to 7.4% of aggregate loans in those tracts.

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

SunTrust Bank's home improvement lending in low-income census tracts is good. The bank's home improvement lending in low-income tracts was similar to or greater than the percentage of owner-occupied units in those tracts throughout the review period. Most recently, in 2012, the bank originated 8.7% of its home improvement loans in low-income tracts, where 5.6% of the owner-occupied units in the assessment area are located. In addition, the bank's performance was better than the aggregate in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. The bank's home improvement lending in moderate-income tracts exceeded the percentage of owner-occupied units in those tracts throughout the review period. Most recently, in 2012, the bank originated 18.3% of its home improvement loans in moderate-income tracts, where 16.6% of the owner-occupied units in the assessment area are located. Additionally, SunTrust Bank's performance was substantially better 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.

### ***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

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment areas throughout the review period. However, the bank performed

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similarly to the aggregate in 2011. The bank originated 44.3% of its loans to small businesses in 2011 compared to the 42.8% of aggregate loans made to small businesses. Additionally, in 2012, 86.7% of the 487 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. While SunTrust made a lower percentage of its home purchase loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank's performance was similar to that of the aggregate in lending to low-income borrowers. In 2011, SunTrust Bank originated 10.3% of its home purchase loans to low-income borrowers, compared to the 10.2% of aggregate loans made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is good. The bank's home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Additionally, the bank's performance was above aggregate performance 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 throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. While the bank made a lower percentage of its home refinance loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank was similar to the performance of the aggregate in refinance lending to low-income borrowers. In 2011, SunTrust Bank originated 4.7% of its home refinance loans to low-income borrowers, compared to the 5.3% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is good. The bank's refinance lending to moderate income borrowers exceeded the percentage of moderate-income families in the assessment area in 2010 and 2011; however, in 2012, the bank's refinance lending to moderate-income borrowers was below the percentage of moderate-income families in the assessment area. Most recently, in 2012, the bank originated 13.8% of its loans to moderate-income families in the assessment area, compared to 17.3% of moderate-income families located in the assessment area. SunTrust Bank's percentage of its home refinance loans originated to moderate-income borrowers was similar to the percentage of aggregate home refinance loans made to moderate-income borrowers 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

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's home improvement lending in to low-income borrowers greatly exceeded the percentage of low-income families in the assessment area throughout the review period. SunTrust Bank also significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.



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The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly above aggregate performance in 2011.

The bank's home improvement 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.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Baltimore assessment area. The bank originated 23 community development loans totaling \$78.4 million during the review period. Loans supported all areas of community development. The bank also participates in multiple locally-operated small business loan programs that provide flexible lending products to businesses unable to obtain financing through traditional financial institutions. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community revitalization, job creation, and financial stability for low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs.

Examples of community development lending include:

- Three loans to a NeighborWorks nonprofit housing developer for the construction of affordable housing for low- and moderate-income individuals;
- Three loans to finance the development of a mixed-use project that includes affordable housing for low- and moderate-income individuals and also benefited from new markets tax credit financing;
- More than \$60 million in financing to businesses located in low- and moderate-income communities and state-operated Enterprise Zones for revitalizing and stabilizing activities that are consistent with the mandates of the targeted area; and
- Two loans to a small business located in a low-income geography that promote economic development by retaining permanent jobs for employees.

### **Investment Test**

SunTrust's performance under the investment test in the Baltimore assessment area is excellent. The bank had 26 investments totaling \$64.3 million, including three current period investments totaling \$7.6 million. The bank provided significant support for affordable housing for low- and moderate-income individuals through investments in low income housing tax credit (LIHTC) projects and LIHTC funds, as well as the purchase of GNMA multi-family securities. The bank also provided support to community revitalization through the purchase of HUD bonds and equity investments in projects using New Market Tax Credits (NMTC) and historic tax credits.

The bank made 52 contributions totaling \$414,400. The majority of the contributions supported community services to low- and moderate-income individuals including youth and adult education; youth and family social services; emergency aid including food and housing assistance; job training; public health; financial counseling; entrepreneurship training; and a number of other needed services. The bank also made contributions to support organizations engaged in neighborhood revitalization, affordable housing development and preservation, and homeownership counseling.



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Local community credit and community development needs include but are not limited to neighborhood stabilization due to elevated foreclosure rates; job creation and training; access to credit for small businesses; affordable rental and single family housing; financial stability for low- and moderate-income individuals; and general poverty alleviation programs. SunTrust's investments and contributions exhibit excellent responsiveness to these identified needs in Baltimore.

Examples of community development investments and contributions include:

- SunTrust has provided significant financing for affordable housing using the LIHTC program. The bank has invested approximately \$47.4 million in LIHTC projects or LIHTC funds since 2001, which has provided financial support to develop over 630 units of housing affordable to low-income individuals in Baltimore.
- SunTrust has invested almost \$10 million in revitalization projects through the New Market Tax Credit and state and federal historic tax credit programs, including the historic Union Mill project in Baltimore. These projects create new permanent jobs, encourage neighborhood revitalization, and return older, distressed properties to productive uses in highly distressed neighborhoods.

### Service Test

SunTrust Bank's performance under the service test in the Baltimore, Maryland assessment area is good. SunTrust Bank's retail and community development services reflect good responsiveness to the needs of the assessment area.

### *Retail Services*

SunTrust 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 52 branch offices and 71 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the Baltimore 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. SunTrust Bank offers weekend and extended hours at all of its low- and moderate-income branch offices. Bank products, services, and standard business hours are consistent throughout the assessment area.

In addition to the 11 branches located in low- and moderate-income geographies, the Baltimore assessment area included eight branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

## Baltimore, Maryland

### Geographic Distribution of Branches Assessment Area: MD Baltimore

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	3	5.8%	0	0	3	3	3	Total	6	8.5%	4	7.4%	0	0	2	11.8%	0	1	100	14.7%	10.4%	7.4%
Moderate	8	15.4%	0	0	4	8	8	Total	10	14.1%	9	16.7%	0	0	1	5.9%	0	0	147	21.6%	21.3%	14.5%
								SA	1	1.4%	0	0.0%	0	0	1	5.9%	0	0				
Middle	18	34.6%	0	0	11	18	16	Total	24	33.8%	18	33.3%	0	0	6	35.3%	0	0	227	33.3%	36.3%	37.5%
								SA	6	8.5%	0	0.0%	0	0	6	35.3%	0	0				
Upper	23	44.2%	0	0	9	23	23	Total	31	43.7%	23	42.6%	0	0	8	47.1%	0	0	197	28.9%	32.0%	40.4%
								SA	8	11.3%	0	0.0%	0	0	8	47.1%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	10	1.5%	0.0%	0.2%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	52	100.0%	0	0	27	52	50	Total	71	100.0%	54	100.0%	0	0	17	100.0%	0	1	681	100.0%	100.0%	100.0%
								SA	17	23.9%	0	0.0%	0	0	17	100.0%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a relatively high level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 1,631 service hours in various capacities for community development organizations, by participating in 418 different community development service activities. Many of the community development services focused on education, affordable housing, volunteer income tax assistance, youth-services, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust 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 rate lunch programs. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Metropolitan Areas (Limited Review)

The following metropolitan assessment area was reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MARYLAND METROPOLITAN ASSESSMENT AREA

- **Salisbury Assessment Area (Wicomico County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 1.7% of its branches in Maryland.
  - As of June 30, 2012, the bank had \$45.7 million in deposits in this assessment area, representing a market share of 3.0% and 1.9% of SunTrust Bank's total deposits in Maryland.

### 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Salisbury	Below	Consistent	Below

For the lending test, SunTrust received a High Satisfactory rating for the state of Maryland. The weaker performance in the Salisbury assessment area as compared to the bank's performance in the state was attributable to the geographic and borrower income distribution of loans; however, the assessment area was still considered satisfactory. For the investment test, SunTrust received an Outstanding rating for the state of Maryland; performance in the Salisbury assessment area was consistent with statewide performance. For the service test, SunTrust received a High Satisfactory rating for the state of Maryland. The performance in the Salisbury assessment area was weaker than SunTrust Bank's performance in the state due to limited accessibility of delivery systems and fewer community development services completed by the bank; however, performance was still considered satisfactory.

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 MARYLAND NON-METROPOLITAN ASSESSMENT AREAS

- **Eastern Shore of Maryland Assessment Area (Dorchester and Talbot Counties)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 3.4% of its branches in Maryland.
  - As of June 30, 2012, the bank had \$68.6 million in deposits in this assessment area, representing a market share of 3.9% and 2.9% of SunTrust Bank's total deposits in Maryland.
- **Kent Assessment Area (Kent County)**
  - As of December 31, 2012, SunTrust Bank operated one branches in the assessment area, representing 1.7% of its branches in Maryland.
  - As of June 30, 2012, the bank had \$28.7 million in deposits in this assessment area, representing a market share of 5.8% and 1.2% of SunTrust Bank's total deposits in Maryland.
- **Ocean Pines Assessment Area (Worcester County)**
  - As of December 31, 2012, SunTrust Bank operated one branches in the assessment area, representing 1.7% of its branches in Maryland.
  - As of June 30, 2012, the bank had \$54.4 million in deposits in this assessment area, representing a market share of 3.9% and 2.3% of SunTrust Bank's total deposits in Maryland.
- **St. Mary's Assessment Area (St. Mary's County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 3.4% of its branches in Maryland.
  - As of June 30, 2012, the bank had \$96.2 million in deposits in this assessment area, representing a market share of 8.2% and 4.0% of SunTrust Bank's total deposits in Maryland.

### 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the tables below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Eastern Shore of Maryland	Below	Consistent	Above
Kent	Below	Consistent	Below
Ocean Pines	Below	Below	Below
St. Mary's	Below	Consistent	Below

For the lending test, performance in all four non-metropolitan limited scope assessment areas was weaker than SunTrust Bank's performance in the state; however, the Eastern Shore of Maryland assessment area was still considered satisfactory. In the Kent, Ocean Pines, and St. Mary's assessment areas, weaker performance was

## Non-Metropolitan Areas (Limited Review)

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attributable to lower levels of community development lending and weaker geographic and borrower income distribution of loans.

For the investment test, performance in the Ocean Pines assessment area was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment area; however, the assessment area was still considered satisfactory. The performance in the remaining three limited-scope assessment areas (Eastern Shore of Maryland, Kent, and St. Mary's) was consistent with SunTrust Bank's performance in the state.

For the service test, performance only in the Eastern Shore of Maryland was stronger than SunTrust Bank's performance in the state due to higher levels of community development services and the accessibility of delivery systems. Performance in the remaining three assessment areas (Kent, Ocean Pines, and St. Mary's) was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems; however, the Kent assessment area was still considered satisfactory.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## North Carolina

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**CRA RATING FOR NORTH CAROLINA:**      **Satisfactory**<sup>286</sup>

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 provides a limited level of community development services throughout the assessment areas.

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<sup>286</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## North Carolina

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### SCOPE OF EXAMINATION

Full scope reviews were conducted for four assessment areas in the State of North Carolina:

- Charlotte
- Durham
- Greensboro
- Raleigh

Limited scope reviews were conducted for the remaining 10 assessment areas:

- |                           |  |
|---------------------------|--|
| • Asheville               | • Hickory                                  |
| • Burlington              | • Jackson (non-MSA)                        |
| • Cleveland (non-MSA)     | • Western Central North Carolina (non-MSA) |
| • Granville (non-MSA)     | • Wilmington                               |
| • Harnett Moore (non-MSA) | • Winston Salem                            |

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

Lending activity in North Carolina accounted for 11.9% of the bank's total lending activity. HMDA-reportable lending in North Carolina represented 14.4% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 9.7% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$7.1 billion in deposits in North Carolina accounting for 5.4% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 6<sup>th</sup>, among 119 insured institutions, in deposit market share with 2.1% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated 193 branch offices in North Carolina representing 11.3% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the state of North Carolina is High Satisfactory. Although SunTrust Bank is both a small business and HMDA lender, HMDA lending was given greater consideration in determining the lending test rating for North Carolina because the bank originated more HMDA business loans by number than small business loans. Additionally, the Charlotte assessment area received the greatest consideration when determining the rating based on the bank's deposits, loans, and branches in the state of North Carolina, followed closely by the Durham assessment area. The four full-scope areas selected together represent 67.8% of the deposits in the assessment areas in North Carolina as well as 61.7% of the branches. The full-scope assessment areas represent 66.6% of the HMDA loans and 66.2% of the small business loans in the state. Therefore, the full-scope assessment areas represent a majority of the deposits, loans, and branches in the state of North Carolina. In addition, SunTrust Bank originated a relatively low number of small farm loans in North Carolina during the review period (15); 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 G-H.



## North Carolina

### ***Lending Activity***

Lending levels reflect adequate responsiveness to the credit needs of the North Carolina assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 6<sup>th</sup> statewide in North Carolina in deposit market share with 2.1% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 12<sup>th</sup> in CRA lending statewide, while ranking 29<sup>th</sup> in HMDA lending statewide. For CRA lending, the bank ranked below national credit card lenders as well as super-regional peers.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### **Statewide Summary of Lending Activity**

Assessment Areas Located in

#### **North Carolina**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	1,327	19.2%	\$510,657	31.9%
HMDA Refinance	1,553	22.4%	\$583,393	36.4%
HMDA Home Improvement	913	13.2%	\$5,449	0.3%
HMDA Multi-Family	10	0.1%	\$2,590	0.2%
<b>Total HMDA</b>	<b>3,803</b>	<b>54.9%</b>	<b>\$1,102,089</b>	<b>68.8%</b>
<b>Total Small Business</b>	<b>3,103</b>	<b>44.8%</b>	<b>\$495,801</b>	<b>31.0%</b>
<b>Total Farm</b>	<b>15</b>	<b>0.2%</b>	<b>\$3,772</b>	<b>0.2%</b>
<b>TOTAL LOANS</b>	<b>6,921</b>	<b>100.0%</b>	<b>\$1,601,662</b>	<b>100.0%</b>

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 SunTrust Bank's HMDA and small business loans is good. The geographic distribution was good in the Charlotte and Greensboro assessment areas, while adequate in the Durham and Raleigh assessment areas. Overall, the distribution of loans by borrower's income and revenue size of business is good. The borrower distribution is considered good in all four of the 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***

SunTrust Bank makes a relatively high level of community development loans in the North Carolina assessment areas. The bank made 35 community development loans totaling \$153.8 million during the review period. The majority of the loans supported affordable housing for low- and moderate-income individuals and

## North Carolina

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revitalized/stabilized targeted low- and moderate-income geographies. More information on community development lending can be found in each full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in 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 excellent responsiveness to credit and community development needs through its investment activities in the Charlotte assessment area, while performance in the Durham, Greensboro and Raleigh assessment areas was good.

The bank made 144 qualified investments of approximately \$117.9 million and contributions of \$866,621 within the North Carolina assessment areas. Of the 144 investments, 52 totaling \$31.3 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and mortgage backed securities as well as LIHTC projects and investment funds. The bank also provided support for affordable housing and community revitalization through the purchase of HUD bonds and support to small businesses through the purchase of SBA 504 securities. Furthermore, the bank had an investment in a regional community development financial institution/community development credit union that benefited all assessment areas in the state.

Most of the bank's contributions provided support for community services for low- and moderate-income individuals, and affordable housing. Some of the key areas supported include youth and family social services; emergency aid including food and housing assistance; education; job training; health care; financial counseling; affordable housing development, and homeownership counseling. Additional detail on investments and contributions can be found in each full scope assessment area section.

### **Service Test**

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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***

SunTrust Bank provides a limited level of community development services that benefit residents and small businesses of the assessment areas. In addition to services provided within the assessment areas, SunTrust Bank employees also provided services to statewide organizations that serve the entirety of North Carolina. Community development services were considered poor in all four full-scope assessment areas. Out of the four full-scope assessment areas, community development services were poor in all assessment areas in the state of North Carolina.

## Charlotte, North Carolina

### METROPOLITAN AREA

(Full Scope Review)

#### DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CHARLOTTE, NC MSA

The Charlotte assessment area includes Anson, Cabarrus, Gaston, Mecklenburg, and Union counties, five of the 12 counties that comprise the Charlotte-Gastonia-Rock Hill, NC-SC MSA. 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.<sup>287</sup> Concord (Cabarrus County) and Gastonia (Gaston County) are the next two largest cities in the metropolitan area. SunTrust operates 35 branches in the assessment area, one (2.9%) is located in a low-income tract and 11 (31.4%) are located in moderate-income tracts. SunTrust also has a total of 37 ATMs in the area.

#### Population and Income Characteristics

North Carolina, and Charlotte in particular, has been one of the fastest growing areas in the country over the past decade. The population in North Carolina grew by 18.5% from 8,049,313 in 2000 to 9,535,483 in 2010; Charlotte has grown even faster. Population in Mecklenburg County (where Charlotte is located) increased by over 32% between 2000 and 2010 from 695,454 to 919,628. Mecklenburg County has continued to grow, albeit at a slower pace. US census estimates show an annual growth rate of 2.2% for the Charlotte assessment area from 2010 to 2011, with the estimated population in 2011 at 1,564,944 for the five-county area.<sup>288</sup>

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, 2011, and 2012 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, \$67,500 for 2011, and \$68,500 for 2012.

**Borrower Income Levels**  
**Charlotte-Gastonia-Rock Hill, NC-SC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$67,200</b>	0	- \$33,599	\$33,600	- \$53,759	\$53,760	- \$80,639	\$80,640	- & above
<b>2011</b>	<b>\$67,500</b>	0	- \$33,749	\$33,750	- \$53,999	\$54,000	- \$80,999	\$81,000	- & above
<b>2012</b>	<b>\$68,500</b>	0	- \$34,249	\$34,250	- \$54,799	\$54,800	- \$82,199	\$82,200	- & above

While the median family income rose slightly during the review period, the percentage of people receiving public assistance due to limited income levels has increased. As of 2010, 15.6% of the population of Mecklenburg County received food stamps, while 16.0% of the state's population received food stamps.<sup>289</sup>

<sup>287</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed June 10, 2013.

<sup>288</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed June 10, 2013.

<sup>289</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 18, 2013.

## Charlotte, North Carolina

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Anson and Gaston counties were even higher at 25.2% and 21.0%, respectively; Union County has the lowest percentage of people receiving food stamps at 11.0%.

### 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's housing market began stabilizing in 2010. The median sales price of existing single-family homes in the Charlotte metropolitan area increased 3.9% from 2010 to 2011 and 5.2% from 2011 to 2012, with a median sales price of \$156,600 as of 2012.<sup>290</sup> 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.<sup>291</sup> Home sales had a better year in 2010, increasing 11.2% from 2009 levels. However, sales were down again in 2011, a trend mirrored statewide in North Carolina.

Residential building permits plummeted in the Charlotte area, including Mecklenburg County, during the recession. Single-family residential building permits in the Charlotte assessment area dropped 82.6% from 17,406 in 2006 to 3,032 in 2009.<sup>292</sup> However, single-family permits have shown signs of recovery with 12.8% growth from 2009 to 2010, 6.8% growth in 2011, and 52.5% growth in 2012. In 2012, single-family residential building permits in the assessment area totaled 5,572, 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) as of January 2011 was 6.6%, increasing to 6.9% in January 2012, before beginning to fall to 6.1% as of December 2012. Statewide in North Carolina, 5.3% of mortgages were seriously delinquent as of December 2012.<sup>293</sup>

The 2010 US census data indicates that there were 624,573 housing units in the assessment area, of which 380,352 (60.9%) were owner-occupied, and 186,253 (29.8%) were renter-occupied. The majority (55.2%) of housing units in low-income tracts were rental units, while 39.4% of units in moderate-income tracts were rental units. The median housing value in the assessment area was \$170,871, which is 14.6% higher than the median housing value for the state of North Carolina at \$149,100. The median age of housing stock in the assessment area is 24 years compared to 25 years for the state of North Carolina.

The assessment area's affordability ratio is 31.4 which is slightly greater than the state of North Carolina at 30.6, indicating that housing is slightly more affordable in the assessment area than the statewide area. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>294</sup>

The counties that make up the Charlotte assessment area all have a similar percentage of homeowners who are cost-burdened, meaning that homeownership costs account for more than 30% of household income. Mecklenburg County has the highest percentage of cost-burdened homeowners at 28.8%, slightly higher than the statewide rate of 26.5%. Likewise, the assessment area has a percentage of cost-burdened renters is similar

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<sup>290</sup> National Association of REALTORS. Pricing Data: Single Family 1<sup>st</sup> Quarter 2013. Available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability>. Accessed June 11, 2013.

<sup>291</sup> Boxwood Means. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed on June 11, 2013.

<sup>292</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 11, 2013.

<sup>293</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>294</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

## Charlotte, North Carolina

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to the statewide rate. Union County has the highest percentage of cost-burdened renters at 49.1% compared to the statewide rate of 45.1%.

### Employment and Economic Conditions

According to 2011 REIS Data, primary employment sectors in the Charlotte MSA included the following: state and local government, retail trade, health care and social assistance, and finance and insurance.<sup>295</sup> 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 9.4% 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's 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, and this continued into 2012 with growth to 72,900 jobs.<sup>296</sup> 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 37,000 in 2011; the sector showed signs of stabilizing in 2012, though, adding 1,700 jobs. The manufacturing and trade, transportation, and utilities sectors also experienced significant decline from 2007 to 2010; however, both have experienced slight recoveries in 2011 and 2012. 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 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, the unemployment rate for the Charlotte MSA was 10.9% in 2011, and continued to decline in 2012 to 9.5%. 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 for 2010 and 2011, but matched the statewide rate in 2012.

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<sup>295</sup> 2011 Regional Economic Information Services (REIS) data.

<sup>296</sup> Bureau of Labor Statistics (BLS). Economy at a Glance. Charlotte-Gastonia-Rock Hill, NC-SC. Available at: <http://www.bls.gov/eag/>. Accessed June 11, 2013.

## Charlotte, North Carolina

### Unemployment Rates

Assessment Area: NC Charlotte

Area	Years - Annualized		
	2010	2011	2012
Anson Co.	14.1	12.2	11.9
Cabarrus Co.	11.4	10.1	8.8
Gaston Co.	12.7	11.6	10.6
Mecklenburg Co.	11.2	10.7	9.4
Union Co.	10.1	9.3	8.2
Charlotte MSA	11.9	10.9	9.5
<b>North Carolina</b>	<b>10.9</b>	<b>10.5</b>	<b>9.5</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

Although SunTrust has a small presence in the assessment area and the market is dominated by two national banks with extensive market saturation, community needs still exist, particularly for low- and moderate-income individuals, and there are opportunities for community development engagement in the Charlotte market. For example, the availability of affordable housing is a pressing need in the community according to a local housing agency contact, as well as housing for the homeless. However, there are several obstacles in developing affordable housing, such as Charlotte's restrictive zoning laws and waning community support for these types of efforts, as expressed by the same community contact.

Foreclosure prevention and neighborhood stabilization is another concern for the area. The Charlotte area received a significant allocation in the 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 and rehabilitation of foreclosed properties.<sup>297</sup> It should also be noted that approximately 21,000 North Carolina residents were reported to receive refund checks totaling \$30.6 million as part of a national mortgage settlement reached last year with the nation's five largest mortgage servicers. Homeowners who had their mortgage serviced by any of the five and lost their home to foreclosure between 2008 and 2011 could receive approximately \$1,480 each.<sup>298</sup> This figure is inclusive of the total \$410 million received by 9,000 mortgage borrowers in relief from this settlement.<sup>299</sup>

<sup>297</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed June 11, 2013.

<sup>298</sup> "NC homeowners to receive \$30M as part of national mortgage settlement", WRAL.COM, June 4, 2013. Available at: <http://www.wral.com/nc-homeowners-to-receive-30m-as-part-of-national-mortgage-settlement/12514293/>. Accessed July 17, 2013.

<sup>299</sup> "NC mortgage borrowers received \$409M in relief from banks", Charlotte Business Journal, May 21, 2013. Available at: [http://www.bizjournals.com/charlotte/blog/bank\\_notes/2013/05/nc-mortgage-borrowers-received-409m.html?pa ge=all](http://www.bizjournals.com/charlotte/blog/bank_notes/2013/05/nc-mortgage-borrowers-received-409m.html?pa ge=all). Accessed July 17, 2013.



## Charlotte, North Carolina

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In addition to NSP funds, the US Department of the Treasury established the Hardest Hit Fund in February 2010 to help families in states hit hard by the economic and housing market downturn. The program was later expanded to include North Carolina, which at the time had a high percentage of its population living in areas of high unemployment. The NC Housing Finance Agency used the money for the NC Foreclosure Prevention Fund to help homeowners in the state who were struggling to make their mortgage payments due to job loss or temporary financial hardship. The funds are provided as zero-interest loans. Eligible homeowners apply for the program through participating housing counseling agencies, with seven agencies serving the Charlotte assessment area. As of the end of the 1<sup>st</sup> quarter 2013, 2,500 homeowners had been assisted in the assessment area.<sup>300</sup>

The Charlotte assessment area also has a significant percentage of unbanked and underbanked individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 8.4% of households in Charlotte are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>301</sup> In addition, 21.0% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis.

As it relates to housing affordability, a report released by the National Low Income Housing Coalition entitled, Out of Reach 2013, which captures the gap between wages and rents across the country, reports that Charlotte-Gastonia has a housing wage of \$15.25 or \$31,720 annual income. This hourly wage is the amount necessary to afford a 2 bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$793, while spending no more than 30% of income on housing costs. This housing wage is on par with the estimated average wage for a renter in the area of \$15.43. This concludes that a renter could have affordable rent with 40 hours per week, 52 weeks per year.<sup>302</sup>

With respect to small business assistance, there has been a new program in the state since 2011 that banks can support to increase community economic development lending, the NC Small Business Credit Initiative. By reducing the risks involved, this initiative allows lenders to approve some business loans they otherwise could not. The initiative also invests in venture capital and angel funds, which in turn make equity investments in North Carolina businesses. The initiative is made possible by \$46.1 million in federal funding under the Small Business Jobs Act of 2010. The program is administered by the NC Rural Economic Development Center and available in all 100 counties. Through December 2012, the total amount of loans approved in the program exceeded \$82 million, with over 30 lenders enrolled. Additionally, as of July 2012, the Charlotte area was served by two certified SBA micro-loan intermediaries and two community development financial institutions (CDFIs), which provide alternative financing initiatives such as affordable housing, small businesses, and community facilities.<sup>303</sup>

### Competition

SunTrust operates in a highly competitive environment in the Charlotte assessment area; furthermore, the bank has a small presence in the area. As previously mentioned, Charlotte is a banking hub that is home to Bank of America; the deposit market reflects Bank of America's significant presence in the market. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 39 financial institutions operating 389 branch

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<sup>300</sup> NC Foreclosure Prevention Fund. Available: [http://www.ncforeclosureprevention.gov/hardest\\_hit\\_funds.aspx](http://www.ncforeclosureprevention.gov/hardest_hit_funds.aspx). Accessed July 17, 2013.

<sup>301</sup> 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 June 11, 2013.

<sup>302</sup> Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 17, 2013); available at: <http://nlihc.org/oor/2013>

<sup>303</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed July 17, 2013.



## Charlotte, North Carolina

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locations in the Charlotte assessment area. Bank of America was the clear leader in the Charlotte market with 80.8% of total deposits in the assessment area, while Wells Fargo ranked 2<sup>nd</sup> with 12.7%; therefore, the two top financial institutions constituted 93.5% of all deposits in Mecklenburg County. SunTrust Bank ranked 5<sup>th</sup> with a deposit market share of 0.6%.

Lending in the Charlotte assessment area is also dominated by large, national and multi-regional financial institutions. The top CRA loan reporters in 2010 and 2011 were American Express, Wells Fargo, Citibank, Fia Card Services, Branch Banking & Trust, and Capital One, among others. SunTrust Bank ranked 13<sup>th</sup> in both 2010 and 2011 in CRA lending in the area, capturing just 1.4% of the CRA market share in 2011. The top HMDA loan reporters in 2010 and 2011 were Wells Fargo, Bank of America, Branch Banking & Trust, JP Morgan Chase Bank, and Fifth Third Bank. SunTrust Bank ranked 24<sup>th</sup> and 23<sup>rd</sup> in HMDA lending in the Charlotte area for 2010 and 2011, respectively, with just 0.7% of the HMDA market share in 2011.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# 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	15	6.5	9,087	2.9	2,781	30.6	58,363	18.9
Moderate-income	63	27.2	67,075	21.8	8,360	12.5	55,956	18.2
Middle-income	95	40.9	146,750	47.6	7,967	5.4	69,778	22.6
Upper-income	58	25.0	85,368	27.7	1,750	2.0	124,183	40.3
Unknown-income	1	0.4	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>232</b>	<b>100.0</b>	<b>308,280</b>	<b>100.0</b>	<b>20,858</b>	<b>6.8</b>	<b>308,280</b>	<b>100.0</b>
	<b>Housing Units by Tract</b>	<b>Housing Types by Tract</b>						
		<b>Owner-Occupied</b>			<b>Rental</b>		<b>Vacant</b>	
		#	%	%	#	%	#	%
Low-income	14,757	3,707	1.2	25.1	9,532	64.6	1,518	10.3
Moderate-income	111,763	54,886	18.3	49.1	48,958	43.8	7,919	7.1
Middle-income	226,950	148,471	49.5	65.4	65,217	28.7	13,262	5.8
Upper-income	126,916	93,155	31.0	73.4	25,539	20.1	8,222	6.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>480,386</b>	<b>300,219</b>	<b>100.0</b>	<b>62.5</b>	<b>149,246</b>	<b>31.1</b>	<b>30,921</b>	<b>6.4</b>
	<b>Total Businesses by Tract</b>	<b>Businesses by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	%	#	%	#	%
Low-income	2,961	3.0	2,486	2.7	361	6.3	114	3.2
Moderate-income	15,693	15.7	13,954	15.4	1,107	19.4	632	17.9
Middle-income	45,796	45.8	41,507	45.7	2,617	45.8	1,672	47.5
Upper-income	35,439	35.5	32,716	36.1	1,620	28.3	1,103	31.3
Unknown-income	76	0.1	66	0.1	10	0.2	0	0.0
<b>Total Assessment Area</b>	<b>99,965</b>	<b>100.0</b>	<b>90,729</b>	<b>100.0</b>	<b>5,715</b>	<b>100.0</b>	<b>3,521</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.8</b>		<b>5.7</b>		<b>3.5</b>
	<b>Total Farms by Tract</b>	<b>Farms by Tract &amp; Revenue Size</b>						
		<b>Less Than or = \$1 Million</b>			<b>Over \$1 Million</b>		<b>Revenue Not Reported</b>	
		#	%	%	#	%	#	%
Low-income	8	0.8	7	0.8	1	10.0	0	0.0
Moderate-income	141	14.9	137	14.7	4	40.0	0	0.0
Middle-income	582	61.6	577	62.0	5	50.0	0	0.0
Upper-income	213	22.5	209	22.4	0	0.0	4	100.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>945</b>	<b>100.0</b>	<b>931</b>	<b>100.0</b>	<b>10</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.5</b>		<b>1.1</b>		<b>.4</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# 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	44	11.5	31,214	8.3	9,339	29.9	81,106	21.5
Moderate-income	100	26.2	88,776	23.5	13,318	15.0	66,767	17.7
Middle-income	110	28.8	118,596	31.4	8,092	6.8	75,920	20.1
Upper-income	124	32.5	138,550	36.7	4,406	3.2	153,343	40.7
Unknown-income	4	1.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	382	100.0	377,136	100.0	35,155	9.3	377,136	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	61,216	18,008	4.7	29.4	33,787	55.2	9,421	15.4
Moderate-income	159,889	77,771	20.4	48.6	63,039	39.4	19,079	11.9
Middle-income	185,461	127,499	33.5	68.7	44,239	23.9	13,723	7.4
Upper-income	217,680	157,025	41.3	72.1	44,910	20.6	15,745	7.2
Unknown-income	327	49	0.0	15.0	278	85.0	0	0.0
Total Assessment Area	624,573	380,352	100.0	60.9	186,253	29.8	57,968	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	9,167	9.7	7,813	9.1	926	17.0	428	12.4
Moderate-income	18,520	19.5	16,705	19.4	1,080	19.8	735	21.2
Middle-income	27,073	28.5	24,617	28.6	1,488	27.3	968	27.9
Upper-income	39,210	41.3	36,104	42.0	1,809	33.1	1,297	37.4
Unknown-income	879	0.9	685	0.8	157	2.9	37	1.1
Total Assessment Area	94,849	100.0	85,924	100.0	5,460	100.0	3,465	100.0
	Percentage of Total Businesses:			90.6			5.8	3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	23	2.3	21	2.1	2	20.0	0	0.0
Moderate-income	210	21.1	205	20.8	5	50.0	0	0.0
Middle-income	494	49.6	492	50.0	2	20.0	0	0.0
Upper-income	267	26.8	264	26.8	1	10.0	2	100.0
Unknown-income	2	0.2	2	0.2	0	0.0	0	0.0
Total Assessment Area	996	100.0	984	100.0	10	100.0	2	100.0
	Percentage of Total Farms:			98.8			1.0	.2

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Charlotte, North Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### **Lending Test**

SunTrust Bank's lending performance in the Charlotte 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. In addition, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 897 (45.0%) small business loans compared to 1,096 (55.0%) HMDA loans, excluding multifamily loans, in the Charlotte 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. The Charlotte assessment area contains 4.2% of the bank's total HMDA lending and 2.8% of its total small business lending by number of loans. In comparison, 1.0% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### **Small Business Loans**

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts exceeded the percentage of small businesses in those tracts throughout the review period. SunTrust Bank's performance was significantly better than the aggregate in 2011.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was comparable to or exceeded the percentage of small businesses in those tracts throughout the review period. Most recently, in 2012, the bank originated 10.4% of its small business loans in moderate-income tracts, where 9.1% of the small businesses in the assessment area are located. The bank's performance was similar to aggregate in 2011.

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

#### **Home Purchase Loans**

SunTrust Bank's home purchase lending in low-income tracts is adequate. The percentage of home purchase loans SunTrust Bank originated in low-income tracts was greater than the percentage of owner-occupied units in those tracts in 2010 and 2011; however, in 2012, the bank's performance was below the percentage of owner-occupied units in low-income tracts. The percentage of owner-occupied units in the low-income tracts in the

## Charlotte, North Carolina

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assessment area increased significantly from 1.2% to 4.7% from 2000 to 2010, which accounts for the discrepancy in the bank's performance. SunTrust Bank's performance was better than the aggregate in 2011.

Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was less than the percentage of owner-occupied units located in these tracts in the assessment area. However, SunTrust Bank's performance was 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 these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is poor. The bank's percentage of home refinance loans in low-income tracts was significantly less than the percentage of owner-occupied units in these tracts throughout the review period. Most recently, in 2012, SunTrust Bank originated 0.9% of its home refinance loans in low-income tracts, compared to 4.7% of owner-occupied units located in low-income tracts. The bank's performance was similar to aggregate in 2011, but this performance was based on a limited number of loans.

The bank's home refinance lending in moderate-income tracts is good. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, the bank outperformed the aggregated significantly in 2011; 10.5% of its home refinance loans were originated in moderate-income tracts, compared to 7.2% of aggregate loans.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is good. In 2010 and 2011, both SunTrust Bank and aggregate data show very low lending levels in low-income tracts in this assessment area. However, most recently, in 2012, SunTrust Bank originated 7.3% of its home improvement loans in low-income tracts, which is significantly greater than the 4.7% of owner-occupied units that are located in low-income tracts.

The bank's home improvement lending in moderate-income census tracts is excellent. Throughout the review period, SunTrust Bank's performance significantly exceeded the percentage of owner-occupied units located in moderate-income tracts. Additionally, SunTrust Bank's performance was substantially better 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 throughout the review period.

### ***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

## Charlotte, North Carolina

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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.

### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area. However, the bank performed similarly to the aggregate in 2011. The bank originated 42.5% of its loans to small businesses in 2011 compared to the 46.5% of aggregate loans made to small businesses. Additionally, in 2012, 78.5% of the 376 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. While SunTrust made a lower percentage of its home purchase loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank significantly exceeded the performance of the aggregate in lending to low-income borrowers. In 2011, SunTrust Bank originated 17.2% of its home purchase loans to low-income borrowers, compared to the 11.9% of aggregate loans made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, the bank's performance was above aggregate performance 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 throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. While the bank made a lower percentage of its home refinance loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank exceeded the performance of the aggregate in refinance lending to low-income borrowers. In 2011, SunTrust Bank originated 5.6% of its home refinance loans to low-income borrowers, compared to 4.9% of aggregate loans.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's percentage of home refinance loans made to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, SunTrust Bank's percentage of its home refinance loans originated to moderate-income borrowers was similar to the percentage of aggregate home refinance loans made to moderate-income borrowers 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 throughout the review period.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers greatly exceeded the percentage of low-income families in

## Charlotte, North Carolina

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the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly above aggregate performance in 2011.

Throughout the review period, the bank's home improvement 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.

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Charlotte assessment area. The bank originated nine community development loans totaling \$14.7 million during the review period. Loans financed affordable housing and community services for low- and moderate-income individuals and promoted economic development by financing small businesses. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community services for low- and moderate-income individuals, job creation, and financial stability for low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs.

Examples of community development lending include:

- Three SBA 504 loans that promote economic development by financing small businesses;
- Two loans that support affordable housing for low- and moderate-income individuals by financing a housing complex where all residents have incomes at or below 60% of the area median income;
- Funds for a nonprofit organization to construct a new women's housing and rehabilitation center that will accommodate up to 90 women and 30 children; and
- Multiple loans to an organization that provides residential recovery services for homeless men, women and families and life skills for homeless adults and families within a supportive residential environment.

### **Investment Test**

SunTrust's performance under the investment test in the Charlotte assessment area is excellent. The bank had 16 investments totaling \$18.9 million, including five current period investments totaling \$8.5 million. The bank provided support for affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds, and the purchase of GNMA multi-family and other mortgage backed securities. The bank also provided support to community revitalization through the purchase of HUD bonds. At the end of the review period, the bank had over \$6.3 million in prior period LIHTC investments that provided about 360 affordable housing units and invested about \$7.0 million during the review period in LIHTC funds.

The bank made 24 contributions totaling \$101,500. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services; emergency aid including food and housing assistance; education; job training; public health; financial counseling; and a number of other needed services. The bank also made contributions to support organizations engaged in affordable housing development and preservation and homeownership counseling.



## Charlotte, North Carolina

Local community credit and community development needs include, but are not limited to, neighborhood stabilization, job creation and training, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Charlotte.

### Service Test

SunTrust Bank's performance under the service test in the Charlotte assessment area is poor. SunTrust Bank's retail and community development services reflect poor responsiveness to the needs of the assessment area.

### Retail Services

SunTrust 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 35 branch offices and 37 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed one branch located in a moderate-income census tract in the Charlotte 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. SunTrust Bank offers extended hours at all branch offices, including those located in low- or moderate-income tracts.

In addition to the 12 branches located in low- and moderate-income geographies, the Charlotte, North Carolina assessment area included three branches considered to serve a significant portion of low- and moderate-income households, according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: NC Charlotte

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	1	2.9%	0	0	1	1	0	Total	2	5.4%	1	3.0%	0	0	1	25.0%	0	0	44	11.5%	9.1%	9.7%
								SA	1	2.7%	0	0.0%	0	0	1	25.0%	0	0				
Moderate	11	31.4%	0	1	9	11	0	Total	11	29.7%	11	33.3%	0	1	0	0.0%	0	0	100	26.2%	24.9%	19.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	9	25.7%	0	0	8	9	2	Total	9	24.3%	9	27.3%	0	0	0	0.0%	0	0	110	28.8%	30.3%	28.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	14	40.0%	0	0	12	14	4	Total	15	40.5%	12	36.4%	0	0	3	75.0%	0	0	124	32.5%	35.6%	41.3%
								SA	2	5.4%	0	0.0%	0	0	2	50.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	4	1.0%	0.1%	0.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	35	100.0%	0	1	30	35	6	Total	37	100.0%	33	100.0%	0	1	4	100.0%	0	0	382	100.0%	100.0%	100.0%
								SA	3	8.1%	0	0.0%	0	0	3	75.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 609 service hours in various capacities for community development organizations, by participating in 92 different community development services. The community development services offered focused on education, economic development for small businesses, and other

## Charlotte, North Carolina

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community services that aided low- and moderate-income geographies and low- and moderate-income individuals.

## Durham, North Carolina

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DURHAM, NC ASSESSMENT AREA**

The Durham assessment area is the Durham-Chapel Hill, NC MSA, which includes Durham, Chatham, Orange, and Person counties. The Durham-Chapel Hill MSA and the Raleigh-Cary MSA together make up the Research Triangle Region, commonly referred to as "the Triangle." The assessment area has 108 census tracts, with 14 low-income census tracts and 23 moderate-income tracts. SunTrust operates 32 branches in the assessment area, with one located in a low-income tract and nine in moderate-income tracts.

#### **Population and Income Characteristics**

Population in the Durham assessment area grew by 18.1% between 2000 and 2010, which was comparable to the population growth rate in North Carolina of 18.5%. The largest population growth occurred in Chatham County, which increased by about 28.7%. The total population in the assessment area was 504,357 in 2010. Durham is the largest county with approximately 267,600 residents, followed by Orange County with a population of 133,801. The principal cities in the assessment area are Durham (228,330) and Chapel Hill (57,233).<sup>304</sup>

Median family income in the Durham MSA is above the median family income for North Carolina. For the purposes of this analysis, HUD's median family income for the Durham MSA for 2010, 2011 and 2012 is used. As shown, the median family income increased from \$66,500 in 2010 to \$68,700 in 2012. The 2012 median family income for North Carolina was \$56,200. 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**  
**Durham-Chapel Hill, NC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$66,500</b>	0	- \$33,249	\$33,250	- \$53,199	\$53,200	- \$79,799	\$79,800	- & above
<b>2011</b>	<b>\$67,800</b>	0	- \$33,899	\$33,900	- \$54,239	\$54,240	- \$81,359	\$81,360	- & above
<b>2012</b>	<b>\$68,700</b>	0	- \$34,349	\$34,350	- \$54,959	\$54,960	- \$82,439	\$82,440	- & above

Median family income varies across the assessment area. US census estimates show that the median family income between 2007 and 2011 ranged from \$52,490 in Person County to \$82,309 in Orange County.<sup>305</sup> Income has risen significantly in assessment area since 2000, particularly in certain communities. In Orange County, median family incomes increased by 37.5% between 2000 and 2011 compared to the state increase of 23.4%.<sup>306</sup>

While the Durham MSA has seen strong income growth, and includes several of the wealthiest communities in the state, poverty is also a significant concern, particularly in Durham and Person counties. According to US

<sup>304</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>305</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>306</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

## Durham, North Carolina

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census data, 18.1% of Person County residents and 17.1% of Durham county residents lived in poverty between 2007 and 2011, compared to 16.1% for the state.<sup>307</sup> More residents in the assessment area are also relying on federal assistance, including food stamps. In 2000, 5.92% of residents in Durham County received food stamps, but that was up to 14.3% by 2010. The growth was more significant in Person County, where only 4.5% of residents received food stamps in 2000 but by 2010, the share of residents receiving assistance had increased to 19.1%.<sup>308</sup>

### Housing Characteristics

The housing market in the Durham MSA weakened during the economic downturn, but still performed better than the rest of the nation. Home prices have fluctuated, but remained relatively stable during the years when many other markets experienced significant price depreciation. According to the National Association of Realtors, home prices in the Durham MSA have been steadily rising, from \$158,300 in 2010 to \$185,700 in 2012.<sup>309</sup> In Orange and Chatham County where home prices are significantly higher, the housing market has been more volatile.

While home prices have held up in the Durham MSA, new development has slowed as evidenced by the decline in building permits. Permits issued for new single family homes dropped by 68% from the pre-recession peak in 2005 to 1,595 permits issued in 2012.<sup>310</sup> Home sales in the Durham MSA have also been declining since 2005 and in 2011, approximately 5,500 residential homes sold, representing about 50% of the pre-recession level for home sales.<sup>311</sup>

Durham has also performed better than other metro areas in mortgage delinquencies. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose during 2011 and 2012, but never exceeded 5.0% of all mortgages. Statewide, the mortgage delinquency rate peaked at 6.3%. Mortgage delinquencies in December 2012 were highest in Person County at 8.9%, compared to 4.7% in the Durham MSA and 5.3% in the state of North Carolina.<sup>312</sup>

2010 US census data indicates that there were housing 217,889 units in the assessment area, of which 119,889, or 55.0%, were owner-occupied, and 34.7% were rental units. Low- and moderate-income tracts had the highest concentration of rental units at 62.6% and 46.5%, respectively. The median age of housing stock in the assessment area is 27 years, though the housing stock is older in low- and moderate-income census tracts, at 39 and 33 years, respectively. The median housing value in the assessment area is \$184,413, but values are much lower in the low- and moderate-income tracts at \$97,102 and \$133,012. Median rent in the low-income tracts was \$663, while the median rent in the moderate-income tracts was \$755.<sup>313</sup>

The assessment area's overall affordability ratio is 27.6 compared to the state of North Carolina at 30.6, indicating that housing in the assessment area is less affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

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<sup>307</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>308</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>309</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on June 19 2013); available from: <http://www.realtor.org/sites/default/files/reports/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>310</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

<sup>311</sup> Boxwood Means, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>312</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>313</sup> FRB Atlanta calculations of 2010 American Community Survey data.

## Durham, North Carolina

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Housing affordability varies across the assessment area and is most affordable in Person County and least affordable in Orange County.<sup>314</sup> However, as discussed later, housing affordability is a problem for many residents across the Triangle area.

### Employment and Economic Conditions

Durham has a unique history, and its economy has been transformed several times. In the late 19<sup>th</sup> century, tobacco was discovered in Durham, and the region became a worldwide center for the tobacco industry. The growth in tobacco led to other industrial development, and most importantly textiles. By the early 20<sup>th</sup> century, Durham was gaining recognition as a center for African-American commerce, and the Parish Street neighborhood became recognized nationally as the “Black Wall Street.” The next phase in the city’s history started in the 1950s and 60s, with the development of Research Triangle Park (RTP), which is now the world’s largest university-related research park and home to over 170 major research and development companies, including Bayer, GlaxoSmithKline, and IBM. RTP was started to help address the deteriorating economic base in the region as the tobacco plants and textile mills were starting to close down. While RTP thrived, downtown Durham, once a vibrant commercial center, experienced several decades of disinvestment. Revitalization efforts started again in the mid-1980s and downturn Durham is again prospering. The economy continues to evolve, and today, Durham is known as the “City of Medicine.”<sup>315</sup>

The economy in the Durham MSA is diverse. The largest employment sector in the region is education and health services. The Durham MSA is home to several top universities, including Duke and UNC-Chapel Hill, as well as North Carolina Central University. Duke University is the largest employer in the region, with about 31,000 employees and 14,600 students (including the Duke Health Systems). Duke is a major economic engine for the area and is rated as one of the top research universities in the nation. The latest economic impact study conducted in 2008 estimated that the university had an annual impact of \$3.4 billion on the Durham community.<sup>316</sup> UNC-Chapel Hill, one of the oldest public institutions in the nation, employs almost 12,000 (including the UNC Hospitals) and has almost 30,000 students enrolled.<sup>317</sup> Finally, North Carolina Central University, based in Durham, has over 8,000 students and generates an annual impact of over \$300 million to the Durham community.<sup>318</sup>

The presence of so many top universities provides the region with a large number of highly educated and specialized workers; as a result, it is a very attractive location for many high tech research and development firms. Research Triangle Park, which lies primarily in Durham, is the economic engine for the entire Triangle, employing over 42,500 employees. RTP is widely recognized as one of the most successful public/private partnerships and has given rise to tremendous economic growth for the region.<sup>319</sup>

Most workers in the Durham MSA are employed in the services sectors, including education and health care, administrative and waste services, and food and accommodation services. There are also significant employment concentrations in manufacturing, as well as state and local government. Durham has worked to restructure its manufacturing base and is one of the few communities in the country that had a net increase in

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<sup>314</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>315</sup> Durham Convention and Visitors Center. (accessed on June 21, 2013); available at: [http://www.durham-nc.com/about/overview-facts-history/history\\_glance.php](http://www.durham-nc.com/about/overview-facts-history/history_glance.php)

<sup>316</sup> City of Durham Community Development Department. “County/City of Durham Consolidated Plan, 2010-2015.” (accessed on June 21, 2013); available at: [http://durhamnc.gov/ich/cb/cdd/Documents/consolidated\\_plan10-15.pdf](http://durhamnc.gov/ich/cb/cdd/Documents/consolidated_plan10-15.pdf)

<sup>317</sup> UNC Chapel Hill. “Facts about Carolina.” (accessed on June 21, 2013); available at: <http://uncnews.unc.edu/>

<sup>318</sup> City of Durham Community Development Department. “County/City of Durham Consolidated Plan, 2010-2015.” (accessed on June 21, 2013); available at: [http://durhamnc.gov/ich/cb/cdd/Documents/consolidated\\_plan10-15.pdf](http://durhamnc.gov/ich/cb/cdd/Documents/consolidated_plan10-15.pdf)

<sup>319</sup> The Research Triangle Park. “About RTP” (accessed on June 21, 2013); available at: <http://www.rtp.org/about-rtp>

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manufacturing jobs between 1990 and 2010.<sup>320</sup> In addition to the employers mentioned above, the other largest employers in Durham include IBM, Durham Public Schools, GlaxoSmithKline, Blue Cross & Blue Shield of North Carolina, Durham City Government, Research Triangle Institute, Veterans Affairs (VA) Medical Center, and Cree, Inc.

Historically, the Durham MSA has had lower unemployment than other areas in the state and nation, largely because of the significant growth in the educational and health services that helped offset job losses in other sectors. However, even with the strong foundation, the region was impacted by the national recession. The primary job loss occurred in construction, manufacturing and professional, and business services.<sup>321</sup> Unemployment rates rose and remain higher than before the recession. The community is particularly challenged by the fact that, according to the 2010 US census data, unemployment of African Americans is above 20%, compared to unemployment for Whites and Asians at only 5%. Similarly, for people with less than a high school diploma, the unemployment rate was over 20%.<sup>322</sup>

As shown in the table below, the unemployment rate declined from 8.2% to 7.4% between 2010 and 2012, and has been consistently below the state where the unemployment rate was still 9.5% in 2012.

### Unemployment Rates

Assessment Area: NC Durham

Area	Years - Annualized		
	2010	2011	2012
Durham MSA	8.2	8.1	7.4
<b>North Carolina</b>	<b>10.9</b>	<b>10.5</b>	<b>9.5</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

Durham has experienced a relatively strong recovery since the recession and the region continues to see new corporate investment and job creation. According to the City of Durham, the city, in partnership with Durham County and the Greater Durham Chamber of Commerce, assisted over 70 companies, which announced over 4,400 new jobs. Many of the new jobs are in sectors requiring high skilled workers, including life sciences, medical technology, health care, and information services.<sup>323</sup> However, there have also been a number of manufacturing announcements, including AW North Carolina, that has announced two separate expansions that may add up to 500 manufacturing jobs in Durham County, and GKN Driveline in Person, North Carolina,

<sup>320</sup> Greater Durham Chamber of Commerce. Economic Profile. (accessed on June 21, 2013); available at:

[http://durhamchamber.org/thrive/economic-profile#Durham\\_Economy\\_at\\_a\\_Glance](http://durhamchamber.org/thrive/economic-profile#Durham_Economy_at_a_Glance)

<sup>321</sup> City of Durham Community Development Department. "County/City of Durham Consolidated Plan, 2010-2015." (accessed on June 21, 2013); available at: [http://durhamnc.gov/ich/cb/cdd/Documents/consolidated\\_plan10-15.pdf](http://durhamnc.gov/ich/cb/cdd/Documents/consolidated_plan10-15.pdf)

<sup>322</sup> City of Durham, Office of the Mayor. "State of the City, 2012." February, 2012. (accessed on July 11, 2013); available at: [http://durhamnc.gov/ich/mayor/Documents/soc\\_speech0212.pdf](http://durhamnc.gov/ich/mayor/Documents/soc_speech0212.pdf)

<sup>323</sup> City of Durham, Office of the Mayor. "State of the City, 2012." February, 2012. (accessed on July 11, 2013); available at: [http://durhamnc.gov/ich/mayor/Documents/soc\\_speech0212.pdf](http://durhamnc.gov/ich/mayor/Documents/soc_speech0212.pdf)



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adding over 130 jobs.<sup>324</sup> In addition, construction jobs are returning, with the construction of several new hotels and public facilities, as well as continued building revitalization in downtown Durham.<sup>325</sup>

Durham has also emerged as a center for startups and small businesses. According to the Research Triangle Regional Partnership, the Durham Central Business District is home to over 50 startups, primarily in the software and IT sectors, that employ over 500.<sup>326</sup> The city of Durham Office of Economic and Workforce Development has a focus on small business development. Also, there are a number of small business incubators and other government and nonprofit small business technical assistance providers that serve the region. Given the strength of the local economy, combined with the focus on innovation and small business, there are good opportunities for local financial institutions to engage in small business lending or other services to assist local businesses.

### Competition

SunTrust's deposit market share has declined significantly over the exam period. According to the FDIC Summary of Deposits Report, SunTrust was ranked 1<sup>st</sup> in deposit market share in 2011, but fell to 2<sup>nd</sup> in deposit market share as of June 30, 2012, with \$1.9 billion in deposits or 19.8% of total deposits. Meanwhile, Wells Fargo Bank has taken over with the top deposit share in the market. Square 1 Bank, a relatively new bank with only one location is ranked 3<sup>rd</sup> with a deposit market share of 17.3%. Square 1 serves the venture capital and entrepreneur community exclusively. Overall, there were 21 banks active in the market operating 127 branches.

SunTrust ranked 20<sup>th</sup> out of 346 HMDA reporters in 2010 with 0.9% of total HMDA loans and 16<sup>th</sup> out of 363 HMDA lenders with 1.2% of loans in 2011. Wells Fargo, BB&T, Bank of America, State Employees Credit Union, and SunTrust Mortgage are the leading HMDA lenders in the market.

SunTrust ranked 12<sup>th</sup> out of 57 CRA reporters in 2010 with 2.8% of total CRA loans. SunTrust did not increase CRA lending in the Durham market between 2010 and 2011, but overall, the volume of CRA loans increased by more than 20%. In 2011, SunTrust ranked 11<sup>th</sup> out of 67 banks with 2.4% of total CRA loans. American Express was the dominant CRA lender in the market, followed by Wells Fargo, Citibank, and BB&T.

### Community Development

The economy of the entire Triangle region is strong, but there are still areas that are struggling, particularly in the city of Durham and in the outlying rural counties. Durham experienced significant disinvestment for many years as the tobacco and textile mills were shuttered. While some of these buildings have been restored and are part of the revitalized downtown, there are still neighborhoods where the disinvestment is continuing, and new resources are needed address these blighted communities.

The Durham, North Carolina County/City Consolidated Plan has identified three neighborhoods (Northeast Central Durham, Southwest Central, and Rolling Hills/Southside) for targeted revitalization strategies. These neighborhoods are characterized by high crime rates, increasing property vacancies, and decreasing homeownership rates. The city's goal is to stabilize and revitalize neighborhoods for existing homeowners while simultaneously increasing opportunities for homeownership through rehabilitation and/or new construction.

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<sup>324</sup> Research Triangle Regional Partnership. (accessed on June 26, 2013); <http://www.researchtriangle.org/news-and-events?cat=Announcements>

<sup>325</sup> City of Durham, Office of the Mayor. "State of the City, 2012." February, 2012. (accessed on July 11, 2013); available at: [http://durhamnc.gov/ich/mayor/Documents/soc\\_speech0212.pdf](http://durhamnc.gov/ich/mayor/Documents/soc_speech0212.pdf)

<sup>326</sup> Research Triangle Regional Partnership. (accessed on June 26, 2013); available at: <http://www.researchtriangle.org/regions/durham>



## Durham, North Carolina

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In fiscal year 2011-2012, the city received approval from HUD to form a Neighborhood Revitalization Stabilization Area (NRSA) that will cover the Southside neighborhood. The NRSA is a program created by HUD to revitalize and stimulate growth in the most distressed low-income neighborhoods. Communities with approved NRSAs are offered enhanced flexibility in undertaking economic development, housing, and public service activities with Certified Development Block Grant (CDBG) funds. The City will be using CDBG and other public funds to rehab existing owner-occupied units, build new affordable housing, develop the infrastructure for a mixed-income housing project, and other activities to support the first phase of the Southside revitalization.<sup>327</sup> The Southside revitalization is one of the mayor's top priorities for the city in the coming years.

Housing affordability is a major concern for the entire Triangle region. According to the North Carolina Housing Finance Agency, State of Housing 2012, 27% of owners in Durham County and 49.4% of renters are considered housing cost burdened. In Orange County, 25% of owners and 53.6% of renters are considered cost burdened.<sup>328</sup> According to a report by the National Low Income Housing Coalition, a minimum wage worker would have to work 2.1 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in the Durham MSA.<sup>329</sup> With the increasing population and economic growth in the region, preserving affordable rental housing that is accessible to the primary employment centers is critical. In a region with limited public transit, transportation costs can create a significant burden for low- and moderate-income individuals if the affordable housing is not located near jobs or services.

To assist low-income homebuyers, there are several down payment assistance programs available to residents in the Durham market. However, a housing community contact indicated that borrowers are still struggling to obtain first mortgages, and banks need to consider more flexible underwriting for borrowers with less than perfect credit.

As discussed earlier, the Durham housing market fared better than other metropolitan areas and therefore did not have a significant foreclosure crisis. The City of Durham did receive a small allocation of \$2.1 million through the state of North Carolina Neighborhood Stabilization Program. These funds have been used to finance the acquisition and rehabilitation of foreclose properties.<sup>330</sup>

There is an organized community development network serving the Durham MSA with a number of nonprofit organizations engaged in affordable housing development, financial counseling, and small business lending. Like research and development, the community development sector also benefits from the presence of large universities that provide support for research related to housing and community development, and through service learning projects, provide volunteers and interns. Self-Help, one of the largest CDFIs in the US, is based in Durham. Self Help combines several organizations that together provide financing, technical support, consumer financial services, and advocacy for those left out of the economic mainstream. Self Help has been a leader in helping revitalize distressed neighborhoods in Durham and across the state.

While there is a good network of community development organizations serving Durham, and across the state of North Carolina, the strength of these organizations is at risk due to the state's recent decision to cut all

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<sup>327</sup> City of Durham Community Development Department. "2010-2015 Consolidated Plan." (accessed on June 27, 2013); available at: <http://durhamnc.gov/ich/cb/cdd/Pages/Administration.aspx>

<sup>328</sup> North Carolina Housing Finance Agency. "State of Housing 2012" (accessed on June 27, 2013); available at: <http://www.nchfa.com/About/statehousing.aspx>

<sup>329</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/or/2013>

<sup>330</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Grantee Exchange. (accessed on June 26, 2013); available at: <https://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>

## Durham, North Carolina

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funding for community development corporations. According to one community contact, it will be very difficult for nonprofits to put together alternative sources of funds to offset the loss of the state support.

Small business credit access is an issue, particularly in low-income and minority communities. There are some new programs to help increase small business credit access, including the North Carolina Small Business Credit Initiative programs that was rolled out in 2010. The region is also well served by a network of technical assistance providers, including SCORE, SBDCs, community colleges, and other resources. However, a small business community contact indicated that banks are still not wholly engaged in providing support for small businesses, and there is a need for flexible products and underwriting. The contact suggested there is a particular need for a financing product that would meet the needs of minority contractors.

Access to mainstream financial services and other financial stability programs are important for low- and moderate-income families in the Durham area. Approximately 10.2% of households are unbanked in Durham County, meaning they have no type of deposit account with a mainstream financial institution. In addition, 21.8% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis.<sup>331</sup> There are several statewide collaborative efforts to promote financial stability and asset building, and a number of organizations in Durham that focus specifically on promoting the Earned Income Tax Credit, and the Volunteer Income Tax Assistance Sites. However, the state recently cut the state Earned Income Tax Credit, so this will have a negative impact on the working poor across the state.

Overall, both the housing and the small business community contacts agreed that there were many opportunities for banks to participate in community and economic development work, and while the banks did provide funding for annual fundraisers, there were other opportunities for them to engage more deeply with some of the organizational and programs available to better meet the credit needs in the Durham area.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>331</sup> Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on June 26, 2013); available at: <http://webtools.joinbankon.org/community/search>

# Durham, North Carolina

## Combined Demographics Report

Assessment Area: NC Durham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	14.6	7,428	7.1	2,421	32.6	22,005	20.9
Moderate-income	15	16.9	14,561	13.8	2,132	14.6	18,427	17.5
Middle-income	37	41.6	51,469	48.9	3,332	6.5	22,546	21.4
Upper-income	22	24.7	31,755	30.2	1,048	3.3	42,235	40.1
Unknown-income	2	2.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	89	100.0	105,213	100.0	8,933	8.5	105,213	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,234	2,832	2.8	18.6	11,171	73.3	1,231	8.1
Moderate-income	28,522	10,583	10.5	37.1	15,415	54.0	2,524	8.8
Middle-income	83,904	52,380	52.2	62.4	25,457	30.3	6,067	7.2
Upper-income	53,908	34,626	34.5	64.2	16,208	30.1	3,074	5.7
Unknown-income	35	0	0.0	0.0	32	91.4	3	8.6
Total Assessment Area	181,603	100,421	100.0	55.3	68,283	37.6	12,899	7.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,431	4.9	1,245	4.7	115	7.8	71	6.9
Moderate-income	3,540	12.1	3,164	11.8	229	15.6	147	14.2
Middle-income	14,598	50.0	13,317	49.9	764	52.2	517	49.9
Upper-income	9,178	31.4	8,589	32.2	317	21.6	272	26.3
Unknown-income	467	1.6	398	1.5	40	2.7	29	2.8
Total Assessment Area	29,214	100.0	26,713	100.0	1,465	100.0	1,036	100.0
	Percentage of Total Businesses:			91.4			5.0	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	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	47	7.6	46	7.6	1	12.5	0	0.0
Middle-income	470	76.1	460	76.0	6	75.0	4	80.0
Upper-income	99	16.0	97	16.0	1	12.5	1	20.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	618	100.0	605	100.0	8	100.0	5	100.0
	Percentage of Total Farms:			97.9	1.3			.8

Based on 2011 D&B information according to 2000 Census Boundaries.

# Durham, North Carolina

## Combined Demographics Report

Assessment Area: NC Durham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	13.0	8,686	7.2	3,223	37.1	27,964	23.2
Moderate-income	23	21.3	24,717	20.5	3,709	15.0	20,427	16.9
Middle-income	34	31.5	46,510	38.5	3,490	7.5	22,377	18.5
Upper-income	34	31.5	40,707	33.7	1,669	4.1	49,904	41.4
Unknown-income	3	2.8	52	0.0	25	48.1	0	0.0
Total Assessment Area	108	100.0	120,672	100.0	12,116	10.0	120,672	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,458	3,825	3.2	18.7	12,800	62.6	3,833	18.7
Moderate-income	47,891	20,443	17.1	42.7	22,279	46.5	5,169	10.8
Middle-income	78,457	49,465	41.3	63.0	21,355	27.2	7,637	9.7
Upper-income	70,711	46,147	38.5	65.3	18,901	26.7	5,663	8.0
Unknown-income	372	9	0.0	2.4	327	87.9	36	9.7
Total Assessment Area	217,889	119,889	100.0	55.0	75,662	34.7	22,338	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,712	6.0	1,483	5.7	122	8.4	107	9.8
Moderate-income	5,902	20.6	5,259	20.2	345	23.6	298	27.2
Middle-income	10,699	37.4	9,728	37.3	589	40.3	382	34.9
Upper-income	10,189	35.6	9,494	36.4	390	26.7	305	27.8
Unknown-income	129	0.5	110	0.4	15	1.0	4	0.4
Total Assessment Area	28,631	100.0	26,074	100.0	1,461	100.0	1,096	100.0
	Percentage of Total Businesses:			91.1			5.1	3.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.0	7	1.0	0	0.0	0	0.0
Moderate-income	44	6.5	44	6.6	0	0.0	0	0.0
Middle-income	483	71.7	477	71.5	6	85.7	0	0.0
Upper-income	140	20.8	139	20.8	1	14.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	674	100.0	667	100.0	7	100.0	0	.0
	Percentage of Total Farms:			99.0	1.0			.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Durham, North Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Durham 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. In addition, the bank makes an adequate level of community development loans.

During the review period, the bank reported 390 (37.1%) small business loans compared to 662 (62.9%) HMDA loans, excluding multifamily loans, in the Durham 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. The Durham assessment area contains 2.5% of the bank's total HMDA lending and 1.2% of its total small business lending by number of loans. In comparison, 1.4% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

#### ***Small Business Loans***

SunTrust Bank's small business lending in low-income census tracts is adequate. The bank's small business lending in low-income tracts was similar to the percentage of small businesses in those tracts in 2012, but below in 2010 and 2011. By comparison, SunTrust Bank's performance was slightly below the aggregate in 2011.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts exceeded the percentage of small businesses in those tracts throughout the review period. Additionally, the bank's performance far exceeded the aggregate in 2011.

The bank's small business lending in both middle-income and upper-income census tracts was similar to the percentage of small businesses located in middle- and upper-income census tracts, respectively, in the assessment area.

#### ***Home Purchase Loans***

SunTrust Bank's home purchase lending in low-income tracts is poor. The percentage of home purchase loans SunTrust Bank originated in low-income tracts was significantly less than the percentage of owner-occupied units in those tracts throughout the review period. Most recently in 2012, the bank originated 1.6% of its home purchase loans in low-income tracts, while the percentage of owner-occupied units in low-income tracts was 3.2%. SunTrust Bank's performance was slightly below the aggregate in 2011.

## Durham, North Carolina

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Home purchase lending in moderate-income tracts is poor. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was much less than the percentage of owner-occupied units located in these tracts in the assessment area. Additionally, in 2011, the bank originated just one (1.4%) home purchase loan in a moderate-income tract, which is significantly below the 5.9% of aggregate loans originated in moderate-income tracts in the assessment area.

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

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is adequate. The bank's percentage of home refinance loans in low-income tracts was below the percentage of owner-occupied units in these tracts throughout the review period. However, in 2011, SunTrust Bank originated a similar percentage of its home refinance loans in low-income tracts when compared to aggregate.

The bank's home refinance lending in moderate-income tracts is poor. The bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. Moreover, the bank originated just one (1.1%) home refinance loan in a moderate-income tract in 2011, which was far less than the 5.0% of aggregate loans originated in these tracts.

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 throughout the review period.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. Throughout the review period, the bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units located in these tracts. The bank's performance also exceeded the aggregate; however, the bank originated only a small number of home improvement loans in low-income tracts in the assessment area.

The bank's home improvement lending in moderate-income census tracts is good. SunTrust Bank's performance was similar to or exceeded the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Additionally, the bank's performance was better than the aggregate in 2011.

The bank's home improvement lending in middle-income tracts was similar to or greater than the percentage of owner-occupied units in these tracts throughout the review period, 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.

## Durham, North Carolina

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. However, the bank performed slightly below the aggregate in 2011. The bank originated 44.5% of its loans to small businesses in 2011 compared to the 51.4% of aggregate loans made to small businesses. Additionally, in 2012, 73.3% of the 154 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is poor. SunTrust's performance in home purchase lending to low-income borrowers was well below the percentage of low-income families located in the assessment area. Moreover, in 2011, the bank originated 5.5% of its home purchase loans to low-income borrowers, which is below the 7.5% of aggregate loans made to low-income borrowers in the assessment area.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, the bank's performance was substantially above aggregate performance 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 throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. While the bank made a lower percentage of its home refinance loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank exceeded the performance of the aggregate in refinance lending to low-income borrowers. In 2011, SunTrust Bank originated 9.7% of its home refinance loans to low-income borrowers in the Durham assessment area, compared to 3.8% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's percentage of home refinance loans made to moderate-income borrowers in 2010 and 2011 was less than the percentage of moderate-income families in the assessment area. Most recently, in 2012, SunTrust Bank's percentage of its home refinance loans originated to moderate-income borrowers was similar to the percentage moderate-income families in the assessment area. Additionally, SunTrust Bank's performance was similar to 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

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers greatly exceeded the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.



## Durham, North Carolina

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The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was above aggregate performance in 2011.

The bank's home improvement lending to middle-income borrowers was similar to or less than the percentage of middle-income families in the Durham assessment area, while lending to upper-income borrowers was less than the percentage of upper-income families in the assessment area throughout the review period.

### ***Community Development Lending***

SunTrust Bank makes an adequate level of community development loans in the Durham, North Carolina assessment area. The bank originated five community development loans totaling \$10.8 million during the review period. The majority of loans revitalized or stabilized low- and moderate-income geographies targeted for redevelopment. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood revitalization/stabilization, financial stability for individuals, and access to credit for small businesses. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs.

Community development lending included:

- Multiple loans to a business that help revitalize a targeted moderate-income geography by supporting permanent job creation and retention for low- and moderate-income persons;
- One loan that revitalizes a targeted low-income geography by supporting business expansion that results in permanent job creation; and
- One loan supporting a nonprofit organization that assists homeless individuals with mental health challenges.

### **Investment Test**

SunTrust's performance under the investment test in the Durham assessment area is good. The bank had 21 investments totaling \$29.0 million, including nine current period investments totaling \$5.9 million. The bank provided support for affordable housing for low- and moderate-income individuals through investments in LIHTC projects and funds, as well as the purchase of GNMA multi-family and other mortgage-backed securities and HUD bonds. At the end of the review period, the bank had about \$19.5 million in prior period LIHTC investments that provided about 540 affordable housing units and invested an additional \$2.3 million in LIHTC funds during the review period. The bank also provided support to small businesses through the purchase of SBA 504 securities and support for community revitalization through the purchase of HUD bonds. Finally, the bank had several investments in community development credit unions that provide access to financial services and credit in traditionally underserved communities.

The bank made 28 contributions totaling \$136,532 and one in-kind donation for \$8,224. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services; education; emergency aid including food and housing assistance; literacy; financial counseling; and a number of other needed services. The bank also made contributions to support organizations engaged in affordable housing development and homeownership counseling.

Local community credit and community development needs include, but are not limited to, urban revitalization, job creation and training for low- and moderate-income employees, access to credit for small businesses,

## Durham, North Carolina

affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Durham.

### Service Test

SunTrust Bank's performance under the service test in the Durham assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

### Retail Services

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 32 branch offices and 48 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the Durham 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. SunTrust Bank offers weekend and 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.

#### Geographic Distribution of Branches

Assessment Area: NC Durham

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	1	3.1%	0	0	1	1	0	Total	7	14.6%	2	5.3%	0	0	5	50.0%	0	0	14	13.0%	8.5%	6.0%
								SA	6	12.5%	1	2.6%	0	0	5	50.0%	0	0				
Moderate	9	28.1%	0	0	8	9	2	Total	16	33.3%	13	34.2%	0	0	3	30.0%	0	0	23	21.3%	21.8%	20.6%
								SA	5	10.4%	2	5.3%	0	0	3	30.0%	0	0				
Middle	9	28.1%	0	0	6	9	3	Total	9	18.8%	9	23.7%	0	0	0	0.0%	0	0	34	31.5%	36.2%	37.4%
								SA	3	6.3%	3	7.9%	0	0	0	0.0%	0	0				
Upper	13	40.6%	0	0	6	9	4	Total	13	27.1%	11	28.9%	0	0	2	20.0%	0	0	34	31.5%	33.3%	35.6%
								SA	4	8.3%	2	5.3%	0	0	2	20.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	3	6.3%	3	7.9%	0	0	0	0.0%	0	0	3	2.8%	0.2%	0.2%
								SA	3	6.3%	3	7.9%	0	0	0	0.0%	0	0				
Total	32	100.0%	0	0	21	28	9	Total	48	100.0%	38	100.0%	0	0	10	100.0%	0	0	108	100.0%	100.0%	100.0%
								SA	21	43.8%	11	28.9%	0	0	10	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 389 service hours in various capacities for community development organizations, by participating in 95 different community development services. Many of the community 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.

## Greensboro, North Carolina

### **METROPOLITAN AREA**

*(Full Scope Review)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENSBORO, NC ASSESSMENT AREA**

The Greensboro assessment area consists of Guilford and Randolph counties. The largest cities in Guilford County are Greensboro and High Point, and the majority of Guilford County lies within the three-county Greensboro-High Point metropolitan area. Greensboro and High Point, along with Winston-Salem, which is located in Forsyth County, make up a metropolitan area called the Piedmont Triad.<sup>332</sup> The assessment area consists of 147 census tracts; 13, or 8.8%, are low-income, while 34, or 23.1%, are moderate-income. SunTrust operated 19 branch offices in the assessment area as of December, 31, 2012.

#### **Population and Income Characteristics**

Greensboro is the 3<sup>rd</sup> most populated city in North Carolina. Between 2000 and 2010, the combined population growth in Guilford and Randolph counties was 14.2%; the population growth in Greensboro, the largest city in the Piedmont Triad area, was 20.8%. The total population in the assessment area was 630,158; Greensboro accounts for most of the population, with over 403,892 residents, followed by High Point (104,371).<sup>333</sup>

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 years 2010 through 2012 for the Greensboro-High Point, NC MSA. Additionally, the table provides a range of the estimated annual family income for each income category (i.e., low, moderate, middle, and upper). The table indicates that the HUD estimated median family income was \$55,300, a decline of \$2,700 or 4.7% from 2010 to 2012 in the assessment area.

**Borrower Income Levels  
Greensboro-High Point, NC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$58,000</b>	0	\$28,999	\$29,000	\$46,399	\$46,400	\$69,599	\$69,600	& above
<b>2011</b>	<b>\$54,600</b>	0	\$27,299	\$27,300	\$43,679	\$43,680	\$65,519	\$65,520	& above
<b>2012</b>	<b>\$55,300</b>	0	\$27,649	\$27,650	\$44,239	\$44,240	\$66,359	\$66,360	& above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty increased between 2000 and 2011 in all counties in the assessment area, and is higher than the poverty rate for the state. In 2011, the poverty rate ranged from 17.6% in Randolph County to 16.2% in Guilford County.<sup>334</sup> In the city of Greensboro, the poverty rate was estimated at 18.4%. Food stamp usage, another indicator of financial distress, has also increased in the assessment area. Since 2000, the percentage of assessment area residents receiving food stamps has been steadily on the rise. In 2000, 5.0% of residents in

<sup>332</sup>Ward Black Law. (accessed on June 18, 2013); available from: <http://www.wardblacklaw.com/guilford-county-north-carolina/>

<sup>333</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 6, 2013); available from <http://www.policymap.com>

<sup>334</sup>US Census Bureau. Accessed through Policy Map. (accessed on June 7, 2013); available from <http://www.policymap.com>

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Guilford County received food stamps but that increased to 16.4% by 2010. Similarly, 2.3% of Randolph County residents received food stamps in 2000, while that figure grew to 17.1% in 2010.<sup>335</sup>

### Housing Characteristics

The housing market in the Greensboro–High Point MSA experienced distress during the recession. Over the past several years, the market has remained weakened, with slower sales and minimal residential construction. New single family residential building permits significantly declined from pre-recession levels in the assessment area. For instance, there were 5,220 permits issued in 2005 compared to only 1,054 in 2011, an approximate 79.8% decrease. For the same timeframe, the State of North Carolina had an approximate 70.7% decrease in new single family residential permits.<sup>336</sup> Home prices, though, did not experience as significant a decline. In Guilford County, annual median home sale price peaked in 2007 at \$133,000 and reached a low of \$117,000 in 2011, a 12% drop. Additionally, in Randolph County the median home sale price peaked in 2007 at \$111,500 and declined to \$99,000 in 2011.<sup>337</sup>

The 2010 census data shows that there were 273,887 housing units in the assessment area, of which 159,553 (58.3%) were owner-occupied, 84,933 (31.0%) were rental units, and 29,401 (10.7%) were vacant. While a majority of units were owner-occupied throughout the assessment area, rental units comprised 57.3% and 41.9% of the units in low- and moderate-income tracts, respectively, indicating reduced opportunities for mortgage origination in these geographies. It is also important to note that the number of vacant units increased significantly from 2000 to 2010; in 2000, the number of vacant units in low- and moderate-income census tracts was 3,939 and increased to 11,838 units in 2010, or 200%. The median age of housing stock in the assessment area is 29 years compared to 46 and 35 in low- and moderate-income tracts. Median rent in the low-income tracts was \$593, while the median rent in the moderate-income tracts was \$646.<sup>338</sup>

The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose slightly in 2011 and 2012 in the assessment area, but never exceeded 6.4% of all mortgages. Statewide, the mortgage delinquency rate peaked at 6.3% and declined to 5.3% by the end of 2012. Mortgage delinquencies were higher in Randolph County, peaking at 7.0% in February 2012 and then falling to 6.4% in December 2012.<sup>339</sup>

The assessment area's overall affordability ratio is 30.2 compared to the state of North Carolina at 30.6, indicating that housing affordability is comparable to elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

### Employment and Economic Conditions

The Greensboro economy and the surrounding Piedmont Triad area, historically is known for its large textile, tobacco, and furniture corporations. The Triad remains a national center for textile manufacturing, represented by corporations including Hanes, based in Winston-Salem, and International Textile Group, based in Greensboro. Tobacco remains a prominent crop in the Triad's rural areas and many tobacco companies like Lorillard Tobacco Company of Greensboro, and Reynolds American, based in Winston-Salem, are housed in the Piedmont Triad area. Numerous furniture manufacturers are also headquartered in the Triad area, especially in the cities of High Point (deemed the "Furniture Capital of the World"), Thomasville (known as the "Chair

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<sup>335</sup>U. S. Census Bureau. Accessed through Policy Map. (accessed on June 7, 2013); available from <http://www.policymap.com>

<sup>336</sup>U. S. Census Bureau. Accessed through Policy Map. (accessed on June 17, 2013); available from <http://www.policymap.com>

<sup>337</sup>U. S. Census Bureau. Accessed through Policy Map. (accessed on June 17, 2013); available from <http://www.policymap.com>

<sup>338</sup>FRB Atlanta calculations of 2010 American Community Survey data.

<sup>339</sup>Federal Reserve Bank of Atlanta calculations of data provided by LPS.

## Greensboro, North Carolina

City"), and Lexington. The furniture and textile industries have in turn spawned large trucking, logistics, and warehousing businesses in the area. However, many furniture and tobacco factories have been closing and/or laying off workers across the region in response to escalating industrial globalization. As a result, Greensboro leaders are working to attract new businesses in the nanotech, high-tech, and transportation/logistics sectors.<sup>340</sup>

According to the Bureau of Economic Analysis data for 2011, total employment in the assessment area was approximately 394,759 jobs with employment concentrated in the following industries: health care and social assistance, government and government enterprises, administrative and waste Management, retail trade, and manufacturing. According to the Quarterly Census of Employment and Wages (QCEW) for fourth quarter ended 2012, the largest employers in the assessment area are: Guilford and Randolph County Schools, Cone Memorial Hospital, City of Greensboro, University of North Carolina at Greensboro, US Postal Service, Guilford County, United Parcel Service, Inc., Wal-Mart Associates Inc., and Bank of America.<sup>341</sup> Furthermore, there are numerous institutions of higher learning located in the assessment area which include, but are not limited to University of North Carolina at Greensboro, North Carolina Agricultural and Technical State University, Bennett College, and John Wesley College.<sup>342</sup>

Job loss is arguably the most universal problem facing the local economy. From 2006 until 2011, the unemployment rate nearly tripled, increasing from 4.6% to 11.1% for the assessment area. As noted in the following chart below, the assessment area's unemployment rate is trending downward for 2012 and is only slightly greater than the unemployment rate for the state of North Carolina.<sup>343</sup>

### Unemployment Rates

Assessment Area: NC Greensboro

Area	Years - Annualized		
	2010	2011	2012
Guilford Co.	11.3	10.8	9.8
Randolph Co.	11.2	10.6	9.6
Greensboro MSA	11.5	11.0	9.9
<b>North Carolina</b>	<b>10.9</b>	<b>10.5</b>	<b>9.5</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Competition

The Greensboro–High Point MSA is a somewhat active banking market that includes various sizes of financial institutions ranging from community banks to large national institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 24 financial institutions operating 188 branch locations in the assessment area. Wells Fargo Bank ranked 1<sup>st</sup> with 19.3% deposit market share followed by Branch Banking and Trust Company with 18.2%. SunTrust Bank ranks 3<sup>rd</sup> with a deposit market share of 8.7% (\$819 million).

<sup>340</sup> Guilford County Government. (accessed on June 18, 2013); available from:

<http://www.co.guilford.nc.us/publichealth/divisions/wp-content/uploads/2006/12/community-profile.pdf>

<sup>341</sup> Employment Security Commission of North Carolina. (accessed on June 14, 2013); available from:

<http://esesc23.esc.state.nc.us/d4/QCEWLargestEmployers.aspx>

<sup>342</sup> Ward Black Law. (accessed on June 18, 2013); available from: <http://www.wardblacklaw.com/guilford-county-north-carolina/>

<sup>343</sup> U. S. Census Bureau. Accessed through Policy Map. (accessed on June 17, 2013); available from <http://www.policymap.com>



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SunTrust Bank is a relatively small CRA and HMDA lender in this assessment area. In 2010, SunTrust Bank ranked 15<sup>th</sup> out of 63 CRA reporters with only 1.6% of all CRA loans. In 2011, SunTrust Bank ranked 16<sup>th</sup> out of 64 CRA reporters with only 1.2% of all CRA loans. From 2010 to 2011, the bank's CRA lending decreased from 121 to 104 loans. The top three CRA lenders in the market for both years were American Express Bank, Wells Fargo, and Branch Banking and Trust Company.

For HMDA lending, SunTrust Bank ranked 24<sup>th</sup> in both 2010 and 2011 with 0.6% and 0.5% of all HMDA originations, respectively. Wells Fargo Bank, Bank of America, and Branch Banking & Trust Company were the top three HMDA lenders in the market for both years.

### Community Contacts and Community Development Opportunities

Low- and moderate-income communities in the Greensboro 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, 10.6% of individuals in Greensboro-High Point lived below the poverty line, while 16.4% lived below the poverty line as of 2010.<sup>344</sup> As expected, the percentage of Guilford County's population receiving food stamps increased during the recession. As of 2010, 16.4% of the population of Guilford County received food stamps, while 5.0% of the county's population received food stamps in 2000.<sup>345</sup> Randolph County experienced a similar surge, with 2.3% of the population receiving food stamps in 2000 and 17.1% as of 2010.<sup>346</sup> According to a community contact from a local housing agency, the area economy continues to struggle with high unemployment, foreclosures, and blighted neighborhoods.

Foreclosure prevention and neighborhood stabilization is another concern for the area. The Greensboro MSA received a sizable allocation in Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. The city of Greensboro, High Point, and local nonprofits in the area received \$9.5 million in NSP funds, which have been used primarily for the acquisition of and rehabilitation of residential foreclosed properties.<sup>347</sup> It should also be noted that approximately 21,000 North Carolina residents were reported to receive refund checks totaling \$30.6 million as part of a national mortgage settlement reached last year with the nation's five largest mortgage servicers. Homeowners who had their mortgage serviced by any of the five and lost their home to foreclosure between 2008 and 2011 could receive approximately \$1,480 each.<sup>348</sup> This figure is inclusive of the total \$410 million received by 9,000 mortgage borrowers in relief from this settlement.<sup>349</sup>

In addition to NSP funds, the US Department of the Treasury established the Hardest Hit Fund in February 2010 to help families in states hit hard by the economic and housing market downturn. The program was later expanded to include North Carolina, which at the time had a high percentage of its population living in areas of high unemployment. The NC Housing Finance Agency used the money for the NC Foreclosure Prevention

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<sup>344</sup> US Census Bureau. American Community Survey Data (2006-2010) through Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed July 17, 2013.

<sup>345</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed July 17, 2013.

<sup>346</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed June 17, 2013.

<sup>347</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed July 17, 2013.

<sup>348</sup> "NC homeowners to receive \$30M as part of national mortgage settlement", WRAL.COM, June 4, 2013. Available at: <http://www.wral.com/nc-homeowners-to-receive-30m-as-part-of-national-mortgage-settlement/12514293/>. Accessed July 17, 2013.

<sup>349</sup> "NC mortgage borrowers received \$409M in relief from banks", Charlotte Business Journal, May 21, 2013. Available at: [http://www.bizjournals.com/charlotte/blog/bank\\_notes/2013/05/nc-mortgage-borrowers-received-409m.html?pa ge=all](http://www.bizjournals.com/charlotte/blog/bank_notes/2013/05/nc-mortgage-borrowers-received-409m.html?pa ge=all). Accessed July 17, 2013.

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Fund to help homeowners in the state who were struggling to make their mortgage payments due to job loss or temporary financial hardship. The funds are provided as zero-interest loans. Eligible homeowners apply for the program through participating housing counseling agencies, with four agencies serving the Greensboro MSA. As of the end of the 1<sup>st</sup> quarter 2013, 900 homeowners had been assisted in Guilford and Randolph counties.<sup>350</sup>

Guilford and Randolph counties also have a significant percentage of unbanked and underbanked individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, an average of 7.9% of households in Guilford and Randolph are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>351</sup> 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.

As it relates to housing affordability, a report released by the National Low Income Housing Coalition entitled, *Out of Reach 2013*, which captures the gap between wages and rents across the country, reports that Greensboro-High Point has a housing wage of \$13.48 or \$28,040 annual income. This hourly wage is the amount necessary to afford a two-bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$701, while spending no more than 30% of income on housing costs. This housing wage is slightly above the estimated average wage for a renter in the area of \$11.64. This concludes that a renter could have affordable rent with 46 hours per week, 52 weeks per year.<sup>352</sup>

With respect to small business assistance, there has been a new program in the state since 2011 in which banks can support to increase community economic development lending, the NC Small Business Credit Initiative. By reducing the risks involved, this Initiative allows lenders to approve some business loans they otherwise could not. The initiative also invests in venture capital and angel funds, which in turn make equity investments in North Carolina businesses. The initiative is made possible by \$46.1 million in federal funding under the Small Business Jobs Act of 2010. The program is administered by the NC Rural Economic Development Center and available in all 100 counties. Through December 2012, the total amount of loans approved in the program exceeded \$82 million, 30 lenders enrolled, and 1,600 created or retained. Additionally, as of July 2012, the Greensboro MSA is served by two community development financial institutions (CDFIs), which provide alternative financing initiatives such as affordable housing, small businesses, and community facilities.<sup>353</sup> One of the CDFIs is Self-Help and is also the only certified SBA micro-loan intermediary serving Greensboro.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based on 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>350</sup> NC Foreclosure Prevention Fund. Available: [http://www.ncforeclosureprevention.gov/hardest\\_hit\\_funds.aspx](http://www.ncforeclosureprevention.gov/hardest_hit_funds.aspx). Accessed July 17, 2013.

<sup>351</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Greensboro, NC. Available: <http://webtools.joinbankon.org/community/search>. Accessed June 17, 2013.

<sup>352</sup> Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 17, 2013); available at: <http://nlihc.org/or/2013>

<sup>353</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed July 17, 2013.



# Greensboro, North Carolina

## 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	5.7	6,426	4.3	2,166	33.7	26,986	18.2
Moderate-income	25	20.5	19,637	13.3	2,762	14.1	26,138	17.7
Middle-income	58	47.5	76,612	51.8	4,802	6.3	34,116	23.1
Upper-income	32	26.2	45,248	30.6	1,237	2.7	60,683	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	122	100.0	147,923	100.0	10,967	7.4	147,923	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,968	2,715	1.9	24.8	7,089	64.6	1,164	10.6
Moderate-income	34,484	14,968	10.4	43.4	16,741	48.5	2,775	8.0
Middle-income	118,807	78,131	54.1	65.8	32,958	27.7	7,718	6.5
Upper-income	70,554	48,679	33.7	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	234,813	144,493	100.0	61.5	74,833	31.9	15,487	6.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,094	2.7	969	2.7	84	3.4	41	3.1
Moderate-income	5,841	14.6	5,075	14.0	568	22.9	198	15.2
Middle-income	19,492	48.6	17,704	48.7	1,129	45.5	659	50.5
Upper-income	13,694	34.1	12,585	34.6	701	28.2	408	31.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	40,121	100.0	36,333	100.0	2,482	100.0	1,306	100.0
	Percentage of Total Businesses:			90.6			6.2	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	0.2	1	0.2	0	0.0	0	0.0
Moderate-income	17	2.8	16	2.7	1	14.3	0	0.0
Middle-income	466	77.3	460	77.4	4	57.1	2	100.0
Upper-income	119	19.7	117	19.7	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	603	100.0	594	100.0	7	100.0	2	100.0
	Percentage of Total Farms:			98.5	1.2			.3

Based on 2011 D&B information according to 2000 Census Boundaries.

# Greensboro, North Carolina

## 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	13	8.8	8,651	5.5	3,874	44.8	33,937	21.4	
Moderate-income	34	23.1	34,448	21.8	6,459	18.8	27,900	17.6	
Middle-income	52	35.4	63,240	40.0	6,013	9.5	29,900	18.9	
Upper-income	47	32.0	51,932	32.8	2,234	4.3	66,534	42.0	
Unknown-income	1	0.7	0	0.0	0	0.0	0	0.0	
Total Assessment Area	147	100.0	158,271	100.0	18,580	11.7	158,271	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	18,822	4,492	2.8	23.9	10,787	57.3	3,543	18.8	
Moderate-income	63,796	28,767	18.0	45.1	26,734	41.9	8,295	13.0	
Middle-income	109,339	66,972	42.0	61.3	31,530	28.8	10,837	9.9	
Upper-income	81,930	59,322	37.2	72.4	15,882	19.4	6,726	8.2	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	273,887	159,553	100.0	58.3	84,933	31.0	29,401	10.7	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	3,048	7.9	2,603	7.5	319	13.3	126	10.0	
Moderate-income	7,851	20.4	6,965	20.0	610	25.4	276	22.0	
Middle-income	15,375	40.0	13,919	40.1	969	40.3	487	38.8	
Upper-income	12,082	31.5	11,218	32.3	502	20.9	362	28.8	
Unknown-income	44	0.1	35	0.1	5	0.2	4	0.3	
Total Assessment Area	38,400	100.0	34,740	100.0	2,405	100.0	1,255	100.0	
	Percentage of Total Businesses:			90.5		6.3		3.3	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	3	0.5	3	0.5	0	0.0	0	0.0	
Moderate-income	106	16.3	105	16.4	1	12.5	0	0.0	
Middle-income	374	57.5	368	57.3	6	75.0	0	0.0	
Upper-income	167	25.7	166	25.9	1	12.5	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	650	100.0	642	100.0	8	100.0	0	.0	
	Percentage of Total Farms:			98.8		1.2		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Greensboro, North Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Greensboro 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. In addition, the dollar amount of community development loans in the Greensboro, North Carolina assessment area is excellent relative to SunTrust Bank's presence in the market.

During the review period, the bank reported 242 (47.3%) small business loans compared to 270 (52.7%) HMDA loans, excluding multifamily loans, in the Greensboro 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. The Greensboro assessment area contains 1.0% of the bank's total HMDA lending and 0.8% of its total small business lending by number of loans. In comparison, 0.6% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is good. The bank's small business lending in low-income tracts was above the percentage of small businesses in those tracts throughout the review period; however, the bank originated a small number of small business loans in low-income tracts, particularly in 2010 and 2011. SunTrust Bank's performance was also above the aggregate in 2011.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was slightly above the percentage of small businesses in those tracts throughout the review period. The bank's performance was above aggregate in 2011.

The bank's small business lending in both middle-income and upper-income census tracts was similar to or slightly below the percentage of small businesses located in middle- and upper-tracts, respectively, in the assessment area.

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is poor. The bank originated one home purchase loan in a low-income tract during the review period. The bank's performance was below the percentage of owner-occupied units in low-income tracts throughout the review period, as well as below aggregate performance in 2011. Additionally, the bank did not make any home purchase loans in low-income tracts in 2012.

## Greensboro, North Carolina

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Home purchase lending in moderate-income tracts is adequate. In 2010 and 2011, the bank's home purchase lending in moderate-income tracts was less than the percentage of owner-occupied units located in these tracts; nonetheless, the bank outperformed the aggregate in 2011. The bank's home purchase lending was slightly below the percentage of owner-occupied units in moderate-income tracts in 2012.

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

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is adequate. In 2010 and 2011, the bank originated 2.0% of its home refinance loans in low-income tracts, where just 1.9% of owner-occupied units were located. The bank's lending in 2011 was above aggregate performance. The bank's performance in 2012, however, was lower than the percentage of owner-occupied units.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts exceeded the percentage of owner-occupied units in those tracts in 2010 and 2011; however, it was significantly less in 2012. In 2011, the bank had a higher percentage of home refinance loans in moderate-income tracts than the aggregate; however, SunTrust's volume of lending was very low in this product category in the Greensboro assessment area.

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 in upper-income tracts throughout the review period.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. Throughout the review period, the bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units located in these tracts; however, the bank's home improvement lending in low-income tracts in this assessment area represented only a small number of loans during the review period.

The bank's home improvement lending in moderate-income census tracts is adequate. While SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period, the bank had a low volume of lending in the category in this assessment area.

The bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in these tracts throughout the review period, 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

SunTrust Bank's distribution of small business loans to businesses of different sizes is good. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage

## Greensboro, North Carolina

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of small businesses in the assessment area throughout the review period. However, SunTrust outperformed the aggregate in 2011. The bank originated 54.9% of its loans to small businesses in 2011 compared to the 47.4% of aggregate loans made to small businesses. Additionally, in 2012, 80.3% of the 86 small business loans originated were in amounts of \$250,000 or less, which represents the willingness of the bank to lend in small amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. While the percentage of SunTrust's home purchase loans to low-income borrowers was below the percentage of low-income families located in the assessment area, the bank outperformed the aggregate in 2011. In that year, SunTrust Bank originated 9.7% of its home purchase loans to low-income borrowers, while 7.2% of aggregate loans were made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, the bank's performance was significantly above 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

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the bank's home refinance lending to low-income borrowers was well below the percentage of low-income families located in the assessment area. Most recently, in 2012, 13.2% of the bank's home refinance loans were to low-income borrowers, which is much lower than the 21.4% of families classified as low-income in the assessment area. Moreover, the bank was below aggregate performance in 2011.

The bank's home refinance lending to moderate-income borrowers is adequate. In 2010 and 2011, the bank's percentage of home refinance loans to moderate-income borrowers was similar to the percentage of moderate-income families in the assessment area. Likewise, in 2011, the bank outperformed the aggregate in this category. However, most recently in 2012, SunTrust originated 9.3% of its home refinance loans to moderate-income borrowers, which is significantly below the 17.6% of families classified as moderate-income in the Greensboro assessment area.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is good. The bank's percentage of home improvement loans to low-income borrowers was similar to or greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers was significantly above the percentage of moderate-income families in the assessment area. Likewise, the bank's performance in home improvement lending to moderate-income borrowers was greater than aggregate performance in 2011.

## Greensboro, North Carolina

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The bank's home improvement lending to middle-income borrowers was similar to 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 throughout the review period.

### ***Community Development Lending***

The dollar amount of community development loans in the Greensboro assessment area is excellent relative to SunTrust Bank's presence in the market. The bank originated four community development loans totaling \$75.4 million during the review period. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, financial stability for low- and moderate-income individuals, and job creation. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs.

Community development lending includes:

- Refinancing a low-income housing tax credit loan for a 136-unit affordable housing development located in a low-income geography where all tenants have incomes at or below 60% of the area median income;
- Two loans to expand a local business and help revitalize a targeted moderate-income geography by retaining jobs;
- One large loan to a local university for the development of a mixed-use residential and commercial project as part of a joint venture with local government that revitalizes a moderate-income geography by attracting new businesses and residents to the targeted area.

### **Investment Test**

SunTrust's performance under the investment test in the Greensboro assessment area is good. The bank had 13 investments totaling \$15.7 million, including three current period investments totaling \$2.8 million. The bank provided support for affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds, as well as the purchase of GNMA multi-family securities and HUD bonds. The bank also provided support to small businesses through the purchase of SBA 504 securities.

The bank made 24 contributions totaling \$115,303. The majority of the contributions supported community services to low- and moderate-income individuals, including youth and family social services; education; emergency food assistance; job training; financial counseling; and a number of other needed services. The bank also made contributions to support organizations engaged in downtown revitalization, affordable housing development, and homeownership counseling.

Local community credit and community development needs include, but are not limited to, job creation and training for low- and moderate-income employees, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Greensboro.

### **Service Test**

SunTrust Bank's service test performance in the Greensboro assessment area is poor. SunTrust Bank's retail and community development services reflect poor responsiveness to the needs of the assessment area.

## Greensboro, North Carolina

### Retail Services

SunTrust 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 19 branch offices and 20 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed one branch located in a middle-income census tract in the 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. SunTrust Bank offers weekend and 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.

In addition to the four branches located in moderate-income geographies, the Greensboro assessment area included two branches considered to serve a significant portion of low- and moderate-income households, according to SunTrust Bank's geographical branch analysis.

#### Geographic Distribution of Branches

Assessment Area: NC Greensboro

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	8.8%	6.2%	7.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	4	21.1%	0	0	3	4	3	Total	5	25.0%	4	21.1%	0	0	1	100.0%	0	0	34	23.1%	22.7%	20.4%
								SA	1	5.0%	0	0.0%	0	0	1	100.0%	0	0				
Middle	7	36.8%	0	1	7	7	1	Total	8	40.0%	8	42.1%	0	1	0	0.0%	0	0	52	35.4%	40.3%	40.0%
								SA	1	5.0%	1	5.3%	0	0	0	0.0%	0	0				
Upper	8	42.1%	0	0	5	7	2	Total	7	35.0%	7	36.8%	0	0	0	0.0%	0	0	47	32.0%	30.8%	31.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.7%	0.0%	0.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	19	100.0%	0	1	15	18	6	Total	20	100.0%	19	100.0%	0	1	1	100.0%	0	0	147	100.0%	100.0%	100.0%
								SA	2	10.0%	1	5.3%	0	0	1	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 67 service hours in various capacities for community development organizations, by participating in 41 different community development services. The community development services offered focused on education, affordable housing, economic development, fund raising, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by providing financial education at a community organization whose mission is to provide the homeless and low- and moderate-income families temporary shelter, food, and clothing.



## Raleigh, North Carolina

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE RALEIGH, NC ASSESSMENT AREA**

The Raleigh assessment area includes Wake and Franklin counties and is part of the three-county Raleigh-Cary, NC MSA. The Raleigh-Cary, NC MSA and Durham-Chapel Hill, NC MSA together make up the Research Triangle Region, commonly referred to as "the Triangle." The assessment area consists of 199 census tracts; 14, or 7.0%, are low-income tracts and 40, or 20.1%, are moderate-income tracts. SunTrust has 33 branches in the assessment area as of December 31, 2012.

#### **Population and Income Characteristics**

Raleigh is one of the fastest growing areas in the United States. Between 2000 and 2010, the population in Wake County, the largest county in the MSA, grew by 43.5%; the population growth in the city of Raleigh was even more significant at 46%. The growth in the region was more than twice the growth rate for the state at 18.5%. The total population in the assessment area was 961,612; Wake County accounts for most of the population with over 900,000 residents. Raleigh is the largest city in the assessment area (403,892) followed by Cary (135,234).<sup>354</sup>

The Raleigh MSA has the highest median family income in the state. For the purposes of this analysis, HUD's median family income for the MSA for 2010, 2011 and 2012 is used. As shown, the median family income increased from \$77,700 to \$79,900. The 2012 median family income for North Carolina was \$56,200. 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  
Raleigh-Cary, NC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$77,700</b>	0	- \$38,849	\$38,850	- \$62,159	\$62,160	- \$93,239	\$93,240	- & above
<b>2011</b>	<b>\$78,800</b>	0	- \$39,399	\$39,400	- \$63,039	\$63,040	- \$94,559	\$94,560	- & above
<b>2012</b>	<b>\$79,900</b>	0	- \$39,949	\$39,950	- \$63,919	\$63,920	- \$95,879	\$95,880	- & above

Median family income varies across the assessment area. US census estimates show that the median family income between 2007 and 2011 ranged from \$56,900 in the city of Raleigh to \$114,587 in Cary.<sup>355</sup>

While the Raleigh MSA is the most affluent in the state, poverty is still a problem. US census data indicates that the poverty rate for the MSA was 11.2% in 2010. However, in Franklin County, 15.5% of residents were estimated to live below the poverty line; in the city of Raleigh, the poverty rate was estimated at 15.1%. Overall, the Raleigh MSA compares favorably to the state where 16% of residents were estimated to live below the poverty level in 2011.<sup>356</sup> More residents in the assessment area are relying on federal assistance, including

<sup>354</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>355</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>356</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

## Raleigh, North Carolina

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food stamps. In 2000, 3.2% of residents in Wake County received food stamps but that increased to 9.5% by 2010. Statewide, almost 16% of residents received food stamps in 2010; this is another indication that the economy of the Raleigh MSA is outperforming the state.<sup>357</sup>

### Housing Characteristics

The housing market in the Raleigh MSA weakened during the economic downturn, but has fared better than the rest of the nation. Home prices have fluctuated slightly, but remained relatively stable during the years when many other markets experienced significant price depreciation. According to the National Association of Realtors, home prices in the Raleigh-Cary MSA declined slightly from \$190,400 to \$185,200 between 2010 and 2011 but rose to \$188,500 in 2012.<sup>358</sup>

While home prices have held up, new development has slowed as evidenced by the decline in building permits. Permits issued for new single family homes dropped by 69% between 2005 and 2009. New construction has been picking up since 2009, and in 2012, approximately 5,600 new permits were issued, representing a 50% increase since the bottom of the market in 2009.<sup>359</sup> Home sales in the Raleigh MSA also declined after 2006 and in 2011, approximately 11,550 residential homes sold, representing a decline of about 60% from the pre-recession peak.<sup>360</sup>

Raleigh has performed better than other metro areas in mortgage delinquencies. The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose slightly in 2011 and 2012, but never exceeded 4.6% of all mortgages. Statewide, the mortgage delinquency rate peaked at 6.3% and declined to 5.3% by the end of 2012. Mortgage delinquencies were consistent in Wake County at about 4% between 2010 and 2011 but were higher in Franklin County, peaking at 7.3% in February 2012 and then falling to 6.7% in December 2012.<sup>361</sup>

2010 US Census data indicates that there were 361,067 housing units in the assessment area, of which 233,192 or 61.2% were owner-occupied, while 30.2% were rental units. Low- and moderate-income tracts had the highest concentration of rental units at 65.4% and 35.7%, respectively. The median age of housing stock in the assessment area is 19 years, though the housing stock is older in low- and moderate-income census tracts at 34 and 24 years, respectively. Median rent in the low-income tracts was \$749, while the median rent in the moderate-income tracts was \$789.<sup>362</sup>

The assessment area's overall affordability ratio is 29.0 compared to the state of North Carolina at 30.6, indicating that housing is slightly less affordable in the assessment area than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>363</sup> As discussed later, housing affordability is a problem for many residents across the Triangle area.

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<sup>357</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>358</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on June 19 2013); available from: <http://www.realtor.org/sites/default/files/reports/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>359</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

<sup>360</sup> US Census Bureau, Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>361</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>362</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>363</sup> FRB Atlanta calculations of 2010 American Community Survey data.

## Raleigh, North Carolina

### Employment and Economic Conditions

Raleigh is one of the hottest markets in the country particularly for technology and medical innovation. The region has earned top rankings in a number of categories, including Fastest Growing North American City (Forbes.com); top business climate (Site Selection Magazine); top housing market for investors; and top public schools in the US (Greatschools.org).<sup>364</sup> Raleigh is the state capital, so government accounts for the largest share of jobs. However, health care, professional and business services, and education are also significant employment generators. The list of the largest employers in Wake County illustrates the diversity of the local economy. Major employers include the State of North Carolina, the Wake County Public School System, IBM Corporation, North Carolina State University, WakeMed Health & Hospitals, GlaxoSmithKline, Rex Healthcare, SAS Institute, Inc., and Cisco Systems.<sup>365</sup>

Wake County is the largest county in the Research Triangle (RTP) region, and, like Durham, the economy is largely influenced by the activity at the Research Triangle Park. While the majority of RTP fall within Durham, the spin off activity and the economic impact of RTP has spurred business and residential growth in Wake County as well.<sup>366</sup>

The unemployment rate in the Raleigh MSA has historically been lower than elsewhere in the state and nation, and although unemployment increased during the recession, the region fared better than others. There are a number of factors that contributed to the region's performance during the downturn: the diversity of the economy, the strength of the government sector, the presence of several major education institutions and a large health care sector. As shown in the table below, the unemployment rate for the Raleigh MSA declined from 9.0% to 7.7% between 2010 and 2012. Wake County has fared much better than Franklin County where the unemployment rate in 2012 was 9.0%. However, the entire MSA been consistently below the state where the unemployment rate was still 9.5% in 2012.

### Unemployment Rates

Assessment Area: NC Raleigh

Area	Years - Annualized		
	2010	2011	2012
Franklin Co.	10.5	10.3	9.0
Wake Co.	8.7	8.3	7.5
Raleigh MSA	9.0	8.6	7.7
<b>North Carolina</b>	<b>10.9</b>	<b>10.5</b>	<b>9.5</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

The Raleigh MSA has rebounded strongly since the recession. By 2012, the Raleigh-Cary MSA had recovered all of the jobs lost during the 2007-2009 recession, far outpacing the nation, which had only recovered about 50% of the lost jobs by the end of 2012. The Raleigh MSA was one of only 14 major metro areas in the US to recover all the lost jobs so quickly. Many of the new jobs are in sectors requiring high skilled workers,

<sup>364</sup> Research Triangle Regional Partnership. (accessed on July 8, 2013); available at: <http://www.researchtriangle.org/regions/wake>

<sup>365</sup> Wake County Economic Development. "Major Employers" (accessed on July 1, 2013); available at: <http://www.raleigh-wake.org/page/major-employers>

<sup>366</sup> The Research Triangle Park. "About RTP" (accessed on June 21, 2013); available at: <http://www.rtp.org/about-rtp>

## Raleigh, North Carolina

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including research and development, medical technology, health care and information services. However, there has also been a strong recovery in the construction sector, which was one of the hardest hit sectors. Raleigh has a strong entrepreneurial community, and even during the recession, the region saw growth in new business startups.<sup>367</sup>

There have been a numerous announcements of new corporate investment and expansion in the Raleigh MSA. Several notable examples include Red Hat, a software development company announced a \$100 million expansion in downtown Raleigh that will create over 500 new jobs; NetApp, a software firm that is expanding in RTP and creating 460 new jobs; Citrix, another software company announced an expansion that will create over 335 new jobs; INC Research, a clinical research company added over 200 jobs; and Electronics System Protection, a security system company announced an expansion that will create over 200 new manufacturing jobs. This list represent are only a small sample of the new and expanding projects announced in the Raleigh-Cary MSA in 2012 and the recovery is only gaining strength. Since December 2012, there have been 21 announcements of new and expanding activities, which will bring in over 2,000 jobs and \$100 million in new investment. For high skilled workers, the job market in the Triangle region is strong.<sup>368</sup>

### Competition

SunTrust is ranked 6<sup>th</sup> in deposit market share in the Raleigh assessment area according to the June 30, 2012 FDIC Summary of Deposits Report, with \$867.7 million in deposits, or 3.9% of total deposits. Wells Fargo holds the largest volume of deposits (\$6.0 billion or 26.8% of the total), followed by PNC (19.3%), BB&T (13.7%), and First Citizens Bank and Trust (10.9%). Overall, there were 34 banks active in the market operating 269 branches.

SunTrust ranked 36<sup>th</sup> out of 448 HMDA reporters in 2010 with 0.4% of total HMDA loans and 37<sup>th</sup> out of 451 HMDA lenders with 0.3% of loans in 2011. Wells Fargo, BB&T, Bank of America, State Employees Credit Union, and SunTrust Mortgage are the leading HMDA lenders in the market.

SunTrust ranked 14<sup>th</sup> out of 75 CRA reporters in 2010 with 1.4% of total CRA loans and 13<sup>th</sup> out of 83 banks with 1.4% of CRA loans in 2011. American Express had the largest market share, along with Wells Fargo, First Citizens Bank, Capital One, Chase, Citibank, and BB&T.

### Community Development

Raleigh is a relatively new region, with much of the growth occurring since 1980. Wake County expanded primarily by sprawling out in to undeveloped areas. However, planners realized this growth is unsustainable and in the last 15 years, there has been a new emphasis on increasing employment and residential density in urban areas and enhancing public transit. This has helped bring new investment and development in downtown Raleigh, but has also led to the gentrification of some traditional low- and moderate-income neighborhoods, and rising land costs, which makes the development of affordable housing more difficult.<sup>369</sup>

Affordable housing is a big issue in the entire Triangle region. A community contact that specializes in affordable housing development and homeownership counseling cited a recent newspaper article that reported the administrator of Wake County's Department of Housing and Community Revitalization told the Wake

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<sup>367</sup> Wake County Economic Development. "2013 Economy and Business" (accessed on July 1, 2013); available at: [http://www.raleigh-wake.org/files/2013\\_eab\\_rpt.pdf](http://www.raleigh-wake.org/files/2013_eab_rpt.pdf)

<sup>368</sup> Wake County Economic Development. "2013 Economy and Business" (accessed on July 1, 2013); available at: [http://www.raleigh-wake.org/files/2013\\_eab\\_rpt.pdf](http://www.raleigh-wake.org/files/2013_eab_rpt.pdf)

<sup>369</sup> City of Raleigh Community Development Department. Consolidated Plan, 2010-2015. (accessed on July 8, 2013); available at: <http://www.raleighnc.gov/home/content/Departments/Articles/CommunityDevelopment.html>

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County Board of Commissioners that the county needs 23,000 additional units of affordable housing. The contact further stated that since the housing crisis and recession, families making less than \$30,000 a year have been pushed out of the rental market by middle-class families who no longer want to own a house or cannot get the one they want. Housing affordable to the lowest income is a particular need, as evidenced by the Raleigh Housing Authority's long waiting list for public housing. According to the City's consolidated plan, in 2010, almost 100% of the 1,350 people on the waiting list had incomes less than 30% Area Median Income (AMI).<sup>370</sup>

Several studies provide further support to the need for more affordable housing in the region. According to the North Carolina Housing Finance Agency, State of Housing 2012, 24.5% of owners in Wake County and 45.6% of renters are considered housing cost burdened.<sup>371</sup> According to a report by the National Low Income Housing Coalition, a minimum wage worker would have to work 2.3 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a two-bedroom apartment in the Raleigh-Cary MSA.<sup>372</sup> Finally, the lack of affordable housing was rated one of the top three community issues in the Wake County Department of Human Services 2010 Community Health Assessment.<sup>373</sup>

While the demand for more affordable housing is great, the resources to increase supply are limited. The majority of funds for affordable housing come from CDBG and HOME funds through the city of Raleigh. Voters in the city have also approved affordable housing bonds in the past. The city of Raleigh has a number of creative programs to support affordable housing development, including a public/private venture program that provides public incentives to private developers of affordable housing.<sup>374</sup> The State has also been a supporter of affordable housing development, though significant cuts in state funding in 2013 are widely expected, and several community contacts indicated that this could greatly impact the ability of nonprofit organizations to engage in affordable housing or community development work. Bank funding has been limited, particularly by the larger banks that serve the assessment area, according to one community contact. The contact further stated that only one bank still provides any significant grants to support their affordable housing work and several banks are reluctant to work with any of the down payment assistance grants offered locally.

In addition to affordable housing, the Wake County community assessment identified several other needs related to low- and moderate-income individuals including greater access to job training, particularly for lower skilled workers, increased access to affordable childcare, and improved public transportation. The City of Raleigh 2010-2015 Consolidated Plan indicates that some funding will be allocated towards community needs, including job training. However, there are opportunities for other funders to provide support for these community needs, particularly as low income individuals continue to struggle in the aftermath of the recession.<sup>375</sup>

Raleigh fared better than other markets during the housing downturn, but still experienced a significant increase in foreclosures, particularly in several submarkets. Raleigh and Wake County each received an allocation of

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<sup>370</sup> City of Raleigh Community Development Department. Consolidated Plan, 2010-2015. (accessed on July 8, 2013); available at: <http://www.raleighnc.gov/home/content/Departments/Articles/CommunityDevelopment.html>

<sup>371</sup> North Carolina Housing Finance Agency. "State of Housing 2012" (accessed on June 27, 2013); available at: <http://www.nchfa.com/About/statehousing.aspx>

<sup>372</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/oor/2013>

<sup>373</sup> Wake County Human Services Department. Community Health Assessment, 2010. (accessed on July 8, 2013); available at: <http://www.wakegov.com/humanservices/data/Pages/default.aspx>

<sup>374</sup> City of Raleigh Community Development Department. Consolidated Plan, 2010-2015. (accessed on July 8, 2013); available at: <http://www.raleighnc.gov/home/content/Departments/Articles/CommunityDevelopment.html>

<sup>375</sup> <sup>375</sup> City of Raleigh Community Development Department. Consolidated Plan, 2010-2015. (accessed on July 8, 2013); available at: <http://www.raleighnc.gov/home/content/Departments/Articles/CommunityDevelopment.html>



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\$2.6 million through the state of North Carolina Neighborhood Stabilization Program (NSP). These funds have been used to finance the acquisition and rehabilitation of foreclosed properties for both single family resale and affordable rental housing. Raleigh received an additional allocation of \$930,000 through the NSP 3 program to build 13-16 energy efficient rental units affordable to individuals earning less than 80% AMI. Finally, a nonprofit organization in Raleigh received \$2.1 million in NSP1 funds through the state for targeted acquisition and rehabilitation of blighted properties in Southeast Raleigh.<sup>376</sup>

The recession also took a toll on small businesses, particularly in terms of reduced access to credit due to declining financial health of the businesses and tighter underwriting criteria for the banks. The State Small Business Credit Initiative (SSBCI) was created as part of the Small Business Jobs Act of 2010 to help states strengthen existing loan and equity programs and/or create new programs that support financing small businesses. North Carolina received \$46.1 million, which has been used to support two programs designed to reduce the risk and increase bank lending to small businesses in the state. To date, the majority of participating lenders are smaller community banks.<sup>377</sup>

There are a number of statewide, regional and local community development credit unions (CDCUs) and CDFIs that provide loans to support small business, affordable housing and community development activities. These institutions are filling financing needs not typically provided for by commercial lenders. CDCUs and CDFIs also present potential community development loan and investment opportunities for financial institutions as they rely primarily on borrowed or invested capital to fund their financing activities.<sup>378</sup>

Financial stability initiatives for low- and moderate-income individuals also offer opportunities for bank engagement in the Raleigh market. The Raleigh-Cary MSA is considered a highly banked market, with just 4.0% of households considered unbanked. In the city of Raleigh, approximately 7.0% of households are unbanked and 19.4% of households are considered underbanked.<sup>379</sup> There are several statewide and local collaborative efforts to promote financial stability initiatives, including free tax assistance, financial and homeownership counseling, and individual development accounts. However, the state legislature recently voted to cut the state Earned Income Tax Credit, so this will have a negative impact on the working poor in North Carolina.

Overall, the community contacts agreed that there were many opportunities for banks to participate in community and economic development work, and the need for bank support will only increase with the anticipated state budget cuts that support affordable housing and other community development efforts in the state.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze SunTrust Bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>376</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Grantee Exchange. (accessed on June 26, 2013); available at: <https://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>

<sup>377</sup> NC Rural Economic Development Center. (accessed on July 8, 2013); available at: [http://www.ncruralcenter.org/index.php?option=com\\_content&view=article&id=545&Itemid=245](http://www.ncruralcenter.org/index.php?option=com_content&view=article&id=545&Itemid=245)

<sup>378</sup> The Support Center. Community Development Financial Institutions in North Carolina: Creating Jobs and Community Economic Development. (accessed on July 8, 2013); available at: <http://thesupportcenter-nc.org/policy-research/>

<sup>379</sup> Calculations by CFED of data from 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on June 26, 2013); available at: <http://webtools.joinbankon.org/community/search>

# Raleigh, North Carolina

## 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	6.2	4,497	2.6	1,291	28.7	30,737	17.8	
Moderate-income	22	19.5	28,265	16.4	3,067	10.9	29,653	17.2	
Middle-income	56	49.6	88,212	51.0	3,893	4.4	39,013	22.6	
Upper-income	28	24.8	51,840	30.0	925	1.8	73,411	42.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	113	100.0	172,814	100.0	9,176	5.3	172,814	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	9,901	1,617	0.9	16.3	7,527	76.0	757	7.6	
Moderate-income	49,138	25,409	14.7	51.7	19,408	39.5	4,321	8.8	
Middle-income	146,258	92,048	53.1	62.9	44,161	30.2	10,049	6.9	
Upper-income	74,020	54,262	31.3	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	279,317	173,336	100.0	62.1	86,547	31.0	19,434	7.0	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	1,029	1.6	913	1.6	69	2.0	47	2.0	
Moderate-income	7,261	11.2	6,560	11.2	392	11.1	309	13.2	
Middle-income	36,775	56.9	33,366	56.7	2,088	59.1	1,321	56.6	
Upper-income	19,614	30.3	17,976	30.6	982	27.8	656	28.1	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	64,679	100.0	58,815	100.0	3,531	100.0	2,333	100.0	
	Percentage of Total Businesses:			90.9		5.5		3.6	
	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	167	27.0	163	27.0	4	30.8	0	0.0	
Middle-income	317	51.2	308	51.0	7	53.8	2	100.0	
Upper-income	133	21.5	131	21.7	2	15.4	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	619	100.0	604	100.0	13	100.0	2	100.0	
	Percentage of Total Farms:			97.6		2.1		.3	

Based on 2011 D&B information according to 2000 Census Boundaries.



# Raleigh, North Carolina

## 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	14	7.0	10,027	4.4	2,833	28.3	47,413	20.6	
Moderate-income	40	20.1	51,146	22.2	6,453	12.6	37,687	16.4	
Middle-income	66	33.2	82,229	35.7	4,668	5.7	45,072	19.6	
Upper-income	76	38.2	86,648	37.7	2,240	2.6	99,892	43.4	
Unknown-income	3	1.5	14	0.0	0	0.0	0	0.0	
Total Assessment Area	199	100.0	230,064	100.0	16,194	7.0	230,064	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	22,142	4,714	2.0	21.3	14,482	65.4	2,946	13.3	
Moderate-income	92,924	50,661	21.7	54.5	33,184	35.7	9,079	9.8	
Middle-income	133,906	85,337	36.6	63.7	37,344	27.9	11,225	8.4	
Upper-income	132,035	92,466	39.7	70.0	30,003	22.7	9,566	7.2	
Unknown-income	60	14	0.0	23.3	46	76.7	0	0.0	
Total Assessment Area	381,067	233,192	100.0	61.2	115,059	30.2	32,816	8.6	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	2,766	4.5	2,421	4.3	210	6.2	135	5.8	
Moderate-income	13,160	21.3	11,717	20.9	886	26.3	557	23.7	
Middle-income	20,342	32.9	18,575	33.1	1,044	31.0	723	30.8	
Upper-income	25,519	41.3	23,380	41.6	1,210	36.0	929	39.6	
Unknown-income	74	0.1	58	0.1	13	0.4	3	0.1	
Total Assessment Area	61,861	100.0	56,151	100.0	3,363	100.0	2,347	100.0	
	Percentage of Total Businesses:			90.8		5.4		3.8	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	14	2.2	14	2.2	0	0.0	0	0.0	
Moderate-income	191	29.6	187	29.4	4	36.4	0	0.0	
Middle-income	250	38.7	247	38.9	3	27.3	0	0.0	
Upper-income	191	29.6	187	29.4	4	36.4	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	646	100.0	635	100.0	11	100.0	0	.0	
	Percentage of Total Farms:			98.3		1.7		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Raleigh, North Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Raleigh 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. In addition, the bank is a leader in making community development loans.

During the review period, the bank reported 526 (51.1%) small business loans compared to 503 (48.9%) HMDA loans, excluding multifamily loans, in the Raleigh assessment area. Therefore, evaluation and rating of the assessment area places roughly equal weighting on the performances of HMDA lending and small business lending in determining SunTrust Bank's lending test rating in the assessment area. The Raleigh assessment area contains 1.9% of SunTrust Bank's total HMDA lending and 1.6% of its total small business lending by number of loans. In comparison, 0.7% of SunTrust Bank's total deposits are in this assessment area.

Details of SunTrust Bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing SunTrust Bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is adequate. SunTrust Bank's small business lending in low-income tracts was well below the percentage of small businesses in those tracts in 2010 and 2011; however, SunTrust Bank's performance was above the percentage of small businesses in low-income tracts in 2012. SunTrust Bank's performance was below the aggregate in 2011.

SunTrust Bank's small business lending in moderate-income tracts is adequate. SunTrust Bank's small business lending in moderate-income tracts was below the percentage of small businesses in those tracts throughout the review period. However, SunTrust Bank's performance was similar to the aggregate in 2011.

SunTrust Bank's small business lending in both middle- and upper-income census tracts was similar to the percentage of small businesses in middle- and upper-income census tracts, respectively, in the assessment area.

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is poor. While the bank exceeded the percentage of owner-occupied units in low-income tracts in 2010 and 2011, the number of loans originated was low. Additionally, the bank did not make any home purchase loans in low-income tracts in 2012.

Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was lower than the percentage of

## Raleigh, North Carolina

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owner-occupied units located in these tracts in the Raleigh assessment area. However, the bank originated a greater percentage of home purchase loans in moderate-income tracts in 2011 than the aggregate.

SunTrust Bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is adequate. In 2010 and 2011, the bank originated 2.6% of its home refinance loans in low-income tracts, where just 0.9% of owner-occupied units were located. SunTrust Bank's performance in 2012, however, was lower than the percentage of owner-occupied units. SunTrust Bank's performance in 2011 was also below aggregate performance.

SunTrust Bank's home refinance lending in moderate-income tracts is excellent. SunTrust Bank's home refinance lending in moderate-income tracts was similar to the percentage of owner-occupied units in those tracts throughout the review period. In 2011, the bank originated 16.2% of its home refinance loans in moderate-income tracts, which is much greater than the 6.0% of aggregate home refinance loans made in these tracts.

SunTrust Bank's refinance lending in middle-income tracts was less than the percentage of owner-occupied units in these tracts throughout the review period, while lending in upper-income tracts was greater than the percentage of owner-occupied units.

### Home Improvement Loans

SunTrust Bank's home improvement lending in low-income census tracts is adequate. Throughout the review period, SunTrust Bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units located in these tracts; however, SunTrust Bank's home improvement lending in low-income tracts in the Raleigh assessment area represented only a small number of loans during the review period.

SunTrust Bank's home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's performance was better than the percentage of owner-occupied units located in moderate-income tracts throughout the review period. Additionally, SunTrust Bank's performance significantly exceeded aggregate performance in 2011.

SunTrust Bank's home improvement lending in middle-income tracts was similar to the percentage of owner-occupied units in these tracts, while lending in upper-income tracts was less than the percentage of owner-occupied units throughout the review period.

### ***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

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. SunTrust Bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. The bank performed

## Raleigh, North Carolina

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somewhat below the aggregate in 2011. The bank originated 44.2% of its loans to small businesses in 2011, compared to the 50.2% of aggregate loans made to small businesses. However, in 2012, 76.6% of the 214 small business loans originated were in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. SunTrust's performance in home purchase lending to low-income borrowers was similar to or below the percentage of low-income families located in the assessment area. In 2011, the bank originated 15.1% of its home purchase loans to low-income borrowers, which is higher than the 12.1% of aggregate home purchase loans made to low-income borrowers.

SunTrust Bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, SunTrust Bank's performance was better than the aggregate in 2011.

SunTrust 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 throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is excellent. While the bank made a lower percentage of its home refinance loans to low-income borrowers than the percentage of low-income families located in the assessment area in 2010 and 2011, the bank still significantly outperformed the aggregate in 2011. In addition, the bank exceeded the percentage of low-income families in the assessment area in 2012 with 22.0% of its home refinance loans to low-income borrowers compared to 20.6% of families classified as low-income in the Raleigh assessment area.

SunTrust Bank's home refinance lending to moderate-income borrowers is good. Throughout the review period, SunTrust Bank's percentage of home refinance loans made to moderate-income borrowers was similar to or above the percentage of moderate-income families in the assessment area. Additionally, SunTrust Bank's home refinance lending to moderate-income borrowers was slightly above the aggregate in 2011.

SunTrust Bank's home refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. SunTrust Bank's percentage of home improvement loans to low-income borrowers was substantially greater than the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

SunTrust Bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, SunTrust Bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, SunTrust Bank's performance in home improvement lending to moderate-income borrowers was significantly above aggregate performance in 2011.

## Raleigh, North Carolina

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SunTrust Bank's home improvement lending to both middle-income and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the Raleigh assessment area.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Raleigh assessment area. The bank originated five community development loans totaling \$20.1 million during the review period. The majority of loans supported affordable housing for low- and moderate-income individuals. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community services and financial stability for low- and moderate-income individuals, and access to credit for small businesses. SunTrust Bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs.

Community development lending included:

- Multiple loans for affordable housing targeted to low- and moderate-income individuals at housing developments that are supported by the low-income housing tax credit and HUD Section-8 affordable housing programs; and
- Financing for the development of a medical services facility that creates permanent new jobs in a moderate-income geography targeted for redevelopment.

### **Investment Test**

SunTrust's performance under the investment test in the Raleigh assessment area is good. The bank had 17 investments totaling approximately \$16.0 million, including seven current period investments totaling \$6.1 million. The bank provided support for affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds, as well as the purchase of GNMA and FNMA multi-family securities and HUD bonds. At the end of the review period, the bank had about \$7.6 million in prior period LIHTC investments that provided about 420 affordable housing units. The bank also provided support to small businesses through the purchase of SBA 504 securities and support for community revitalization through the purchase of HUD bonds. Finally, the bank had an investment in a community development credit union that provide access to financial services and credit in traditionally underserved communities.

The bank made 13 contributions totaling \$194,882. The majority of the contributions supported community services to low- and moderate-income individuals, including youth and family social services; education; emergency food assistance; and a number of other needed services. The bank also made contributions to support organizations engaged in affordable housing development and homeownership counseling.

Local community credit and community development needs include, but are not limited to, job creation and training for low- and moderate-income employees, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Raleigh.

### **Service Test**

SunTrust Bank's service test performance in the Raleigh assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

## Raleigh, North Carolina

### Retail Services

SunTrust Bank's delivery systems are accessible to SunTrust Bank's geographies and individuals of different income levels in its assessment area. The distribution of 33 branch offices and 34 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the 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. SunTrust Bank offers weekend and 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.

In addition to the nine branches located in low- and moderate-income geographies, the Raleigh assessment area included one branch considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

#### Geographic Distribution of Branches

Assessment Area: NC Raleigh

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed							Open	Closed			Open	Closed								
	#	%	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%		
Low	2	6.1%	0	0	2	2	1	Total	2	5.9%	2	5.9%	0	0	0	0.0%	0	0	14	7.0%	5.5%	4.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	7	21.2%	0	0	5	7	2	Total	8	23.5%	8	23.5%	0	0	0	0.0%	0	0	40	20.1%	24.1%	21.3%
								SA	1	2.9%	1	2.9%	0	0	0	0.0%	0	0				
Middle	7	21.2%	0	0	4	6	2	Total	6	17.6%	6	17.6%	0	0	0	0.0%	0	0	66	33.2%	35.2%	32.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	17	51.5%	0	0	10	17	10	Total	18	52.9%	18	52.9%	0	0	0	0.0%	0	1	76	38.2%	35.2%	41.3%
								SA	1	2.9%	1	2.9%	0	0	0	0.0%	0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	1.5%	0.0%	0.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	33	100.0%	0	0	21	32	15	Total	34	100.0%	34	100.0%	0	0	0	0.0%	0	1	199	100.0%	100.0%	100.0%
								SA	2	5.9%	2	5.9%	0	0	0	0.0%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 236 service hours in various capacities for community development organizations, by participating in 82 different community development services. The majority of the community development services offered focused on affordable housing initiatives. SunTrust Bank employees served on the boards of directors and committees of community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals, particularly in organizations focused on affordable housing.



## Metropolitan Areas (Limited Review)

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The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Asheville Assessment Area (Buncombe, Haywood, and Henderson Counties)**
  - As of December 31, 2012, SunTrust Bank operated 15 branches in the assessment area, representing 7.8% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$465.6 million in deposits in this assessment area, representing a market share of 6.8% and 6.6% of SunTrust Bank's total deposits in North Carolina.
- **Burlington Assessment Area (Alamance County)**
  - As of December 31, 2012, SunTrust Bank operated eight branches in the assessment area, representing 4.1% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$234.2 million in deposits in this assessment area, representing a market share of 11.1% and 3.3% of SunTrust Bank's total deposits in North Carolina.
- **Hickory Assessment Area (Burke, Caldwell, and Catawba Counties)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 2.6% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$149.0 million in deposits in this assessment area, representing a market share of 3.7% and 2.1% of SunTrust Bank's total deposits in North Carolina.
- **Wilmington Assessment Area (Brunswick and New Hanover Counties)**
  - As of December 31, 2012, SunTrust Bank operated seven branches in the assessment area, representing 3.6% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$237.7 million in deposits in this assessment area, representing a market share of 4.3% and 3.4% of SunTrust Bank's total deposits in North Carolina.
- **Winston Salem Assessment Area (Davie, Forsyth, Stokes, and Yadkin Counties)**
  - As of December 31, 2012, SunTrust Bank operated 18 branches in the assessment area, representing 9.3% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$575.7 million in deposits in this assessment area, representing a market share of 1.6% and 8.1% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.



## Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Asheville	Below	Consistent	Above
Burlington	Below	Consistent	Above
Hickory	Consistent	Above	Consistent
Wilmington	Consistent	Above	Below
Winston Salem	Below	Consistent	Consistent

For the lending test, SunTrust received a High Satisfactory rating for the state of North Carolina. Performance in the Asheville, Burlington, and Winston Salem limited-scope metropolitan assessment areas was weaker than the bank's performance in the state; however, all three of these assessment areas were still considered satisfactory. Weaker performance was primarily attributable to lower levels of community development lending. The geographic distribution of loans was an additional factor contributing to weaker performance in the Asheville and Winston Salem assessment areas. Performance in the Hickory and Wilmington assessment areas was consistent with the bank's performance in the state.

For the investment test, SunTrust received a High Satisfactory rating for the state of North Carolina. Investment test performance in the Hickory and Wilmington assessment areas was stronger than the bank's performance in the state, while performance in the Asheville, Burlington, and Winston Salem assessment areas was consistent with the bank's statewide performance.

For the service test, SunTrust received a Low Satisfactory rating for the state of North Carolina. Performance was stronger in the Asheville and Burlington assessment areas due to higher levels of community development services and the accessibility of delivery systems. Performance in the Wilmington assessment area was weaker than SunTrust's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance in the Hickory and Winston Salem assessment areas was consistent with the bank's statewide performance.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## Non-Metropolitan Areas (Limited Review)

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The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA NON-METROPOLITAN ASSESSMENT AREAS

- **Cleveland Assessment Area (Cleveland County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.5% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$52.1 million in deposits in this assessment area, representing a market share of 4.3% and 0.7% of SunTrust Bank's total deposits in North Carolina.
- **Granville Assessment Area (Granville County)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.6% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$116.7 million in deposits in this assessment area, representing a market share of 23.4% and 1.6% of SunTrust Bank's total deposits in North Carolina.
- **Harnett Moore Assessment Area (Harnett and Moore Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.6% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$49.6 million in deposits in this assessment area, representing a market share of 1.9% and 0.7% of SunTrust Bank's total deposits in North Carolina.
- **Jackson Assessment Area (Jackson County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.5% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$28.2 million in deposits in this assessment area, representing a market share of 6.7% and 0.4% of SunTrust Bank's total deposits in North Carolina.
- **Western Central North Carolina Assessment Area (Davidson, Iredell, Rowan, Stanly, and Wilkes Counties)**
  - As of December 31, 2012, SunTrust Bank operated 13 branches in the assessment area, representing 6.7% of its branches in North Carolina.
  - As of June 30, 2012, SunTrust Bank had \$370.4 million in deposits in this assessment area, representing a market share of 4.8% and 5.2% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

## Non-Metropolitan Areas (Limited Review)

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Cleveland</b>	Below	Above	Below
<b>Granville</b>	Below	<b>Consistent</b>	Below
<b>Harnett Moore</b>	Below	Above	Below
<b>Jackson</b>	Below	Above	Below
<b>Western Central North Carolina</b>	Below	Below	Above

For the lending test, performance in all limited-scope nonmetropolitan assessment areas was weaker than the bank's performance in the state; however, four of the five assessment areas were still considered satisfactory. In the Cleveland and Harnett Moore assessment areas, weaker performance was attributable to the geographic distribution of loans and the distribution of loans by borrower income. Those factors as well as a lower level of community development lending led to weaker performance in the Jackson assessment area. A lower level of community development lending was the cause of weaker performance in the Granville assessment area, while the geographic distribution of loans led to weaker performance in the Western Central North Carolina assessment area.

For the investment test, performance in the Western Central North Carolina assessment area was weaker than the bank's performance in the state due to a lower level of qualified investments relative to the bank's operations in the assessment area; however, the assessment area was still considered satisfactory. The performance in the Cleveland, Harnett Moore, and Jackson assessment areas was stronger than the bank's performance in the state, while performance in the Granville assessment area was consistent with the bank's statewide performance.

For the service test, performance in the Cleveland, Granville, Harnett Moore, and Jackson assessment areas was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance was stronger in the Western Central North Carolina assessment area.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## South Carolina

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### **CRA RATING FOR SOUTH CAROLINA: Satisfactory<sup>380</sup>**

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 provides an adequate level of community development services throughout the assessment areas.

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<sup>380</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## South Carolina

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### SCOPE OF EXAMINATION

Full-scope reviews were conducted for three assessment areas in the state of South Carolina:

- Anderson
- Charleston
- Greenville

Limited-scope reviews were conducted for the remaining six assessment areas:

- Beaufort (non-MSA)
- Cherokee (non-MSA)
- Columbia
- Greenwood (non-MSA)
- Oconee (non-MSA)
- Spartanburg

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

SunTrust Bank's lending activity in South Carolina accounted for 3.9% of the bank's total lending activity by number of loans, while deposits accounted for 1.5% of the bank's total deposits. As of June 30, 2012, SunTrust had \$2.0 billion in deposits in South Carolina. Additionally, as of June 30, 2012, the bank ranked 9<sup>th</sup>, among 94 insured institutions, in deposit market share with 3.0% of the deposits within the state. HMDA-reportable lending in South Carolina represented 6.2% of SunTrust's total HMDA-reportable lending by number of loans, while small business lending represented 1.9% of SunTrust's total small business lending. As of December 31, 2012, SunTrust Bank operated 64 branch offices in South Carolina representing 3.8% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the State of South Carolina is Low Satisfactory. During the review period SunTrust reported in South Carolina a total of 619 (27.3%) small business loans and 1,644 (72.6%) HMDA loans; therefore, HMDA lending was given more weight in determining the lending test rating for South Carolina. As mentioned earlier in the report, small farm lending is not a significant loan product for SunTrust Bank; therefore, no detailed discussion of these loans is included in this section of the report. Additionally, the Greenville, South Carolina assessment area received greater consideration than the other two full-scope assessment areas when determining the rating because it holds a greater percentage of the bank's deposits and branches in the state of South Carolina. The three full-scope areas selected together represent 57.0% of the deposits in the assessment areas in South Carolina as well as 68.8% of the branches. The full-scope assessment areas represent 78.2% of the HMDA loans and 72.5% of the small business loans in the state. Therefore, the full-scope assessment areas represent a majority of the deposits, loans, and branches in the state of South Carolina.

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

## South Carolina

### ***Lending Activity***

Lending levels reflect adequate responsiveness to the credit needs of the South Carolina assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 9<sup>th</sup> statewide in South Carolina in deposit market share with approximately 3.0% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 18<sup>th</sup> in CRA lending statewide, while ranking 26<sup>th</sup> in HMDA lending statewide. For CRA lending, the bank ranked below various credit card lenders, national banks, and multi-regional banks.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### **Statewide Summary of Lending Activity** Assessment Areas Located in **South Carolina**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	631	27.8%	\$284,169	39.6%
HMDA Refinance	529	23.3%	\$289,788	40.4%
HMDA Home Improvement	483	21.3%	\$2,464	0.3%
HMDA Multi-Family	1	0.0%	\$4,400	0.6%
<b>Total HMDA</b>	<b>1,644</b>	<b>72.6%</b>	<b>\$580,821</b>	<b>80.9%</b>
<b>Total Small Business</b>	<b>619</b>	<b>27.3%</b>	<b>\$136,244</b>	<b>19.0%</b>
<b>Total Farm</b>	<b>3</b>	<b>0.1%</b>	<b>\$962</b>	<b>0.1%</b>
<b>TOTAL LOANS</b>	<b>2,266</b>	<b>100.0%</b>	<b>\$718,027</b>	<b>100.0%</b>

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 the Anderson and Charleston assessment areas and good in the Greenville assessment area. Also, the overall distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution was adequate in the Charleston and Greenville assessment areas and good in the Anderson assessment area.

A detailed discussion of the borrower and geographic distribution is included in the analysis for each full-scope assessment area.

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the South Carolina assessment areas. While a relatively high level of community development lending was noted in the Anderson assessment area, the Charleston assessment area was considered a leader in community development lending. The

## South Carolina

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Greenville assessment area makes an adequate level of community development lending. The bank originated 14 community development loans totaling \$45 million during the review period. The majority of the loans promoted economic development by financing small businesses. More information on community development lending can be found in each full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in South 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 excellent responsiveness to credit and community development needs through its investment activities in the Charleston assessment area, while performance in the Anderson and Greenville assessment areas was good.

The bank made 57 qualified investments of approximately \$57.7 million and contributions of \$214,362 within the South Carolina assessment areas. The bank also made three qualified investments outside the designated assessment areas totaling \$434,000. Overall, the bank had 60 qualified investments in South Carolina, totaling \$58.1 million. Of the 60 investments, 23 totaling \$9.7 million were current period investments. Most of the investments provided support for affordable housing, through GNMA and mortgage backed securities as well as LIHTC projects and investment funds. The bank also provided support for affordable housing and community revitalization through the purchase of HUD bonds and support to small businesses through the purchase of SBA 504 securities and several small business loan funds.

Most of the bank's contributions provided support for community services for low- and moderate-income individuals and affordable housing. Some of the key areas supported include youth and family social services; nonprofit capacity building; emergency food assistance; financial counseling; affordable housing development and homeownership counseling. Additional detail on investments and contributions can be found in each full-scope assessment area section.

### **Service Test**

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance in South Carolina.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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 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***

SunTrust Bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. In addition to community development services provided within the assessment areas, SunTrust Bank employees also provided several community development services in support of statewide organizations operating in South Carolina. Out of the three full-scope assessment areas in the state of South Carolina, community development services were good in the Anderson and Charleston assessment areas, while poor in the Greenville assessment area.



## Anderson, South Carolina

### METROPOLITAN AREA

(Full Scope Review)

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ANDERSON, SC ASSESSMENT AREA

The Anderson assessment area consists of Anderson County, which also comprises the entirety of the Anderson, SC MSA. Anderson is Anderson County's largest city with a population of 26,686 as of the 2010 census; it also serves as the county seat.<sup>381</sup> Anderson County is located in the region of South Carolina known as the "Upstate," which refers to a 10-county area in the northwestern portion of the state along the I-85 corridor. SunTrust operates eight branches in the Anderson assessment area, two of which are located in moderate-income census tracts. The bank closed one branch location in a middle-income tract. The Anderson market accounts for 13.0% of SunTrust's total deposits in South Carolina and 13.2% of its branch network.

#### Population and Income Characteristics

South Carolina has experienced significant growth over the past decade, growing 15.3% from 4,012,012 in 2000 to 4,625,364 as of the 2010 census. The Upstate region likewise has experienced rapid population growth during that timeframe, including the Anderson MSA which grew 12.9% from 165,740 persons in 2000 to 187,126 in 2010.<sup>382</sup>

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, 2011, and 2012 for the Anderson, SC MSA, and also provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table shows the HUD estimated median family income for the Anderson area, indicating an increase of 2.8% from \$54,600 in 2010 to \$56,100 in 2012.

**Borrower Income Levels**  
**Anderson, SC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$54,600</b>	0	\$27,299	\$27,300	\$43,679	\$43,680	\$65,519	\$65,520	& above
<b>2011</b>	<b>\$55,300</b>	0	\$27,649	\$27,650	\$44,239	\$44,240	\$66,359	\$66,360	& above
<b>2012</b>	<b>\$56,100</b>	0	\$28,049	\$28,050	\$44,879	\$44,880	\$67,319	\$67,320	& above

The percentage of individuals living below the poverty line has increased over the past decade in the Anderson area. In 2000, 12.0% of individuals in Anderson County lived below the poverty line. However in 2010, this figure had increased significantly to 15.8%.<sup>383</sup> In addition, the percentage of Anderson's population receiving food stamps increased every year since 2006. As of 2010, 17.9% of Anderson County's population received food stamps. On a statewide basis, 18.5% of South Carolina's total population received food stamps in 2010.<sup>384</sup>

<sup>381</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 26, 2013.

<sup>382</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 26, 2013.

<sup>383</sup> US Census Bureau. Accessed through PolicyMap. Available at [www.policymap.com](http://www.policymap.com). Accessed March 27, 2013.

<sup>384</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 8, 2013.

## Anderson, South Carolina

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### Housing Characteristics

The Anderson housing market did not see the steep decline in housing prices that many areas of the country experienced during the recession. The median sales price of a residential home in 2006 was \$105,000; the median fell to \$100,000 in 2009, but climbed back to \$105,000 by 2011.<sup>385</sup> The number of residential homes sold did fall significantly, though, from 4,142 in 2006 to 1,796 in 2009.<sup>386</sup> In 2010 and 2011, the number of homes sold has remained relatively stagnant. The number of residential building permits likewise declined significantly, falling 77.3% from 2006 to 2009, before remaining steady from 2009 to 2011.<sup>387</sup> Mortgage delinquencies and foreclosures are a concern in the area. The percent of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) reached a peak in June 2012 at 6.3%, but have fallen to 5.5% as of December 2012. While the level of delinquencies is elevated in the Anderson area, they remain below the statewide rate which was 6.2% as of December 2012.<sup>388</sup>

The 2010 US census data indicates that there were 83,752 housing units in the assessment area, of which 53,272 (63.6%) were owner-occupied. Of total housing units, 22.3% were renter-occupied. Low- and moderate-income tracts had the largest proportion of rental units at 52.2% and 27.4%, respectively. In 2010, the median housing value in the assessment area was \$117,747, which is 12.2% lower than the median housing value for the state of South Carolina at \$134,100.

The assessment area's affordability ratio is 36.4 compared to the state of South Carolina at 32.8, indicating that housing is more affordable in the assessment area than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>389</sup> While the assessment area's homeowners are less cost-burdened, meaning that rental costs account for more than 30% of household income, than the statewide level, Anderson County has a higher percentage (46.1%) of renters who are cost-burdened than the state of South Carolina at 44.0%.

### Employment and Economic Data

As previously mentioned, Anderson is part of the Upstate region of South Carolina and is closely linked the economy of that region. As discussed in the Greenville assessment area section, the automotive industry has become a significant cluster for the region, and consequently Anderson County is home to a variety of automotive suppliers. According to the Anderson County Office of Economic Development, the county is home to more than 200 manufacturers with the top industries including automotive, metal products, industrial machinery, plastics, and textiles.<sup>390</sup> Top employers in the area include AnMed Health, Rober Bosch Corp (automotive), Electrolux, Michelin, and local and state government entities.<sup>391</sup> The county is home to Anderson University and Tri-County Technical College; additionally, Clemson University sits on the county border of Pickens County and Anderson County.

According to 2011 REIS Data, the manufacturing industry is the largest sector for employment in the Anderson MSA, comprising approximately 14.3% of total employment in the area. Other major employment sectors in

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<sup>385</sup> Boxwood Means. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 26, 2013.

<sup>386</sup> Boxwood Means. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 27, 2013.

<sup>387</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 27, 2013.

<sup>388</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>389</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>390</sup> Anderson County Office of Economic Development. "Who We Are." Available at: <http://advance2anderson.com/>. Accessed March 26, 2013.

<sup>391</sup> Anderson County Office of Economic Development. "Demographics." Available at: <http://advance2anderson.com/>. Accessed March 26, 2013.

## Anderson, South Carolina

the assessment area include state and local government, retail trade, and other services.<sup>392</sup> Anderson experienced a slight uptick in jobs between 2009 and 2011, with total employment increasing 1.6%. The bulk of this increase in employment occurred in two sectors: manufacturing, and administrative and waste management services, which experienced job growth of 6.4% and 23.6%, respectively, over that time frame. All other industries in the area remained relatively stable, experiencing only moderate growth or decline.

The growth in total employment is also reflected in the falling unemployment rates in the area. The following table shows unemployment rates for the Anderson MSA and the state of South Carolina for 2010, 2011, and 2012.

### Unemployment Rates

Assessment Area: SC Anderson

Area	Years - Annualized		
	2010	2011	2012
Anderson MSA	11.4	9.9	8.6
South Carolina	11.2	10.3	9.1

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

The unemployment rate for the Anderson MSA declined from 11.4% in 2010 to 8.6% in 2012; this is slightly below the statewide level of 9.1%, but is slightly above the national level of 8.1% for 2011. The unemployment levels also remain elevated in comparison to pre-recession levels; for comparison, in 2007 the Anderson MSA had an annual unemployment rate of 5.7%.<sup>393</sup>

### Community Contacts and Community Development Opportunities

Community development opportunities in the area are somewhat limited compared to other larger metropolitan areas. As of July 2012, there were no Community Development Financial Institutions (CDFIs), which provide alternative financing initiatives such as affordable housing, small businesses and community facilities, operating in the Anderson area.<sup>394</sup> However, according to a local community contact from an economic development organization, there were a number of nonprofits in the area addressing needs such as affordable housing, down payment assistance, credit builder loans, microbusiness loans, and other options for small business financing. The contact was not aware, though, of any organizations addressing small business development, minority business development, or financial stability. According to the contact, the Anderson area used \$2.1 million of Neighborhood Stabilization Program (NSP) funds for renovation and affordable housing efforts.

The Anderson area does have a significant percentage of unbanked and underbanked individuals, although at a lower level than the statewide figures. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 7.3% of households the Anderson MSA are unbanked, meaning they have no type of

<sup>392</sup>2011 Regional Economic Information Services (REIS) data.

<sup>393</sup>Bureau of Labor Statistics (BLS). Local Area Unemployment Statistics. Unemployment Rates for Metropolitan Areas, 2007. Available at: <http://bls.gov/lau/>. Accessed March 26, 2013.

<sup>394</sup>CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed March 26, 2013.

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deposit account with a mainstream financial institution.<sup>395</sup> Meanwhile, 19.8% 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. The city of Anderson itself has even higher levels of unbanked and underbanked populations at 11.9% and 21.6%, respectively.

### Competition

Anderson is a smaller market, and consequently is not as competitive as some other larger markets in which SunTrust operates. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 20 financial institutions operating 61 branch locations in the Anderson assessment area. SunTrust ranked 2<sup>nd</sup> in total deposits in the Anderson market, representing 11.2% of deposits in the area. Wells Fargo Bank was the deposit market leader for the assessment area with a deposit market share of 13.8%. Other market leaders for the area include TD Bank, The Peoples Bank, and Branch Banking and Trust Company.

Lending in the Anderson assessment area is competitive with many national and multi-regional institutions operating as the market leaders. Among the top HMDA loan reporters in 2010 and 2011 in the Anderson area were Wells Fargo, Bank of America, JP Morgan Chase, and Branch Banking & Trust Company. SunTrust ranked 23<sup>rd</sup> out of 226 reporters in 2010 with a 0.8% share, and 19<sup>th</sup> out of 230 reporters in 2011 with a 1.2% share.

Among the top CRA loan reporters in the Anderson assessment area during the review period were American Express Bank, Wells Fargo, Citibank, BB&T Financial, Capitol One, and Chase Bank. SunTrust ranked 12<sup>th</sup> out of 34 CRA reporters in 2010 with 1.6% of the market share, and ranked 17<sup>th</sup> out of 36 reporters in 2011 with 1.1% market share.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>395</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Anderson, SC. Available: <http://webtools.joinbankon.org/community/search>. Accessed March 26, 2013.

# Anderson, South Carolina

## 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
<b>Total Assessment Area</b>	<b>34</b>	<b>100.0</b>	<b>47,518</b>	<b>100.0</b>	<b>4,328</b>	<b>9.1</b>	<b>47,518</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>73,213</b>	<b>50,067</b>	<b>100.0</b>	<b>68.4</b>	<b>15,582</b>	<b>21.3</b>	<b>7,564</b>	<b>10.3</b>
	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	1,247	12.8	1,113	12.5	80	16.6	54	15.6
Middle-income	6,121	62.8	5,614	63.0	292	60.7	215	62.0
Upper-income	2,199	22.6	2,030	22.8	103	21.4	66	19.0
Unknown-income	179	1.8	161	1.8	6	1.2	12	3.5
<b>Total Assessment Area</b>	<b>9,746</b>	<b>100.0</b>	<b>8,918</b>	<b>100.0</b>	<b>481</b>	<b>100.0</b>	<b>347</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>91.5</b>		<b>4.9</b>		<b>3.6</b>
	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	7.9	18	7.5	0	0.0	1	100.0
Middle-income	189	78.8	189	79.1	0	0.0	0	0.0
Upper-income	32	13.3	32	13.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>240</b>	<b>100.0</b>	<b>239</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>1</b>	<b>100.0</b>
Percentage of Total Farms:				<b>99.6</b>		<b>.0</b>		<b>.4</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Anderson, South Carolina

## 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	2	5.1	1,803	3.5	720	39.9	12,090	23.5
Moderate-income	10	25.6	10,540	20.5	2,181	20.7	7,955	15.5
Middle-income	17	43.6	23,826	46.3	2,590	10.9	10,816	21.0
Upper-income	10	25.6	15,297	29.7	874	5.7	20,605	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	39	100.0	51,466	100.0	6,365	12.4	51,466	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,626	1,110	2.1	24.0	2,414	52.2	1,102	23.8
Moderate-income	17,689	10,319	19.4	58.3	4,848	27.4	2,522	14.3
Middle-income	38,993	25,522	47.9	65.5	7,505	19.2	5,966	15.3
Upper-income	22,444	16,321	30.6	72.7	3,934	17.5	2,189	9.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	83,752	53,272	100.0	63.6	18,701	22.3	11,779	14.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	421	4.6	373	4.4	25	5.4	23	7.1
Moderate-income	1,670	18.1	1,522	18.0	96	20.8	52	16.0
Middle-income	3,937	42.6	3,618	42.7	176	38.2	143	44.1
Upper-income	3,224	34.8	2,954	34.9	164	35.6	106	32.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,252	100.0	8,467	100.0	461	100.0	324	100.0
	Percentage of Total Businesses:			91.5		5.0		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	0.4	1	0.4	0	0.0	0	0.0
Moderate-income	41	17.4	41	17.4	0	0.0	0	0.0
Middle-income	151	64.3	151	64.3	0	0.0	0	0.0
Upper-income	42	17.9	42	17.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	235	100.0	235	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Anderson, South Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Anderson 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. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank is both a small business and HMDA lender. During the review period, the bank reported 155 (76.7%) HMDA loans compared to 47 (23.3%) small business loans in the Anderson assessment area. Therefore, HMDA lending was given more weight than small business lending in determining the bank's lending test rating. The Anderson assessment area contains 0.6% of the bank's HMDA-reportable lending by number of loans, and 0.1% of the bank's small business lending. In comparison, 0.2% 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 G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of lending in the Anderson assessment area 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. The Anderson assessment area did not contain any low-income census tracts during the 2010 and 2011 review period. However, due to the census tract changes related to the 2010 census realignment, two low-income census tracts were added in 2012; therefore, the low-income tract geographic distribution for the assessment area is solely based on the 2012 analysis. Considering these factors, minimal weighting was given to home purchase and refinance lending in low-income census tracts. Performance context information and aggregate lending data were also taken into consideration. For instance, the unemployment and poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is poor. There were no low-income census tracts in the assessment area during the 2010 and 2011 review period. In 2012, although the assessment area included two low-income census tracts, the bank originated no small business loans in those tracts out of 18 total small business loans. However, 4.4% of the small businesses in the Anderson assessment area are located in low-income census tracts.

The bank's small business lending in moderate-income tracts is adequate. SunTrust's small business lending in moderate-income tracts was greater than the percentage of businesses located in moderate-income tracts in 2010 and 2011, but below the percentage of businesses in those tracts in 2012. The bank's performance exceeded aggregate performance in 2011; however, the bank's performance was based on a limited volume of lending in this product category in moderate-income tracts.

The bank's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts. In upper-income tracts, the bank's small business lending was greater than the percentage of small businesses in moderate-income census tracts throughout the review period.



## Anderson, South Carolina

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### Home Purchase Loans

During the review period, the bank did not originate any home purchase loans in low-income census tracts, where just 2.1% of owner-occupied units are located. As previously mentioned, the two low-income tracts in the area were re-designated as such after the 2010 census. Due to the low level of owner-occupied units, the bank's performance is adequate, with minimal weighting given to purchase lending in low-income tracts.

Home purchase lending in moderate-income census tracts is adequate. The bank's home purchase lending in moderate-income tracts was similar to the percentage of owner-occupied units in moderate-income tracts throughout the review period. Additionally, the bank outperformed the aggregate in this category; however, the bank's volume of lending in moderate-income tracts was very low in this product category in the assessment area.

SunTrust's home purchase lending in middle-income tracts was above the percentage of owner-occupied units in those tracts during the 2010-2011 analysis, but below the percentage of owner-occupied units in these tracts in the 2012 analysis. Additionally, the lending in upper-income tracts was below the percentage of owner-occupied units during the 2010-2011 analysis; however, in 2012, the bank's home purchase lending in upper-income tracts was greater than the percentage of owner-occupied units in those tracts.

### Home Refinance Loans

During the review period, the bank did originate any home refinance loans in low-income census tracts in the assessment area, where just 2.1% of owner-occupied units are located. The two low-income tracts in the area were re-designated as such after the 2010 census. Due to the low level of owner-occupied units, the bank's performance is adequate, with minimal weighting given to refinance lending in low-income tracts.

Home refinance lending in moderate-income census tracts is poor. SunTrust's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in moderate-income tracts throughout the review period. Additionally, the bank did not originate any home refinance loans in moderate-income tracts in 2011; 4.7% of aggregate loans were in moderate-income tracts.

SunTrust's refinance lending in middle-income tracts was above the percentage of owner-occupied units in these tracts throughout the review period; refinance lending in upper-income tracts was below the percentage of owner-occupied units.

### Home Improvement Loans

Home improvement lending in low-income census tracts was adequate. As noted earlier, there were no low-income census tracts in the assessment area in 2010-2011. In 2012, the bank originated four (7.3%) out of 55 home improvement loans in low-income census tracts, where 2.1% of the owner-occupied units in the assessment area are located; however, this performance was based on a small volume of loans made in this product category in the Anderson assessment area.

Home improvement lending in moderate-income census tracts was good. SunTrust's level of home improvement lending exceeded the demographic during the entire review period. Additionally, the bank's level of lending also exceeded aggregate performance in 2011.

SunTrust'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 during the entire review period.

## Anderson, South Carolina

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### ***Lending to Borrowers of Different Incomes 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**

SunTrust Bank's distribution of small business lending by business revenue size is adequate. Throughout the review period, SunTrust Bank's small business lending was less than the percentage of small businesses in the assessment area. However, SunTrust Bank's small business lending was greater than the aggregate in 2011. Additionally, throughout the review period, SunTrust originated a substantial majority of its small business loans in amounts of \$250,000 or less, indicating the willingness of the bank to lend in smaller dollar amounts typically requested by small businesses.

#### **Home Purchase Loans**

SunTrust Bank's home purchase lending to low-income borrowers is adequate. The bank's home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, the bank's performance exceeded aggregate performance in 2011.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area in 2010 and 2011, but fell below in 2012. SunTrust's percentage of home purchase lending to moderate-income borrowers was similar to aggregate performance in 2011.

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 in the assessment area during the entire review period.

#### **Home Refinance Loans**

SunTrust Bank's home refinance lending to low-income borrowers is good. During the review period, SunTrust originated 10 home refinance loans to low-income borrowers. The bank's home refinance lending performance, throughout the review period, was greater than the percentage of low-income families located in the assessment area. SunTrust's performance was also greater than aggregate performance in 2011.

SunTrust Bank's home refinance lending to moderate-income borrowers is adequate. The bank's refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area in 2010 and 2011, but was greater than the percentage of moderate-income families in 2012. Additionally, the bank's refinance lending to moderate-income borrowers exceeded the percentage of aggregate loans to moderate-income borrowers in 2011.

Home refinance lending to middle- and upper-income borrowers was less than the percentage of both middle- and upper-income families, respectively, in the assessment area during the review period.

#### **Home Improvement Loans**

SunTrust Bank's home improvement lending to low-income borrowers is excellent. Throughout the review period, the bank's home improvement lending performance was significantly greater than the percentage of low-income families located in the assessment area. Additionally, SunTrust's home improvement lending to low-income borrowers was substantially above aggregate performance in 2011.

## Anderson, South Carolina

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SunTrust Bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's home improvement lending performance was significantly greater than the percentage of moderate-income families located in the assessment area. Additionally, SunTrust's home improvement lending to moderate-income borrowers substantially exceeded aggregate performance in 2011.

Home improvement lending to middle- and upper-income borrowers was less than the percentage of both middle- and upper-income families, respectively, in the assessment area throughout the review period.

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Anderson assessment area given the bank's presence in the market. The bank originated one community development loan totaling \$4.4 million during the review period that supports the development of a low-income housing tax credit property in which all 200 units are eligible for HUD Section-8 assistance. This activity is responsive to local community credit needs.

### **Investment Test**

SunTrust's performance under the investment test in the Anderson assessment area is good. The bank had five investments totaling \$7.7 million, including three current period investments totaling about \$686,900. The bank provided support for affordable housing for low- and moderate-income individuals through the purchase of LIHTC and GNMA multi-family securities and support to small businesses through the purchase of SBA 504 securities.

The bank made five contributions totaling \$17,987. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services, emergency food assistance, and other needed services.

Local community credit and community development needs include, but are not limited to, job creation and training for low- and moderate-income employees, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Anderson County.

### **Service Test**

SunTrust Bank's performance under the service test in the Anderson assessment area is good. SunTrust Bank's retail and community development services reflect good responsiveness to the needs of the assessment area.

### ***Retail Services***

SunTrust 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 eight branch offices and eight ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank closed one branch located in a middle-income census tract in the Anderson assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. 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. SunTrust Bank offers extended hours at its entire branch offices, including those located in low- or moderate-income tracts. Bank products, services, and standard business hours are consistent throughout the assessment area.

## Anderson, South Carolina

In addition to the two branches located in moderate-income geographies, the Anderson assessment area included one branch considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: SC Anderson

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	5.1%	4.9%	4.6%
Moderate	2	25.0%	0	0	2	2	0	Total	2	25.0%	2	25.0%	0	0	0	0.0%	0	0	10	25.6%	21.1%	18.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	3	37.5%	0	1	2	3	1	Total	3	37.5%	3	37.5%	0	1	0	0.0%	0	0	17	43.6%	45.9%	42.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	3	37.5%	0	0	3	3	0	Total	3	37.5%	3	37.5%	0	0	0	0.0%	0	0	10	25.6%	28.1%	34.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	8	100.0%	0	1	7	8	1	Total	8	100.0%	8	100.0%	0	1	0	0.0%	0	0	39	100.0%	100.0%	100.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a relatively high level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 169 service hours in various capacities for community development organizations, by participating in 38 different community development services. Many of the community development services focused on affordable housing and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by teaching financial education in partnership with community development housing organizations. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Charleston, South Carolina

### **METROPOLITAN AREA**

*(Full Scope Review)*

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON, SC ASSESSMENT AREA**

The Charleston, South Carolina assessment area includes Berkeley, Charleston, and Dorchester counties, which comprise the entirety of the Charleston-North Charleston-Summerville, SC MSA. The city of Charleston is the largest in the region of South Carolina known as the "Lowcountry," which refers to southeastern portion of the state bordering the Atlantic Ocean; the city's population is estimated at 122,689 as of 2011.<sup>396</sup> While there is some dispute regarding the geographic extent of the region, the Lowcountry area commonly includes the Charleston MSA as well as Beaufort, Colleton, Hampton, and Jasper Counties. Founded in 1670, Charleston is one of the oldest port cities in the country; it currently serves as the county seat of Charleston County.<sup>397</sup> SunTrust operates 13 branches in the assessment area, three of which are located in moderate-income tracts.

#### Population and Income Characteristics

South Carolina has experienced significant growth over the past decade, growing 15.3% from 4,012,012 in 2000 to 4,625,364 as of the 2010 census. Charleston and the Lowcountry region likewise have experienced substantial population growth during that timeframe; the Charleston MSA grew 18.8% from 549,033 persons in 2000 to 651,955 in 2010. The most dramatic growth in the assessment area occurred in Dorchester County, where the population grew by 42.7% growth. The Charleston MSA continued to grow in 2011 with an annual growth rate of 1.7% from 2010 to 2011.<sup>398</sup>

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, 2011, and 2012 for the Charleston-North Charleston-Summerville 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 Charleston area, indicating a 1.5% increase from \$62,100 in 2010 to \$63,000 in 2012.

**Borrower Income Levels**  
**Charleston-North Charleston-Summerville, SC MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2010</b>	<b>\$62,100</b>	0	- \$31,049	\$31,050	- \$49,679	\$49,680	- \$74,519	\$74,520	- & above
<b>2011</b>	<b>\$62,200</b>	0	- \$31,099	\$31,100	- \$49,759	\$49,760	- \$74,639	\$74,640	- & above
<b>2012</b>	<b>\$63,000</b>	0	- \$31,499	\$31,500	- \$50,399	\$50,400	- \$75,599	\$75,600	- & above

Low- and moderate-income communities in the Charleston area have been adversely affected by the recession. According to 2010 US census data, there were 160,847 families in the assessment area. Of those families,

<sup>396</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 13 2013.

<sup>397</sup> South Carolina State Library. "A Brief History of South Carolina." Available at: <http://www.statelibrary.sc.gov/a-brief-history-of-south-carolina>. Accessed March 13, 2013.

<sup>398</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 13, 2013.

## Charleston, South Carolina

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16,930 (10.5%) had incomes below the poverty level, which has significantly increased from 6.6% in 2000. The percentage of Charleston's population receiving food stamps has increased every year since 2006. As of 2010, 13.8% of Charleston County's population, 15.1% of Berkeley County's population, and 14.6% of Dorchester County's population received food stamps. On a statewide basis, 18.5% of South Carolina's total population received food stamps in 2010.<sup>399</sup>

### Housing Characteristics

The Charleston housing market stabilized during the review period following the recession, according to various housing market measures. Residential building permits experienced a sharp decline of 63.2% from 2006 to 2009, but leveled off in 2010 and 2011.<sup>400</sup> The number of residential homes sold saw a similar decline during the recession, falling from 25,007 homes sold in 2006 to 9,911 in 2009. However, home sales were back up in 2010 and 2011 at 13,954 and 12,950, respectively.<sup>401</sup> While the housing market has not reached pre-recession levels of activity, it appears to be rebounding from the bottom.

Housing prices fell in 2011, but rose substantially in 2012. The median sales price of existing single-family homes for the metro area decreased from \$200,500 in 2010 to \$197,000 in 2011; however, the prices bounced back in 2012, increasing 5.3% to \$207,500.<sup>402</sup> 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) hovered around 7.0% in the Charleston MSA during 2011, but have fallen more recently to 6.3% as of December 2012. The level of delinquencies in Charleston is slightly higher than the statewide rate, which was 6.2% as of December 2012.<sup>403</sup>

The 2010 US census data indicates that there were 289,861 housing units in the assessment area, of which 162,865 (56.2%) were owner-occupied. Of total housing units, 28.7% were renter-occupied. Low- and moderate-income tracts had the largest proportion of rental units at 60.4% and 37.3%, respectively. In 2010, the median housing value in the assessment area was \$192,446, which is 43.5% higher than the median housing value for the state of South Carolina at \$134,100. The median age of housing stock in the assessment area is 26 years, which is the same as the statewide median age of housing.

The assessment area's affordability ratio is 26.2 compared to the state of South Carolina at 32.8, indicating that housing is much less affordable in the assessment area than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>404</sup>

Housing costs present a challenge for many homeowners and renters with Charleston County leading the way. In Charleston County, 35.3% of homeowners and 49.9% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Comparatively, 25.5% of homeowners and 44.0% of renters statewide are cost-burdened. Additionally, 15.8% of homeowners and 26.2% of renters in Charleston County are extremely cost-burdened. Berkeley and Dorchester Counties both have a slightly higher percentage of homeowners that are cost-burdened than statewide. The percentage of renters who

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<sup>399</sup>US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 25, 2013.

<sup>400</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 21, 2013.

<sup>401</sup> Boxwood Means. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 21, 2013.

<sup>402</sup> National Association of REALTORS. Pricing Data: Single Family 4<sup>th</sup> Quarter 2012. Available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability>. Accessed March 21, 2013.

<sup>403</sup>Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>404</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).



## Charleston, South Carolina

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are cost-burdened in Dorchester County is similar to the statewide rate, while in Berkeley County a lower percentage of renters are cost-burdened.

### Employment and Economic Data

As previously mentioned, Charleston is the largest city in the Lowcountry region of South Carolina, and it is also the primary economic driver for that region. Charleston began as a port city, and logistics and distribution remain very important to its economy with the Port of Charleston currently the 8<sup>th</sup> busiest seaport in the US.<sup>405</sup>

Other target industries for the area, according to the Charleston Regional Development Alliance, include the following: advanced security & information technology, aerospace, biomedical, and energy systems.<sup>406</sup> The Charleston area is home to nearly every agency in the US Departments of Defense and Homeland Security. The joint US Navy & Charleston Air Force Base employs over 22,000 people and is the largest employer in the area.<sup>407</sup> The Medical University of South Carolina (MUSC) along with three other hospital systems are located in Charleston. MUSC is the area's 2<sup>nd</sup> largest employer with over 13,000 employees. The aerospace industry in the area received a huge boost with the opening of a second Boeing 787 Dreamliner assembly plant in North Charleston. The Boeing plant was announced in 2009, opened in 2011, and expected to employ 3,800 workers at full capacity.<sup>408</sup> Boeing is now the 3<sup>rd</sup> largest employer in the area, employing more than 6,000 workers. Along with these target industries, tourism also serves as a vital economic engine for the area. More than 4 million people visit Charleston annually, adding more than \$3 billion to the local economy each year.<sup>409</sup>

2011 REIS Data shows the concentration of jobs in government and governmental enterprises, with state and local governmental entities employing 49,306 while federal and military entities employed another 23,173 workers. In total, government and government enterprises comprise 17.6% of total employment in the Charleston MSA. Tourism is another major economic driver for the area. This is shown in the significant retail trade and accommodation and food service industries. These two sectors comprise another 18.8% of the Charleston assessment area's total employment. Other primary employment clusters for the area are health care and social assistance as well as other services.<sup>410</sup> Overall, total employment for the area has grown 3.4% from 2009 to 2011. This growth occurred in almost all industry sectors, with the exception of construction employment. The growth in total employment is also reflected in the falling unemployment rates in the area. The following table shows unemployment rates for the Charleston MSA and the state of South Carolina for 2010, 2011, and 2012.

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<sup>405</sup> Charleston Regional Development Alliance. "Aerospace." Available at: <http://www.crda.org/aerospace/>. Accessed March 14, 2013.

<sup>406</sup> Charleston Regional Development Alliance. "Target Industries." Available at: <http://www.crda.org/industries/>. Accessed March 14, 2013.

Charleston Regional Development Alliance. "Leading Employers." Available at: [http://www.crda.org/business/market\\_profile/leading\\_employers.html](http://www.crda.org/business/market_profile/leading_employers.html). Accessed March 14, 2013.

<sup>408</sup> Stech, Katy. "Boeing breaks ground for historic North Charleston plant." Charleston Post and Courier via Charleston Regional Development Alliance. Available at: [http://www.crda.org/news/local\\_news/](http://www.crda.org/news/local_news/). Accessed March 14, 2013.

<sup>409</sup> Charleston Regional Development Alliance. "The Visitor Industry." Available at: [http://www.crda.org/business/competitive\\_assets/visitor\\_industry.html](http://www.crda.org/business/competitive_assets/visitor_industry.html). Accessed March 14, 2013.

<sup>410</sup> 2011 Regional Economic Information Services (REIS) data.



## Charleston, South Carolina

### Unemployment Rates

Assessment Area: SC Charleston

Area	Years - Annualized		
	2010	2011	2012
Charleston MSA	9.3	8.4	7.5
<b>South Carolina</b>	<b>11.2</b>	<b>10.3</b>	<b>9.1</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

The unemployment rate for the Charleston MSA declined from 9.3% in 2010 to 7.5% in 2012; this is well below the statewide level of 9.1%, and also below the national level of 8.1% for 2012. However, these unemployment levels remain elevated in comparison to pre-recession levels; for comparison, in 2007 the Charleston MSA had an annual unemployment rate of 4.4%.<sup>411</sup>

### Community Contacts and Community Development Opportunities

The Charleston area has a significant percentage of unbanked and underbanked individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 7.4% of households the Charleston MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>412</sup> Meanwhile, 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 unbanked are disproportionately lower income and minority households.

Affordable housing also appears to be an issue in Charleston County, specifically. In Charleston County, 35.3% of all homeowners are burdened by housing costs according to data from the 2006-2010 American Community Survey.<sup>413</sup> This is up from just 24.0% in 2000, and also is much higher than the statewide and nationwide figures of 25.3% and 30.4%, respectively. Likewise, Charleston County has a high number of renters who are cost burdened at 48.4% of all renters; this is also higher than the national and statewide level. Another recent report released by the National Low Income Housing Coalition entitled, Out of Reach 2013, confirms cost burdens experienced by renters. The report captures the gap between wages and rents across the country, and reports that Charleston has a housing wage of \$16.90 or \$35,160 annual income. This hourly wage is the amount necessary to afford a 2 bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$879, while spending no more than 30% of income on housing costs. This housing wage is significantly above the estimated average wage for a renter in the area of \$12.67, which concludes that a renter would have affordable rent with 55 hours per week, 52 weeks per year.<sup>414</sup>

Foreclosure prevention and neighborhood stabilization is another concern for the area. The Charleston assessment area received a sizable allocation in Neighborhood Stabilization Program (NSP) funds. The funds

<sup>411</sup>Bureau of Labor Statistics (BLS). Local Area Unemployment Statistics. Unemployment Rates for Metropolitan Areas, 2007. Available at: <http://bls.gov/lau/>. Accessed March 13, 2013.

<sup>412</sup>Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Charleston, SC. Available: <http://webtools.joinbankon.org/community/search>. Accessed March 26, 2013.

<sup>413</sup>US Census Bureau, 2006-2010 American Community Survey (ACS). Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 25, 2013.

<sup>414</sup>Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 17, 2013); available at: <http://nlihc.org/or/2013>

## Charleston, South Carolina

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are available to help stabilize communities hard hit by the foreclosure crisis. Low Country Housing Trust received \$8.3 million in NSP funds, which have been used primarily for the acquisition and rehabilitation of foreclosed residential properties.<sup>415</sup>

In addition to NSP funds, the US Department of the Treasury established the Hardest Hit Fund in February 2010 to help families in states hit hard by the economic and housing market downturn. The South Carolina Housing Authority received \$295 million and used the money to help homeowners in the state who were struggling to make their mortgage payments due to job loss or temporary financial hardship. The funds are provided as zero-interest loans. As of the end of the 1<sup>st</sup> quarter of 2013, 750 homeowners (\$59 million disbursed throughout the state) have been assisted in Charleston, Dorchester, and Berkeley counties.<sup>416</sup> It should also be noted that approximately \$34 million will go to South Carolina as part of a national mortgage settlement reached last year with the nation's five largest mortgage servicers. Homeowners who had their mortgage serviced by any of the five and lost their home to foreclosure between 2008 and 2011 could receive approximately \$16 million in direct checks and \$173 million in mortgage modifications.<sup>417</sup>

According to a community contact from a small business agency in the Charleston assessment area, the Charleston area economy has improved; however, lasting effects of the economic downturn continue to negatively impact the small business community. Therefore, small business programs are still a significant need for the area. The contact indicated that larger banks lag in terms of small business lending in the community. One program in which financial institutions can utilize to mitigate risks in small business lending is the South Carolina State Small Business Credit Initiative. This initiative allows lenders to approve some business loans they otherwise could not. The initiative is made possible by \$18 million in federal funding under the Small Business Jobs Act of 2010. The program is administered by the Business Development Corporation (BDC) and available throughout the state. Through April 2013, the total amount of loans leveraged by the program exceeded \$53.6 million.

As of July 2012, there were two Community Development Financial Institutions (CDFIs), which provide alternative financing initiatives such as affordable housing, small businesses and community facilities, operating in the Charleston assessment area.<sup>418</sup> One of the CDFIs is Charleston Local Development Corporation and is also the only certified SBA micro-loan intermediary serving the Charleston assessment area. Other opportunities for involvement by financial institutions in the assessment area include working with members of the South Carolina Association of Community Development Corporations (SCACDC) on various community development projects. Additionally, Charleston Local Development Corporation is aggressively working to create a statewide association of microenterprise development organizations and an alliance of CDFIs; financial and technical assistance will be needed with both of those initiatives.

### Competition

SunTrust operates in a competitive banking environment in the Charleston assessment area, which has a large presence of national and regional banks. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 31 financial institutions operating 209 branch locations in the Charleston assessment area. Wells

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<sup>415</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed July 17, 2013.

<sup>416</sup> US Department of Treasury. Available: <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx#SC> Accessed July 25, 2013.

<sup>417</sup> "National mortgage settlement funds to SC surpassed \$200 million", Greenville Journal, November 5, 2012. Available at: <http://www.greenvillejournal.com/business/impact/1693-national-mortgage-settlement-funds-to-sc-surpassed-200-million.html>. Accessed July 25, 2013.

<sup>418</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed March 26, 2013.

## Charleston, South Carolina

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Fargo Bank, First Federal Bank, Bank of America, and Synovus Bank are the deposit market leaders in the area. SunTrust Bank ranked 12<sup>th</sup> with 2.3% of total deposits in the Charleston MSA.

Lending in the Charleston assessment area is also competitive, with market leaders that are primarily large, national and multi-regional financial institutions. Among the top CRA loan reporters in the Charleston assessment area during the review period were American Express Bank, Wells Fargo, Fia Card Services, Citibank, Chase Bank, BB&T Financial, and Capitol One. SunTrust ranked 17<sup>th</sup> out of 64 CRA reporters in 2010 with 0.9% of CRA lending in the area, and ranked 17<sup>th</sup> out of 69 reporters in 2011 again, with 0.9% of the CRA market share.

Among the top HMDA loan reporters in 2010 and 2011 in the Charleston area were Bank of America, Wells Fargo, JP Morgan Chase, Branch Banking & Trust, and SunTrust Mortgage. SunTrust Bank ranked 25<sup>th</sup> out of 420 reporters in 2010 and 30<sup>th</sup> out of 397 reporters in 2011 with a 1.0% and a 0.8% market share, respectively.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Charleston, South Carolina

## 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	9.4	6,560	4.6	2,720	41.5	30,224	21.3
Moderate-income	29	24.8	26,352	18.5	4,499	17.1	24,731	17.4
Middle-income	48	41.0	69,374	48.8	6,421	9.3	29,969	21.1
Upper-income	29	24.8	39,832	28.0	1,550	3.9	57,194	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	117	100.0	142,118	100.0	15,190	10.7	142,118	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,544	3,342	2.4	24.7	7,779	57.4	2,423	17.9
Moderate-income	45,094	23,211	16.8	51.5	16,395	36.4	5,488	12.2
Middle-income	107,046	68,577	49.6	64.1	30,909	28.9	7,560	7.1
Upper-income	67,301	43,230	31.2	64.2	14,514	21.6	9,557	14.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	232,985	138,360	100.0	59.4	69,597	29.9	25,028	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,705	4.5	1,472	4.3	156	7.6	77	5.0
Moderate-income	5,807	15.2	5,088	14.7	428	21.0	291	18.9
Middle-income	17,402	45.6	15,787	45.7	900	44.1	715	46.5
Upper-income	13,225	34.7	12,211	35.3	558	27.3	456	29.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	38,139	100.0	34,558	100.0	2,042	100.0	1,539	100.0
	Percentage of Total Businesses:			90.6			5.4	4.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.4	5	1.4	0	0.0	0	0.0
Moderate-income	101	27.9	98	27.6	2	40.0	1	50.0
Middle-income	164	45.3	160	45.1	3	60.0	1	50.0
Upper-income	92	25.4	92	25.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	362	100.0	355	100.0	5	100.0	2	100.0
	Percentage of Total Farms:			98.1			1.4	.6

Based on 2011 D&B information according to 2000 Census Boundaries.

# Charleston, South Carolina

## 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	9	5.8	5,747	3.6	2,241	39.0	34,942	21.7
Moderate-income	40	25.6	34,922	21.7	6,395	18.3	27,520	17.1
Middle-income	66	42.3	75,129	46.7	6,417	8.5	32,768	20.4
Upper-income	39	25.0	45,049	28.0	1,877	4.2	65,617	40.8
Unknown-income	2	1.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	156	100.0	160,847	100.0	16,930	10.5	160,847	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,702	2,805	1.7	22.1	7,675	60.4	2,222	17.5
Moderate-income	64,883	29,786	18.3	45.9	24,210	37.3	10,887	16.8
Middle-income	132,076	79,360	48.7	60.1	37,041	28.0	15,675	11.9
Upper-income	80,200	50,914	31.3	63.5	14,147	17.6	15,139	18.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	289,861	162,865	100.0	56.2	83,073	28.7	43,923	15.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,639	4.4	1,393	4.1	165	8.1	81	5.4
Moderate-income	8,097	21.6	7,127	21.0	580	28.5	390	25.9
Middle-income	15,616	41.6	14,252	42.0	750	36.9	614	40.8
Upper-income	12,143	32.4	11,185	32.9	537	26.4	421	28.0
Unknown-income	6	0.0	6	0.0	0	0.0	0	0.0
Total Assessment Area	37,501	100.0	33,963	100.0	2,032	100.0	1,506	100.0
	Percentage of Total Businesses:			90.6			5.4	4.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.3	5	1.3	0	0.0	0	0.0
Moderate-income	67	17.7	66	17.8	1	16.7	0	0.0
Middle-income	222	58.7	216	58.2	5	83.3	1	100.0
Upper-income	84	22.2	84	22.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	378	100.0	371	100.0	6	100.0	1	100.0
	Percentage of Total Farms:			98.1			1.6	.3

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Charleston, South Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Charleston 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. In addition, the bank is considered a leader in making community development loans.

During the review period, the bank reported 219 (25.2%) small business loans compared to 649 (74.8%) HMDA loans in the Charleston, assessment area. As a result, the 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. The Charleston assessment area contains 1.5% of the bank's small business and HMDA lending by number of loans and 3.2% by dollar volume totaling \$436.6 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 G.

#### *Geographic Distribution of Loans*

SunTrust 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 information and aggregate lending data were also taken into consideration. Additionally, the unemployment and poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance.

SunTrust Bank originated only two HMDA-reportable loans in 2010 and 2011 and three in 2012 in low-income tracts, where 2.4% and 1.7%, respectively, of the owner-occupied units in the assessment area are located. In 2011, the aggregate lenders also had very low lending levels of HMDA-reportable loans compared to the percentage of owner-occupied units in low-income census tracts. According to 2000 US census demographic information, 57.4% of the housing units in these tracts are rental units and 17.9% are vacant units. Additionally, 17.9% of the families in low-income census tracts live below the poverty level. Considering these factors, opportunities to lend in low-income tracts is somewhat diminished. Due to the low level of owner-occupied units, as well as limited aggregate activity, the bank's HMDA lending performance in low-income tracts is adequate, with minimal weight given to these product categories in low-income tracts.

#### *Small Business Loans*

The bank's small business lending in low-income tracts is good. The bank's small business lending in low-income tracts was above the percentage of small businesses located in low-income tracts in 2010 and 2011, but slightly below the percentage of small businesses in low-income tracts in 2012. Additionally, the bank outperformed aggregate lenders in 2011; 6.8% of its small business loans were in low-income tracts, compared to 4.3% of aggregate loans.

The bank's small business lending in moderate-income tracts is also good. The bank's small business lending in moderate-income tracts was below the percentage of small businesses in moderate-income tracts in 2010 and 2011. In 2011, the bank performed similarly to aggregate lenders. Most recently, in 2012, the bank originated

## Charleston, South Carolina

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23.6% of its small business loans in moderate-income tracts, which is greater than the 21.0% of small businesses located in those tracts.

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

### Home Purchase Loans

Home purchase lending in moderate-income census tracts is poor. During the review period, the bank's percentage of home purchase lending was less than the percentage of owner-occupied units in moderate-income tracts. Most recently, in 2012, 11.4% of the bank's home purchase loans were in low-income tracts, where 18.3% of owner-occupied units were located. Additionally, the bank's lending was also less than the aggregate performance in 2011.

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

### Home Refinance Loans

Home refinance lending in moderate-income census tracts was adequate. The bank's percentage of home refinance lending was less than the percentage of owner-occupied units in those tracts throughout the review period. However, the bank originated 6.0% of its home refinance loans in moderate-income tracts in 2011, which is similar to the 6.3% of aggregate refinance loans in moderate-income tracts.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending in moderate-income census tracts was poor. The bank's percentage of home improvement loans in moderate-income tracts was significantly less than the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011, but was greater than the percentage of owner-occupied units in 2012. In 2011, the bank did not originate any home improvement loans in moderate-income tracts, compared to 18.3% of aggregate loans in moderate-income tracts.

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

### ***Lending to Borrowers of Different Incomes 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 SunTrust Bank's performance when compared to the demographic and the aggregate, the distribution of small business lending by business revenue size is poor. SunTrust Bank's small business lending was significantly below the percentage of small businesses in the assessment area during the entire review



## Charleston, South Carolina

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period. SunTrust Bank's small business lending was also less than the aggregate in 2011; 35.2% of the bank's small business loans were to small businesses in 2011, compared to 44.9% of aggregate loans. Additionally, 65.8% of the 219 small business loans originated during the review period were in amounts of \$250,000 or less, which typically represents loan amounts requested by very small businesses. With regard to small business lending in amounts of \$250,000 or less, SunTrust Bank's performance was less than the aggregate in 2011.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. During the review period the bank's percentage of lending to low-income borrowers was less than the percentage of low-income families in the assessment area. However, in 2011, SunTrust's home purchase lending was just slightly below aggregate performance in lending to low-income borrowers.

Home purchase lending to moderate-income borrowers is good. SunTrust Bank's percentage of home purchase lending to moderate-income borrowers significantly exceeded the percentage of moderate-income families in the assessment area throughout the review period. Additionally, SunTrust Bank's performance was above aggregate performance in 2011.

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 in the assessment area throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is poor. The bank's percentage of refinance loans to low-income borrowers was significantly below the percentage of low-income families in the assessment area. Most recently, in 2012, 2.7% of its refinance loans were to low-income borrowers, compared to 21.7% of families classified as low-income in the assessment area. Moreover, the bank's performance was substantially below aggregate performance in 2011.

SunTrust Bank's home refinance lending to moderate-income borrowers is also poor. The bank's percentage of refinance loans to moderate-income borrowers was significantly less than the percentage of moderate-income families in the assessment area. Most recently, in 2012, 9.3% of its refinance loans were to moderate-income borrowers, compared to 17.1% of families classified as moderate-income in the assessment area. In addition, the bank's performance was substantially below aggregate performance in 2011.

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

SunTrust Bank's home improvement lending to low-income borrowers is poor. The bank's home improvement lending to low-income borrowers was below the percentage of low-income families in the assessment area throughout the review period. The bank's performance was also below aggregate performance in 2011; the bank did not make any home improvement loans to low-income borrowers in 2011, compared to 16.2% of aggregate loans originated to low-income borrowers in the assessment area.

The bank's home improvement lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. Also, the bank's home improvement performance exceeded

## Charleston, South Carolina

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aggregate performance in 2011. However, this performance was based on a small volume of loans made in this product category in the Charleston assessment area.

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 throughout the review period.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Charleston, South Carolina assessment area. The bank originated eight community development loans totaling \$27.0 million during the review period. The majority of loans promoted economic development by financing small businesses or revitalized and stabilized targeted low- and moderate-income geographies. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, job creation, and neighborhood stability. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs.

Examples of community development lending include:

- A loan renewal for Habitat for Humanity in support of the organization's affordable housing activities targeted to low- and moderate-income individuals;
- Municipal financing for the expansion of infrastructure services that primarily benefit residents in low- and moderate-income and nonmetropolitan, middle-income distressed geographies;
- One loan that revitalizes low- and moderate-income geographies by financing the expansion of medical facilities that serve the residents of the targeted area; and
- Multiple loans that promote economic development by financing small businesses and support permanent job creation and retention for low- and moderate-income individuals or in low- and moderate-income geographies.

### **Investment Test**

SunTrust's performance under the investment test in the Charleston assessment area is *excellent*. The bank had seven investments totaling \$8.9 million, including two current period investments totaling \$4.3 million. The bank provided support for affordable housing for low- and moderate-income individuals through the purchase of LIHTC and GNMA multi-family securities. During the review period, SunTrust invested \$4.5 million in an LIHTC project that provided 96 units of affordable housing in Charleston. The bank also assisted small businesses through the purchase of SBA 504 securities and an investment in a small business loan fund.

The bank made 19 contributions totaling \$68,500. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services, nonprofit capacity building, financial counseling and asset building, and other needed services. The bank also contributed to organizations engaged in affordable housing development and financing, as well as homeownership assistance.

Local community credit and community development needs include, but are not limited to, affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, job creation, and neighborhood stability. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Charleston.

## Charleston, South Carolina

### Service Test

SunTrust Bank's performance under the service test in the Charleston assessment area is good. SunTrust Bank's retail and community development services reflect good responsiveness to the needs of the assessment area.

### Retail Services

SunTrust 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 and 14 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the Charleston 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. SunTrust Bank offers weekend and extended hours in some of its branch offices; however, the three branches located in moderate-income tracts do not. This is due to the majority of the branches located in moderate-income tracts being located in business districts that are not heavy traffic areas outside of normal operating hours.

#### Geographic Distribution of Branches

Assessment Area: SC Charleston

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed	#	%				Open	Closed	#	%	Open	Closed	#	%							
	#	%	#	#	#	#	#	%	#	%	#	#	#	%	#	%	%	%				
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	9	5.8%	4.3%	4.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	3	23.1%	0	0	3	0	0	Total	3	21.4%	3	23.1%	0	0	0	0.0%	0	0	40	25.6%	22.0%	21.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	4	30.8%	0	0	2	2	2	Total	4	28.6%	4	30.8%	0	0	0	0.0%	0	0	66	42.3%	47.3%	41.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	6	46.2%	0	0	2	3	3	Total	7	50.0%	6	46.2%	0	0	1	100.0%	0	0	39	25.0%	265.0%	32.4%
								SA	1	7.1%	0	0.0%	0	0	1	100.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.3%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	13	100.0%	0	0	7	5	5	Total	14	100.0%	13	100.0%	0	0	1	100.0%	0	0	156	100.0%	100.0%	100.0%
								SA	1	7.1%	0	0.0%	0	0	1	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a relatively high level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 243 service hours in various capacities for community development organizations, by participating in 40 different community development services. Many of the community development services focused on education, affordable housing, tax assistance, small business economic development, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered several hours providing tax assistance through the IRS' volunteer income tax assistance program (VITA). The VITA program is designed to promote and support no-cost tax services to low- and moderate-income individuals. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Greenville, South Carolina

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENVILLE, SC ASSESSMENT AREA**

The Greenville assessment area includes Greenville, Laurens, and Pickens counties, which comprise the entirety of the Greenville-Mauldin-Easley MSA. Greenville is the largest city in the region of South Carolina known as the Upstate, which refers to a 10-county area in the northwestern portion of the state along the I-85 corridor. The city's population is estimated at 60,379,<sup>419</sup> and also serves as the county seat of Greenville County. SunTrust operates 23 branches in the assessment area, two (8.7%) of which are located in low-income census tracts and six (26.1%) of which are located in moderate-income tracts.

#### **Population and Income Characteristics**

South Carolina has experienced significant growth over the past decade, growing 15.3% from 4,012,012 in 2000 to 4,625,364 as of the 2010 census. Greenville and the Upstate region likewise experienced rapid population growth during that timeframe; the Greenville MSA grew 13.8% from 559,940 persons in 2000 to 636,986 in 2010. The majority of this growth took place in Greenville County. Greenville County has continued to grow since 2010; its population was 451,225 in 2010 and 461,299 in 2011, representing a 2.2% annual growth.<sup>420</sup>

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, 2011, and 2012 for the Greenville-Mauldin-Easley 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 Greenville area was \$58,000 in 2010, \$58,300 in 2011, and \$59,000 in 2012.

**Borrower Income Levels**  
**Greenville-Mauldin-Easley, SC MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$58,000</b>	0 - \$28,999	\$29,000 - \$46,399	\$46,400 - \$69,599	\$69,600 - & above
<b>2011</b>	<b>\$58,300</b>	0 - \$29,149	\$29,150 - \$46,639	\$46,640 - \$69,959	\$69,960 - & above
<b>2012</b>	<b>\$59,000</b>	0 - \$29,499	\$29,500 - \$47,199	\$47,200 - \$70,799	\$70,800 - & above

Low- and moderate-income communities in the Greenville area have been adversely affected by the recession. According to 2010 US census data, there were 159,700 families in the assessment area. Of those families, 17,309 (10.8%) had incomes below the poverty level. The percentage of individuals living below the poverty line has increased over the past decade in all three counties. In 2000, 8.0% of families in Greenville County, 11.6% of families in Laurens County, and 7.8% of families in Pickens County lived below the poverty line. In

<sup>419</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 6, 2013.

<sup>420</sup> US Census Bureau. Quick Facts. Available at: <http://quickfacts.census.gov/qfd/index.html>. Accessed March 6, 2013.

## Greenville, South Carolina

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2010, these figures increased significantly to 10.7%, 14.1%, and 8.9%, respectively.<sup>421</sup> The percentage of Greenville's population receiving food stamps likewise has increased every year since 2006. As of 2010, 14.4% of Greenville County's population, 21.5% of Lauren County's, and 13.4% of Pickens County's population received food stamps. On a statewide basis, 18.5% of South Carolina's total population received food stamps in 2010.<sup>422</sup>

### Housing Characteristics

The Greenville housing market stabilized during the review period following the recession, according to various housing market measures. Residential building permits experienced a sharp drop-off from 2006 to 2009, but rose slightly in 2010 and rebounded even more in 2011. Building permits declined 70.7% from 2006 to 2009, but have increased 12.2% in the two years following the low in 2009.<sup>423</sup> Greenville did not experience sharp declines in median housing prices during the recession years like many areas of the country. Additionally, recent data indicate a positive trend in the area's housing prices. The median sales price of existing single-family homes in the Greenville metropolitan area decreased slightly from \$145,300 in 2010 to \$144,500 in 2011, but rose substantially (5.2%) in 2012 to \$152,000.<sup>424</sup>

The number of residential homes sold declined 44.3% from 16,272 in 2006 to 9,058 in 2009. However, in 2010, the area experienced an 11.5% increase in housing sales before dropping slightly again in 2011. Recent quarterly sales data from the first two quarters of 2012 shows a positive trend with sales numbers 16.4% higher on a year-over-year basis from 2011.<sup>425</sup> Mortgage delinquencies and foreclosures are a concern in the area, but less so than South Carolina as a whole. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) in the Greenville MSA rose to 5.5% in March 2012, but have fallen to 4.9% as of December 2012. Meanwhile, statewide in South Carolina, 6.1% of mortgages were seriously delinquent as of December 2012.<sup>426</sup>

The 2010 US census indicates that there were 272,770 housing units in the assessment area, of which 165,671 (60.7%) were owner-occupied. Of total housing units, 27.6% were renter-occupied. Low- and moderate-income tracts had the largest proportion of rental units at 47.5% and 39.4%, respectively. In 2010, the median housing value in the assessment area was \$136,693, which is 1.9% higher than the median housing value for the state of South Carolina at \$134,100. The median age of housing stock in the assessment area is 29 years compared to 26 years for the state of South Carolina.

The assessment area's affordability ratio is 33.7 which is nearly identical to the state of South Carolina at 33.8, indicating that housing is similarly affordable in the assessment area and the statewide area. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>427</sup> Additionally, the Greenville assessment area has a lower percentage of homeowners who are cost-burdened, meaning that homeownership costs account for more than 30% of household income, when compared to the state. However, while most of the assessment area has a comparable percentage of cost-burdened renters,

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<sup>421</sup>US Census Bureau. Accessed through PolicyMap. Available at [www.policymap.com](http://www.policymap.com). Accessed March 8, 2013.

<sup>422</sup>US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 8, 2013.

<sup>423</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 8, 2013.

<sup>424</sup> National Association of REALTORS. Pricing Data: Single Family 4<sup>th</sup> Quarter 2012. Available at: <http://www.realtor.org/topics/metropolitan-median-area-prices-and-affordability>. Accessed March 7, 2013.

<sup>425</sup> Boxwood Means. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed March 8, 2013.

<sup>426</sup>Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>427</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).



## Greenville, South Carolina

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Pickens County has a much higher percentage of renters who are cost-burdened (50.8%) compared to the statewide level of 44.0%.

### Employment and Economic Data

As previously mentioned, Greenville is the largest city in the Upstate region of South Carolina, and it is also the primary economic driver. Greenville County is a net importer of workers; 55.5% of workers come from Greenville County, while Spartanburg, Anderson, Pickens, and Laurens counties supply a significant portion of the workforce (26.0%).<sup>428</sup> Major employers in Greenville County include the following: Greenville County School District, Greenville Hospital System, Michelin North America, Bon Secours St. Francis Health System, GE Energy, Fluor Corporation, Bi-Lo Supermarkets, and state and local government entities.<sup>429</sup> The area is also home to several universities, such as Clemson University (Pickens County) and Furman University (Greenville County) that supply a significant number of jobs and also a sizeable college-educated population. 30.7% of Greenville County's population and 27.9% of the Greenville MSA population have earned a bachelor degree or higher, compared to 24.2% for South Carolina as a whole.

The Greenville Area Development Corporation lists the following five areas as target industries for development: advanced materials, automotive, aviation and aerospace, biosciences, and research and development.<sup>430</sup> The automotive industry is the predominant industry cluster in the region in large part due to BMW's production facility (opened in 1994) located in nearby Greer, South Carolina (Spartanburg County).<sup>431</sup> The area is now home to more than 120 automotive organizations and suppliers, and over 30,000 employed in auto-related organization. Many of these businesses are foreign-affiliated; in fact, the Upstate region has been the recipient of more foreign investment per capita than any other region in the US for the past few decades.<sup>432</sup> Additionally, Greenville is home to Clemson University's International Center for Automotive Research (CU-ICAR), an advanced-technology research campus that broke ground in 2003, which has furthered the development of the automotive industry in the area. CU-ICAR has spurred economic development in the area, creating over 2,000 jobs since opening, and has continued to expand with the opening of its first multi-tenant building, the \$11 million 60,000-square-foot Center for Emerging Technologies, in May 2012.<sup>433</sup>

According to 2011 REIS Data, primary employment sectors in the Greenville MSA included the following: administrative and waste management services, manufacturing, state and local government, and retail trade.<sup>434</sup> During the span from 2009 to 2011, the Greenville economy continued to experience job loss in a variety of sectors, including: construction, manufacturing, retail trade, real estate, finance and insurance, and state and local government. While the area faced job losses in several sectors, overall the area experienced an uptick in job growth primarily due to the jobs added in the administrative and waste management services sector as well as the health care and social assistance sectors. Administrative and waste management services increased 8,672 jobs from 2009 to 2011, representing 26.0% growth, while health care and social assistance jobs increased by

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<sup>428</sup> Greenville Area Development Corporation. Workforce Characteristics and Composition. Available at: <http://www.greenvilleeconomicdevelopment.com/size-and-composition.php>. Accessed March 8, 2013.

<sup>429</sup> Greenville Area Development Corporation. Major Employers. Available at: <http://www.greenvilleeconomicdevelopment.com/major-employers.php>. Accessed March 8, 2013.

<sup>430</sup> Greenville Area Development Corporation. Target Industries for Corporate Relocation. Available at: <http://www.greenvilleeconomicdevelopment.com/target-industries.php>. Accessed March 8, 2013.

<sup>431</sup> BMW Manufacturing News Center. Available at: <https://www.bmwusfactory.com/news-center/factory-milestones/>. Accessed March 8, 2013.

<sup>432</sup> Carolina Center for Foreign Investment. "Highlights of the Carolinas." Available at: <http://www.carolinaregionalcenter.com/sc/highlights>. Accessed March 11, 2013.

<sup>433</sup> Clemson University International Center for Automotive Research. Resources: 2010-2011 & 2012 Annual Reports. Available at: <http://cuicar.com/media-events/brochures/>. Accessed March 11, 2013.

<sup>434</sup> 2011 Regional Economic Information Services (REIS) data.

## Greenville, South Carolina

10.5%. Total employment for the Greenville MSA grew 2.1% from 2010 to 2011, after decreasing slightly from 2009 to 2010. While the recent trend is upward, the area has not regained all of the jobs lost during the recession, when the Greenville MSA lost 8.8% of its total employment.<sup>435</sup>

The growth in total employment is also reflected in the falling unemployment rates in the area. The following table shows unemployment rates for the Greenville MSA and the state of South Carolina for 2010, 2011, and 2012. The unemployment rate for Greenville fell from 9.7% in 2010 to 7.5% in 2012; this is well below the statewide level of 9.1%, and also below the national level of 8.1% for 2012. However, these unemployment levels remain elevated in comparison to pre-recession levels; for comparison, in 2007 the Greenville MSA had an annual unemployment rate of 5.0%.<sup>436</sup>

### Unemployment Rates

Assessment Area: SC Greenville

Area	Years - Annualized		
	2010	2011	2012
Greenville MSA	9.7	8.5	7.5
<b>South Carolina</b>	<b>11.2</b>	<b>10.3</b>	<b>9.1</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

According to a community contact from a community development organization in the Greenville assessment area, the Greenville area has significant community development needs, particularly for affordable housing. The local CDFI operating in the area has several community development programs covering affordable housing, small businesses, microbusiness loans, financial education, and community facilities, among other financial services. However, the contact indicated that many of the area's banks are not involved in the community development initiatives in the area.

The Greenville area also has a significant percentage of unbanked and underbanked individuals. According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, 7.4% of households the Greenville MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>437</sup> Meanwhile, 19.4% 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 unbanked are disproportionately lower income and minority households. The city of Greenville itself has even higher levels of unbanked and underbanked populations at 10.0% and 20.1%, respectively. A community contact noted their work around financial stability in the assessment area. More specifically, they offer an Individual Development Account (IDA) Program in which participants can increase their financial stability through the purchase of long-term assets such as a home, post-secondary education, or a small business with a 3:1 matching savings program. They have reported 170 participants in three years with a \$115,000 collectively saved and a 27% attrition rate.

<sup>435</sup> Greenville Chamber. Regional Economic Scorecard. Available at: <http://www.greenvillechamber.org/scorecard.php>. Accessed March 8, 2013.

<sup>436</sup> Bureau of Labor Statistics (BLS). Local Area Unemployment Statistics. Unemployment Rates for Metropolitan Areas, 2007. Available at: <http://bls.gov/lau/>. Accessed March 8, 2013.

<sup>437</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Greenville, SC. Available: <http://webtools.joinbankon.org/community/search>. Accessed March 8, 2013.



## Greenville, South Carolina

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Affordable housing also appears to be an issue in the Greenville assessment area, specifically. A report released by the National Low Income Housing Coalition entitled, Out of Reach 2013, which captures the gap between wages and rents across the country, reports that the Greenville-Mauldin-Easley MSA has a housing wage of \$13.75 or \$28,600 annual income. This hourly wage is the amount necessary to afford a 2 bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$715, while spending no more than 30% of income on housing costs. This housing wage is slightly above the estimated average wage for a renter in the area of \$11.06. This concludes that a renter could have affordable rent with a 50 hour work week, 52 weeks per year.<sup>438</sup>

Foreclosure prevention and neighborhood stabilization is another concern for the area. The Greenville assessment area received a sizable allocation in Neighborhood Stabilization Program (NSP) funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. Greenville and Pickens County received a total \$5.4 million in NSP funds, which have been used for a variety of purposes, including public facilities and economic development, residential rehabilitation, and residential new construction<sup>439</sup>

In addition to NSP funds, the US Department of the Treasury established the Hardest Hit Fund in February 2010 to help families in states hit hard by the economic and housing market downturn. The South Carolina Housing Authority received \$295 million and used the money to help homeowners in the state who were struggling to make their mortgage payments due to job loss or temporary financial hardship. The funds are provided as zero-interest loans. As of the end of the 1<sup>st</sup> quarter 2013, five hundred and ninety-one homeowners (\$59 million disbursed throughout the state) have been assisted in Greenville, Laurens, and Pickens counties.<sup>440</sup> It should also be noted that approximately \$34 million will go to South Carolina as part of a national mortgage settlement reached last year with the nation's five largest mortgage servicers. Homeowners who had their mortgage serviced by any of the five and lost their home to foreclosure between 2008 and 2011 could receive approximately \$16 million in direct checks and \$173 million in mortgage modifications.<sup>441</sup>

With respect to small business assistance, there has been a new program in the state since 2011 in which banks can support to increase community economic development lending and mitigate risks, the South Carolina Small Business Credit Initiative. This Initiative allows lenders to approve some business loans they otherwise could not. The initiative is made possible by \$18 million in federal funding under the Small Business Jobs Act of 2010. The program is administered by the Business Development Corporation (BDC) and available throughout the state. Through April 2013, the total amount of loans leveraged by the program exceeded \$53.6 million.

Additionally, as of July 2012, there is one Community Development Financial Institution (CDFI), which provides alternative financing initiatives such as affordable housing, small businesses and community facilities, located in the Greenville area.<sup>442</sup> There is also certified SBA micro-loan intermediary serving Greenville and Pickens County. CDFI leadership in the state is aggressively working to create a statewide association of microenterprise development organizations and an alliance of CDFIs; thus, financial and technical assistance will be needed with both of those initiatives. Other opportunities for involvement by financial institutions in the

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<sup>438</sup> Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 17, 2013); available at: <http://nlihc.org/oor/2013>

<sup>439</sup> US Department of Housing and Development, Neighborhood Stabilization Program, NSP Grantees. Available: <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>. Accessed March 8, 2013.

<sup>440</sup> US Department of Treasury. Available: <http://www.treasury.gov/initiatives/financial-stability/TARP-Programs/housing/Pages/Program-Documents.aspx#SC> Accessed July 25, 2013.

<sup>441</sup> "National mortgage settlement funds to SC surpassed \$200 million", Greenville Journal, November 5, 2012. Available at: <http://www.greenvillejournal.com/business/impact/1693-national-mortgage-settlement-funds-to-sc-surpassed-200-million.html>. Accessed July 25, 2013.

<sup>442</sup> CDFI Fund. Certified CDFIs and Native CDFIs – Sortable List. Available at: [http://www.cdfifund.gov/what\\_we\\_do/programs\\_id.asp?programID=9](http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9). Accessed March 8, 2013.

## Greenville, South Carolina

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assessment area include working with members of the South Carolina Association of Community Development Corporations (SCACDC) on various community development projects.

### Competition

SunTrust operates in a competitive banking environment in the Greenville assessment area. According to the June 30, 2012 FDIC Summary of Deposits Report, there are 33 financial institutions operating 214 branch locations in the Greenville assessment area. Wells Fargo Bank, Bank of America, and Branch Banking & Trust are the deposit market leaders, all with more than 10% of the deposit market share in the area. SunTrust ranked 5<sup>th</sup> with 5.8% of total deposits in the Greenville assessment area.

Lending in the Greenville assessment area is also competitive, with market leaders that are primarily large, national and multi-regional financial institutions. Among the top CRA loan reporters in the Greenville assessment area during the review period were American Express Bank, Wells Fargo, Citibank, BB&T Financial, Capitol One, and First Citizens B&T. SunTrust ranked 16<sup>th</sup> out of 60 CRA reporters in 2010 with 1.2% of CRA lending in the area, and ranked 18<sup>th</sup> out of 69 reporters in 2011 with 0.9% of the CRA market share.

Among the top HMDA loan reporters in 2010 and 2011 in the Greenville area were Wells Fargo, Branch Banking & Trust Company, JP Morgan Chase Bank, and Bank of America. SunTrust ranked 28<sup>th</sup> out of 363 reporters in 2010 and 26<sup>th</sup> out of 349 reporters in 2011 with a 0.7% share in both years..

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Greenville, South Carolina

## 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	4.0	2,559	1.7	764	29.9	29,889	19.9
Moderate-income	31	24.6	28,932	19.3	4,575	15.8	27,337	18.2
Middle-income	64	50.8	82,300	54.8	6,079	7.4	33,045	22.0
Upper-income	26	20.6	36,404	24.2	1,156	3.2	59,924	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	126	100.0	150,195	100.0	12,574	8.4	150,195	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,992	1,653	1.1	33.1	2,523	50.5	816	16.3
Moderate-income	51,352	25,642	16.8	49.9	20,364	39.7	5,346	10.4
Middle-income	129,014	86,599	56.7	67.1	30,279	23.5	12,136	9.4
Upper-income	53,684	38,757	25.4	72.2	11,335	21.1	3,592	6.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	239,042	152,651	100.0	63.9	64,501	27.0	21,890	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	976	2.8	817	2.6	124	5.9	35	2.8
Moderate-income	5,595	15.8	4,953	15.5	398	18.9	244	19.6
Middle-income	18,220	51.5	16,593	51.9	983	46.6	644	51.8
Upper-income	10,557	29.9	9,633	30.1	604	28.6	320	25.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	35,348	100.0	31,996	100.0	2,109	100.0	1,243	100.0
	Percentage of Total Businesses:			90.5			6.0	3.5
	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	32	8.4	30	8.0	2	40.0	0	0.0
Middle-income	289	76.1	284	76.1	3	60.0	2	100.0
Upper-income	57	15.0	57	15.3	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	5	100.0	2	100.0
	Percentage of Total Farms:			98.2			1.3	.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Greenville, South Carolina

## 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	12	7.7	7,204	4.5	2,882	40.0	34,714	21.7
Moderate-income	39	25.0	32,307	20.2	5,831	18.0	28,217	17.7
Middle-income	65	41.7	74,697	46.8	6,572	8.8	31,136	19.5
Upper-income	40	25.6	45,492	28.5	2,024	4.4	65,633	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	156	100.0	159,700	100.0	17,309	10.8	159,700	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	14,514	4,968	3.0	34.2	6,895	47.5	2,651	18.3
Moderate-income	64,852	29,786	18.0	45.9	25,524	39.4	9,542	14.7
Middle-income	121,039	79,901	48.2	66.0	27,645	22.8	13,493	11.1
Upper-income	72,365	51,016	30.8	70.5	15,129	20.9	6,220	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	272,770	165,671	100.0	60.7	75,193	27.6	31,906	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,510	4.5	1,330	4.3	118	5.7	62	5.1
Moderate-income	7,027	20.7	6,206	20.3	529	25.6	292	24.1
Middle-income	13,350	39.4	12,243	40.0	681	32.9	426	35.2
Upper-income	11,993	35.4	10,824	35.4	739	35.8	430	35.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33,880	100.0	30,603	100.0	2,067	100.0	1,210	100.0
	Percentage of Total Businesses:			90.3		6.1		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.0	4	1.1	0	0.0	0	0.0
Moderate-income	68	17.7	66	17.4	2	40.0	0	0.0
Middle-income	224	58.3	222	58.6	2	40.0	0	0.0
Upper-income	88	22.9	87	23.0	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	384	100.0	379	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Greenville, South Carolina

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Greenville 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. In addition, the bank makes an adequate level of community development loans.

SunTrust Bank is both a small business and HMDA lender. During the review period, SunTrust reported 183 (27.5%) small business loans compared to 482 (72.5%) HMDA loans in the Greenville assessment area. Therefore, the 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. The Greenville assessment area contains 1.1% of the bank's small business and HMDA lending by number of loans and 0.9% by dollar volume totaling \$122.5 million. In comparison, 0.5% 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 G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of loans reflects good 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 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

SunTrust's small business lending in low-income census tracts is adequate. During the review period, SunTrust's percentage of small business lending was less than the percentage of small businesses in low-income census tracts. However, SunTrust's small business lending in low-income tracts was just slightly below aggregate performance in low-income census tracts in 2011; 2.7% of the bank's small business loans were in low-income tracts, compared to 3.1% of aggregate loans.

SunTrust's small business lending in moderate-income census tracts is excellent. Throughout the review period, SunTrust's percentage of small business lending in moderate-income tracts exceeded the percentage of small businesses in moderate-income tracts in the assessment area. Additionally, SunTrust's small business lending in moderate-income tracts was significantly greater than aggregate performance in 2011.

SunTrust's small business lending in middle-income census tracts was less than the percentage of small businesses in middle-income tracts in 2010 and 2011, but greater than the percentage of small businesses in those tracts in 2012. The bank's lending in upper-income census tracts was less than the percentage of owner-occupied units in these tracts throughout the review period.

#### Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. SunTrust's home purchase lending performance was above the percentage of owner-occupied units in low-income tracts in 2010 and 2011, but fell

## Greenville, South Carolina

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below the percentage of owner-occupied units in 2012. In 2011, though, the bank exceeded aggregate performance.

Home purchase lending in moderate-income census tracts is poor. Throughout the review period, the bank's percentage of home purchase lending was significantly less than the percentage of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance was also less than the aggregate in 2011; 2.9% of its home purchase loans were in moderate-income tracts that year, compared to 7.6% of aggregate loans.

SunTrust's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in middle-income tracts in the assessment area, 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 adequate. In 2010 and 2011, the bank originated only one (1.7%) home refinance loan in low-income census tract; however, its level of lending was greater than the percentage of owner-occupied units in these tracts at 1.1%. Although the bank originated no home refinance loans in 2011, it appears that the aggregate also had low volume of lending at 0.6%. In 2012, SunTrust's performance of home refinance lending was greater than the level of owner-occupied units in low-income tracts.

Home refinance lending in moderate-income census tracts is good. The bank's refinance lending was below the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011, but improved in 2012. Additionally, the bank outperformed the aggregate in 2011; 12.1% of the bank's refinance loans were in moderate-income tracts that year, compared to 5.7% of aggregate refinance loans.

The bank's refinance lending in middle-income tracts was below the percentage of owner-occupied units in those tracts during the review period. The bank's refinance lending in upper-income tracts was greater than the percentage of owner-occupied units in upper-income tracts in 2010 and 2011, but less than the percentage of owner-occupied units in 2012.

### Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. The bank's home improvement lending in low-income tracts was greater than the percentage of owner-occupied units in low-income tracts throughout the review period. Additionally, the bank exceeded aggregate performance in 2011; however, this performance was based on a small volume of loans made in this product category in the Greenville assessment area.

SunTrust Bank's home improvement lending in moderate-income census tracts is excellent. The percentage of the bank's home improvement loans in moderate-income tracts significantly exceeded the percentage of owner-occupied units in these tracts throughout the review period. Moreover, the bank's performance was substantially above aggregate performance in 2012.

The bank's home improvement lending in middle-income tracts was similar to the percentage of owner-occupied units in those tracts throughout the review period, while the lending in upper-income tracts was less than the percentage of owner-occupied units in upper-income tracts in the assessment area.

### ***Lending to Borrowers of Different Incomes 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

## Greenville, South Carolina

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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

SunTrust Bank's home purchase lending to low-income borrowers is adequate. During the review period, SunTrust's home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area. However, in 2011, SunTrust's home purchase lending significantly exceeded aggregate performance in lending to low-income borrowers.

Home purchase lending to moderate-income borrowers is adequate. SunTrust Bank's percentage of home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area in 2010 and 2011; however, the bank's performance declined in 2012, falling below the percentage of moderate-income families in the assessment area that year. The bank's performance was less than aggregate performance in 2011.

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 in the assessment area.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is good. The bank's refinance lending to low-income borrowers was below the percentage of low-income families in the assessment area throughout the review period. However, in 2011, the bank significantly exceeded aggregate performance; the bank made 12.1% of its home refinance loans to low-income borrowers, compared to 4.9% of aggregate loans.

SunTrust Bank's home refinance lending to moderate-income borrowers is also good. Throughout the review period, the bank's refinance lending to moderate-income borrowers was similar to or slightly greater than the percentage of moderate-income families in the assessment area. Additionally, SunTrust's performance was similar to the aggregate in 2011.

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 in the assessment area throughout the review period.

### Home Improvement Loans

SunTrust's home improvement lending to low-income borrowers is excellent. The bank's home improvement performance significantly exceeded the percentage of low-income families in the assessment area throughout the review period. Moreover, the bank significantly outperformed the aggregate in 2011.

SunTrust's home improvement lending to moderate-income borrowers is also excellent. The bank's home improvement performance was significantly greater than the percentage of moderate-income families in the assessment area throughout the review period. Moreover, the bank exceeded aggregate performance in 2011.

Lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.



## Greenville, South Carolina

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### *Small Business Lending*

SunTrust Bank's distribution of small business lending by business revenue size is poor. Throughout the review period, SunTrust Bank's small business lending was less than the percentage of small businesses in the assessment area. In addition, the bank's small business lending was less than the aggregate in 2011. SunTrust Bank originated 32.0% of its small business loans to small businesses in 2011, compared to 42.3% of aggregate loans.

### *Community Development Lending*

SunTrust Bank makes an adequate level of community development loans in the Greenville, South Carolina assessment area. The bank originated two community development loans totaling \$6.9 million during the review period. Both loans were to the same company to support the development of a new production line that will result in approximately 40 new jobs located in a moderate-income geography. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, community services targeted to low- and moderate-income individuals, job creation, and neighborhood stability. The bank's community development loan portfolio inside the assessment area exhibits adequate responsiveness to these credit needs.

### **Investment Test**

SunTrust's performance under the investment test in the Greenville assessment area is good. The bank had 17 investments totaling \$26.5 million, including four current period investments totaling \$1.7 million. The bank provided support for affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds, along with the purchase of GNMA and other mortgage-backed securities and HUD bonds. At the end of the review period, SunTrust had \$18.8 million invested in LIHTC projects that provided about 700 units of affordable housing in Greenville. The bank also assisted small businesses through the purchase of SBA 504 securities and an investment in a small business loan fund.

The bank made 11 contributions totaling \$69,500. Most of the contributions supported community services to low- and moderate-income individuals including youth and family social services, financial counseling and other needed services.

Local community credit and community development needs include, but are not limited to, affordable housing, community services targeted to low- and moderate-income individuals, job creation, and neighborhood stabilization. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Greenville.

### **Service Test**

SunTrust Bank's performance under the service test in the Greenville assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

### *Retail Services*

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 23 branch offices and 23 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed one branch

## Greenville, South Carolina

located in a moderate-income census tract in the Greenville 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. SunTrust Bank offers weekend and 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.

In addition to the eight branches located in low- and moderate-income geographies, the Greenville assessment area included one branch considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: SC Greenville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	Open	Closed	#	%				Open	Closed	#	%	Open	Closed	#	%	Open	Closed	#	%			
					#	%	#													%	#	%
Low	2	8.7%	0	0	2	2	0	Total	2	8.7%	2	8.7%	0	0	0	0.0%	0	0	12	7.7%	4.9%	4.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	6	26.1%	0	1	5	6	2	Total	6	26.1%	6	26.1%	0	1	0	0.0%	0	0	39	25.0%	23.0%	20.7%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	8	34.8%	0	0	7	8	2	Total	8	34.8%	8	34.8%	0	0	0	0.0%	0	1	65	41.7%	44.7%	39.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	1				
Upper	7	30.4%	0	0	6	7	1	Total	7	30.4%	7	30.4%	0	0	0	0.0%	0	0	40	25.6%	27.5%	35.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	23	100.0%	0	1	20	23	5	Total	23	100.0%	23	100.0%	0	1	0	0.0%	0	1	156	100.0%	100.0%	100.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 56 service hours in various capacities for community development organizations, by participating in 24 different community development services. The community development services focused on education, fund raising, youth-services, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by teaching financial literacy classes to community organizations whose purpose are to serve low- and moderate-income families in the local community.

## 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

- **Columbia Assessment Area (Saluda County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 3.1% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$46.5 million in deposits in this assessment area, representing a market share of 31.5% and 2.3% of SunTrust Bank's total deposits in South Carolina.
- **Spartanburg Assessment Area (Spartanburg County)**
  - As of December 31, 2012, SunTrust Bank operated nine branches in the assessment area, representing 14.1% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$505.8 million in deposits in this assessment area, representing a market share of 14.2% and 25.5% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Columbia	Consistent	Above	Consistent
Spartanburg	Consistent	Above	Above

SunTrust received a Low Satisfactory rating for the lending test in the state of South Carolina, and performance in the limited-scope metropolitan assessment areas was consistent with the bank's statewide performance. SunTrust received a High Satisfactory rating for the investment test in the state of South Carolina, and performance in the limited-scope metropolitan areas was stronger than the bank's statewide performance.

For the service test, SunTrust received a Low Satisfactory rating for the state of South Carolina. Performance was stronger in the Spartanburg assessment area due to a higher level of community development services and the accessibility of delivery systems. Performance in the Columbia assessment area was consistent with SunTrust 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 nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA NON-METROPOLITAN ASSESSMENT AREAS

- **Beaufort Assessment Area (Beaufort County)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 6.3% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$210.6 million in deposits in this assessment area, representing a market share of 6.5% and 10.6% of SunTrust Bank's total deposits in South Carolina.
- **Cherokee Assessment Area (Cherokee County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 1.6% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$13.9 million in deposits in this assessment area, representing a market share of 2.9% and 0.7% of SunTrust Bank's total deposits in South Carolina.
- **Greenwood Assessment Area (Greenwood County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 3.1% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$34.9 million in deposits in this assessment area, representing a market share of 4.2% and 1.8% of SunTrust Bank's total deposits in South Carolina.
- **Oconee Assessment Area (Oconee County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 3.1% of its branches in South Carolina.
  - As of June 30, 2012, SunTrust Bank had \$42.6 million in deposits in this assessment area, representing a market share of 3.6% and 2.1% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Beaufort	Below	Consistent	Above
Cherokee	Below	Above	Below
Greenwood	Below	Above	Below
Oconee	Below	Consistent	Above

For the lending test, performance in all limited-scope nonmetropolitan assessment areas was weaker than the bank's performance in the state. Weaker performance was primarily attributable to lower levels of community

## Non-Metropolitan Areas (Limited Review)

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development lending. The distribution of loans by borrower income was an additional factor contributing to weaker performance in the Beaufort assessment area, and the geographic distribution of loans was a factor in the Cherokee and Greenwood assessment areas.

Investment test performance in the Cherokee and Greenwood assessment areas was stronger than the bank's performance in the state, while performance in the Beaufort and Oconee assessment areas was consistent with the bank's statewide performance.

For the service test, performance was stronger in the Beaufort and Oconee assessment areas due to higher levels of community development services and the accessibility of delivery systems. Performance in the Cherokee and Greenwood assessment areas was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems.

The performance in the limited-scope assessment areas did not affect the overall state rating.

## Tennessee

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**CRA RATING FOR TENNESSEE:** **Satisfactory<sup>443</sup>**

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 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.

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<sup>443</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Tennessee

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### SCOPE OF EXAMINATION

Full scope reviews were conducted for two assessment areas in the State of Tennessee:

- Knoxville
- Nashville

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

- |                            |                    |
|----------------------------|--------------------|
| • Cleveland                | • Johnson City     |
| • Cookeville (non-MSA)     | • Kingsport        |
| • Franklin (non-MSA)       | • Morristown       |
| • Giles Lawrence (non-MSA) | • Sevier (non-MSA) |
| • Hardin (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

Lending activity in Tennessee accounted for 6.1% of the bank's total lending activity. HMDA-reportable lending in Tennessee represented 6.8% of the bank's total HMDA-reportable lending, while small business and small farm lending represented 5.5% of the bank's total small business and small farm lending. As of June 30, 2012, the bank had \$8.1 billion in deposits in Tennessee accounting for 6.2% of SunTrust Bank's total deposits. Additionally, as of June 30, 2012, the bank ranked 3<sup>rd</sup>, among 227 insured institutions, in deposit market share with 9.8% of the deposits within the state. As of December 31, 2012, SunTrust Bank operated 119 branch offices in Tennessee representing 7.0% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the State of Tennessee is High Satisfactory. SunTrust Bank is both a small business and HMDA lender, both were given roughly equal consideration when determining the bank's lending test rating for the state of Tennessee because the bank originated a similar number of HMDA loans and small business loans during the review period. The Nashville assessment area received the greatest consideration when determining the rating because it had the greatest number of bank deposits, loans, and branches in the state of Tennessee. The two full-scope areas selected together represent 88.3% of the deposits in the assessment areas in Tennessee as well as 77.3% of the branches. The full-scope assessment areas represent 87.5% of the HMDA loans and 88.8% of the small business loans in the state. Therefore, the full-scope assessment areas represent a large majority of the deposits, loans, and branches in the state of Tennessee. Additionally, SunTrust Bank did not originate any small farm loans in Tennessee during the review period; therefore, no detailed discussion of small farm 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 G-H.



## Tennessee

### ***Lending Activity***

Lending levels reflect adequate responsiveness to the credit needs of the Tennessee assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 3<sup>rd</sup> statewide in Tennessee in deposit market share with 9.8% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 14<sup>th</sup> in CRA lending statewide, while ranking 37<sup>th</sup> in HMDA lending statewide. For CRA lending, the bank ranked below national credit card lenders as well as peer super-regional banks. The following table shows lending activity from July 1, 2010 through December 31, 2012.

### **Statewide Summary of Lending Activity** Assessment Areas Located in **Tennessee**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	570	16.1%	\$203,026	23.1%
HMDA Refinance	610	17.2%	\$268,724	30.6%
HMDA Home Improvement	600	17.0%	\$3,905	0.4%
HMDA Multi-Family	1	0.0%	\$9,655	1.1%
<b>Total HMDA</b>	<b>1,781</b>	<b>50.4%</b>	<b>\$485,310</b>	<b>55.3%</b>
<b>Total Small Business</b>	<b>1,756</b>	<b>49.6%</b>	<b>\$393,053</b>	<b>44.7%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>3,537</b>	<b>100.0%</b>	<b>\$878,363</b>	<b>100.0%</b>

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 SunTrust Bank's HMDA and small business loans is good. The geographic distribution was good in the Nashville assessment area, but adequate in the Knoxville assessment area. Overall, the distribution of loans by borrower's income and revenue size of business is good. The borrower distribution is considered good in the Nashville assessment area, but is considered adequate in the Knoxville assessment area. As previously mentioned, the Nashville assessment area was weighted more heavily than Knoxville in the overall state rating. 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***

SunTrust Bank makes a relatively high level of community development loans in the Tennessee assessment areas. The bank made 41 community development loans totaling \$131.9 million during the review period. Loans supported all areas of community development. More information on community development lending can be found in each full-scope assessment area section.

## Tennessee

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### Investment Test

SunTrust's rating under the investment test in 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 assessment area, while performance in the Knoxville assessment area was good.

The bank made 115 qualified investments of approximately \$117.8 million and contributions of \$1.1 million within the Tennessee assessment areas. The bank also made five qualified investments outside the designated assessment areas totaling \$4.6 million. Overall, the bank had 120 qualified investments in Tennessee, totaling \$122.4 million. Of the 120 investments, 38 totaling \$41.5 million were current period investments. The bank provided support for affordable housing in Tennessee through investments in Low-Income Housing Tax Credits (LIHTC) projects and funds, as well as GNMA and other mortgage backed securities and HUD bonds. During the review period, the bank invested approximately \$18 million in LIHTC projects, which financed the development of over 200 affordable housing units. In addition, the bank provided support to small businesses across the state through the purchase of SBA 504 securities. Finally, the bank had an investment in a statewide small business CDFI and in a regional housing CDFI.

Most of the bank's contributions provided support for community services targeting low- and moderate-income individuals and affordable housing. Some of the major community services funded include financial counseling; youth and family programs; emergency assistance including food and housing; job training; health care; and education and mentoring. Additional detail on investments and contributions can be found in each full scope assessment area section.

### Service Test

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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***

SunTrust Bank provides an adequate level of community development services that benefit residents and small businesses of the assessment areas. In addition to community development services provided in the assessment areas, SunTrust Bank employees also provided community development services throughout the state of Tennessee. Out of the two full-scope assessment areas, community development services were adequate in both assessment areas in the state of Tennessee.

## Knoxville, Tennessee

### METROPOLITAN AREA

*(Full Scope Review)*

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KNOXVILLE ASSESSMENT AREA

The Knoxville assessment area in eastern Tennessee consists of Anderson, Blount, Knox, and Loudon counties, which are four of the nine counties that make up the Knoxville MSA. SunTrust Bank operates 34 branches in the assessment area. Based on 2010 US census designations, one branch is located in a low-income census tract, and 15 are in moderate-income tracts. As of June 30, 2012, SunTrust Bank had \$2.4 billion in deposits in this assessment area.

#### Population and Income Characteristics

According to 2010 census data, the population of the assessment area was 678,921. Knox County is the most populous county, with approximately 64% of the four-county population, followed by Blount County with 18%, Anderson County with 11%, and Loudon County with 7%. Population in the assessment area increased by 80,650 (13.5%) between 2000 and 2010, compared with an 11.5% growth in the population of Tennessee. The largest growth rate occurred in the least populous county, Loudon, at a little more than 24%, while the growth rate in Anderson County was just over 5%. With a 2010 census population of 178,874, Knoxville is the largest city in the assessment area and the third largest city in Tennessee. Oak Ridge (29,330 residents) in Anderson County and Maryville (27,465 residents) in Blount County are the next largest cities in the assessment area.

Median family income in 2010 did not vary widely throughout the four counties in the assessment area. The median family income ranged from \$62,272 in Knox County to \$55,895 in Anderson 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 2010, 2011, and 2012 for the Knoxville MSA and also provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table shows that the HUD estimated median family income for the MSA increased by \$2,500 (4.2%) between 2010 and 2012.

#### **Borrower Income Levels Knoxville, TN MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$59,700</b>	0	- \$29,849	\$29,850	- \$47,759	\$47,760	- \$71,639	\$71,640	- & above
<b>2011</b>	<b>\$61,300</b>	0	- \$30,649	\$30,650	- \$49,039	\$49,040	- \$73,559	\$73,560	- & above
<b>2012</b>	<b>\$62,200</b>	0	- \$31,099	\$31,100	- \$49,759	\$49,760	- \$74,639	\$74,640	- & above

2010 US census data shows 177,007 families in the assessment area. Of those families, 16,825 (9.5%) had incomes below the poverty level. Compared to 2000 census data, the percentage of families living below the poverty level increased from 8.3%, and the percentage of families in low-income tracts living in poverty increased markedly from 35.0% to 48.0%. Food stamp usage, another indicator of financial distress, has increased in the assessment area in the past few years. In 2010, 20.0% of the population in Anderson County,

## Knoxville, Tennessee

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15.5% in Blount County, 14.7% in Knox County, and 14.6% in Loudon County received food stamps. Statewide, 20.0% of the population received food stamps in 2010.<sup>444</sup>

### Housing Characteristics

The median housing value in the assessment area in 2010 was \$150,033, a 59% increase over the median value of \$94,127 in 2000. The increase was most pronounced in upper-income tracts, where the median housing value increased 65%, compared with 34% in low-income tracts. The median housing value in the assessment area was greater than the statewide median value of \$134,100, which represented an almost 52% increase over the 2000 median value. In the assessment area, the median housing value ranged from a high of \$166,400 in Loudon County to a low of \$116,400 in Anderson County. The greatest increase from 2000 to 2010 was in Loudon County (79%), while Anderson County saw an increase of just under 40%. The overall median housing value in the assessment area remained relatively stable throughout 2011 and 2012.<sup>445</sup>

The 2010 US census data shows 302,257 housing units in the assessment area. 193,600 units (64.1%) were owner-occupied, 27.4% were rental units, and 8.6% were vacant. In low-income tracts, only 21.8% of the housing units were owner-occupied, which reduces the opportunity for home mortgage lending in these tracts. The median age of the housing stock in 2010 was 32 years, ranging from 24 years in upper-income tracts to 43 years in the five tracts with unknown income levels. The median age of the housing stock ranged from 23 years in Loudon County to 39 years in Anderson County. Statewide, the median age was 29 years.

Over the past several years, the number of single-family building permits issued dropped sharply from a peak of 5,176 in 2006 to a low of 1,077 in 2011, but in 2012 increased slightly to 1,364. Permits for multifamily (five or more units) buildings decreased from a high of 59 in 2006 to a low of six in 2011 and then rose to 14 in 2012.<sup>446</sup>

According to information from the Tennessee Housing Development Agency (THDA), Knox County had the third highest number of new and existing single-family home sales of all counties in Tennessee in 2011, demonstrating a small but steady year-over-year increase from 2009 through 2011.<sup>447</sup> During the same time period, the number of single-family homes sold annually in Anderson and Loudon counties remained relatively steady. Complete information was not available for Blount County.<sup>448</sup> Two counties in the assessment area – Loudon and Blount – were among the nine counties in the state with the highest median sales prices in 2011.<sup>449</sup>

The housing affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. Based on 2010 US census data, the housing affordability ratio for the assessment area was 31.0 compared to 32.3 for the state of Tennessee, meaning housing is considered slightly less affordable in the Knoxville assessment area compared to Tennessee as a whole. In 2000, the affordability ratio was 39.9% in the assessment area and 41.2% for the state of Tennessee. Affordability worsened in the assessment area over the decade.

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<sup>444</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 10, 2013); available from: <http://www.policymap.com>.

<sup>445</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>446</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 21, 2013); available from: [www.policymap.com](http://www.policymap.com).

<sup>447</sup> Tennessee Housing Development Agency. "Tennessee Housing Market at a Glance 2012" (accessed on June 21, 2013); available from: <http://www.thda.org/ArchiveCenter/ViewFile/Item/379>.

<sup>448</sup> Boxwood Means, Inc. Accessed through PolicyMap. (accessed on June 21, 2013); available from <http://www.policymap.com>.

<sup>449</sup> Tennessee Housing Development Agency. "Tennessee Housing Market at a Glance 2012" (accessed on June 21, 2013); available from: <http://www.thda.org/ArchiveCenter/ViewFile/Item/379>.

## Knoxville, Tennessee

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Housing affordability varies throughout the assessment area. Of the four counties, Anderson is the most affordable, with 38.3% of homes being considered affordable for a family of four earning 80% of the area median income in 2011. Blount County was the least affordable with 21.6% of the homes affordable to this group. Statewide, 33.0% of homes were considered affordable to this group. The homeownership rate also varies, from a low of 66.2% in Knox County to a high of 78.4% in Loudon County, compared to 68.2% for the state.<sup>450</sup>

Mortgage delinquencies in the Knoxville assessment area are low relative to other assessment areas. From a high of 4.4% in April 2011, the percentage of mortgages considered seriously delinquent (defined as more than 90 days past due) declined steadily throughout 2011 and 2012 to 3.5% in December 2012, and trended about two percentage points lower than the statewide delinquency rate throughout that time frame.<sup>451</sup>

### Employment and Economic Conditions

According to the East Tennessee Economic Development Agency, the Knoxville region's accessibility makes it an ideal location for the movement of people and goods.<sup>452</sup> The Knoxville assessment area is serviced by two major interstates; a regional airport that includes a US Customs Port of Entry; the Tennessee River, which enables barge service to the Gulf of Mexico; and rail. Major employers in the area include the US Department of Energy, the University of Tennessee – Knoxville, Covenant Health, Knox County Schools, Wal-Mart Stores, and Tennova Healthcare.<sup>453</sup> The area serves as headquarters for companies such as Ruby Tuesday, Inc. (restaurants), the Regal Entertainment Group (movie theaters), Pilot Flying J (convenience stores and service stations), Clayton Homes, Inc. (manufactured housing), the Tennessee Valley Authority (electric power distributor), TeamHealth, Inc. (medical billing and staffing services), and Brunswick Boat Group (pleasure boat manufacturer), among others.<sup>454</sup>

The Department of Energy's Oak Ridge site, located in Anderson County, includes the Oak Ridge National Laboratory, the Y-12 National Security Complex, and the Spallation Neutron Source. Knox County is home to the University of Tennessee's main campus and six award-winning hospitals. Blount County is home to Pellissippi Place, a mixed-use community with a focus on technology research and development. In February 2013, ProNova Solutions agreed to become the first and anchor tenant at Pellissippi Place, representing an investment of \$52 million and the creation of 500 new jobs in the county, focusing on proton technology for use in cancer treatment.<sup>455</sup>

According to Regional Economic Information System (REIS) data for 2011, primary employment sectors included government and government enterprises, health care and social assistance, and retail trade in Knox County; government and government enterprises, retail trade, and manufacturing in Blount County; manufacturing; professional, scientific, and technical services; and government and government enterprises in

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<sup>450</sup> US Census Bureau and HUD. Accessed through PolicyMap. (accessed on June 17, 2013); available from <http://www.policymap.com>.

<sup>451</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>452</sup> East Tennessee Economic Development Agency. "The Region: Accessible Location" (accessed on July 2, 2013); available from: [http://www.eteda.org/the\\_region/accessible\\_location.aspx](http://www.eteda.org/the_region/accessible_location.aspx).

<sup>453</sup> East Tennessee Economic Development Agency. "Top 100 Employers" (accessed on June 7, 2013); available from: [http://www.eteda.org/data\\_library/major\\_employers/top\\_100\\_employers.aspx](http://www.eteda.org/data_library/major_employers/top_100_employers.aspx).

<sup>454</sup> Knoxville-Oak Ridge Innovation Valley. "Innovation Valley Facts and Figures" (accessed on July 3, 2013); available from: <http://www.knoxvilleoakridge.com/data/>.

<sup>455</sup> Pellissippi Place. "ProNova Solutions Becomes First Tenant at Pellissippi Place." February 21, 2013. (accessed on July 2, 2013); available from: [http://www.pellissippiplace.com/Articles/pronova\\_solutions\\_becomes\\_first\\_tenant\\_at\\_pellissippi\\_place.aspx](http://www.pellissippiplace.com/Articles/pronova_solutions_becomes_first_tenant_at_pellissippi_place.aspx).



## Knoxville, Tennessee

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Anderson County; and manufacturing, retail trade, and government and government enterprises in Loudon County. All four counties experienced a small increase in the total number of jobs from 2010 to 2011.<sup>456</sup>

Innovation Valley, a regional economic development initiative, is implementing “Blueprint 2.0,” its second five-year strategic plan for business growth in the Knoxville – Oak Ridge area. Blueprint 2.0 focuses on five strategic priorities: public policy and workforce development, technology and entrepreneurship, global marketing, business retention and expansion, and investor relations. Additionally, Blueprint 2.0 sets forth tactics to encourage business recruitment, retention, and expansion in five target recruitment clusters: advanced technology and manufacturing, corporate services, creative media services, energy, and transportation.<sup>457</sup>

Although the area has experienced job losses in the past couple of years through closures such as the TMSi Logistics Mascot distribution center (almost 200 jobs lost) and the Sea Ray Boats plant (225 jobs), jobs have been added across multiple sectors.<sup>458, 459</sup> However, according to Plan East Tennessee (“PlanET”), a partnership of local governments, businesses, nonprofits, and community organizations in the five-county Knoxville metro region (the four counties in the assessment area as well as Union County), more than half of the region’s jobs are in low-skilled, low paying occupations, and new jobs over the next few years are projected to be largely in low paying fields, such as retail and services.<sup>460</sup>

In its 2012 Global MetroMonitor, the Brookings Institution cited Knoxville as one of only three major metropolitan areas in the United States (along with Dallas and Pittsburgh) to have fully recovered to pre-2007 recession levels in terms of both GDP per capita and employment.<sup>461</sup> According to the Manpower Employment Outlook Survey, the employment outlook for the second quarter of 2013 in the Knoxville MSA was the fifth best in the country, among survey participants, although the employment outlook was weaker compared to the second quarter of 2012. Sectors expected to have the best job prospects included the following: construction, durable goods and nondurable goods manufacturing, wholesale and retail trade, information, financial activities, professional and business services, education and health services, leisure and hospitality, and government.<sup>462</sup>

The following table shows unemployment rates for the counties in the Knoxville assessment area and the state of Tennessee for 2010 through 2012. Unemployment rates in all counties have been declining steadily and remain below the statewide unemployment rate as well as the national unemployment rate, which was 8.1% for 2012.

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<sup>456</sup> 2011 Regional Economic Information System (REIS) data.

<sup>457</sup> Knoxville Chamber. “Innovation Valley.” (accessed on July 3, 2013); available from: <http://www.knoxvillechamber.com/what-innovation-valley>.

<sup>458</sup> Knoxville News Sentinel. “TMSi Logistics to start Mascot closing in July.” March 29, 2011. (accessed on July 5, 2013); available from: <http://www.knoxnews.com/news/2011/mar/29/tmsi-logisitics-start-mascot-closing-july/?print=1>.

<sup>459</sup> Knoxville News Sentinel. “Sea Ray closing Knoxville plant.” October 9, 2012. (accessed on July 5, 2013); available from: <http://www.knoxnews.com/news/2012/oct/09/sea-ray-closing-knoxville-plant/>.

<sup>460</sup> Plan East Tennessee. “Plan East Tennessee Livability Report Card.” April 2012. (accessed on July 5, 2013); available from: <http://www.planeasttn.org/Learn/LivabilityReportCard.aspx>.

<sup>461</sup> Brookings Institution. “Global MetroMonitor 2012: Slowdown, Recovery, and Interdependence.” (accessed on July 2, 2013); available from:

<http://www.brookings.edu/~media/research/files/reports/2012/11/30%20global%20metro%20monitor/30%20global%20monitor.pdf>.

<sup>462</sup> ManpowerGroup. “Knoxville, TN MSA Job Market Expected to be Among Strongest in Nation.” March 12, 2013. (accessed on July 1, 2013); available from: <http://press.manpower.com/reports/2013/knoxville-tn-msa-job-market-expected-to-be-among-strongest-in-nation/>.

## Knoxville, Tennessee

### Unemployment Rates

Assessment Area: TN Knoxville

Area	Years - Annualized		
	2010	2011	2012
Anderson Co.	9.0	8.4	7.8
Blount Co.	8.4	7.7	6.8
Knox Co.	7.5	6.9	6.3
Loudon Co.	8.2	7.7	6.7
Knoxville MSA	7.9	7.3	6.6
<b>Tennessee</b>	<b>9.8</b>	<b>9.2</b>	<b>8.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

According to a community contact involved in affordable housing in the Knoxville area, the recent recession devastated Knoxville and neighboring rural communities. There is a severe shortage of funds for projects in rural areas where there are shortages in housing stock. Through foreclosure relief and similar programs, the organization has seen a drastic shift in the clients that it is servicing. It is now seeing higher income clients – engineers, military personnel, medical professionals, etc. The contact commented that banks should take advantage of the Community Investment Tax Credit program to offer innovative products to low- and moderate-income people. This program allows financial institutions to obtain a credit against the sum total of taxes imposed by the Franchise and Excise Tax Laws when qualified loans, qualified investments, grants, or contributions are extended to eligible housing entities for engaging in eligible low-income housing activities. The amount of the credit is applied one time and is based on the total amount of the loan, investment, grant, or contribution.

A community contact involved in credit counseling in East Tennessee noted that her office has seen more clients for foreclosure prevention assistance than for new homebuyer education. This contact believes that banks need to be more flexible or creative with refinance options for mortgage customers and that more credit education is needed in the community. More affordable housing needs to be made available for families, and apartment complexes and other rental properties should lower down payment requirements and qualifying credit scores. As the rate of foreclosures increases, there is also a need for more temporary or emergency housing. Homelessness is a true issue.

Another community contact involved in small business development commented that funding has been a challenge for both new and existing businesses. He believes that SBA loans are an easy way to jump start economic development in smaller rural communities.

Dealing with foreclosed, abandoned, or blighted homes or properties has been a concern in the area. The city of Knoxville received a direct allocation of \$2.7 million in Round 1 Neighborhood Stabilization Program (NSP) funding to enhance existing efforts in neighborhood stabilization. The funds are being used primarily to redevelop vacant properties, buildings, or land for rental housing for very low-income households and to



## Knoxville, Tennessee

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purchase and rehabilitate homes that have been foreclosed on or abandoned in order to sell, rent, or redevelop them. Half of the funding was earmarked for developing housing for the elderly and the chronically homeless. The city's Community Development Department partnered with several nonprofits to implement the NSP.<sup>463</sup> Additionally, through NSP1 funding awarded to the State of Tennessee, the THDA allocated funds to municipalities and nonprofit organizations in Anderson, Blount, and Knox counties to acquire or rehabilitate vacant or foreclosed properties in high-need census tracts.<sup>464</sup>

Two available housing-related programs are the National Foreclosure Mitigation Counseling Program Grant (NFMG Grant) and Tennessee's Hardest Hit Fund. Tennessee has received six rounds of NFMG Grants totaling \$4.6 million with 10,668 families receiving counseling. Under the Hardest Hit Fund, a loan program for unemployed and underemployed homeowners struggling or behind in mortgage payments, Tennessee received \$217 million from TARP funding. The program provides a five-year loan at 0% interest with deferred payments and a forgivable subordinate lien and is administered in Tennessee by the THDA. The State is estimating approximately 12,000 loans will be provided, and so far Tennessee has provided \$48 million in mortgage payments.

The THDA is one of the largest funders of affordable housing statewide, particularly through the LIHTC program. In 2010 and 2011, Blount County was the only county in the assessment area to receive allocations through THDA's LIHTC program, with a total of 214 affordable housing units financed.<sup>465</sup> None of the assessment area counties received allocations in 2012.

In the Knoxville metro area, which consists of the four counties in the assessment area as well as Union County, an estimated 8.0% of households are unbanked, meaning they have no type of deposit account with a mainstream financial institution. In addition, 19.5% of households are considered underbanked, meaning they have a bank account but they also regularly use alternative financial services providers. Both of these numbers are higher than nationwide statistics, which are 7.7% unbanked and 17.9% underbanked. In the city of Knoxville, the estimates are higher: 12.1% of households are unbanked and 22.0% are underbanked.<sup>466</sup> The unbanked are disproportionately lower-income and minority households. Opportunities may exist for financial institutions to reach the unbanked and underbanked through innovative products and services.

### Competition

SunTrust operates in a competitive banking environment in the Knoxville assessment area. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 44 financial institutions operating 251 branch locations in the assessment area. First Tennessee Bank ranked 1<sup>st</sup> in deposit market share in the assessment area with 19.1% of total deposits, followed closely by SunTrust Bank with 17.7%. Regions Bank, Home Federal Bank of Tennessee, and BB&T each held more than 10% of total deposits.

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<sup>463</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program. "NSP Grantees." (accessed on July 5, 2013); available from: <https://hudnsphelp.info/index.cfm?do=viewGranteeAreaDetail&ContactInfoID=163&grantID=272&granteetype=&stateid=TN^Tennessee&granteeName=&keyword=&gtforEmail=NSP1>.

<sup>464</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program. "NSP Grantees." (accessed on July 5, 2013); available from: <https://hudnsphelp.info/index.cfm?do=viewGranteeAreaDetail&ContactInfoID=333&grantID=276&granteetype=&stateid=TN^Tennessee&granteeName=&keyword=&gtforEmail=NSP1>.

<sup>465</sup> Tennessee Housing Development Agency. "LIHTC Allocations: Units by County by Year" (accessed on July 5, 2013); available from: <http://www.thda.org/DocumentCenter/Home/View/398>.

<sup>466</sup> Bank On. Calculations by Corporation for Enterprise Development (CFED) based on data from the 2009 FDIC National Survey of Unbanked and Underbanked Households. (accessed on July 5, 2013); available at: <http://webtools.joinbankon.org/community/search>.

## Knoxville, Tennessee

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Lending in the Knoxville assessment area is also competitive, with market leaders that are primarily large national and multi-regional financial institutions. For HMDA lending, SunTrust Bank ranked 24<sup>th</sup> of 282 reporters in 2010 with 0.8% of total loans. In 2011 SunTrust Bank ranked 26<sup>th</sup> of 357 reporters, again with 0.8% of total loans. Overall HMDA lending in the assessment area declined from 2010 to 2011. The top HMDA reporters were Wells Fargo Bank, Mortgage Investors Group, and Bank of America.

In 2010 SunTrust Bank ranked 11<sup>th</sup> out of 58 reporters of small business loans with 3.2% of total loans. SunTrust Bank's small business lending declined slightly from 2010 to 2011; the bank ranked 14<sup>th</sup> of 63 reporters in 2011 with 2.1% of total loans. The top small business reporters were American Express Bank, Regions Bank, and Citibank SD.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Knoxville, Tennessee

## 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	2,842	6.9	2,370	6.4	346	14.1	126	9.0
Moderate-income	5,435	13.2	4,862	13.0	346	14.1	227	16.2
Middle-income	20,394	49.6	18,776	50.3	1,000	40.8	618	44.0
Upper-income	12,482	30.3	11,293	30.3	756	30.9	433	30.8
Unknown-income	5	0.0	4	0.0	0	0.0	1	0.1
Total Assessment Area	41,158	100.0	37,305	100.0	2,448	100.0	1,405	100.0
	Percentage of Total Businesses:			90.6			5.9	3.4
	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	6	1.1	1	20.0	0	0.0
Moderate-income	42	7.3	41	7.2	1	20.0	0	0.0
Middle-income	417	72.4	415	72.7	2	40.0	0	0.0
Upper-income	110	19.1	109	19.1	1	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	576	100.0	571	100.0	5	100.0	0	.0
	Percentage of Total Farms:			99.1			.9	.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Knoxville, Tennessee

## 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	9	5.4	5,871	3.3	2,820	48.0	36,125	20.4
Moderate-income	37	22.0	31,998	18.1	5,494	17.2	30,806	17.4
Middle-income	77	45.8	90,647	51.2	6,941	7.7	37,968	21.4
Upper-income	40	23.8	48,470	27.4	1,570	3.2	72,108	40.7
Unknown-income	5	3.0	21	0.0	0	0.0	0	0.0
Total Assessment Area	168	100.0	177,007	100.0	16,825	9.5	177,007	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,639	3,846	2.0	21.8	11,483	65.1	2,310	13.1
Moderate-income	67,058	32,597	16.8	48.6	26,472	39.5	7,989	11.9
Middle-income	146,550	101,662	52.5	69.4	33,749	23.0	11,139	7.6
Upper-income	70,667	55,474	28.7	78.5	10,778	15.3	4,415	6.2
Unknown-income	343	21	0.0	6.1	304	88.6	18	5.2
Total Assessment Area	302,257	193,600	100.0	64.1	82,786	27.4	25,871	8.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,805	4.6	1,506	4.2	206	8.5	93	6.9
Moderate-income	8,769	22.2	7,761	21.8	651	26.8	357	26.6
Middle-income	16,437	41.7	15,150	42.5	790	32.6	497	37.1
Upper-income	12,146	30.8	11,040	31.0	720	29.7	386	28.8
Unknown-income	273	0.7	205	0.6	60	2.5	8	0.6
Total Assessment Area	39,430	100.0	35,662	100.0	2,427	100.0	1,341	100.0
	Percentage of Total Businesses:			90.4			6.2	3.4
	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	6	1.1	1	20.0	0	0.0
Moderate-income	99	17.5	98	17.4	1	20.0	0	0.0
Middle-income	352	62.1	350	62.3	2	40.0	0	0.0
Upper-income	106	18.7	106	18.9	0	0.0	0	0.0
Unknown-income	3	0.5	2	0.4	1	20.0	0	0.0
Total Assessment Area	567	100.0	562	100.0	5	100.0	0	.0
	Percentage of Total Farms:			99.1			.9	.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Knoxville, Tennessee

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Knoxville assessment area is good. 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 is a leader in making community development loans.

During the review period, the bank reported 514 (49.6%) small business loans compared to 506 (50.4%) HMDA loans in the Knoxville assessment area. Therefore, evaluation and rating of the assessment area places roughly equal weighting on the performances of HMDA lending and small business lending in determining the bank's lending test rating in the assessment area. The Knoxville assessment area contains 1.9% of the bank's total HMDA lending and 1.6% of its total small business lending by number of loans. In comparison, 1.9% 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 G.

#### *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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

#### Small Business Loans

SunTrust Bank's small business lending in low-income census tracts is good. The bank's small business lending in low-income tracts exceeded the percentage of small businesses in those tracts throughout the review period. In comparison to aggregate data, SunTrust Bank's performance was similar to the aggregate in 2011.

The bank's small business lending in moderate-income tracts is good. The bank's small business lending in moderate-income tracts was similar to the percentage of small businesses in those tracts throughout the review period. Most recently, in 2012, the bank originated 22.9% of its small business loans in moderate-income tracts, where 21.8% of the small businesses in the assessment area are located. The bank's performance exceeded 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 exceeded than the percentage of small businesses.

#### Home Purchase Loans

SunTrust Bank's home purchase lending in low-income tracts is very poor. The percentage of home purchase loans SunTrust Bank originated in low-income tracts is less than the percentage of owner-occupied units in those tracts throughout the review period. In both 2011 and 2012, SunTrust Bank originated no loans in low-income tracts, while 2.9% and 2.0% of owner-occupied units, respectively, were located in those tracts.

## Knoxville, Tennessee

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Aggregate lenders originated 2.0% of home purchase loans in low-income tracts in 2011, indicating some opportunity to lend existed.

Home purchase lending in moderate-income tracts is poor. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was significantly less than the percentage of owner-occupied units located in these tracts in the assessment area. In 2012, SunTrust Bank originated 7.1% of its home purchase loans in moderate-income tracts, while 16.8% of owner-occupied units were located in these tracts. SunTrust Bank's performance was also 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 lending in upper-income tracts was greater than the percentage of owner-occupied units throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income census tracts is poor. The bank's percentage of home refinance loans in low-income tracts was less than the percentage of owner-occupied units in these tracts in 2010 and 2011; however, in 2012, the bank's home refinance lending in low-income tracts exceeded the percentage of owner-occupied units in these tracts. Most recently, in 2012, SunTrust Bank originated 3.1% of its home refinance loans in low-income tracts, compared to 2.0% of owner-occupied units located in low-income tracts. SunTrust Bank performed below the aggregate in 2011.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, the bank outperformed the aggregate significantly in 2011; 12.8% of its home refinance loans were originated in moderate-income tracts, compared to 6.7% of aggregate loans in these tracts.

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

SunTrust Bank's home improvement lending in low-income census tracts is adequate. The bank's percentage of home improvement loans in low-income tracts was less than the percentage of owner-occupied units in these tracts in 2010 and 2011; however, in 2012, the bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in these tracts. Most recently, in 2012, SunTrust Bank originated 7.5% of its home improvement loans in low-income tracts, compared to 2.0% of owner-occupied units located in low-income tracts. The bank's performance exceeded aggregate in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. Throughout the review period, SunTrust Bank's performance significantly exceeded the percentage of owner-occupied units located in moderate-income tracts. Additionally, SunTrust Bank's performance was substantially better than the aggregate in 2011.

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

## Knoxville, Tennessee

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### ***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

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. Throughout the review period, the bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment areas. However, the bank performed similarly to the aggregate in 2011. The bank originated 39.5% of its loans to small businesses in 2011 compared to the 37.1% of aggregate loans made to small businesses. Additionally, in 2012, 70.9% of the 179 small business loans originated were in amounts of \$250,000 or less, which represents the willingness of the bank to lend in small amounts typically requested by small businesses.

#### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. While SunTrust made a lower percentage of its home purchase loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank's performance was slightly higher than the performance of the aggregate in lending to low-income borrowers. In 2011, SunTrust Bank originated 13.9% of its home purchase loans to low-income borrowers, compared to the 12.7 % of aggregate loans made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, the bank's performance was significantly above aggregate performance 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 throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

#### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is poor. Throughout the review period, the percentage of SunTrust Bank's home refinance loans originated to low-income borrowers was less than the percentage of low-income families located in the assessment area. In 2012, SunTrust Bank did not originate any home refinance loans to low-income families, although 20.4% of families in the assessment area are considered low-income. The bank's performance was similar to the performance of the aggregate in refinance lending to low-income borrowers. In 2011, SunTrust Bank originated 6.4% of its home refinance loans to low-income borrowers, compared to the 6.5% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is adequate. The bank's percentage of home refinance loans made to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, SunTrust Bank's percentage of its home refinance loans originated to moderate-income borrowers was similar to the percentage of aggregate home refinance loans made to moderate-income borrowers in 2011.



## Knoxville, Tennessee

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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 throughout the review period.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers greatly exceeded the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers was significantly above aggregate performance in 2011.

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

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Knoxville assessment area. The bank originated 11 community development loans totaling \$74.3 million during the review period. Loans supported all areas of community development. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, access to credit for small business, rural development, and financial stability for low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits excellent responsiveness to these credit needs.

Examples of community development lending include:

- One loan to a nonprofit organization to fund programs impacting home repair, rehabilitation and construction programs for low- and moderate-income individuals and families in fulfillment of the organization's mission to alleviate sub-standard housing conditions in Appalachia;
- A line of credit and a renewal to a metal fabrication production company located in a moderate-income tract that allowed the business to purchase raw materials, increase production and rehire 25 employees who previously lost their jobs due to the recession; and
- Nearly \$30 million in financing to facilitate land acquisition, site work, infrastructure and construction for retail shops that will revitalize a blighted brownfield.

### **Investment Test**

SunTrust's performance under the investment test in the Knoxville assessment area is good. The bank had 22 investments totaling \$19.1 million, including seven current period investments totaling \$7.2 million. The bank provided support for affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds as well as the purchase of GNMA and FNMA mortgage-backed securities and HUD bonds. The bank also provided support to small businesses through the purchase of SBA 504 securities and support for community revitalization through the purchase of HUD and Qualified School Zone Academy Bonds.

## Knoxville, Tennessee

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The bank made 30 contributions totaling \$308,385 and two in-kind donations totaling \$70,613. The majority of the contributions supported community services to low- and moderate-income individuals including youth and family social services; education; emergency food assistance; financial counseling and a number of other needed services. The bank also made contributions to support organizations engaged in affordable housing development and homeownership counseling. Finally, the bank provided an in-kind donation of below market rate space for a nonprofit working to improve high school graduation rates for low-income students.

Local community credit and community development needs include, but are not limited to, job creation and training for low- and moderate-income employees, access to credit for small businesses, affordable rental and single family housing, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Knoxville.

### Service Test

SunTrust Bank's service test performance in the Knoxville, Tennessee assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

#### *Retail Services*

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 34 branch offices and 37 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank opened one branch and closed one branch, both located in an upper-income census tract in the Knoxville 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. SunTrust Bank offers weekend and 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.

In addition to the 16 branches located in low- and moderate-income geographies, the Knoxville assessment area included two branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

## Knoxville, Tennessee

### Geographic Distribution of Branches

Assessment Area: TN Knoxville

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	2.9%	0	0	1	1	0	Total	1	2.7%	0	0.0%	0	0	1	16.7%	0	0	9	5.4%	5.5%	4.6%
								SA	1	2.7%	0	0.0%	0	0	1	16.7%	0	0				
Moderate	15	44.1%	0	0	9	14	5	Total	13	35.1%	12	38.7%	0	0	1	16.7%	0	0	37	22.0%	21.4%	22.2%
								SA	1	2.7%	0	0.0%	0	0	1	16.7%	0	0				
Middle	12	35.3%	0	0	9	12	5	Total	15	40.5%	12	38.7%	0	0	3	50.0%	0	0	77	45.8%	49.0%	41.7%
								SA	3	8.1%	0	0.0%	0	0	3	50.0%	0	0				
Upper	6	17.6%	1	1	3	6	4	Total	6	16.2%	6	19.4%	1	1	0	0.0%	0	0	40	23.8%	24.0%	30.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	2	5.4%	1	3.2%	0	0	1	16.7%	0	0	5	3.0%	0.1%	0.7%
								SA	2	5.4%	1	3.2%	0	0	1	16.7%	0	0				
Total	34	100.0%	1	1	22	33	14	Total	37	100.0%	31	100.0%	1	1	6	100.0%	0	0	168	100.0%	100.0%	100.0%
								SA	7	18.9%	1	3.2%	0	0	6	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 798 service hours in various capacities for community development organizations, by participating in 175 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, SunTrust Bank employees volunteered through an institution-wide program to provide financial education to middle and high school students. Through this program, SunTrust employees taught financial education courses as well as exposing students to the real-world banking environment. The majority of these schools have a high number of students on free or reduced rate lunch programs. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Nashville, Tennessee

### **METROPOLITAN AREA**

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TN ASSESSMENT AREA**

The Nashville assessment area consists of Davidson, Robertson, Rutherford, Sumner, Williamson, and Wilson counties, which are part of the 13-county Nashville-Davidson-Murfreesboro-Franklin MSA. Nashville is the largest city in the assessment area, followed by Murfreesboro (Rutherford County), Franklin (Williamson County), and Hendersonville (Sumner County). The assessment area consists of 324 census tracts; 32, or 9.9%, are low-income, while 65, or 20.1%, are moderate-income income. SunTrust had 58 branches in the assessment area as of December 31, 2012.

#### **Population and Income Characteristics**

The Nashville assessment area grew rapidly between 2000 and 2010, with population increasing by almost 23% to 1.4 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 (262,204), followed by Williamson (183,182), and Sumner (160,645).

Williamson and Rutherford County 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, the largest growth has occurred outside Nashville-Davidson County; however, 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.<sup>467</sup>

For the purposes of this analysis, HUD's median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA for 2010, 2011, and 2012 is used. As shown, the median family income for the MSA increased between 2010 and 2012, from \$65,200 to \$67,100. 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**  
**Nashville-Davidson-Murfreesboro-Franklin, TN MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2010</b>	<b>\$65,200</b>	0	- \$32,599	\$32,600	- \$52,159	\$52,160	- \$78,239	\$78,240	- & above
<b>2011</b>	<b>\$66,200</b>	0	- \$33,099	\$33,100	- \$52,959	\$52,960	- \$79,439	\$79,440	- & above
<b>2012</b>	<b>\$67,100</b>	0	- \$33,549	\$33,550	- \$53,679	\$53,680	- \$80,519	\$80,520	- & above

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 2011 was \$102,246. Median family income in Davidson County was \$57,200 and the lowest in the assessment area.<sup>468</sup>

<sup>467</sup> US Census Bureau. Accessed through PolicyMap. (accessed on January 25, 2013); available at: <http://www.policymap.com>.

<sup>468</sup> US Census Bureau. Accessed through PolicyMap. (accessed on July 23, 2013); available at: <http://www.policymap.com>.

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While the Nashville MSA has seen strong income growth, poverty is a significant concern, particularly in Davidson County. According to US Census data, 17.7% of Davidson County residents lived in poverty between 2007 and 2011, compared to 16.9% for the state. Poverty rates are even higher for children, with over 30% of residents under 18 living in poverty. More residents in the assessment area are also relying on federal assistance, including food stamps. In 2000, 7.4% of residents in Davidson County received food stamps but that was up to 19.2% by 2010.<sup>469</sup>

### Housing Characteristics

The housing market in the Nashville area softened during the economic downturn, but recovery was underway by early 2012, and the market is continuing to strengthen in 2013. Williamson County, in particular, fared well through the recession in terms of home prices and the market has rebounded quickly. Home sales in the assessment area almost doubled between 1996 and 2006, according to the Greater Nashville Association of Realtors.<sup>470</sup> 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.<sup>471</sup>

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 \$344,565 in 2012. The median home price in the other counties in the assessment area declined between 6 and 11% between 2006 and 2011. In Davidson County, the median home price was \$158,000 in 2012; elsewhere in the assessment area home prices ranged from \$132,000 in Robertson County to \$190,000 in Wilson County.<sup>472</sup>

New home construction increased considerably between 2000 and 2005, particularly in suburban Sumner, Rutherford and Wilson and counties. Construction peaked in 2005 when 13,412 single-family building permits were issued in the assessment area. Between 2005 and 2010 the number of single-family building permits fell by over 72%. The market hit the bottom in 2010 and recovery started in 2011. The number of single family building permits increased by 38% between 2011 and 2012, though new construction remains well below the pre-recession peak.<sup>473</sup>

The housing market has been adversely impacted by rising mortgage delinquencies and foreclosures, though the Nashville MSA has fared better than elsewhere in the state. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due and in the foreclosure process, fell from 5.3% to 4.3% between January 2011 and December 2012. This compares favorably to the state where the percent of seriously delinquent mortgages fell from 6.4% to 5.5%. Mortgage delinquency rates were highest in Robertson County at 5.4% at the end of 2012.<sup>474</sup>

Census data indicates that there were 579,110 housing units located in the assessment area in 2010, of which 61.8% were owner-occupied, 30.1% were rental units, and 8.2% were vacant. Rental housing is

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<sup>469</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 19, 2013); available from <http://www.policymap.com>

<sup>470</sup> Data includes all assessment area counties, except Canon County, which is outside the service area of the Greater Nashville Association of Realtors.

<sup>471</sup> 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>

<sup>472</sup> 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>

<sup>473</sup> US Census Bureau Residential Construction Branch. Accessed through PolicyMap. (accessed on September 4, 2012); available from <http://www.policymap.com>

<sup>474</sup> Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

## Nashville, Tennessee

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disproportionally concentrated in Davidson County, which has 48% of total housing units but 61% of all the rental units in the assessment area. A significantly higher percentage of the housing units in low- and moderate-income tracts were rentals or vacant. The median age of the housing stock across the assessment area was 28 years, though housing in Davidson County was much older (35 years) compared to Williamson County (17 years). Housing units in the low- and moderate-income census tracts were also older compared to the assessment area overall. These factors indicate that there are more opportunities for HMDA lending outside the urban core in Davidson County.

The assessment area's overall affordability ratio is 29.9 compared to the state of Tennessee at 32.3, indicating that housing in the assessment area is less affordable than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. Housing is least affordable in Williamson County, and most affordable in the outlying counties of Robertson and Rutherford.<sup>475</sup>

Housing costs are a challenge for many homeowners and renters across the assessment area. In Davidson County, 29.6% of homeowners and 48.2% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Over 24% of renters are considered severely cost burdened in Davidson County, meaning housing costs account for more than 50% of household income. Statewide, 24.7% of homeowners and 44.9% of renters are cost-burdened, while 23% of renters are considered severely cost burdened. The lowest income renters are the most likely to be cost burdened. In Davidson County, 78.7% of renters with incomes less than \$20,000 were cost burdened.<sup>476</sup> A recent report by the National Low Income Housing Coalition confirms housing affordability is a problem in Nashville. According to the study, a minimum wage worker would have to work 2.2 jobs (assuming 40 hours a week for 52 weeks a year) in order to afford the fair market rent for a 2 bedroom apartment in the Nashville MSA.<sup>477</sup>

### Employment and Economic 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 their North America Headquarters to Franklin (Williamson County). Nissan also has their 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.<sup>478</sup>

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<sup>475</sup> US Census Bureau

<sup>476</sup> US Census Bureau. Accessed through PolicyMap. (accessed on June 5, 2013); available at: <http://www.policymap.com>

<sup>477</sup> National Low Income Housing Coalition. "Out of Reach 2013." (accessed on June 27, 2013); available at: <http://nlihc.org/oor/2013>

<sup>478</sup> 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](http://www.nashvillechamber.com/Libraries/Economic_Development_Brochures/2012_Regional_Profile.sflb.ashx)



## Nashville, Tennessee

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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 include the State of Tennessee, Vanderbilt University, St. Thomas Health, and Gaylord Entertainment.<sup>479</sup>

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 17.0%. 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 surrounding counties. However, in late 2011, GM announced they were re-opening the plant in 2012 and will invest approximately \$240 million and eventually create up to 1,900 new jobs.<sup>480,481</sup>

Unemployment rates in the Nashville MSA increased from around 4.0% in 2007 to a high of 9.3% in late 2009. However, even at the peak of the recession, the economy in the Nashville MSA performed better than the state where the unemployment rate peaked at 10.5%.<sup>482</sup> Employment conditions in the region have been steadily improving. In the Nashville MSA, unemployment fell from 8.7% to 6.6% between 2010 and 2012. The unemployment rate in Davidson County fell from 8.9% to 6.6%, while in Williamson County unemployment fell from 6.9% to 5.4%. The unemployment rate for the state in 2012 was 8.0%.<sup>483</sup>

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<sup>479</sup> BLS, 2010 Regional Economic Information Services data.

<sup>480</sup> 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>

<sup>481</sup> 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>

<sup>482</sup> Bureau of Labor Statistics

<sup>483</sup> Bureau of Labor Statistics



## Nashville, Tennessee

### Unemployment Rates

Assessment Area: TN Nashville

Area	Years - Annualized		
	2010	2011	2012
Davidson Co.	8.9	8.2	6.6
Robertson Co.	8.7	8.3	7.1
Rutherford Co.	8.7	8.0	6.5
Sumner Co.	8.7	8.0	6.7
Williamson Co.	6.9	6.2	5.4
Wilson Co.	8.2	7.6	6.4
Nashville MSA	8.7	8.0	6.6
<b>Tennessee</b>	<b>9.8</b>	<b>9.2</b>	<b>8.0</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

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 as well as 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 in addition to supporting the clean up after major floods hit the city in 2010. The flooding resulted in almost \$2.0 billion in damages to residential and commercial property. In addition, there are several major downtown development projects nearing completion. First, construction started on the Music City Center, the city's new convention center, in 2010 and wrapped up in 2013. 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 and several other new hotels in the downtown area. These projects have created many construction jobs, and will support hundreds of new full-time jobs when complete.<sup>484</sup>

There has also been strong growth in the health-services sector, with the expansion of several healthcare companies and new hospital facilities leading to an increase in 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. While the new job growth associated with these projects is positive, many of the jobs will be low-paying jobs. Access to transportation and affordable housing for these new workers is a growing concern in Nashville.

<sup>484</sup> 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](http://www.huduser.org/portal/publications/PDF/NashvilleTN_comp_12.pdf)

## Nashville, Tennessee

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The economic recovery in Nashville is underway, fueled by job growth and investment in diverse sectors. In June 2012, Nashville was ranked 5<sup>th</sup> 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.<sup>485</sup> 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. SunTrust is ranked 3<sup>rd</sup> in deposit market share with \$4.7 billion or 13.1% of total deposits. Regions Banks holds the largest share of deposits, with \$6.9 billion, or 19.2% of total deposits, followed by Bank of America with 18.3% of the market. There are 61 banks active in the market, operating 505 branches.

SunTrust ranked 27<sup>th</sup> out of 525 HMDA reporters in 2010 with 0.8% of total loans but fell to 38<sup>th</sup> out of 545 HMDA reporters in 2011 with just 0.5% of total HMDA loans. Wells Fargo Bank, Bank of America, JP Morgan Chase, and SunTrust Mortgage are the dominant HMDA lenders in the market.

SunTrust was ranked 12<sup>th</sup> out of 107 CRA lenders in 2010 with 2.4% of CRA loans and again ranked 12<sup>th</sup> in 2011 out of 112 CRA lenders with 1.8% of CRA loans. American Express Bank is the leading CRA reporter in the market, though Pinnacle, US Bank, Chase, and Citibank also had a significant share of CRA loans.

### Community Contacts and Community Development Opportunities

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 and low-interest loans to qualified flood victims. While many homeowners have been helped, there is a continuing need for revitalization of the flooded neighborhoods, where many vacant and blighted properties remain.

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 LIHTC program or identifying other source 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.

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<sup>485</sup> KnoxNews.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>

## Nashville, Tennessee

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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 statewide CDFI that provides assistance to small businesses. There is also an active network of nonprofits that develop affordable housing, provide financial counseling, and offer other community services. In the suburban counties, additional nonprofit capacity is needed or external partners should be recruited to help address some of the community development needs.

Foreclosure activity increased in the Nashville MSA, particularly in southern Davidson County, where the most rapid growth was occurring prior to the recession. Davidson County has received \$34 million in Neighborhood Stabilization Program 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.<sup>486</sup>

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 Mayor's plan to reduce poverty and is focused on increasing access to mainstream financial services. Eight financial institutions, including SunTrust, 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. One community contact 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.

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<sup>486</sup> 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>

# Nashville, Tennessee

## Demographic Characteristics by Census Tract

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

### 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	6.8	11,496	3.8	4,580	39.8	54,941	18.2
Moderate-income	49	20.8	47,711	15.8	6,941	14.5	52,543	17.4
Middle-income	120	50.8	169,446	56.2	9,149	5.4	69,900	23.2
Upper-income	50	21.2	72,996	24.2	1,776	2.4	124,265	41.2
Unknown-income	1	0.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	236	100.0	301,649	100.0	22,446	7.4	301,649	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,939	5,425	1.9	25.9	13,536	64.6	1,978	9.4
Moderate-income	86,635	37,622	12.8	43.4	42,683	49.3	6,330	7.3
Middle-income	265,216	170,568	58.2	64.3	79,913	30.1	14,735	5.6
Upper-income	105,381	79,518	27.1	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	478,171	293,133	100.0	61.3	157,085	32.9	27,953	5.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,278	3.5	2,877	3.4	280	5.3	121	3.6
Moderate-income	17,090	18.1	15,021	17.5	1,340	25.4	729	21.8
Middle-income	47,411	50.3	43,604	50.9	2,140	40.6	1,667	49.8
Upper-income	26,324	27.9	24,061	28.1	1,440	27.3	823	24.6
Unknown-income	229	0.2	150	0.2	70	1.3	9	0.3
Total Assessment Area	94,332	100.0	85,713	100.0	5,270	100.0	3,349	100.0
	Percentage of Total Businesses:			90.9			5.6	3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.2	3	0.2	0	0.0	0	0.0
Moderate-income	82	6.5	79	6.3	2	22.2	1	11.1
Middle-income	916	72.4	904	72.4	5	55.6	7	77.8
Upper-income	265	20.9	262	21.0	2	22.2	1	11.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,266	100.0	1,248	100.0	9	100.0	9	100.0
	Percentage of Total Farms:			98.6			.7	.7

Based on 2011 D&B information according to 2000 Census Boundaries.

# 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	32	9.9	22,928	6.6	8,425	36.7	70,005	20.1
Moderate-income	65	20.1	61,839	17.7	10,592	17.1	60,283	17.3
Middle-income	127	39.2	145,495	41.7	10,429	7.2	73,194	21.0
Upper-income	96	29.6	118,664	34.0	3,513	3.0	145,484	41.7
Unknown-income	4	1.2	40	0.0	0	0.0	0	0.0
Total Assessment Area	324	100.0	348,966	100.0	32,959	9.4	348,966	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	48,502	13,396	3.7	27.6	28,752	59.3	6,354	13.1
Moderate-income	121,875	54,570	15.3	44.8	53,917	44.2	13,388	11.0
Middle-income	232,637	156,972	43.9	67.5	59,221	25.5	16,444	7.1
Upper-income	176,004	132,820	37.1	75.5	32,105	18.2	11,079	6.3
Unknown-income	92	0	0.0	0.0	92	100.0	0	0.0
Total Assessment Area	579,110	357,758	100.0	61.8	174,087	30.1	47,265	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7,632	8.5	6,705	8.2	629	12.1	298	8.7
Moderate-income	17,171	19.0	15,216	18.7	1,231	23.7	724	21.2
Middle-income	30,567	33.9	28,117	34.5	1,337	25.7	1,113	32.6
Upper-income	34,189	37.9	31,102	38.1	1,836	35.4	1,251	36.6
Unknown-income	614	0.7	421	0.5	160	3.1	33	1.0
Total Assessment Area	90,173	100.0	81,561	100.0	5,193	100.0	3,419	100.0
	Percentage of Total Businesses:			90.4		5.8		3.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	14	1.0	13	1.0	1	8.3	0	0.0
Moderate-income	133	9.8	130	9.7	3	25.0	0	0.0
Middle-income	821	60.4	814	60.5	6	50.0	1	100.0
Upper-income	391	28.8	389	28.9	2	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,359	100.0	1,346	100.0	12	100.0	1	100.0
	Percentage of Total Farms:			99.0		.9		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Nashville, Tennessee

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### **Lending Test**

SunTrust 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 good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

During the review period, the bank reported 1,045 (49.8%) small business loans compared to 1,053 (50.2%) HMDA loans in the Nashville assessment area. Therefore, evaluation and rating of the assessment area places roughly equal weighting on the performances of HMDA lending and small business lending in determining the bank's lending test rating in the assessment area. The Nashville assessment area contains 4.0% of the bank's total HMDA lending and 3.3% of its total small business lending by number of loans. In comparison, 3.6% 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 G.

#### ***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, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

#### **Small Business Loans**

SunTrust Bank's small business lending in low-income census tracts is excellent. The bank's small business lending in low-income tracts exceeded the percentage of small businesses in those tracts throughout the review period. SunTrust Bank's performance was significantly better than the aggregate in 2011.

The bank's small business lending in moderate-income tracts is excellent. The bank's small business lending in moderate-income tracts was significantly greater than the percentage of small businesses in those tracts in 2010 and 2011; however, in 2012, the bank's small business lending in moderate-income tracts was slightly below the percentage of small businesses located in these tracts. The bank's performance exceeded aggregate in 2011.

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

#### **Home Purchase Loans**

SunTrust Bank's home purchase lending in low-income tracts is adequate. The bank's home purchase lending in low-income tracts was below the percentage of owner-occupied units in those tracts in 2010 and 2011; however, in 2012, the bank's home purchase lending in low-income tracts exceeded the percentage of owner-occupied units located in these tracts. SunTrust Bank's performance was significantly above that of the aggregate in 2011.



## Nashville, Tennessee

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Home purchase lending in moderate-income tracts is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans originated in moderate-income tracts was less than the percentage of owner-occupied units located in these tracts in the assessment area. However, SunTrust Bank's performance was 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 these tracts, while lending in upper-income tracts was greater than the percentage of owner-occupied units throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending in low-income tracts is adequate. The bank's home refinance lending in low-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, SunTrust Bank's performance was significantly above that of the aggregate in 2011.

The bank's home refinance lending in moderate-income tracts is adequate. The bank's home refinance lending in moderate-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period. However, the bank outperformed the aggregate significantly in 2011; 3.1% of its home refinance loans were originated in moderate-income tracts, compared to 0.8% of aggregate loans.

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

SunTrust Bank's home improvement lending in low-income census tracts is good. The bank's home improvement lending in low-income tracts exceeded the percentage of owner-occupied units in those tracts throughout the review period. In addition, SunTrust Bank's performance was significantly above that of the aggregate in 2011.

The bank's home improvement lending in moderate-income census tracts is excellent. Throughout the review period, SunTrust Bank's performance significantly exceeded the percentage of owner-occupied units located in moderate-income tracts. Additionally, SunTrust Bank's performance was substantially better than the aggregate in 2011.

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

### ***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

SunTrust Bank's distribution of small business loans to businesses of different sizes is adequate. The bank's percentage of small business loans to businesses with revenues of \$1 million or less was below the percentage of small businesses in the assessment area throughout the review period. However, the bank performed similarly to the aggregate in 2011. The bank originated 37.9% of its loans to small businesses in 2011 compared to the 40.5% of aggregate loans made to small businesses. Additionally, in 2012, 73.9% of the 399



## Nashville, Tennessee

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small business loans originated were in amounts of \$250,000 or less, which represents the willingness of the bank to lend in small amounts typically requested by small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. While SunTrust made a lower percentage of its home purchase loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank exceeded the performance of the aggregate in lending to low-income borrowers. In 2011, SunTrust Bank originated 16.2% of its home purchase loans to low-income borrowers, compared to the 12.4% of aggregate loans made to low-income borrowers.

The bank's home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, the bank's performance was above aggregate performance 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 throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. While the bank made a lower percentage of its home refinance loans to low-income borrowers than the percentage of low-income families located in the assessment area, the bank's performance was similar to the aggregate in refinance lending to low-income borrowers. In 2011, SunTrust Bank originated 6.1% of its home refinance loans to low-income borrowers, compared to the 6.0% of aggregate loans made to low-income borrowers.

The bank's home refinance lending to moderate-income borrowers is excellent. The bank's refinance lending to moderate-income borrowers was similar to or greater than the percentage of moderate-income families located in the assessment area throughout the review period. However, SunTrust Bank's percentage of its home refinance loans originated to moderate-income borrowers was significantly above the percentage of aggregate home refinance loans made to moderate-income borrowers 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 throughout the review period, while lending to upper-income borrowers was greater than the percentage of upper-income families.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is excellent. The bank's percentage of home improvement loans to low-income borrowers greatly exceeded the percentage of low-income families in the assessment area throughout the review period. Additionally, the bank significantly outperformed the aggregate in home improvement lending to low-income borrowers in 2011.

The bank's home improvement lending to moderate-income borrowers is excellent. Throughout the review period, the bank's percentage of home improvement loans to moderate-income borrowers greatly exceeded the percentage of moderate-income families in the assessment area. Additionally, the bank's performance in home improvement lending to moderate-income borrowers exceeded aggregate performance in 2011.

## Nashville, Tennessee

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

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Nashville assessment area. The bank originated 17 community development loans totaling \$29.1 million during the review period. The majority of loans supported affordable housing for low- and moderate-income individuals and community services targeted to low- and moderate-income individuals. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, access to credit for small business, and community services targeted to low- and moderate-income individuals. The bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs.

Examples of community development lending include:

- A loan to the Metropolitan Housing and Development Authority in conjunction with Neighborhood Stabilization Program (NSP) funds for the development of 72 housing units with rents between 50% and 120% Area Median Income (AMI), with at least 15% of the units designated for tenants at 50% AMI;
- Financing for the development of a senior living, affordable housing complex that incorporates low-income housing tax credits in partnership with the Franklin Housing Authority where all units are affordable for low- and moderate-income individuals;
- A loan to a federally-qualified health center (FQHC) that provides accessible, affordable healthcare to patients, with a focus on vulnerable populations; and
- Renewal of a loan to a business in a designated disaster area, which sustained significant damage due to flooding, that allowed the business to continue operations and retain 120 employees.

### **Investment Test**

SunTrust's performance under the investment test in the Nashville assessment area is excellent. The bank had 50 investments totaling \$78.6 million, including 10 current period investments totaling \$22.5 million. The bank's investments supported affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds as well as the purchase of GNMA multifamily and other mortgage backed securities and HUD bonds. The bank has invested over \$22.7 million in LIHTC projects since 2002, which has helped develop more than 500 units of housing affordable to low-income individuals. The bank also provided support for neighborhood revitalization through the purchase of HUD bonds and assisted small businesses through the purchase of SBA 504 securities and an investment in a minority business loan fund. Finally, the bank had an investment in a CDFI that provides financing for affordable housing, and a deposit in a minority-owned financial institution in Nashville.

The bank made 46 contributions totaling \$645,100. The majority of the contributions were made to support community services to low- and moderate-income individuals including youth and family services; education and mentoring; emergency assistance with food and shelter; employment training; health care; financial counseling; legal aid; and other needed services. The bank also made contributions to support affordable housing and economic development organizations.

Local community credit and community development needs include, but are not limited to, neighborhood revitalization; job creation and training for low- and moderate-income employees; access to credit for small businesses; community services for low- and moderate-income individuals; and affordable rental and single

## Nashville, Tennessee

family housing. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Nashville.

### Service Test

SunTrust Bank's performance under the service in the Nashville assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

### Retail Services

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 58 branch offices and 92 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the review period, SunTrust Bank closed one branch located in an upper-income census tract in the Nashville assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. 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. SunTrust Bank offers weekend and 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.

In addition to the 16 branches located in low- and moderate-income geographies, the Nashville, Tennessee assessment area included five branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: TN Nashville

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed							Open	Closed			Open	Closed								
	#	%	#	#	#	#	#	%	#	%	#	#	#	%	#	%	#	%				
Low	7	12.1%	0	0	5	6	1	Total	10	10.9%	6	9.2%	0	0	4	14.8%	0	0	32	9.9%	7.9%	8.5%
								SA	5	5.4%	1	1.5%	0	0	4	14.8%	0	0				
Moderate	9	15.5%	0	0	6	9	7	Total	15	16.3%	11	16.9%	0	0	4	14.8%	0	0	65	20.1%	20.4%	19.0%
								SA	5	5.4%	1	1.5%	0	0	4	14.8%	0	0				
Middle	19	32.8%	0	0	15	19	13	Total	30	32.6%	22	33.8%	0	0	8	29.6%	0	2	127	39.2%	40.6%	33.9%
								SA	10	10.9%	2	3.1%	0	0	8	29.6%	0	2				
Upper	22	37.9%	0	1	12	21	12	Total	34	37.0%	25	38.5%	0	0	9	33.3%	0	1	96	29.6%	31.0%	37.9%
								SA	12	13.0%	3	4.6%	0	0	9	33.3%	0	1				
Unknown	1	1.7%	0	0	0	1	0	Total	3	3.3%	1	1.5%	0	0	2	7.4%	0	0	4	1.2%	0.0%	0.7%
								SA	2	2.2%	0	0.0%	0	0	2	7.4%	0	0				
Total	58	100.0%	0	1	38	56	33	Total	92	100.0%	65	100.0%	0	0	27	100.0%	0	3	324	100.0%	100.0%	100.0%
								SA	34	37.0%	7	10.8%	0	0	27	100.0%	0	3				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 874 service hours in various capacities for community development organizations, by participating in 141 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, SunTrust Bank employees volunteered by teaching financial education classes to

## Nashville, Tennessee

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middle and high school students through an institution-wide SunTrust program. The majority of these schools have a high number of students on free or reduced rate lunch programs. Additionally, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies 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

- **Cleveland Assessment Area (Bradley County)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 3.4% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$106.6 million in deposits in this assessment area, representing a market share of 7.6% and 1.3% of SunTrust Bank's total deposits in Tennessee.
- **Johnson City Assessment Area (Washington County)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 5.0% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$241.0 million in deposits in this assessment area, representing a market share of 12.4% and 3.0% of SunTrust Bank's total deposits in Tennessee.
- **Kingsport Assessment Area (Hawkins and Sullivan Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 2.5% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$70.5 million in deposits in this assessment area, representing a market share of 2.9% and 0.9% of SunTrust Bank's total deposits in Tennessee.
- **Morristown Assessment Area (Hamblen County)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 3.4% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$203.5 million in deposits in this assessment area, representing a market share of 22.3% and 2.5% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Cleveland</b>	Below	Consistent	Below
<b>Johnson City</b>	Below	Below	Consistent
<b>Kingsport</b>	Below	Consistent	Below
<b>Morristown</b>	Below	Below	Consistent

For the lending test, SunTrust received a High Satisfactory rating for the state of Tennessee. Performance in all limited-scope metropolitan assessment areas was weaker than the bank's performance in the state; however, the Johnson City and Kingsport assessment areas were still considered satisfactory. In the Kingsport assessment area, weaker performance was attributable to the geographic distribution of loans and the distribution of loans by borrower's income. Those factors as well as lower levels of community development lending led to weaker

## Metropolitan Areas (Limited Review)

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performance in the Cleveland and Morristown assessment areas. The distribution of loans by borrower income was the cause of weaker performance in the Johnson City assessment area.

For the investment test, SunTrust received an Outstanding rating for the state of Tennessee. Performance in the Johnson City and Morristown 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; however, both were still considered satisfactory. The performance in the other two limited-scope metropolitan assessment areas was consistent with the bank's performance in the state.

For the service test, SunTrust received a Low Satisfactory rating for the state of Tennessee. Performance in the Cleveland and Kingsport assessment areas was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance in the Johnson City and Morristown 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 nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE NON-METROPOLITAN ASSESSMENT AREAS

- **Cookeville Assessment Area (Putnam County)**
  - SunTrust Bank operates no branches and has no deposits in the assessment area; however, it is home to a customer contact center. This assessment area was considered for evaluation purposes only under the lending test.
- **Franklin Assessment Area (Franklin County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 1.7% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$48.1 million in deposits in this assessment area, representing a market share of 10.0% and 0.6% of SunTrust Bank's total deposits in Tennessee.
- **Giles Lawrence Assessment Area (Giles and Lawrence Counties)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 3.4% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$159.3 million in deposits in this assessment area, representing a market share of 12.9% and 2.0% of SunTrust Bank's total deposits in Tennessee.
- **Hardin Assessment Area (Hardin County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 1.7% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$41.1 million in deposits in this assessment area, representing a market share of 7.8% and 0.5% of SunTrust Bank's total deposits in Tennessee.
- **Sevier Assessment Area (Sevier County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 1.7% of its branches in Tennessee.
  - As of June 30, 2012, SunTrust Bank had \$75.6 million in deposits in this assessment area, representing a market share of 3.5% and 0.9% of SunTrust 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Cookeville</b>	Below	Not Applicable	Not Applicable
<b>Franklin</b>	Below	Below	Below
<b>Giles Lawrence</b>	Below	Below	Consistent
<b>Hardin</b>	Below	Consistent	Consistent
<b>Sevier</b>	Below	Below	Below



## Non-Metropolitan Areas (Limited Review)

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For the lending test, performance in all limited-scope nonmetropolitan assessment areas was weaker than the bank's performance in the state. In the Franklin and Giles Lawrence assessment areas, weaker performance was attributable to lower levels of community development lending and the distribution of loans by borrower income. Those factors as well as the geographic distribution of loans led to weaker performance in the Cookeville, Hardin, and Sevier assessment areas.

For the investment test, performance in the Franklin, Giles Lawrence, and Sevier 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; however, these assessment areas were still considered satisfactory. The performance in the Hardin assessment area was consistent with the bank's performance in the state.

For the service test, performance in the Franklin and Sevier assessment areas was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance in the Giles Lawrence and Hardin 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.

## Virginia

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**CRA RATING FOR VIRGINIA:** Satisfactory<sup>487</sup>

**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:

- The geographic distribution of loans reflects excellent 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 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.

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<sup>487</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## Virginia

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### SCOPE OF EXAMINATION

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

- Hampton Roads
- Richmond
- Roanoke

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

- |                                 |                           |
|---------------------------------|---------------------------|
| • Augusta (non-MSA)             | • Radford                 |
| • Charlottesville               | • Shenandoah (non-MSA)    |
| • Culpeper (non-MSA)            | • Smyth (non-MSA)         |
| • Eastern Shore of VA (non-MSA) | • South Boston (non-MSA)  |
| • Franklin City (non-MSA)       | • West Piedmont (non-MSA) |
| • Harrisonburg                  | • Winchester              |
| • Lynchburg                     |                           |

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 VIRGINIA

SunTrust Bank's lending activity in Virginia accounted for 11.2% of the bank's total lending activity, while deposits accounted for 8.1% of the bank's total deposits. As of June 30, 2012, SunTrust had \$10.5 billion in deposits in Virginia. Additionally, as of June 30, 2012, the bank ranked 7<sup>th</sup>, among 149 insured institutions, in deposit market share with 6.9% of the deposits within the state. HMDA-reportable lending in Virginia represented 8.7% of SunTrust's total HMDA-reportable lending, while small business lending represented 13.3% of SunTrust's total small business lending. As of December 31, 2012, SunTrust Bank operated 166 branch offices in Virginia representing 9.7% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating in the State of Virginia is High Satisfactory. SunTrust Bank is both a small business and HMDA lender; small business lending was given greater consideration in determining the lending test rating for Virginia because the bank originated more small business loans by number than HMDA loans. During the review period SunTrust reported a total of 4,230 (64.8%) small business loans and 2,295 (35.2%) HMDA loans in Virginia. As mentioned earlier in the report, small farm lending is not a significant loan product for SunTrust Bank; therefore, no detailed discussion of these loans is included in this section of the report. The Richmond and Hampton Roads assessment areas received approximately equal weight when determining the state rating because SunTrust has a similar presence in both areas based on the bank's loans, deposits, and branch offices, whereas the Roanoke assessment area received less weight relatively. The three full-scope areas selected together represent 77.5% of the deposits in the assessment areas in Virginia as well as 65.7% of the branches. The full-scope assessment areas represent 69.0% of the HMDA loans and 79.3% of the small business loans in the state. Therefore, the full-scope assessment areas represent a large majority of the deposits, loans, and branches in the state of Virginia.

## Virginia

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

### ***Lending Activity***

Lending levels reflect adequate responsiveness to the credit needs of the Virginia assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 7<sup>th</sup> statewide in Virginia in deposit market share with 6.9% of all deposits in the state. However, the bank's lending levels, both HMDA- and CRA-reportable lending, reflect a lower market share than its deposit base in the state. In 2011, the bank ranked 11<sup>th</sup> in CRA lending statewide, while ranking 38<sup>th</sup> in HMDA lending statewide. For CRA lending, the bank ranked below national credit card lenders as well as peer super-regional banks.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### **Statewide Summary of Lending Activity** Assessment Areas Located in **Virginia**

<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
HMDA Home Purchase	797	12.2%	\$287,344	18.9%
HMDA Refinance	639	9.8%	\$243,221	16.0%
HMDA Home Improvement	852	13.1%	\$6,173	0.4%
HMDA Multi-Family	7	0.1%	\$5,350	0.4%
<b>Total HMDA</b>	<b>2,295</b>	<b>35.2%</b>	<b>\$542,088</b>	<b>35.7%</b>
<b>Total Small Business</b>	<b>4,230</b>	<b>64.8%</b>	<b>\$976,073</b>	<b>64.3%</b>
<b>Total Farm</b>	<b>3</b>	<b>0.0%</b>	<b>\$569</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>6,528</b>	<b>100.0%</b>	<b>\$1,518,730</b>	<b>100.0%</b>

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 excellent. The geographic distribution was excellent in the Hampton Roads and Richmond assessment areas and good in the Roanoke assessment area. Also, the overall distribution of loans by borrower's income and revenue size of business is adequate. The borrower distribution was adequate in all three full-scope assessment areas.

A detailed discussion of the borrower and geographic distribution is included in the analysis for each full-scope assessment area.

## Virginia

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### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Virginia assessment areas. The bank originated 48 community development loans totaling \$169.3 million during the review period. The majority of the loans supported community services targeted to low- and moderate-income individuals or revitalization and stabilization of low- and moderate-income geographies; however, affordable housing loans were absent in many assessment areas. While a relatively high level of community development lending was noted in Hampton Roads and Richmond assessment areas, the Roanoke assessment area was considered a leader in community development lending. More information on community development lending can be found in each full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in Virginia is Outstanding when considering the bank's statewide performance and its overall presence in the state. SunTrust made excellent use of qualified investments and contributions. The bank exhibited excellent responsiveness to some of the identified credit and community development needs through its investment activities in the Hampton Roads and Richmond assessment areas; performance in Roanoke was good.

The bank made 588 qualified investments of approximately \$159.3 million and contributions of \$1.4 million within the Virginia assessment areas. The bank also made three qualified investments outside the designated assessment areas totaling \$1.4 million. Overall, the bank had 591 qualified investments in Virginia, totaling \$160.8 million. Of the 591 investments, 46 totaling \$39.1 million were current period investments. The bank provided support for affordable housing through investments in LIHTC projects and funds, as well as GNMA and other mortgage backed securities, HUD bonds, and Virginia Housing Development Authority bonds. In addition, the bank provided support to small businesses across the state through the purchase of SBA 504 securities. Finally, the bank supported community revitalization through New Markets Tax Credit equity investments.

Most of the bank's contributions provided support for community services targeting low- and moderate-income individuals and affordable housing. Some of the major community services funded include youth and family services; health care; education; emergency assistance with food and shelter; employment training; and financial counseling. Additional detail on investments and contributions can be found in each full-scope assessment area section.

### **Service Test**

The service test rating is Low Satisfactory when considering SunTrust Bank's statewide performance in Virginia.

### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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 adversely affected the accessibility of its delivery systems, including to low- and moderate-income geographies and/or low- and moderate-income individuals.

## Virginia

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### *Community Development Services*

SunTrust Bank provides an adequate 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 excellent in the Roanoke assessment area, adequate in the Richmond assessment area, and poor in the Hampton Roads assessment area in the state of Virginia.

## Hampton Roads, Virginia

### METROPOLITAN AREA

(Full Scope Review)

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HAMPTON ROADS, VA ASSESSMENT AREA

The Hampton Roads, Virginia assessment area is located in the Virginia Beach-Norfolk-Newport News, VA-NC MSA (Virginia Beach MSA). The assessment area includes the cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg, and the counties of Gloucester, Isle of Wright, James City, and York in Virginia. The assessment area comprises most of the Virginia-Beach MSA with the exception of Matthews and Surrey counties. The city of Virginia Beach, Virginia, is the largest city in the assessment area. The assessment area consists of 407 census tracts; 29, or 7.1%, are low-income, while 102, or 25.1%, are moderate-income. SunTrust operates 41 branches in the Hampton Roads assessment area as of December 31, 2012.

#### Population and Employment Characteristics

The Hampton Roads assessment had a total population of 1,640,046 persons in 2010, representing a 6% increase from 2000.<sup>488</sup> The Virginia Beach MSA is recognized as the 36<sup>th</sup> largest MSA in the US and the 8<sup>th</sup> largest metropolitan area in the Southeast.

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 2010, 2011, and 2012 for the Virginia Beach MSA. The chart provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper) and displays that the estimated median family income increased \$2,700 or approximately 4.0% from 2010 to 2012 in the assessment area.

**Borrower Income Levels**  
**Virginia Beach-Norfolk-Newport News, VA-NC MSA**

HUD Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
<b>2010</b>	<b>\$68,200</b>	0	- \$34,099	\$34,100	- \$54,559	\$54,560	- \$81,839	\$81,840	- & above
<b>2011</b>	<b>\$69,900</b>	0	- \$34,949	\$34,950	- \$55,919	\$55,920	- \$83,879	\$83,880	- & above
<b>2012</b>	<b>\$70,900</b>	0	- \$35,449	\$35,450	- \$56,719	\$56,720	- \$85,079	\$85,080	- & above

Since 2000, the percentage of assessment area residents receiving food stamps has been progressively on the rise and there was more than 100% increase in food stamp recipients between 2000 and 2010. Poverty has also been increasing,<sup>489</sup> and in the cities of Newport News and Norfolk, the poverty rate stands at 14.4 and 17.1% respectively.

<sup>488</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 25, 2013); available from <http://policymap.com>

<sup>489</sup> US Census Bureau. Available at: <http://quickfacts.census.gov/qfd/states/12/1245000.html>. (Accessed on July 9, 2013.)



## Hampton Roads, Virginia

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### Housing Characteristics

Like most metropolitan areas in the US, the housing market in the Virginia Beach MSA weakened during the recession. Over the past several years, the market has remained soft, with slower sales and nominal residential construction. New home residential building permits declined significantly from pre-recession levels in the assessment area. For instance, there were 4,632 housing permits issued in 2007 compared to 2,891 in 2011; approximately a 37.6% decrease. For the same timeframe, the state of Virginia had an approximate 43.4% decrease in new home residential permits.<sup>490</sup>

Home prices have also fallen. According to the National Association of Realtors, home prices in the Virginia Beach MSA declined significantly between 2010 and 2011, from \$205,000 to \$182,900. Prices started to rebound in 2012, increasing to \$187,500.<sup>491</sup> The percent of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) rose slightly in 2011 and 2012 in the assessment area, but never exceeded 4.8% of all mortgages. Statewide, the mortgage delinquency rate peaked at 4.5% in January 2011 and declined to 3.6% by February 2013.<sup>492</sup>

The 2010 census data shows that there were 656,879 housing units in the assessment area, of which 59.2% were owner-occupied, 32.9% were rental units, and 7.9% were vacant. While a majority of units were owner-occupied throughout the assessment area, rental units comprised 64.8% and 48.5% of the units in low- and moderate-income tracts respectively, indicating reduced opportunities for mortgage origination in these geographies. The median housing value in the assessment area is \$244,840 but values are much lower in the low- and moderate-income tracts at \$139,561 and \$171,196. The median age of housing stock in the assessment area is 34 years compared to 46 and 40 in low- and moderate-income tracts, respectively. Median rent in the low-income tracts was \$718, while the median rent in the moderate-income tracts was \$899.<sup>493</sup>

The assessment area's overall affordability ratio is 23.5 compared to the state of Virginia at 24.1, indicating that housing is slightly more affordable in the assessment area than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

### Employment and Economic Conditions

The Virginia Beach MSA has the largest active duty military population in the United States. The Virginia Beach MSA is home to 11 major military installations representing all branches of the US Armed Forces, including the world's largest naval base and the home of the Atlantic Fleet. The larger military bases include Naval Air Station Oceana/Dare Neck, Joint Expeditionary Base Little Creek-Fort Story, and Navy Exchange Service Demand. In 2011, the bases employed more than 122,360 military and civilian employees with a combined annual payroll of more than \$8.2 billion. It is estimated that the direct economic impact of goods and services totaled \$13.5 billion during the same year.<sup>494</sup>

As of 2011, total employment in the assessment area was approximately 993,289 jobs with employment concentrated in the following industries: government and government enterprises, military, health care and social science, retail trade, and professional, scientific, and social services. Major employers within the

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<sup>490</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 25, 2013); available from <http://policymap.com>

<sup>491</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on June 19 2013); available from: <http://www.realtor.org/sites/default/files/reports/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>492</sup> Federal Reserve Bank of Atlanta calculations of data provided by LPS.

<sup>493</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>494</sup> Virginia Beach Economic Development (accessed on March 25, 2013) ; available from <http://yesvirginiabeach.com>

## Hampton Roads, Virginia

assessment area include the US Department of Defense, Huntington Ingalls Industries, Inc., Sentara Healthcare, City of Virginia Beach Schools, and Wal-Mart.

The Virginia Beach economy fared better than other metro areas during the recession. Nevertheless, the region has been impacted by recent job loss. From 2007 until 2012, the unemployment rate more than doubled, from 3.3% to approximately 6.6%, peaking at 7.3% in 2011. As noted in the table below, the assessment area's unemployment rate for 2012 is nearly 0.7% higher than the State of Virginia.

### Unemployment Rates

Assessment Area: VA Hampton Roads

Area	Years - Annualized		
	2010	2011	2012
Chesapeake City	6.8	6.5	6.0
Gloucester Co.	6.5	5.9	5.4
Hampton City	8.6	8.4	7.8
Isle of Wight Co.	7.1	6.5	6.0
James City Co.	5.5	5.3	5.1
Newport News City	8.2	7.8	7.2
Norfolk City	9.0	8.4	7.9
Poquoson City	5.8	5.4	5.4
Portsmouth City	9.2	8.7	8.3
Suffolk City	7.6	7.1	6.8
Virginia Beach City	6.3	6.0	5.6
Williamsburg City	14.3	14.0	13.4
York Co.	5.4	5.4	5.1
Virginia Beach MSA	7.3	7.0	6.6
<b>Virginia</b>	<b>6.9</b>	<b>6.2</b>	<b>5.9</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

Almost 80% of the region's economy is derived from federal sources. This includes a large military presence, but also NASA and facilities of the Departments of Energy, Transportation, Commerce and Veterans Affairs. The region also receives a substantial impact in government student loans and grants, university research grants, and federal aid to cities. The Virginia Beach MSA has the largest concentration of military bases and facilities of any metropolitan area in the world. Due to the heavy dependence on the Department of Defense spending, the region is highly vulnerable to federal cuts to the Defense budget, sequestration and other federal actions. Economic diversification is a primary goal for the long term economic development strategy for the region.<sup>495</sup>

<sup>495</sup> Old Dominion University. "State of the Union 2012." (accessed on July 23, 2013); available at: <http://www.odu.edu/forecasting/state-region-reports/2012>

## Hampton Roads, Virginia

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### Competition

The assessment area is an active banking market that includes various sizes of financial institutions ranging from community banks to large national financial institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, Wells Fargo holds the highest deposit market share with 21.1% of the deposits and has 56 branches in the market area. SunTrust ranks 3<sup>rd</sup> with 17.0% of the deposit market share.

SunTrust ranked 12<sup>th</sup> out of 71 CRA reporters in 2010 with approximately 3.8% of the CRA loans in the market area. In 2011, SunTrust ranked 13<sup>th</sup> out of 69 CRA reporters with 3.0% of the CRA loans. American Express Bank, FSB was the top CRA lender in the market for both years.

SunTrust ranked 32<sup>nd</sup> out of 432 lenders in 2010 with approximately 0.5% of HMDA loans and 40<sup>th</sup> out of 437 lenders with 0.3% of the HMDA loans. Wells Fargo, Bank of America, JP Morgan Chase, and SunTrust Mortgage were the top HMDA lenders in the market.

### Community Contacts and Community Development Opportunities

Issues related to affordability for lower-income households and renters have become a particular concern among advocates and policy makers within the state. According to Housing Virginia and the Center for Housing Research at Virginia Tech, 2011 data reveals that over 56% of all renters in the Virginia Beach MSA were cost burdened. A household is considered cost burdened if paying more than 30% of income for gross rent (rent plus utility and fuel costs). Renters with annual incomes below \$35,000 experienced the most extreme cost burdens, between 85.2% and 87.5%.<sup>496</sup> Additionally, a report released by the National Low Income Housing Coalition entitled, Out of Reach 2013, which captures the gap between wages and rents across the country, reports that the Virginia Beach-Norfolk-Newport News MSA has a housing wage of \$21.85 or \$45,440 annual income. This hourly wage is the amount necessary to afford a two-bedroom apartment at the HUD estimated Fair Market Rent (FMR), while spending no more than 30% of income on housing costs. This housing wage exceeds the hourly wage earned by the average renter by almost \$8.92 an hour.<sup>497</sup> Given the mismatch between incomes and housing costs and continued low vacancy rates, affordable housing development will remain a community development opportunity.

The Neighborhood Stabilization Program (NSP) was established under the US Department of Housing and Urban Development (HUD) for the purpose of stabilizing communities that have suffered from foreclosures and abandonment through the acquisition and rehabilitation of existing housing units or the redevelopment of vacant or blighted structures. Through two rounds of NSP funding, Virginia received \$38.7 million in NSP Round 1, plus an additional \$5 million in NSP 3 funding.<sup>498</sup>

As it relates to housing organizations serving low-to-moderate income households in the Hampton Roads assessment area and sub-grantees of NSP, the primary agencies include: Hampton Roads Planning District Commission, Habitat for Humanity, the Redevelopment and Housing Authorities for Norfolk and Hampton, and Virginia Beach Community Development Corporation. Each of these entities offer a combination of programs to assist existing homeowners and eligible first-time homebuyers with housing counseling, down payment assistance or low interest mortgages.

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<sup>496</sup> Sourcebook, US Census, American Community Survey and Virginia Tech Center for Housing Research. (Accessed on July 15, 2013); Available at: <http://www.housingvirginia.org/tc.aspx?PID=370>

<sup>497</sup> Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 15, 2013); available at: <http://nlihc.org/orr/2013>

<sup>498</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (Accessed on July 15, 2013); Available at: <https://hudnsphelp.info/index.cfm>

## Hampton Roads, Virginia

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In regard to advocacy, Housing Virginia and the Virginia Housing Coalition research and advocate for public policy issues addressing affordable housing access throughout the state; Hampton Roads Housing Consortium (HRHC) provides a forum for stakeholders interested in improving affordable housing opportunities at the local level. All three organizations were instrumental in advocating for a statewide housing trust fund to be used for loans to reduce the cost of homeownership and rental housing.

With respect to financial stability of residents in the area, the FDIC's 2009 National Survey of Unbanked and Underbanked Households reports that 3.2% of households in the Hamptons Road assessment area are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>499</sup> Meanwhile, 20.8% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis. United Way of South Hampton Roads has launched a new initiative, the Financial Stability Coalition, aimed at helping individuals and families attain and preserve assets and achieve long-term economic self-sufficiency.

Another issue that housing and financial stability advocates are working on is closing a loophole for open-end lending in the State, according to Virginia Partnership to Encourage Responsible Lending (VaPERL). At issue is that former payday lenders are using a loophole in the Virginia Code to avoid regulations passed by the Virginia General Assembly from 2008 to 2010, and charging rates between 250% to 360% APR on small dollar loans. These loans are set up as a line of credit similar to a credit card, but the entire amount is disbursed upfront with no set ending date for the loan.

Related to small businesses, the Virginia Small Business Finance Authority (VSBFA) is Virginia's economic development and small business financing arm. VSBFA provides access to capital for new and existing Virginia businesses by encouraging banks to make loans that they would otherwise not make. They offer direct loans for fixed asset purchases, micro-loans, and loan guaranties and loan loss insurance programs for participating financial institutions. In addition, another program administered by the Virginia Small Business Financing Authority (VSBFA) for the Department of Minority Business Enterprise (DMBE), is PACE (Providing Access to Capital for Entrepreneurs). This program offers loan reserves and loan guarantees to incentivize banks to make loans that may not meet their underwriting criteria but for this support.

There were no community development financial institutions (CDFIs) serving the Hampton Roads assessment area. Moreover, it should be noted that the Virginia Department of Housing and Community Development offers Building Entrepreneurial Economies (BEE) Program Performance Grants, which provide resources to micro-business development organizations (MDOs) that deliver services to micro-entrepreneurs. However, there is not a current MDO provider serving the Hampton Roads assessment area.

A community contact serving the Hampton Roads area indicated that banks were not terribly engaged with local community development efforts. The contact indicated that banks were actively soliciting the deposit business of his organization, but were less likely to provide support for community development projects.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze the bank's CRA performance. The first table is based on 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>499</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Hampton Roads MSA, VA. Available: <http://webtools.joinbankon.org/community/search>. (Accessed July 15, 2013.)

# Hampton Roads, Virginia

## Combined Demographics Report

### Assessment Area: VA Hampton Roads

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	25	7.0	15,991	4.0	6,686	41.8	76,424	19.2
Moderate-income	101	28.3	86,196	21.6	13,214	15.3	73,974	18.6
Middle-income	131	36.7	168,457	42.2	10,491	6.2	92,426	23.2
Upper-income	98	27.5	128,113	32.1	3,096	2.4	155,933	39.1
Unknown-income	2	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	357	100.0	398,757	100.0	33,487	8.4	398,757	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	27,920	6,552	1.8	23.5	18,362	65.8	3,006	10.8
Moderate-income	147,291	56,232	15.8	38.2	78,927	53.6	12,132	8.2
Middle-income	249,152	156,702	44.2	62.9	79,964	32.1	12,486	5.0
Upper-income	178,950	135,366	38.1	75.6	34,720	19.4	8,864	5.0
Unknown-income	2	0	0.0	0.0	0	0.0	2	100.0
Total Assessment Area	603,315	354,852	100.0	58.8	211,973	35.1	36,490	6.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,235	2.6	1,980	2.5	171	3.7	84	2.8
Moderate-income	16,940	19.7	15,006	19.1	1,276	27.4	658	22.2
Middle-income	35,149	40.8	32,080	40.9	1,834	39.4	1,235	41.6
Upper-income	31,568	36.7	29,267	37.3	1,318	28.3	983	33.1
Unknown-income	172	0.2	110	0.1	55	1.2	7	0.2
Total Assessment Area	86,064	100.0	78,443	100.0	4,654	100.0	2,967	100.0
	Percentage of Total Businesses:			91.1		5.4		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	48	7.4	47	7.5	1	4.8	0	0.0
Middle-income	376	57.6	364	58.1	10	47.6	2	40.0
Upper-income	228	34.9	215	34.3	10	47.6	3	60.0
Unknown-income	1	0.2	1	0.2	0	0.0	0	0.0
Total Assessment Area	653	100.0	627	100.0	21	100.0	5	100.0
	Percentage of Total Farms:			96.0		3.2		.8

Based on 2011 D&B information according to 2000 Census Boundaries.

# Hampton Roads, Virginia

## Combined Demographics Report

### Assessment Area: VA Hampton Roads

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	7.1	18,895	4.6	6,544	34.6	80,011	19.4
Moderate-income	102	25.1	88,100	21.4	11,521	13.1	75,729	18.4
Middle-income	148	36.4	159,068	38.6	9,463	5.9	91,337	22.2
Upper-income	120	29.5	146,210	35.5	3,416	2.3	165,196	40.1
Unknown-income	8	2.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	407	100.0	412,273	100.0	30,944	7.5	412,273	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	34,036	8,210	2.1	24.1	22,068	64.8	3,758	11.0
Moderate-income	161,540	67,782	17.4	42.0	78,289	48.5	15,469	9.6
Middle-income	251,045	155,694	40.0	62.0	78,541	31.3	16,810	6.7
Upper-income	210,258	157,120	40.4	74.7	37,479	17.8	15,659	7.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	656,879	388,806	100.0	59.2	216,377	32.9	51,696	7.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,928	4.7	3,413	4.5	353	7.7	162	5.6
Moderate-income	16,208	19.5	14,467	19.2	1,140	25.0	601	21.0
Middle-income	31,945	38.5	28,963	38.4	1,837	40.3	1,145	39.9
Upper-income	30,642	36.9	28,529	37.8	1,159	25.4	954	33.3
Unknown-income	209	0.3	132	0.2	71	1.6	6	0.2
Total Assessment Area	82,932	100.0	75,504	100.0	4,560	100.0	2,868	100.0
	Percentage of Total Businesses:			91.0		5.5		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	0.6	3	0.5	1	4.8	0	0.0
Moderate-income	49	7.3	48	7.4	1	4.8	0	0.0
Middle-income	304	45.1	297	45.6	6	28.6	1	50.0
Upper-income	316	46.9	302	46.4	13	61.9	1	50.0
Unknown-income	1	0.1	1	0.2	0	0.0	0	0.0
Total Assessment Area	674	100.0	651	100.0	21	100.0	2	100.0
	Percentage of Total Farms:			96.6		3.1		.3

Based on 2012 D&B information according to 2010 ACS Boundaries.



## Hampton Roads, Virginia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Hampton Roads assessment area is good. The geographic distribution of loans reflects excellent 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 relatively high level of community development loans.

During the review period, the bank reported 1,295 (65.2%) small business loans compared to 692 (34.8%) HMDA loans in the Hampton Roads assessment area. As a result, the 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 Hampton Roads assessment area. The Hampton Roads assessment area contains 2.6% of the bank's total HMDA lending and 4.1% of its total small business lending by number of loans. In comparison, 2.7% 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 G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of loans reflects excellent 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 information and aggregate lending data were also taken into consideration. For instance, the unemployment and poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing the bank's lending performance.

#### Small Business Loans

SunTrust's small business lending in both low- and moderate-income census tracts is excellent. Throughout the review period, the bank's percentage of small business lending in low- and moderate-income tracts significantly exceeded the percentage of small businesses in low- and moderate-income census tracts, respectively. Additionally, SunTrust's small business lending was substantially above aggregate performance in both low- and moderate-income census tracts in 2011.

SunTrust's small business lending in middle-income tracts was less than the percentage of small businesses in those tracts in 2010 and 2011; however, in 2012, the bank's small business lending in middle-income tracts was greater than the percentage of small businesses in those tracts. Additionally, the lending in upper-income tracts was less than the percentage of small businesses in upper-income tracts throughout the review period.

#### Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. The percentage of home purchase lending in low-income tracts was below the level of owner-occupied units in those tracts in 2010 and 2011, but above the percentage of owner-occupied units in 2012. SunTrust's percentage of lending in low-income tracts exceeded the aggregate performance in 2011; however, this was based on a low volume of home purchase loans in low-income tracts.

Home purchase lending in moderate-income census tracts is adequate. The bank's home purchase lending exceeded the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011, and also



## Hampton Roads, Virginia

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exceeded aggregate performance in 2011. However, the bank's performance declined in 2012; 9.6% of the bank's home purchase loans were in moderate-income tracts that year, where 17.4% of owner-occupied units are located.

Throughout the review period, SunTrust Banks's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in those 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 adequate. The percentage of home refinance lending in low-income tracts was greater than the percentage of owner-occupied units in these tracts throughout review period. Additionally, SunTrust Bank's performance was above aggregate performance in 2011; however, the bank's performance was based on a relatively low volume of refinance loans in low-income tracts in the assessment area.

Home refinance lending in moderate-income census tracts was good. The percentage of home refinance lending in moderate-income tracts was greater than the percentage of owner-occupied units in these tracts throughout review period. Additionally, SunTrust Bank's performance was slightly above the aggregate in 2011.

Throughout the review period, SunTrust's refinance lending in middle-income tracts was below the percentage of owner-occupied units in those 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 was adequate. Although the percentage of home improvement lending exceeded the demographic in 2012, SunTrust only made one loan in 2010 and 2011 combined. Despite the limited level of lending during this period, SunTrust's percentage of home improvement lending was comparable to the aggregate performance in these tracts for 2011.

Home improvement lending in moderate-income census tracts was excellent. The percentage of the bank's home improvement lending in moderate-income tracts significantly exceeded the percentage of owner-occupied units in those tracts throughout the review period. Moreover, the bank's performance was substantially above aggregate performance in 2011.

Throughout the review period, SunTrust's home improvement lending in middle- and upper-income tracts was less than the percentage of owner-occupied units in middle- and upper-income tracts, respectively.

### ***Lending to Borrowers of Different Incomes 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

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. The bank's small business lending to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the entire review period. Most recently, in 2012, the bank

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originated 33.8% of its small business loans to small businesses, compared to the 91.1% of businesses classified as such. SunTrust Bank's small business lending performance was also below the aggregate in 2011.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, lending to low-income borrowers was below the percentage of low-income families located in the assessment area. However, in 2011, SunTrust's home purchase lending exceeded the performance of its peer in lending to low-income borrowers.

Home purchase lending to moderate-income borrowers is excellent. SunTrust's home purchase lending to moderate-income borrowers significantly exceeded the percentage of moderate-income families located in the assessment area. Additionally, the bank's performance significantly exceeded aggregate performance in 2011.

Throughout the review period, home purchase lending to middle-income borrowers was less than the percentage of middle-income families, while lending to upper-income borrowers was greater than the percentage of upper-income families in the assessment area.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is poor. The bank's home refinance lending performance, throughout the review period, was less than the percentage of low-income families located in the assessment area. Most recently, in 2012, 13.3% of the bank's home refinance loans were to low-income borrowers, compared to 19.4% of families classified as low-income in the assessment area. In addition, SunTrust Bank's performance was also substantially below aggregate performance in 2011.

SunTrust Bank's home refinance lending to moderate-income borrowers is excellent. The bank's home refinance lending to moderate-income borrowers was similar to or greater than the percentage of moderate-income families in the assessment area throughout the review period. Additionally, SunTrust's lending significantly exceeded aggregate performance in 2011.

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

### Home Improvement Loans

SunTrust Bank's home improvement lending to low- and moderate-income borrowers is excellent. Lending to low- and moderate-income borrowers significantly exceeded the percentage of low- and moderate-income families, respectively, in the assessment area throughout the review period. The bank's home improvement lending to low- and moderate-income borrowers also was significantly above aggregate performance in 2011.

Throughout the review period, lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.

### Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the Hampton Roads assessment area. The bank originated 12 community development loans totaling \$68.0 million during the review period. Loans promoted economic development by financing small business or revitalized and stabilized targeted low- and moderate-income geographies; however, no qualified community development loans were originated to support affordable housing or community services targeted to low- and moderate-

## Hampton Roads, Virginia

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income individuals during the review period. Primary areas of community development needs in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, job creation, and community services targeted to low- and moderate-income individuals.

Examples of community development lending include:

- Numerous loans to businesses located in state and local enterprise zones that support activities consistent with the purpose of these targeted areas;
- Multiple loans that promote economic development by financing small business and retain permanent jobs for low- and moderate-income individuals or in low- and moderate-income geographies; and
- Financing for local government to facilitate transportation services and related projects in low- and moderate-income communities.

### Investment Test

SunTrust's performance under the investment test in the Hampton Roads assessment area is excellent. The bank had 50 investments totaling \$45.2 million, including five current period investments totaling \$10.6 million. The bank's investments supported affordable housing for low- and moderate-income individuals through investments in LIHTC projects and funds as well as the purchase of GNMA multifamily securities, and bonds issued by the Virginia Housing Development Authority. The bank also provided support for neighborhood revitalization through a New Market Tax Credit investment and the purchase of HUD bonds. The bank provided assistance to small businesses through the purchase of SBA 504 securities.

The bank made 39 contributions totaling \$449,875. The majority of the contributions were made to support community services to low- and moderate-income individuals including youth and family services; health care; education; emergency assistance with food and shelter; employment training; financial counseling; and other needed services. The bank also made several contributions to support affordable housing initiatives.

Local community credit and community development needs include but are not limited to affordable housing for low- and moderate-income individuals, neighborhood stabilization, job creation, and community services targeted to low- and moderate-income individuals. SunTrust's investments and contributions exhibit excellent responsiveness to several of these identified needs in Hampton Roads.

Several examples of qualified community development investments and contributions include:

- SunTrust has invested over \$27.4 million in LIHTC projects and LIHTC funds to help finance housing affordable to low-income individuals.
- SunTrust invested \$5.0 million in NMTC equity (along with additional debt financing) to develop a \$70 million medical office building in Norfolk, which will bring medical services to medically underserved areas, while creating over 215,000 square feet of new commercial space and at least 340 full-time permanent jobs.
- SunTrust provided a \$250,000 grant (payable over five years) to the H.O.P.E.S. Clinic. The H.O.P.E.S. (Health Outreach Partnership of EVMS Students) Clinic was created by students at the Eastern Virginia Medical School to provide low cost health care to the uninsured.

## Hampton Roads, Virginia

### Service Test

SunTrust Bank's performance under the service test in the Hampton Roads assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

#### Retail Services

SunTrust Bank's delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area. The distribution of 41 branch offices and 80 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed one branch located in a moderate-income census tract in the Hampton Roads 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. SunTrust Bank offers weekend and 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.

In addition to the 10 branches located in low- and moderate-income geographies, the Hampton Roads assessment area included six branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

#### Geographic Distribution of Branches

Assessment Area: VA Hampton Roads

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	2	4.9%	0	0	2	2	0	Total	2	2.5%	2	3.9%	0	0	0	0.0%	0	0	29	7.1%	5.0%	4.7%
Moderate	8	19.5%	0	1	8	8	7	Total	19	23.8%	10	19.6%	0	1	9	31.0%	0	0	102	25.1%	24.1%	19.5%
								SA	8	10.0%	0	0.0%	0	0	8	27.6%	0	0				
Middle	13	31.7%	0	0	12	13	10	Total	27	33.8%	18	35.3%	0	0	9	31.0%	0	0	148	36.4%	38.7%	38.5%
								SA	9	11.3%	0	0.0%	0	0	9	31.0%	0	0				
Upper	17	41.5%	0	0	16	17	7	Total	30	37.5%	19	37.3%	0	0	11	37.9%	0	1	120	29.5%	32.2%	36.9%
								SA	11	13.8%	0	0.0%	0	0	11	37.9%	0	1				
Unknown	1	2.4%	0	0	1	1	0	Total	2	2.5%	2	3.9%	0	0	0	0.0%	0	0	8	2.0%	0.0%	0.3%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	41	100.0%	0	1	39	41	24	Total	80	100.0%	51	100.0%	0	1	29	100.0%	0	1	407	100.0%	100.0%	100.0%
								SA	28	35.0%	0	0.0%	0	0	28	96.6%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

#### Community Development Services

SunTrust Bank provides a limited level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 266 service hours in various capacities for community development organizations, by participating in 107 different community development services. The community development services offered focused on education, affordable housing, youth-services, economic development, and other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees volunteered by teaching financial education classes to middle and high school students through an institution-wide program. The majority of these schools

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have a high number of students on free or reduced rate lunch programs. In addition, SunTrust Bank employees served on the boards of directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Richmond, Virginia

### METROPOLITAN AREA

*(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE RICHMOND, VA ASSESSMENT AREA**

The Richmond, Virginia assessment area includes the following five counties and four cities: Chesterfield County, Goochland County, Hanover County, Henrico County, Prince George County, Colonial Heights City, Hopewell City, Petersburg City, and Richmond City. The assessment area comprises a portion of the Richmond MSA, which includes four cities and 13 counties in total. SunTrust Bank has 46 branches located in the assessment area.

#### Population and Income Characteristics

The assessment area population is growing at an average rate. From 2000 to 2010, the assessment area's population's growth rate of 13.8% slightly outpaced the statewide rate of 13.0%. As of 2010, the assessment area population was 1,057,122, representing 13.2% of the statewide population. Chesterfield County had the largest population in the assessment area as of 2010 while Goochland County experienced the largest population growth rate from 2000 to 2010 at 28.8%. Prince George County was the only county to experience a growth rate lower than the statewide rate. Each of the cities had marginal growth rates with the exception of Petersburg City, where the population declined by 3.9% over the course of the decade.<sup>500</sup> Net migration across the assessment area has been declining since 2006 and was negative in 2010, driven largely by population outflows from Richmond City. 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.<sup>501</sup>

Although the assessment area population has been increasing, the area has experienced financial distress as evidenced by the percentage of residents eligible for food stamps. As of 2010, 12.7% of residents inside the assessment area were receiving this benefit compared to 10.5% statewide. Hopewell City had the highest concentration of food stamps recipients at 29.4%, while Richmond City had the largest number of program beneficiaries at more than 48,800 people, or 23.9% of its population. All other areas inside the assessment area had smaller percentages of their respective populations using the program than the state.<sup>502</sup>

Eligibility for the free and reduced lunch program is also on the rise, further highlighting the financial distress faced by many residents. As of 2010, school districts in Petersburg, Richmond, and Hopewell cities each had more than 50% of their student populations receiving free and reduced lunch benefits. Henrico County and Richmond City had the largest number of students receiving these benefits.

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 2012 for the MSA and shows that the estimated median family income rose by \$1,700 (2.3%) during this time period. The table also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

<sup>500</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>501</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>502</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).



## Richmond, Virginia

### Borrower Income Levels Richmond, VA MSA

HUD Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
<b>2010</b>	<b>\$73,900</b>	0 - \$36,949	\$36,950 - \$59,119	\$59,120 - \$88,679	\$88,680 - & above
<b>2011</b>	<b>\$74,600</b>	0 - \$37,299	\$37,300 - \$59,679	\$59,680 - \$89,519	\$89,520 - & above
<b>2012</b>	<b>\$75,600</b>	0 - \$37,799	\$37,800 - \$60,479	\$60,480 - \$90,719	\$90,720 - & above

### Housing Characteristics

The assessment area housing market experienced price and sales volume declines like many other urban areas across the nation over the past five years but it has begun to show signs of stabilization. In 2010, the median home price in the metro Richmond area was \$199,925, which decreased by 7.5% in 2011 to \$184,975. This trend is comparable to the broader Central Virginia market, although sales volume was up slightly more in the greater Richmond area. In 2012, the Richmond area median home price rebounded by 2.7% to \$189,950 with sales volume up by more than 15%. Median prices have remained considerably lower in the assessment area's cities but sale prices and volumes across the assessment area are less volatile than in previous years.<sup>503</sup>

The assessment area's affordability ratio is 25.2 compared to the state of Virginia at 24.1, indicating that housing is more affordable in the assessment area than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>504</sup>

Despite the assessment area's relative affordability, housing costs present a challenge for many homeowners and renters, with Richmond City leading the way. In Richmond City, 36.6% of homeowners and 54% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Comparatively, 29% of homeowners and 44.3% of renters statewide are cost-burdened. All other areas inside the assessment area have lower percentages of owners who are cost-burdened than the state, whereas Henrico County, Chesterfield County, and Petersburg City all have a higher percentages of cost-burdened renters. Richmond City's challenges are notable because of its higher percentage of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income. Nearly 16% of homeowners and 26.7% of renters in Richmond County are extremely cost-burdened.

Mortgage delinquencies have had an adverse impact on the local housing market as a result of the national housing crisis but to a lesser extent than other urban areas across the county. The percentage of seriously delinquent mortgages, which includes loans more than 90 days past due, declined slightly across the Richmond metro area from 4.8% in January 2010 to 4.7% in December 2012, although Richmond and Petersburg cities continue to experience challenges. As of December 2012, 7.9% of mortgages in Richmond City and 7.8% in Petersburg City were seriously delinquent, placing additional strains on the housing market recovery in these jurisdictions. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one-to-four family dwellings has also stabilized. After the number of annual home purchase loan originations decreased by 57% from 2005 to 2010, there was only a slight decrease in activity from 2010 to

<sup>503</sup> George Mason University. "Analysis of the Central Virginia Housing Market." (accessed on March 26, 2013); available from [http://rarealtors.com/images/documents/Annual\\_Q4\\_Report.pdf](http://rarealtors.com/images/documents/Annual_Q4_Report.pdf).

<sup>504</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).



## Richmond, Virginia

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2011, with the number of annual originations remaining above 9,000. Refinance activity across the assessment area has remained more active in recent years but the number of annual loan refinances continues to decline.

### Employment and Economic Conditions

The Commonwealth of Virginia is a unique state in regard to its political subdivision classification system, because cities such as Richmond and Petersburg are independent, meaning they are separate jurisdictions from counties. Residents of Virginia cities vote for city councils and mayors, pay city real estate and personal property taxes and get business and professional licenses from city officials.<sup>505</sup> Richmond City is the Virginia state capital and had a population of 204,414 people in 2010. Much of the area's low-income population resides in Richmond City.<sup>506</sup> The greater Richmond area is part of the Richmond MSA which is located in central Virginia, approximately 90 miles south of Washington DC.

As of 2011, total employment for the Richmond MSA was 767,954, representing less than 1% in total employment growth since 2009. Top employment sectors include retail trade, professional, scientific and technical services and finance and insurance. Combined, these sectors accounted for 174,675 jobs in 2011, or 27.5% of all private, nonfarm employment. The area is also home to more than 125,000 government jobs, the majority of which are state and local government. Government and government enterprise jobs accounted for nearly 17% of total employment in the MSA.<sup>507</sup>

Employment across the region has been relatively strong in light of the nation's recent economic challenges due to, in part, companies increasing their presence in the Richmond market. For example, in November 2011, life sciences company Health Diagnostics Laboratory (HDL) announced its planned expansion in the Virginia BioTechnology Park. The \$68.5 million capital investment and 653 net new jobs make HDL one of the fastest growing and largest employers in Richmond and Virginia. In 2010, MeadWestvaco (MWV) began the relocation of its Center for Packaging Innovation to Richmond, resulting in 128 jobs and an estimated \$10 million in capital investment. Additionally, technology company Tumblr has expanded its presence in Richmond by hiring more employees and moving into a larger space.<sup>508</sup>

Top employers in the Richmond area include Capital One, Virginia Commonwealth University Health System, HCA Virginia Health System and Bon Secours Richmond Health System.<sup>509</sup> The assessment area is also home to Fort Lee, the 3<sup>rd</sup> largest training site for the US Army. Fort Lee has experienced significant growth in recent years as a result of the 2005 Base Realignment and Closure (BRAC) mandates by the federal government, which resulted in the closure of some military bases and the expansion of others. Fort Lee is designated as an Army Sustainment Center of Excellence, a focused training base for military supply, subsistence, maintenance, munitions, transportation, and more. Approximately 70,000 trainees pass through the facility's classrooms each year.<sup>510</sup> Employment at the Fort totaled 5,250 military and 5,325 civilian personnel in 2011. The fort's annual regional economic impact in 2011 was approximately \$1.7 billion.<sup>511</sup>

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<sup>505</sup> Virginia Cities and Towns. (accessed on March 26, 2013); available from <http://www.virginiaplaces.org/vacities/index.html>.

<sup>506</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>507</sup> Bureau of Economic Analysis, Regional Economic Information Services (REIS). April 2012.

<sup>508</sup> Economic Development Authority of the City of Richmond. (accessed on March 26, 2013); available from <http://www.yesrichmondva.com/data-center/Recent-Relocations-Expansions>.

<sup>509</sup> Richmond Times-Dispatch. Top 50 Employers. (accessed on March 26, 2013); available from <http://www.timesdispatch.com/business/local/top-50-employers/>.

<sup>510</sup> US Army. Fort Lee Virginia. (accessed on March 26, 2013); available from <http://www.lee.army.mil/wm/welcome.aspx?about>.

<sup>511</sup> US HUD. Richmond, Virginia Comprehensive Housing Market Analysis. (accessed on March 26, 2013); available from [http://www.huduser.org/portal/publications/PDF/RichmondVA\\_comp.pdf](http://www.huduser.org/portal/publications/PDF/RichmondVA_comp.pdf).

## Richmond, Virginia

Since the Richmond area unemployment rate peaked in 2009 at 8.1%, regional economic conditions have gradually improved. The table below shows that unemployment rates across the assessment area have fluctuated in recent years, with Richmond City, Hopewell City and Petersburg City remaining at elevated levels relative to the other jurisdictions in the assessment area, the MSA, and the state of Virginia. All remaining counties in the assessment area remain well-below the 2011 and 2012 nationwide average unemployment rates of 8.9% and 8.1%, respectively.<sup>512</sup>

### Unemployment Rates

Assessment Area: VA Richmond

Area	Years - Annualized		
	2010	2011	2012
Chesterfield Co.	6.9	6.1	5.7
Colonial Heights City	8.4	7.6	6.8
Goochland Co.	6.3	5.3	4.9
Hanover Co.	6.5	5.8	5.5
Henrico Co.	6.8	6.1	5.6
Hopewell City	11.1	10.6	8.7
Petersburg City	13.3	12.2	11.3
Prince George Co.	7.0	6.8	6.5
Richmond City	10.4	9.3	8.5
Richmond MSA	7.8	6.9	6.4
<b>Virginia</b>	<b>6.9</b>	<b>6.2</b>	<b>5.9</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

Two community contacts were conducted to discuss the local community development landscape. Both interviewees noted that the Richmond economy has fared better than many other areas in Virginia and around the country due to its diversified industry base. Affordable housing, financial education and neighborhood stabilization were noted as primary needs in the community. Demand for affordable housing units in the assessment area remains high as low- and moderate-income individuals continue having trouble qualifying for mortgages due to an inability to absorb the costs of home ownership. As such, affordable housing organizations need financial mentors and counselors to work with prospective homeowners to prepare them for the costs and responsibilities of home ownership. Foreclosures are also an issue in the assessment area and the number of people seeking foreclosure assistance remains constant. In order to stem the tide of foreclosures and stabilize neighborhoods, one of the interviewees noted that employment opportunities for low- and moderate-income individuals will need to expand in order for people to maintain their mortgage payments. The federal government's Neighborhood Stabilization Program (NSP) was mentioned as an additional resource being used locally to stabilize neighborhoods in light of elevated foreclosure rates.

<sup>512</sup> Bureau of Labor Statistics. (accessed on March 26, 2013); available from <http://www.bls.gov/>

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The City of Richmond's Housing and Neighborhoods Division focuses on managing and promoting neighborhood revitalization and stabilization efforts through its Neighborhoods in Bloom (NIB) program. NIB supports the restoration of Richmond's historic neighborhoods by focusing resources on communities needing revitalizing based on metrics such as poverty levels, homeownership rates, crime statistics, and citizen input. The program is designed to have a substantial impact for the targeted revitalization area by concentrating investment in limited target areas. In partnership with local nonprofit organizations, the city engages in numerous neighborhood revitalization activities including buying, rehabilitating and selling vacant homes as affordable housing; buying and developing vacant lots for home ownership; delivering homebuyer education; providing down payment assistance; and assisting owner-occupants with home repairs and renovations. Additionally, the city buys, rehabs, and resells foreclosed properties as part of the federal government's Neighborhood Stabilization Program.<sup>513</sup>

The state of Virginia received a significant allocation of NSP funds. The funds are available to help stabilize communities hard hit by the foreclosure crisis. Virginia received \$38.7 million under the NSP1 allocation process and \$5 million under NSP3. Projects in the assessment area were earmarked in both NSP awards to receive funding. Furthermore, the City of Richmond received a separate allocation of nearly \$1.3 million under NSP3 for the acquisition of foreclosed and blighted properties.<sup>514</sup>

The City of Richmond also has financial resources available for individuals and small businesses engaged in revitalization and stabilization activities. The Citywide Revolving Loan Program and Economic Development Revolving Loan Program provide access to capital for small businesses, entrepreneurs, developers, and non-profits that are seeking to revitalize Richmond's neighborhoods. This Citywide program offers loans up to \$250,000 for property and land acquisition, infrastructure costs, construction rehabilitation, working capital, machinery and equipment, and leasehold improvements or other qualifying uses, while the Economic Development loan program provides loans up to \$500,000. Both programs require the creation of permanent jobs for low- and moderate-income individuals. Other programs available to attract and grow businesses include the Mayor's Opportunity Fund, Enterprise Zones, and tax abatement.<sup>515</sup>

The Greater Richmond Chamber of Commerce located in Richmond City houses one of the area's two Small Business Development Centers (SBDC); the second office is located in Petersburg City. Small Business Development Centers provide a vast array of technical assistance to small businesses and aspiring entrepreneurs. By supporting business growth, sustainability and enhancing the creation of new businesses entities, SBDCs foster local and regional economic development through job creation and retention. The SBDCs are made up of a unique collaboration of SBA federal funds, state and local governments, and private sector resources.<sup>516</sup> The Greater Richmond SBDC provides counseling, training and business development services throughout the Richmond region, contributing to the growth and development of the region's economy by providing management, technical and other assistance to small businesses. The Greater Richmond SBDC also offers business counseling and business referrals to banking, accounting, and legal service providers. Sponsors of the Greater Richmond SBDC include the US Small Business Administration, the City of Richmond Department of Economic Development, and the Greater Richmond Chamber of Commerce, among others.<sup>517</sup>

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<sup>513</sup> City of Richmond Virginia. (accessed on June 11, 2013); available from <http://www.richmondgov.com/neighborhoods/index.aspx>.

<sup>514</sup> US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on March 26, 2013); available from <http://hudnshelp.info/index.cfm?do=viewGranteeAreaResults>.

<sup>515</sup> City of Richmond. Incentives and Financial Tools. (accessed on July 1, 2013); available from <http://www.yesrichmondva.com/neighborhood-revitalization/Incentives-Financial-Tools>.

<sup>516</sup> US Small Business Administration. (accessed on June 11, 2013); available from <http://www.sba.gov/content/small-business-development-centers-sbdcs>.

<sup>517</sup> Greater Richmond Small Business Development Center. (accessed on June 11, 2013); available from <http://www.grsbdc.com/>.

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Financial stability via access to mainstream banking products is also an important 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 3.4% of households in the Richmond metro area are unbanked relative to 5.1% statewide. Additionally, 11.4% 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 15.5% of underbanked households statewide.<sup>518</sup>

There are 19 Community Development Financial Institutions (CDFIs) in the state of Virginia, five of which are located inside the assessment area. Several of these CDFIs operate loan funds that benefit low- and moderate-income residents. Community development opportunities also include participation in the LIHTC program. Virginia received an allocation of more than \$18 million in federal LIHTCs in 2011 for the development of affordable housing for low- and moderate-income individuals.<sup>519</sup>

### Competition

The Richmond MSA is a large banking market. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 34 financial institutions operating 323 branch locations with a total of \$72 billion in deposits. SunTrust Bank ranked 4<sup>th</sup> in deposit market share with 4.5% (\$3.3 billion) of all deposits. Capital One Bank had the largest deposit market share at 60.3%, followed by Bank of America with 16.0%, and Wells Fargo Bank with 8.1%.

Credit card lenders such as Capital One Bank are the predominate CRA lenders in the assessment area. In 2010, SunTrust Bank ranked 7<sup>th</sup> out of 74 CRA reporters by originating 4.8% of all CRA loans. In 2011, SunTrust Bank ranked 6<sup>th</sup> out of 81 CRA reporters by generating 4.7% of all CRA loans. From 2010 to 2011, CRA loan production increased from 606 loans to 726. For HMDA lending, SunTrust Bank ranked 28<sup>th</sup> in 2010 and 33<sup>rd</sup> in 2011 with less than 1% of all HMDA loans in each year. HMDA loan production decreased from 320 loans in 2010 to 167 loans in 2011. HMDA lending is dominated by several large lenders, including Wells Fargo Bank, SunTrust Mortgage Company, Branch Banking and Trust, and JPMorgan Chase.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze SunTrust Bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

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<sup>518</sup> Bank On. (accessed on March 26, 2013); available from <http://webtools.joinbankon.org/community/profile?state=VA&place=Richmond>.

<sup>519</sup> Novogradac and Company LLP. "Affordable Housing Resource Center." (accessed on March 26, 2013); available from [http://www.novoco.com/low\\_income\\_housing/lihtc/federal\\_lihtc.php](http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php).

# Richmond, Virginia

## Combined Demographics Report

### Assessment Area: VA Richmond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	26	11.0	15,247	6.3	5,186	34.0	46,028	18.9
Moderate-income	51	21.6	44,063	18.1	5,612	12.7	42,603	17.5
Middle-income	94	39.8	101,905	41.8	4,646	4.6	54,668	22.4
Upper-income	64	27.1	82,390	33.8	1,357	1.6	100,306	41.2
Unknown-income	1	0.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	236	100.0	243,605	100.0	16,801	6.9	243,605	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,126	8,441	3.5	29.0	17,065	58.6	3,620	12.4
Moderate-income	79,219	33,679	13.9	42.5	39,048	49.3	6,492	8.2
Middle-income	161,681	107,911	44.6	66.7	46,620	28.8	7,150	4.4
Upper-income	115,054	92,011	38.0	80.0	18,986	16.5	4,057	3.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	385,080	242,042	100.0	62.9	121,719	31.6	21,319	5.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	5,383	8.1	4,566	7.6	512	13.4	305	12.9
Moderate-income	9,625	14.5	8,522	14.1	715	18.8	388	16.4
Middle-income	26,631	40.0	24,254	40.2	1,431	37.5	946	40.1
Upper-income	24,854	37.4	22,985	38.1	1,147	30.1	722	30.6
Unknown-income	25	0.0	17	0.0	8	0.2	0	0.0
Total Assessment Area	66,518	100.0	60,344	100.0	3,813	100.0	2,361	100.0
	Percentage of Total Businesses:			90.7		5.7		3.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	13	2.3	13	2.3	0	0.0	0	0.0
Moderate-income	21	3.7	20	3.6	1	14.3	0	0.0
Middle-income	295	51.7	291	51.9	3	42.9	1	33.3
Upper-income	242	42.4	237	42.2	3	42.9	2	66.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	571	100.0	561	100.0	7	100.0	3	100.0
	Percentage of Total Farms:			98.2		1.2		.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Richmond, Virginia

## Combined Demographics Report

### Assessment Area: VA Richmond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	11.2	18,735	7.2	6,485	34.6	53,258	20.3
Moderate-income	61	23.6	49,579	18.9	6,189	12.5	45,810	17.5
Middle-income	81	31.3	88,021	33.6	5,069	5.8	54,123	20.7
Upper-income	86	33.2	105,558	40.3	2,596	2.5	108,702	41.5
Unknown-income	2	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	259	100.0	261,893	100.0	20,339	7.8	261,893	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,224	11,241	4.2	27.9	21,741	54.0	7,242	18.0
Moderate-income	99,853	41,393	15.5	41.5	45,624	45.7	12,836	12.9
Middle-income	144,438	94,587	35.4	65.5	39,531	27.4	10,320	7.1
Upper-income	154,369	119,820	44.9	77.6	25,445	16.5	9,104	5.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	438,884	267,041	100.0	60.8	132,341	30.2	39,502	9.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	4,081	6.3	3,454	5.9	451	12.1	176	7.3
Moderate-income	12,425	19.1	11,009	18.7	823	22.0	593	24.7
Middle-income	21,677	33.4	19,671	33.5	1,241	33.2	765	31.8
Upper-income	26,679	41.1	24,613	41.9	1,202	32.1	864	35.9
Unknown-income	70	0.1	42	0.1	22	0.6	6	0.2
Total Assessment Area	64,932	100.0	58,789	100.0	3,739	100.0	2,404	100.0
	Percentage of Total Businesses:			90.5		5.8		3.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	9	1.5	9	1.5	0	0.0	0	0.0
Moderate-income	36	6.1	35	6.0	1	12.5	0	0.0
Middle-income	214	36.1	211	36.1	3	37.5	0	0.0
Upper-income	334	56.3	330	56.4	4	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	593	100.0	585	100.0	8	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



## Richmond, Virginia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Richmond assessment area is good. The geographic distribution of loans reflects excellent 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 relatively high level of community development loans.

During the review period, the bank reported 1,586 (72.6%) small business loans compared to 598 (27.4%) HMDA loans in the Richmond assessment area. As a result, the evaluation and rating of the assessment area focuses on the performance of small business lending more heavily than HMDA lending in determining SunTrust Bank's lending test rating in the assessment area. The Richmond assessment area contains 2.3% of SunTrust Bank's total HMDA lending and 5.0% of its total small business lending by number of loans. In comparison, 2.5% of SunTrust Bank's total deposits are in this assessment area.

Details of SunTrust Bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of loans reflects excellent 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 information and aggregate lending data were also taken into consideration. Additionally, the unemployment and poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing SunTrust Bank's lending performance.

#### Small Business Loans

SunTrust Bank's small business lending in both low- and moderate-income census tracts is excellent. Throughout the review period, the percentage of SunTrust Bank's small business lending in low- and moderate-income tracts exceeded the percentage of small businesses located in low- and moderate-income census tracts, respectively, in the assessment area. Additionally, SunTrust Bank's performance significantly exceeded aggregate performance in both low- and moderate-income tracts in 2011.

SunTrust's small business lending in middle- and upper-income tracts was less than the percentage of small businesses in middle- and upper-income tracts, respectively.

#### Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. The percentage of SunTrust Bank's home purchase lending in low-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. However, SunTrust Bank's performance was above aggregate performance.

Home purchase lending in moderate-income census tracts is adequate. SunTrust Bank's home purchase lending performance was similar to or below the level of owner-occupied units in moderate-income tracts throughout the review period. However, SunTrust Bank's lending was similar to aggregate performance in 2011.



## Richmond, Virginia

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SunTrust Bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period, 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 adequate. The percentage of home refinance lending in low-income tracts was less than the level of owner-occupied units in those tracts throughout the review period. However, SunTrust Bank's performance was above the aggregate in 2011.

Home refinance lending in moderate-income census tracts is good. SunTrust Bank's performance was less than the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011; however, SunTrust Bank's performance improved in 2012. The bank originated 22.7% of its refinance loans in moderate-income tracts that year, compared to 15.5% of owner-occupied units located in moderate-income tracts. Additionally, SunTrust Bank's performance was above aggregate performance in 2011.

SunTrust Bank's refinance lending in middle-income tracts was below the percentage of owner-occupied units in middle-income tracts in the assessment area, while the 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 census tracts is good. SunTrust Bank's performance was above the percentage of owner-occupied units in low-income tracts throughout the review period. SunTrust Bank's performance was also above aggregate performance in 2011; however, the bank's performance was based on a limited volume of home improvement loans in low-income tracts in the assessment area, particularly in 2010 and 2011.

Home improvement lending in moderate-income census tracts was excellent. Throughout the review period, SunTrust Bank's home improvement lending in moderate-income tracts significantly exceeded the percentage of owner-occupied units in moderate-income tracts in the assessment area. Additionally, the bank significantly outperformed the aggregate in 2011.

SunTrust Bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in those tracts throughout the review period, while the lending in upper-income tracts was less than the percentage of owner-occupied units in those tracts.

### ***Lending to Borrowers of Different Incomes 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

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. SunTrust Bank's small business lending to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the review period. Most recently, in 2012, 31.7% of SunTrust Bank's small business loans were to small businesses, compared to 90.5% of businesses classified as such. The bank's small business lending was also below aggregate performance in 2011.

## Richmond, Virginia

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### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Throughout the review period, the percentage of SunTrust Bank's home purchase loans to low-income borrowers was less than the percentage of low-income families in the assessment area. However, in 2011, SunTrust Bank's home purchase lending was greater than the performance of the aggregate in lending to low-income borrowers.

Home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's home purchase lending to moderate-income borrowers significantly exceeded the percentage of moderate-income families in the assessment area throughout the review period. Additionally, SunTrust Bank's performance exceeded aggregate performance in 2011.

Home purchase lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area throughout the review period. Lending to upper-income borrowers was less than the percentage of upper-income families in 2010 and 2011, but greater than the percentage of upper-income families in 2012.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. Although SunTrust Bank's lending to low-income borrowers was less than the percentage of low-income families in 2010 and 2011 combined, SunTrust Bank's performance exceeded aggregate performance in 2011. Additionally, most recently in 2012, SunTrust's home refinance lending performance was just slightly below the percentage of low-income families located in the assessment area.

SunTrust Bank's home refinance lending to moderate-income borrowers is excellent. The percentage of SunTrust Bank's home purchase lending exceeded the percentage of moderate-income families located in the assessment area throughout the review period. Moreover, SunTrust Bank's performance significantly exceeded aggregate performance in 2011.

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 throughout the review period.

### Home Improvement Loans

SunTrust's home improvement lending to low- and moderate-income borrowers is excellent. SunTrust Bank's home improvement lending to low- and moderate-income borrowers significantly exceeded the percentage of low- and moderate-income families, respectively, in the assessment area throughout the review period. Additionally, SunTrust Bank's lending performance to both low- and moderate-income borrowers also significantly exceeded aggregate performance in 2011.

Throughout the review period, SunTrust Bank's home improvement lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.

### Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the Richmond assessment area. The bank originated 11 community development loans totaling \$41.3 million during the review period. The majority of the loans supported community services targeted to low- and moderate-income individuals; however, no loans were originated during the review period to support affordable housing for low- and

## Richmond, Virginia

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moderate-income individuals. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community revitalization, and financial education for small businesses and individuals.

Examples of community development lending include:

- Several loans to a community foundation that targets its support to organizations that engage in community services for low- and moderate-income individuals;
- Multiple SBA 504 loans that promote economic development by financing small businesses; and
- Multiple loans to a private, nonprofit organization that provides job training and employment opportunities to low- and moderate-income individuals and persons with disabilities.

### Investment Test

SunTrust's performance under the investment test in the Richmond assessment area is excellent. The bank had 57 investments totaling \$60.7 million, including five current period investments totaling \$17.5 million. SunTrust Bank's investments supported affordable housing for low- and moderate-income individuals through the investments in LIHTC projects and funds as well as the purchase of GNMA multifamily securities and bonds issued by the Virginia Housing Development Authority. At the end of the review period, the bank had \$11.4 million invested in prior period LIHTC projects and LIHTC funds and a current period equity investment of \$7.6 million for a 70-unit LIHTC project. The bank also provided support for neighborhood revitalization through the purchase of HUD bonds and assistance to small businesses through the purchase of SBA 504 securities.

The bank made 71 contributions totaling \$586,958 and two in-kind donations of free office space totaling \$15,000. The majority of the contributions were made to support community services to low- and moderate-income individuals including youth and family services; health care; education and scholarships; emergency assistance with food and shelter; financial counseling; and other needed services. The bank also made contributions to support several affordable housing outreach initiatives, affordable housing developers, and homeownership counseling.

Local community credit and community development needs include, but are not limited to, affordable housing for low- and moderate-income individuals; neighborhood stabilization and community revitalization; community services targeted to low- and moderate-income individuals; and financial education for small businesses and individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Richmond.

### Service Test

SunTrust Bank's performance under the service test in the Richmond assessment area is adequate. SunTrust Bank's retail and community development services reflect adequate responsiveness to the needs of the assessment area.

#### *Retail Services*

SunTrust Bank's delivery systems are accessible to SunTrust Bank's geographies and individuals of different income levels in its assessment area. The distribution of 46 branch offices and 111 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank closed

## Richmond, Virginia

one branch located in a moderate-income census tract in the Richmond 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. SunTrust Bank offers weekend and 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.

In addition to the 14 branches located in low- and moderate-income geographies, the Richmond assessment area included seven branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

### Geographic Distribution of Branches

Assessment Area: VA Richmond

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	%	Open	Closed				#	%	#	#	#	%	Open	Closed	#	%	Open	Closed	#		
Low	6	13.0%	0	0	5	6	2	Total	14	12.6%	6	10.2%	0	0	8	15.4%	0	0	29	11.2%	8.3%	6.3%
								SA	10	9.0%	2	3.4%	0	0	8	15.4%	0	0				
Moderate	8	17.4%	0	1	6	6	3	Total	39	35.1%	14	23.7%	0	1	25	48.1%	0	1	61	23.6%	21.8%	19.1%
								SA	27	24.3%	2	3.4%	0	0	25	48.1%	0	1				
Middle	18	39.1%	0	0	15	18	13	Total	31	27.9%	24	40.7%	0	0	7	13.5%	0	0	81	31.3%	33.6%	33.4%
								SA	8	7.2%	1	1.7%	0	0	7	13.5%	0	0				
Upper	14	30.4%	0	0	12	14	11	Total	24	21.6%	15	25.4%	0	0	9	17.3%	0	0	86	33.2%	36.4%	41.4%
								SA	9	8.1%	0	0.0%	0	0	9	17.3%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	3	2.7%	0	0.0%	0	0	3	5.8%	0	0	2	0.8%	0.0%	0.1%
								SA	3	2.7%	0	0.0%	0	0	3	5.8%	0	0				
Total	46	100.0%	0	1	38	44	29	Total	111	100.0%	59	100.0%	0	1	52	100.0%	0	1	259	100.0%	100.0%	100.0%
								SA	57	51.4%	5	8.5%	0	0	52	100.0%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides an adequate level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 846 service hours in various capacities for community development organizations, by participating in 174 different community development services. The majority of the community development services focused on affordable housing initiatives that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust Bank employees served on the boards of directors and committees of community organizations which provide affordable housing services in low- and moderate-income geographies to low- and moderate-income individuals.

## Roanoke, Virginia

### **METROPOLITAN AREA** *(Full Scope Review)*

#### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROANOKE, VA ASSESSMENT AREA**

The Roanoke, Virginia assessment area includes the following three counties and two cities: Botetourt County, Franklin County, Roanoke County, Roanoke City, and Salem City. The Roanoke assessment area comprises the majority of the Roanoke MSA, with exception to Craig County. SunTrust Bank has 22 branches located in the assessment area, representing 13.1% of its statewide branches.

#### **Population and Income Characteristics**

The assessment area population is growing at a below average rate. From 2000 to 2010, the assessment area's population grew by 7.2% while the statewide population grew by 13.0%. As of 2010, the assessment area population was 303,517, representing 3.8% of the statewide population. While Roanoke City has the largest population, Franklin County experienced the largest growth rate at 18.8%. Salem City's population essentially remained flat over the course of the decade.<sup>520</sup> Net migration across the assessment area has been declining since 2006 and was negative in 2010, driven largely by population outflows from Roanoke City. 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.<sup>521</sup>

While the population inside the assessment area has been increasing, the area has experienced financial distress as evidenced by the percentage of residents eligible for food stamps. As of 2010, 13.1% of residents inside the assessment area were receiving this benefit compared to 10.5% statewide. Inside the assessment area, Roanoke City had the largest concentration of food stamps recipients at 22,288, or 23.0% of its population. All other areas inside the assessment area with the exception of Franklin County had a lower program usage rate than the state. Franklin County is the third most populous county in the assessment area.<sup>522</sup>

Free and reduced lunch program eligibility has also been on the rise across the assessment area, further highlighting the challenges faced by many residents. Roanoke County Public Schools experienced the largest increase in program eligibility, from 10.8% of students in 2000 to 23.8% in 2011. As of 2011, 8,118 students in Roanoke City were participating in the program, representing 62.2% of the student population. All other jurisdictions in the assessment area had less than 50% of their student populations eligible for the program. Roanoke City's challenges are further exacerbated by a rising poverty rate. As of 2010, nearly 21% of the City's population lived below the poverty line, more than double the rate of most jurisdictions in the assessment area and the state of Virginia. With the exception of Franklin County, all cities and counties had a lower poverty rate than the statewide rate of 10.3%.

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 2012 for the MSA and shows that the estimated median family income rose by \$400 (less than 1%) during this time period. It also provides a range of the estimated annual family income for each income category (low, moderate, middle, and upper).

<sup>520</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 26, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>521</sup> Internal Revenue Service, Statistics of Income – Migration Data. Access through PolicyMap. (accessed July 29, 2012); available from [www.policymap.com](http://www.policymap.com).

<sup>522</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 26, 2013); available from [www.policymap.com](http://www.policymap.com).

## Roanoke, Virginia

### Borrower Income Levels Roanoke, VA MSA

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$62,800</b>	0	- \$31,399	\$31,400	- \$50,239	\$50,240	- \$75,359	\$75,360	- & above
<b>2011</b>	<b>\$62,400</b>	0	- \$31,199	\$31,200	- \$49,919	\$49,920	- \$74,879	\$74,880	- & above
<b>2012</b>	<b>\$63,200</b>	0	- \$31,599	\$31,600	- \$50,559	\$50,560	- \$75,839	\$75,840	- & above

### Housing Characteristics

Assessment area housing prices did not see a dramatic increase prior to the recent housing crisis and therefore were relatively insulated from the drastic price declines experienced in many other areas. As such, housing inside the assessment area remains relatively affordable and stable. Census data indicates that inside the assessment area, median values for an owner-occupied housing unit between 2006 and 2010 ranged from \$128,700 in Roanoke City to \$202,500 in Botetourt County. Statewide, housing was much more expensive during this time period, with an estimated median value of \$255,100.<sup>523</sup> In recent years, housing sales by price and volume have been increasing. The Roanoke Valley Association of Realtors reported a 6.8% increase in the number of units sold from 2010 to 2011 and a 2.3% increase in the average home price during the same period. As of May 2013, home sales are on track to outperform 2011 and 2012.<sup>524</sup>

The assessment area's affordability ratio is 28.9 compared to the state of Virginia at 24.1, indicating that housing is more affordable in the assessment area than statewide. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.<sup>525</sup> While home prices and affordability have remained stable, development has decreased in recent years. Since 2004, the number of owner-occupied, single family housing permits issued has steadily declined, from 1,547 units in 2004 to 408 units in 2011. Multi-family development is not a significant source of housing inside the assessment area.

Despite the relative affordability of housing prices inside the assessment area, home affordability remains a challenge for many homeowners and renters, with Roanoke City leading the way. In Roanoke City, 30.8% of homeowners and 47.3% of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30% of household income. Comparatively, 29% of homeowners and 44.3% of renters statewide are cost-burdened. All other areas inside the assessment area have a lower percentage of owners and renters who are cost-burdened than the state. The state of Virginia and Roanoke City in particular are notable because of their high incidence of extremely cost-burdened homeowners and renters for whom housing costs account for more than 50% of household income. In Roanoke City, more than 25% of renters and 10% of homeowners are extremely cost-burdened, which is roughly on par with the state of Virginia. As such, affordable housing presents an ongoing concern for many renters and homeowners inside the assessment area and across the state.

<sup>523</sup> US Census Bureau. Accessed through PolicyMap (accessed on July 1, 2013); available from [www.policymap.com](http://www.policymap.com).

<sup>524</sup> Roanoke Valley Association of Realtors (accessed on July 1, 2013); available from [http://www.rvar.com/images/PDFs/home\\_sales\\_detailed.pdf](http://www.rvar.com/images/PDFs/home_sales_detailed.pdf).

<sup>525</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 3, 2013); available from [www.policymap.com](http://www.policymap.com).



## Roanoke, Virginia

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Mortgage delinquencies have had an adverse impact on the local housing market but have stabilized in recent years. The percent of seriously delinquent mortgages, which includes loans more than 90 days past due, increased slightly across the Roanoke metro area from 3.4% in January 2010 to 3.5% in December 2012, but Roanoke City in particular continues to be challenged with elevated delinquency rates. As of December 2012, 4.9% of mortgages in Roanoke City were seriously delinquent, the highest percentage inside the assessment area. HMDA data for the assessment area show that demand for home purchase loans of owner-occupied, one to four family dwellings has also stabilized. After the number of annual home purchase loan originations decreased by 54.6% from 2005 to 2010, there was only a slight decrease in activity from 2010 to 2011, with the number of annual originations remaining above 2,000. Refinance activity has been more robust in recent years, but the number of annual loan refinances continues to decline.

### Employment and Economic Conditions

Roanoke, Virginia is located midway between New York City and Atlanta on Interstate 81, one hundred sixty eight miles west of the state capitol, Richmond. The city is a hub of transportation, finance, and industry for the southwestern part of the state.<sup>526</sup> Forbes Magazine ranks the Roanoke MSA as the 74<sup>th</sup> best place for business and career based on a combination of factors, including but not limited to cost of doing business, job growth and projected economic growth through 2014.<sup>527</sup> The area's largest employers include Carillion Clinic, Wells Fargo, local school systems, Veteran's Affairs, Allstate Insurance Company, and Wal-Mart.<sup>528</sup> The area is also home to many institutions of higher learning, including National College, Virginia Western Community College, Roanoke College, Hollins University, Ferrum College and Jefferson College of Health Sciences.<sup>529</sup>

As of 2011, total employment for the Roanoke MSA was 191,859, representing a 1.1% decrease in total employment from 2009. Top employment sectors include retail trade, manufacturing, accommodation and food services, and administrative and waste management services. Combined, these sectors accounted for 61,026 jobs, or 36.5% of all private, nonfarm employment. The area is also home to 22,256 government jobs, the majority of which are state and local government.<sup>530</sup>

The Roanoke MSA economy has been in recovery mode in recent years. The table below shows that unemployment rates across the assessment area continue to improve although Roanoke City remains at an elevated level relative to the other jurisdictions, the MSA, and the state of Virginia. All remaining counties in the assessment area are well-below the 2011 and 2012 nationwide average unemployment rates of 8.9% and 8.1%, respectively.<sup>531</sup>

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<sup>526</sup> US Department of Housing and Urban Development. Roanoke, VA Consolidated Plan Executive Summary. (accessed on June 27, 2013). Available from <http://archives.hud.gov/reports/plan/va/roanokva.html>.

<sup>527</sup> Forbes Magazine. Roanoke VA. (accessed on July 1, 2013); available from <http://www.forbes.com/places/va/roanoke/>.

<sup>528</sup> Roanoke Count Economic Development. (accessed on July 1, 2013); available from <http://va-roanokecountyed.civicplus.com/index.aspx?NID=251>.

<sup>529</sup> Education Portal. (accessed on July 2, 2013); available from [http://education-portal.com/roanoke,\\_virginia\\_\(va\)\\_colleges.html](http://education-portal.com/roanoke,_virginia_(va)_colleges.html).

<sup>530</sup> REIS data

<sup>531</sup> Bureau of Labor Statistics. (accessed on March 26, 2013); available from <http://www.bls.gov/>.



## Roanoke, Virginia

### Unemployment Rates

Assessment Area: VA Roanoke

Area	Years - Annualized		
	2010	2011	2012
Botetourt Co.	6.3	5.5	5.4
Franklin Co.	7.8	6.6	5.9
Roanoke City	8.9	8.2	7.3
Roanoke Co.	6.3	5.6	5.2
Salem City	7.1	6.2	5.9
Roanoke MSA	7.4	6.6	6.1
<b>Virginia</b>	<b>6.9</b>	<b>6.2</b>	<b>5.9</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Community Contacts and Community Development Opportunities

One community contact was interviewed to discuss the local community development landscape. The interviewee discussed the challenges faced by small business when accessing credit from financial institutions. Lending and documentation standards remain tight, making access to credit for small businesses difficult. The contact suggested that more assistance is needed from banks for small businesses going through the credit application process.

Neighborhood revitalization and affordable housing development and preservation are top priorities for the area. For example, the City of Roanoke reports in its HUD Consolidated Plan that a lack of private investment has been a hindrance to the revitalization of local neighborhoods. With limited local, state, and federal housing funds, the city tries to use its limited resources to act as a catalyst for private investment but past allocations of federal funds have resulted in a relatively small number of homes affected and not enough visual impact to encourage outside investment. As such, the city has developed seven priorities around housing allocation, demolition, site preparation, and infrastructure. These priorities include funding for down payment and closing cost assistance, homebuyer counseling and education, and various efforts to develop new or rehab existing affordable housing units for low- and moderate-income and special needs individuals.<sup>532</sup>

From an economic development perspective, there are several Enterprise Zones in the assessment area managed at the state and local levels. Businesses locating within an Enterprise Zone can qualify for state and local tax incentives. State incentives are based on businesses creating jobs and investing in real property. City of Roanoke incentives include façade grants, development fee rebates, utility hook up rebates, security grants, and job grants.<sup>533</sup> The City's Economic Development Department manages programs to expand the area's business base. The Economic Development Authority (EDA) created the first of its kind Entrepreneurial District within

<sup>532</sup> City of Roanoke. 2010-2015 HUD Consolidated Plan. (accessed July 1, 2013); available from [http://www.roanokeva.gov/85256A8D0062AF37/vwContentByKey/B5C47C3C80696DC885257B400056C1D1/\\$File/Sec%2005%20-%20Strategic%20Plan%2C%20Part%203.pdf](http://www.roanokeva.gov/85256A8D0062AF37/vwContentByKey/B5C47C3C80696DC885257B400056C1D1/$File/Sec%2005%20-%20Strategic%20Plan%2C%20Part%203.pdf).

<sup>533</sup> City of Roanoke. City Enterprise Zones. (accessed July 1, 2013); <http://www.roanokeva.gov/85256a8d0062af37/vwContentByKey/N254JQUW813LBASEN>.

## Roanoke, Virginia

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the city to stimulate and support entrepreneurship by offering incentives in the areas of training, research projects, loans and reducing the cost of services. This unique program is in partnership with local institutions of higher learning and includes a small dollar loan component for small businesses.<sup>534</sup>

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 5.2% of households in the Roanoke metro area are unbanked relative to 5.1% statewide. Additionally, 18.3% of households in the area are listed as 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. This compares to 15.5% of underbanked households statewide.<sup>535</sup>

Initiatives aimed at financial stability and poverty reduction include Individual Development Accounts (IDA), Volunteer Income Tax Assistance (VITA) tax preparation assistance clinics, a car purchase program for low-income individuals called Responsible Rides, and Bank On Roanoke. Roanoke Valley Financial Fitness Coalition is an organization established in 2011 to respond to the needs of residents by providing access to free financial literacy education and resources. These programs receive input from private, public, government, nonprofit and for profit partners in an effort to collectively respond to the growth needs of the local low- and moderate-income population.<sup>536</sup>

The state of Virginia 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. Virginia received \$38.7 million under the NSP1 allocation process and \$5 million under NSP3. No funds were specifically allocated to projects inside the assessment area.<sup>537</sup>

There are 19 Community Development Financial Institutions (CDFIs) in the state of Virginia, three of which are located inside the assessment area. Two of these CDFIs operate loan funds that benefit low- and moderate-income residents and one is a credit union. Community development opportunities also include participation in the LIHTC program. Virginia received an allocation of more than \$17 million in federal LIHTCs in 2011 for the development of affordable housing for low- and moderate-income individuals.<sup>538</sup>

### Competition

The Roanoke assessment area is a mid-size banking market. According to the June 30, 2012 FDIC Summary of Deposits Report, there were 16 financial institutions operating 127 branch locations with a total of \$7.1 billion in deposits. SunTrust Bank ranked 2<sup>nd</sup> in deposit market share with 18.6% (\$1.3 billion) of all deposits. Wells Fargo Bank had the largest deposit market share at 29.2%. Branch Banking and Trust and Valley Bank trailed SunTrust Bank in deposit market share with 10.6% and 9.4%, respectively.

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<sup>534</sup> City of Roanoke. Economic Development Authority Entrepreneurial District. (accessed on July 1, 2013); <http://www.roanokeva.gov/85256A8D0062AF37/vwContentByKey/N27GDHXN906LBASEN>.

<sup>535</sup> BankOn. (accessed on March 26, 2013); available from <http://webtools.joinbankon.org/community/profile?state=VA&place=roanoke>

<sup>536</sup> Virginia Municipal League. Financial Fitness in the Roanoke Valley. Available from [http://www.vml.org/CONF/12ConfWilliamsburg/12ConfHandouts/33\\_FinancialFitnessMorrill.pdf](http://www.vml.org/CONF/12ConfWilliamsburg/12ConfHandouts/33_FinancialFitnessMorrill.pdf).

<sup>537</sup> US Department of Housing and Development. "Neighborhood Stabilization Program, NSP Grantees" (accessed on March 26, 2013); available from <http://hudnsphelp.info/index.cfm?do=viewGranteeAreaResults>.

<sup>538</sup> Novogradac and Company LLP. "Affordable Housing Resource Center." (accessed on March 26, 2013); available from [http://www.novoco.com/low\\_income\\_housing/lihtc/federal\\_lihtc.php](http://www.novoco.com/low_income_housing/lihtc/federal_lihtc.php).

## Roanoke, Virginia

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SunTrust bank is an active CRA lender in the assessment area. In 2010, SunTrust Bank ranked 5<sup>th</sup> out of 41 CRA reporters by originating 6.5% of all CRA loans and 6<sup>th</sup> out of 48 CRA reporters in 2011 by generating 6.2% of all CRA loans. From 2010 to 2011, SunTrust Bank's CRA loan production increased from 221 loans to 227. For HMDA lending, SunTrust Bank ranked 22<sup>nd</sup> in 2010 with less than 1% of all HMDA loans and 19<sup>th</sup> in 2011 with 1.2%. HMDA loan production increased from 111 loans in 2010 to 124 loans in 2011. Wells Fargo Bank is the dominate HMDA lender in the assessment area, followed by SunTrust Mortgage Company, Branch Banking and Trust, and Bank of America.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze SunTrust Bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Roanoke, Virginia

## Combined Demographics Report

### Assessment Area: VA Roanoke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.2	2,806	3.6	938	33.4	14,099	17.9
Moderate-income	9	15.5	9,083	11.5	1,318	14.5	14,911	18.9
Middle-income	32	55.2	44,575	56.4	2,751	6.2	18,888	23.9
Upper-income	13	22.4	22,510	28.5	446	2.0	31,076	39.3
Unknown-income	1	1.7	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>58</b>	<b>100.0</b>	<b>78,974</b>	<b>100.0</b>	<b>5,453</b>	<b>6.9</b>	<b>78,974</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,360	1,702	2.1	31.8	2,987	55.7	671	12.5
Moderate-income	17,274	8,437	10.2	48.8	7,407	42.9	1,430	8.3
Middle-income	71,006	47,001	56.8	66.2	19,596	27.6	4,409	6.2
Upper-income	33,429	25,633	31.0	76.7	4,543	13.6	3,253	9.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>127,069</b>	<b>82,773</b>	<b>100.0</b>	<b>65.1</b>	<b>34,533</b>	<b>27.2</b>	<b>9,763</b>	<b>7.7</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	535	2.9	466	2.8	55	5.2	14	2.3
Moderate-income	2,428	13.0	2,127	12.6	201	19.1	100	16.3
Middle-income	10,215	54.9	9,276	54.8	589	55.9	350	57.2
Upper-income	5,421	29.1	5,067	29.9	206	19.6	148	24.2
Unknown-income	8	0.0	6	0.0	2	0.2	0	0.0
<b>Total Assessment Area</b>	<b>18,607</b>	<b>100.0</b>	<b>16,942</b>	<b>100.0</b>	<b>1,053</b>	<b>100.0</b>	<b>612</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.1</b>		<b>5.7</b>		<b>3.3</b>
	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	4	1.1	0	0.0	0	0.0
Moderate-income	5	1.3	5	1.3	0	0.0	0	0.0
Middle-income	247	65.2	240	64.5	6	100.0	1	100.0
Upper-income	123	32.5	123	33.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>379</b>	<b>100.0</b>	<b>372</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>98.2</b>		<b>1.6</b>		<b>.3</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Roanoke, Virginia

## Combined Demographics Report

### Assessment Area: VA Roanoke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	4.7	3,250	4.0	1,349	41.5	16,482	20.2
Moderate-income	14	21.9	18,004	22.0	2,906	16.1	15,003	18.4
Middle-income	27	42.2	33,746	41.3	2,166	6.4	17,645	21.6
Upper-income	20	31.3	26,741	32.7	694	2.6	32,611	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>64</b>	<b>100.0</b>	<b>81,741</b>	<b>100.0</b>	<b>7,115</b>	<b>8.7</b>	<b>81,741</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,407	1,712	1.9	26.7	3,635	56.7	1,060	16.5
Moderate-income	33,103	18,923	21.1	57.2	11,255	34.0	2,925	8.8
Middle-income	60,045	37,164	41.4	61.9	15,311	25.5	7,570	12.6
Upper-income	41,028	31,995	35.6	78.0	6,834	16.7	2,199	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>140,583</b>	<b>89,794</b>	<b>100.0</b>	<b>63.9</b>	<b>37,035</b>	<b>26.3</b>	<b>13,754</b>	<b>9.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	614	3.4	532	3.3	62	6.1	20	3.3
Moderate-income	3,772	21.1	3,353	20.7	260	25.7	159	26.0
Middle-income	7,147	40.0	6,559	40.4	350	34.6	238	38.9
Upper-income	6,315	35.4	5,781	35.6	339	33.5	195	31.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>17,848</b>	<b>100.0</b>	<b>16,225</b>	<b>100.0</b>	<b>1,011</b>	<b>100.0</b>	<b>612</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>90.9</b>		<b>5.7</b>		<b>3.4</b>
	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	81	20.3	80	20.4	1	14.3	0	0.0
Middle-income	208	52.1	204	52.0	4	57.1	0	0.0
Upper-income	108	27.1	106	27.0	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>399</b>	<b>100.0</b>	<b>392</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>98.2</b>		<b>1.8</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Roanoke, Virginia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

SunTrust Bank's lending performance in the Roanoke 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. In addition, the bank is considered a leader in making community development loans.

During the review period, the bank reported 474 (61.8%) small business loans compared to 293 (38.2%) HMDA loans in the Roanoke 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 SunTrust Bank's lending test rating in the assessment area. The Roanoke assessment area contains 1.1% of SunTrust Bank's total HMDA lending and 1.5% of its total small business lending by number of loans. In comparison, 1.0% of SunTrust Bank's total deposits are in this assessment area.

Details of SunTrust Bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of loans reflects good 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 information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in low- and moderate-income census tracts were issues considered when assessing SunTrust Bank's lending performance.

#### Small Business Loans

SunTrust Bank's small business lending in both low- and moderate-income census tracts is good. During the review period, the percentage of small business lending in low- and moderate-income tracts was similar to or greater than the percentage of small businesses in low- and moderate-income census tracts, respectively. Additionally, SunTrust Bank's small business lending exceeded the aggregate performance in both low- and moderate-income census tracts in 2011.

SunTrust's small business lending in middle- income tracts was greater than the percentage of small businesses these tracts in 2010 and 2011, but less than the percentage of small businesses in 2012. Additionally, the lending in upper-income tracts was less than the percentage of small businesses in these tracts in 2010 and 2011, but slightly greater than the percentage of small businesses in 2012.

#### Home Purchase Loans

SunTrust Bank did not originate any home purchase loans in low-income census tracts. However, in 2011, the aggregate lenders also had very low home purchase lending levels compared to the percentage of owner-occupied units in low-income census tracts. According to 2000 US census demographic information, 55.7% of the housing units in these tracts are rental units. Additionally, 17.2% of low-income families live below the poverty level. Considering these factors opportunities to lend in low-income tracts is somewhat diminished. Due to the low level of owner-occupied units, as well as limited aggregate activity, SunTrust Bank's performance is adequate with minimal weighting given to home purchase lending in low-income tracts.

## Roanoke, Virginia

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Home purchase lending in moderate-income census tracts is adequate. The percentage of SunTrust Bank's home purchase loans in moderate-income tracts was greater than the level of owner-occupied units in those tracts in 2010 and 2011. SunTrust Bank's performance also exceeded aggregate performance in 2011. However, SunTrust Bank's home purchase lending was below the percentage of owner-occupied units in moderate-income tracts in 2012.

SunTrust Bank's home purchase lending in middle-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period, 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 adequate. SunTrust Bank's home refinance lending in low-income tracts exceeded the level of owner-occupied units in those tracts throughout the review period. Additionally, SunTrust Bank's performance was above the aggregate; although, SunTrust Bank's performance was based on a limited volume of refinance loans in low-income tracts in the assessment area.

Home refinance lending in moderate-income census tracts is adequate. The percentage of SunTrust Bank's home refinance loans in moderate-income tracts was slightly greater than the level of owner-occupied units in those tracts in 2010 and 2011, but less than the percentage of owner-occupied units in 2012. Additionally, SunTrust Bank's performance was above aggregate performance in 2011.

SunTrust Bank's refinance lending in middle-income tracts was below the percentage of owner-occupied units in those tracts throughout the review period, 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. SunTrust Bank's performance exceeded the percentage of owner-occupied units in low-income tracts throughout the review period. However, SunTrust Bank's performance was below the aggregate in 2011.

Home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's home improvement lending performance in moderate-income tracts significantly exceeded the percentage of owner-occupied units in moderate-income tracts throughout the review period. Moreover, SunTrust Bank's performance was substantially above aggregate performance in 2011.

SunTrust Bank's home improvement lending in middle-income tracts was greater than the percentage of owner-occupied units in those tracts in 2010 and 2011, but less than the percentage of owner-occupied units in middle-income tracts in 2012. The lending in upper-income tracts was less than the percentage of owner-occupied units in upper-income tracts throughout the review period.

### ***Lending to Borrowers of Different Incomes 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.



## Roanoke, Virginia

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### Small Business Lending

SunTrust Bank's distribution of small business loans to businesses of different sizes is poor. SunTrust Bank's small business lending to businesses with revenues of \$1 million or less was significantly below the percentage of small businesses in the assessment area throughout the entire review period. Most recently, in 2012, 35.1% of SunTrust Bank's small business loans were to small businesses, compared to 90.9% of businesses classified as small businesses in the Roanoke assessment area. Moreover, SunTrust Bank's small business lending was also less than the aggregate in 2011.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. Although the bank originated no home purchase loans to low-income borrowers in 2012, SunTrust Bank's lending in 2010 and 2011 was just slightly less than the percentage of low-income families in the assessment area. Additionally, in 2011, SunTrust Bank's home purchase lending was significantly above the performance of the aggregate in lending to low-income borrowers.

Home purchase lending to moderate-income borrowers is good. SunTrust Bank's home purchase lending to moderate-income borrowers exceeded the percentage of moderate-income families located in the assessment area throughout the review period; however, SunTrust Bank's performance was based on a relatively low volume of lending, particularly in 2012. Additionally, SunTrust Bank's performance was greater than the aggregate performance in 2011.

SunTrust Bank's lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area, while lending to upper-income borrowers greater than the percentage of upper-income families throughout the review period.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. SunTrust Bank's refinance lending to low-income borrowers was similar to or less than the percentage of low-income families in the assessment area throughout the review period. However, the bank exceeded aggregate performance in refinance lending to low-income borrowers in 2011.

SunTrust Bank's home refinance lending to moderate-income borrowers is adequate. SunTrust Bank's refinance lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area in 2010 and 2011, but was less than the percentage of moderate-income families in 2012. Additionally, SunTrust Bank's performance was greater than aggregate performance in 2011.

SunTrust Bank's refinance lending to middle-income borrowers was less than the percentage of middle-income families in the assessment area throughout the review period. Lending to upper-income borrowers was less than the percentage of upper-income families in 2010 and 2011, but was greater than the percentage of upper-income families in 2012.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low- and moderate-income borrowers is excellent. Lending to low- and moderate-income borrowers significantly exceeded the percentage of low- and moderate-income families, respectively, in the assessment area throughout the review period. SunTrust Bank's lending to low- and moderate-income borrowers also significantly exceeded the aggregate performance in 2011.

## Roanoke, Virginia

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Throughout the review period, home improvement lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.

### ***Community Development Lending***

SunTrust Bank is a leader in making community development loans in the Roanoke, Virginia assessment area. The bank originated 12 community development loans totaling \$44.3 million during the review period. The majority of the loans supported community services targeted to low- and moderate-income individuals and revitalized or stabilized low- and moderate-income geographies. Primary areas of community development need in the assessment area include, but are not limited to, affordable housing for low- and moderate-income individuals, neighborhood stabilization, community revitalization, and financial stability for residents. SunTrust Bank's community development loan portfolio inside the assessment area exhibits good responsiveness to these credit needs and the number and dollar amount of community development loans is excellent given SunTrust Bank's presence in the market.

Examples of community development lending include:

- Multiple loans to a nonprofit, regional food pantry;
- Several loans to businesses located in an state-operated Enterprise Zone whose activities are consistent with the strategic focus of the targeted area;
- One loan to a business that meets SBA size standards and supports permanent job retention in a low-income geography; and
- One loan to an economic development organization that serves low- and moderate-income individuals and communities by rehabilitating housing, building water and wastewater infrastructure, assisting in small business development, and financing development projects of small rural governments.

### **Investment Test**

SunTrust's performance under the investment test in the Roanoke assessment area is good. The bank had 41 investments totaling \$16.9 million, including four current period investments totaling \$4.0 million. SunTrust Bank's investments supported affordable housing for low- and moderate-income individuals through investments in LIHTC projects and funds, as well as the purchase of mortgage-backed securities, HUD bonds, and bonds issued by the Virginia Housing Development Authority. The bank also provided support for neighborhood revitalization through the purchase of HUD bonds and assistance to small businesses through the purchase of SBA 504 securities.

The bank made 39 contributions totaling \$176,691. The majority of the contributions provided support for community services to low- and moderate-income individuals including youth and family services; health care; education and summer programs; emergency assistance with food and shelter; financial counseling; and other needed services. The bank also made contributions to support affordable housing development and preservation and homeownership counseling.

Local community credit and community development needs include, but are not limited to, affordable housing, workforce training, access to credit for small businesses, and financial stability for low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Roanoke.

## Roanoke, Virginia

### Service Test

SunTrust Bank's performance under the service test in the Roanoke assessment area is good. SunTrust Bank's retail and community development services reflect good responsiveness to the needs of the assessment area.

#### Retail Services

SunTrust Bank's delivery systems are reasonably accessible to SunTrust Bank's geographies and individuals of different income levels in its assessment area. The distribution of 22 branch offices and 24 ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches located in the Roanoke 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. SunTrust Bank offers weekend and 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.

In addition to the five branches located in low- and moderate-income geographies, the Roanoke assessment area included three branches considered to serve a significant portion of low- and moderate-income households according to SunTrust Bank's geographical branch analysis.

#### Geographic Distribution of Branches

Assessment Area: VA Roanoke

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	%	#	%	#	%	#	%	#	%	#	%				
Low	1	4.5%	0	0	1	1	0	Total	1	4.2%	1	4.2%	0	0	0	0.0%	0	0	3	4.7%	4.2%	3.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	4	18.2%	0	0	2	4	4	Total	4	16.7%	4	16.7%	0	0	0	0.0%	0	0	14	21.9%	23.8%	21.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	12	54.5%	0	0	9	12	7	Total	14	58.3%	14	58.3%	0	0	0	0.0%	0	0	27	42.2%	41.4%	40.0%
								SA	1	4.2%	1	4.2%	0	0	0	0.0%	0	0				
Upper	5	22.7%	0	0	2	4	2	Total	5	20.8%	5	20.8%	0	0	0	0.0%	0	0	20	31.3%	30.6%	35.4%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	22	100.0%	0	0	14	21	13	Total	24	100.0%	24	100.0%	0	0	0	0.0%	0	0	64	100.0%	100.0%	100.0%
								SA	1	4.2%	1	4.2%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

#### Community Development Services

SunTrust Bank is a leader in providing community development services in the assessment area. During the review period, SunTrust Bank employees provided 812 service hours in various capacities for community development organizations, by participating in 190 different community development services. Many of the community development services focused on education, affordable housing, small business economic development, and various other community services that aided low- and moderate-income geographies and low- and moderate-income individuals. In particular, SunTrust 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 rate lunch programs. In addition, SunTrust Bank employees served on the boards of

## Roanoke, Virginia

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directors and committees of various community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals.

## Metropolitan Areas (Limited Review)

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The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE VIRGINIA METROPOLITAN ASSESSMENT AREAS

- **Charlottesville Assessment Area (Charlottesville City and Albemarle County)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 3.6% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$421.0 million in deposits in this assessment area, representing a market share of 13.1% and 4.0% of SunTrust Bank's total deposits in Virginia.
- **Harrisonburg Assessment Area (Harrisonburg City and Rockingham County)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 3.0% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$128.8 million in deposits in this assessment area, representing a market share of 6.8% and 1.2% of SunTrust Bank's total deposits in Virginia.
- **Lynchburg Assessment Area (Bedford City, Lynchburg City, and Amherst, Bedford, and Campbell Counties)**
  - As of December 31, 2012, SunTrust Bank operated eight branches in the assessment area, representing 4.8% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$632.5 million in deposits in this assessment area, representing a market share of 15.0% and 6.0% of SunTrust Bank's total deposits in Virginia.
- **Radford Assessment Area (Radford City and Montgomery and Pulaski Counties)**
  - As of December 31, 2012, SunTrust Bank operated seven branches in the assessment area, representing 4.2% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$174.0 million in deposits in this assessment area, representing a market share of 7.2% and 1.7% of SunTrust Bank's total deposits in Virginia.
- **Winchester Assessment Area (Winchester City and Frederick County)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.8% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$53.8 million in deposits in this assessment area, representing a market share of 2.7% and 0.5% of SunTrust Bank's total deposits in Virginia.

### 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

## Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Charlottesville</b>	Below	Consistent	Below
<b>Harrisonburg</b>	Below	Consistent	Below
<b>Lynchburg</b>	Below	Below	Above
<b>Radford</b>	Below	Below	Below
<b>Winchester</b>	Below	Consistent	Consistent

For the lending test, SunTrust received a High Satisfactory rating for the state of Virginia. Performance in all limited-scope metropolitan assessment areas was weaker than the bank's performance in the state; however, two assessment areas (Lynchburg and Radford) were still considered satisfactory. In the Charlottesville, Harrisonburg, and Winchester assessment areas, weaker performance was attributable to lower levels of community development lending and poorer geographic distribution of loans. A lower level of community development lending was the cause of weaker performance in the Lynchburg assessment area, while in the Radford assessment area, the geographic distribution of loans was the contributing factor.

For the investment test, SunTrust received an Outstanding rating for the state of Virginia. Performance in the Lynchburg and Radford 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; however, both assessment areas were still considered satisfactory. The performance in the other three limited-scope metropolitan assessment areas was consistent with the bank's performance in the state.

For the service test, SunTrust received a Low Satisfactory rating for the state of Virginia. Performance in the Lynchburg assessment area was stronger than the bank's performance in the state because of a higher level of community development services and the accessibility of delivery systems. Performance in the Charlottesville, Harrisonburg, and Radford assessment areas was weaker than SunTrust Bank's statewide performance due to fewer community development services and the accessibility of delivery systems. Performance in the Winchester 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)

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The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE VIRGINIA NON-METROPOLITAN ASSESSMENT AREAS

- **Augusta Assessment Area (Buena Vista City, Lexington City, Staunton City, Waynesboro City, and Augusta and Rockbridge Counties)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 3.6% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$165.8 million in deposits in this assessment area, representing a market share of 7.9% and 1.6% of SunTrust Bank's total deposits in Virginia.
- **Culpeper Assessment Area (Culpeper and Orange Counties)**
  - As of December 31, 2012, SunTrust Bank operated four branches in the assessment area, representing 2.4% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$112.6 million in deposits in this assessment area, representing a market share of 11.0% and 1.1% of SunTrust Bank's total deposits in Virginia.
- **Eastern Shore of Virginia Assessment Area (Accomack and Northampton Counties)**
  - As of December 31, 2012, SunTrust Bank operated five branches in the assessment area, representing 3.0% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$142.9 million in deposits in this assessment area, representing a market share of 23.3% and 1.4% of SunTrust Bank's total deposits in Virginia.
- **Franklin City Assessment Area (Franklin City and Southampton County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.6% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$33.9 million in deposits in this assessment area, representing a market share of 17.0% and 0.3% of SunTrust Bank's total deposits in Virginia.
- **Shenandoah Assessment Area (Page and Shenandoah Counties)**
  - As of December 31, 2012, SunTrust Bank operated three branches in the assessment area, representing 1.8% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$111.8 million in deposits in this assessment area, representing a market share of 10.0% and 1.1% of SunTrust Bank's total deposits in Virginia.
- **Smyth Assessment Area (Smyth County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 0.6% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$48.1 million in deposits in this assessment area, representing a market share of 10.1% and 0.5% of SunTrust Bank's total deposits in Virginia.
- **South Boston Assessment Area (Halifax County)**
  - As of December 31, 2012, SunTrust Bank operated two branches in the assessment area, representing 1.2% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$96.8 million in deposits in this assessment area, representing a market share of 17.8% and 0.9% of SunTrust Bank's total deposits in Virginia.
- **West Piedmont Assessment Area (Martinsville City and Henry and Patrick Counties)**
  - As of December 31, 2012, SunTrust Bank operated six branches in the assessment area, representing 3.6% of its branches in Virginia.
  - As of June 30, 2012, SunTrust Bank had \$247.7 million in deposits in this assessment area, representing a market share of 15.8% and 2.4% of SunTrust Bank's total deposits in Virginia.



## Non-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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
<b>Augusta</b>	Below	Consistent	Consistent
<b>Culpeper</b>	Below	Consistent	Below
<b>Eastern Shore of Virginia</b>	Below	Below	Below
<b>Franklin City</b>	Below	Consistent	Below
<b>Shenandoah</b>	Below	Consistent	Below
<b>Smyth</b>	Below	Below	Below
<b>South Boston</b>	Below	Consistent	Consistent
<b>West Piedmont</b>	Below	Below	Consistent

For the lending test, performance in all limited-scope nonmetropolitan assessment areas was weaker than the bank's performance in the state; however, four of the eight assessment areas were still considered satisfactory (Augusta, Eastern Shore of Virginia, Shenandoah, and West Piedmont). In the Augusta, Shenandoah, Smyth, South Boston, and West Piedmont assessment areas, weaker performance was attributable to lower levels of community development lending and poorer geographic distribution of loans. Those factors as well as the distribution of loans by borrower income led to weaker performance in the Franklin City assessment area. A lower level of community development lending was the cause of weaker performance in the Culpeper assessment area, and in the Eastern Shore of Virginia assessment area, the geographic distribution of loans was the contributing factor.

For the investment test, performance in the Eastern Shore of Virginia, Smyth, and West Piedmont 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; however, all three of these assessment areas were still considered satisfactory. The performance in the other five limited-scope nonmetropolitan assessment areas was consistent with the bank's performance in the state.

For the service test, performance in the Culpeper, Eastern Shore of Virginia, Franklin City, Shenandoah, and Smyth assessment areas was weaker than SunTrust Bank's performance in the state due to fewer community development services and the accessibility of delivery systems. Performance in the other three limited-scope nonmetropolitan 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.

## West Virginia

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### **CRA RATING FOR WEST VIRGINIA: Satisfactory**<sup>539</sup>

**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:

- 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.
- Lending activity reflects adequate responsiveness to assessment area credit needs.
- 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 provides a relatively high level of community development services throughout the assessment areas.

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<sup>539</sup> For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

## West Virginia

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### SCOPE OF EXAMINATION

A full-scope review was conducted for one assessment area in the State of West Virginia:

- Charleston

A limited-scope review was conducted for the remaining one assessment area:

- Huntington

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 WEST VIRGINIA

SunTrust Bank has a relatively small presence in the State of West Virginia. Lending activity in West Virginia accounted for 0.2% of the bank's total lending activity, while deposits accounted for 0.1% of the bank's total deposits. As of June 30, 2012, SunTrust had \$138.6 million in deposits in West Virginia. Additionally, as of June 30, 2012, the bank ranked 42<sup>nd</sup>, among 82 insured institutions, in deposit market share with 0.5% of the deposits within the state. HMDA-reportable lending in West Virginia represented 0.3% of the bank's total HMDA-reportable lending, while small business lending represented 0.2% of SunTrust's total small business lending. As of December 31, 2012, SunTrust Bank operated eight branch offices in West Virginia representing 0.5% of the bank's total branches.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

The lending test rating for the State of West Virginia is Low Satisfactory. Given that the Charleston assessment area was the only area selected for a full-scope review and it comprises the vast majority of the bank's branches, deposits, and lending in the state, the overall statewide performance in West Virginia was derived from the bank's performance in the Charleston assessment area. The Charleston assessment area represents 92.0% of the deposits in the assessment areas in West Virginia as well as 87.5% of the branches. The Charleston assessment area also represents 88.2% of the HMDA loans and 98.5% of the small business loans in the state. During the review period, SunTrust reported a total of 66 (52.4%) small business loans and 60 (47.6%) HMDA loans in West Virginia; therefore, small business loans were given slightly greater weight in determining the lending test rating for West Virginia. Although the bank does originate a small number of small farm loans, it is not a major loan product for SunTrust Bank; 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 G-H.

#### *Lending Activity*

Lending levels reflect adequate responsiveness to the credit needs of the West Virginia assessment areas. According to the June 30, 2012 FDIC Summary of Deposits Report, SunTrust Bank ranked 42<sup>nd</sup> statewide in West Virginia in deposit market share with 0.5% of all deposits in the state. SunTrust Bank has a limited number of branches in just two assessment areas in the state, and has limited market presence statewide. The bank's lending levels, both HMDA- and CRA-reportable lending, reflect a small market share similar to its

## West Virginia

deposit base in the state. In 2011, the bank ranked 21<sup>st</sup> in CRA lending statewide with a 0.8% market share, while it ranked 44<sup>th</sup> in HMDA lending with a 0.2% market share statewide.

The following table shows lending activity from July 1, 2010 through December 31, 2012.

### Statewide Summary of Lending Activity Assessment Areas Located in West Virginia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	12	8.9%	\$2,269	9.4%
HMDA Refinance	20	14.8%	\$3,825	15.8%
HMDA Home Improvement	36	26.7%	\$206	0.9%
HMDA Multi-Family	0	0.0%	\$0	0.0%
<b>Total HMDA</b>	<b>68</b>	<b>50.4%</b>	<b>\$6,300</b>	<b>26.1%</b>
<b>Total Small Business</b>	<b>67</b>	<b>49.6%</b>	<b>\$17,860</b>	<b>73.9%</b>
<b>Total Farm</b>	<b>0</b>	<b>0.0%</b>	<b>\$0</b>	<b>0.0%</b>
<b>TOTAL LOANS</b>	<b>135</b>	<b>100.0%</b>	<b>\$24,160</b>	<b>100.0%</b>

Originations and Purchases

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

### *Geographic and Borrower Distribution*

The overall geographic distribution of SunTrust Bank's HMDA and small business loans is good. Additionally, the distribution of loans by borrower's income and revenue size of business is adequate. 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*

SunTrust Bank makes a relatively high level of community development loans in the West Virginia assessment areas. The bank made one community development loan totaling \$2.5 million during the review period that stabilized a designated disaster area. More information on community development lending can be found in the full-scope assessment area section.

### **Investment Test**

SunTrust's rating under the investment test in West Virginia is High Satisfactory when considering the bank's statewide performance and its overall presence in the state. SunTrust made significant use of qualified investments and contributions and exhibited good responsiveness to credit and community development needs through its investment activities in the Charleston assessment area.

## West Virginia

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The bank originated 11 qualified investments of approximately \$4.2 million and contributions of \$9,275 within the West Virginia assessment area. Of the 11 investments, four totaling \$963,900 were current period investments. The bank provided support for affordable housing for low- and moderate-income individuals through investments in LIHTC funds, along with the purchase of GNMA and other mortgage-backed securities and HUD bonds. The bank also assisted small businesses through the purchase of SBA 504 securities.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section.

### **Service Test**

The service test rating is High Satisfactory when considering SunTrust Bank's statewide performance in West Virginia.

#### ***Retail Services***

Delivery systems, including ATMs and branch office locations, are accessible to SunTrust 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 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***

SunTrust Bank provides a relatively high level of community development services that benefit residents and small businesses of the assessment areas. More information on community development services can be found in the full-scope assessment area section.

## Charleston, West Virginia

### METROPOLITAN AREA

(Full Scope Review)

#### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON, WV ASSESSMENT AREA

The Charleston assessment area is located in the Charleston, West Virginia MSA (Charleston MSA). The Charleston MSA is the second largest MSA in the state of West Virginia. SunTrust Bank's assessment area includes Kanawha County, which is inside the Charleston MSA and Putnam and Cabell counties, which are outside the MSA. The largest city located in SunTrust Bank's assessment area is Charleston, West Virginia. The assessment area consists of 63 census tracts; none are low-income, while 13, or 20.6%, are moderate-income. SunTrust operates seven branch offices in the assessment area as of December, 31, 2012.

#### Population and Employment Statistics

The population of the Charleston assessment area was 344,868 in 2010. Between 2000 and 2010, population in the assessment area decreased slightly by 3,578 individuals or about 1%. Kanawha County, the largest county in the assessment area, lost 3.5% of its population between 2000 and 2010, and in 2010, the county's population was 193,063. Putnam County, on the other hand, grew by 7.5% over the decade.<sup>540</sup>

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 2010, 2011 and 2012 for the Charleston MSA. The chart provides a range of the estimated median family income for each income category (low, moderate, middle, and upper). As shown, the estimated median family income increased \$2,300 or approximately a 4.4%, from 2010 to 2012.

#### **Borrower Income Levels Charleston, WV MSA**

HUD Estimated Median Family Income		Low 0 - 49.99%		Moderate 50% - 79.99%		Middle 80% - 119.99%		Upper 120% - & above	
<b>2010</b>	<b>\$52,600</b>	0	- \$26,299	\$26,300	- \$42,079	\$42,080	- \$63,119	\$63,120	- & above
<b>2011</b>	<b>\$54,200</b>	0	- \$27,099	\$27,100	- \$43,359	\$43,360	- \$65,039	\$65,040	- & above
<b>2012</b>	<b>\$54,900</b>	0	- \$27,449	\$27,450	- \$43,919	\$43,920	- \$65,879	\$65,880	- & above

Since 2000, the percentage of assessment area residents receiving food stamps has been rising. In Cabell County, 19.4% of the population received food stamps in 2010, followed by Kanawha County, with 17.4% of the population receiving food stamps. Poverty is a significant problem in the assessment area. The poverty rates in 2010 for Kanawha and Cabell counties were at 14.1% and 21.5% respectively. The poverty rate in the city of Charleston was 16.4%. Putnam County has the lowest poverty in the Charleston MSA at 9.8%.<sup>541</sup>

<sup>540</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 28, 2013); available from <http://policymap.com>

<sup>541</sup> US Census Bureau. Accessed through PolicyMap (accessed on March 28, 2013); available from <http://policymap.com>

## Charleston, West Virginia

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### Housing Characteristics

The assessment area reported one of the lowest mortgage delinquency and foreclosures rates throughout the recession.<sup>542</sup> Furthermore, Charleston has been ranked as having one of the strongest housing markets in the country since the recession. One reason mentioned for the strong market is the influx of retirees moving to the Charleston area given its affordable cost of living. Home prices in the Charleston MSA have been steadily increasing. According to the National Association of Realtors, home prices in rose slightly between 2010 and 2011, from \$129,100 to \$129,800 but then jumped significantly in 2012 to \$132,300.<sup>543</sup>

While home prices have been relatively stable, new home residential building permits declined significantly from pre-recession levels in the assessment area. In 2007, there were 559 housing permits issued in compared to 328 in 2011; a 41% decrease.<sup>544</sup> Home sales have also declined in the assessment area. In Kanawha County, sales fell by 39% between 2007 and 2011 before rebounding slightly in 2012. In 2012, there were 1,618 home sales in the county, compared to 2,549 prior to the recession.<sup>545</sup>

Census data indicates that there were 116,288 housing units located in the assessment area in 2011, of which 66.1% were owner-occupied, 22.9% were rental, and 11% 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 or vacant, indicating reduced opportunities for mortgage origination in these geographies. In 2010, the median age of housing stock across the assessment area was approximately 42 years, compared to 57 in moderate-income tracts.<sup>546</sup> It appears that due to shifts in census tract demographics, the low-income census tracts do not have any housing data available.

The assessment area's overall affordability ratio is 43.2 compared to the state of West Virginia at 40.6, indicating that housing is slightly more affordable in the assessment area than elsewhere in the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable. Overall, however, Charleston is a very affordable region for housing.

### Employment and Economic Conditions

The assessment area owes much of its past and future prosperity to its reputation as a transportation and distribution hub. Due to the river port and interstate hub, the transportation routes have brought and kept industry in the region when other parts of West Virginia were troubled by the same issues that the national economy was facing since the recession of 2008. The assessment area is more insulated from the boom-or-bust coal industry due to its diversity of natural resources and its importance in the eastern and central states' waterways systems, moving goods to the Gulf of Mexico via the Ohio and Mississippi rivers. In addition, the chemical industry has been an economic strength in the assessment area which has provided a large, stable employment base for many years. Union Carbide Corporation, Monsanto, and Clearon Corporation are among a few of the companies with chemical-connected facilities in the assessment area.<sup>547</sup>

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<sup>542</sup> The State Journal (accessed on April 1, 2013); available from <http://www.statejournal.com>

<sup>543</sup> National Association of Realtors. "Metropolitan Median Area Prices and Affordability" (accessed on June 19 2013); available from: <http://www.realtor.org/sites/default/files/reports/2013/embargoes/hai-5-9-frgkltio/metro-home-prices-q1-2013-single-family-2013-05-09.pdf>

<sup>544</sup> US Census Bureau, Residential Construction Branch. Accessed through PolicyMap. (accessed on June 19, 2013); available at: <http://www.policymap.com>

<sup>545</sup> Boxwood Means. Accessed through PolicyMap (accessed on March 28, 2013); available from <http://policymap.com>

<sup>546</sup> FRB Atlanta calculations of 2010 American Community Survey data.

<sup>547</sup> City-Data (accessed on March 28, 2013); available from <http://city-data.com>



## Charleston, West Virginia

According to 2011 REIS data, total employment in the assessment area was approximately 176,361 jobs with employment concentrated in the following industries: government and government enterprises, health care and social science, retail trade, mining, and professional, scientific, and social services. Some of the major employers in the assessment area include local and state government, the Charleston Area Medical Center, Kanawha County School District, Thomas Memorial Hospital, Frontier, Toyota, and various coal companies.<sup>548</sup>

With respect to job loss, from 2007 until 2010, the unemployment rate doubled, increasing from 3.6% to 7.6%. As noted in the table below, economic conditions have been improving, and the unemployment rate has declined over the past two years to 6.9%. The unemployment rate is below the state's unemployment rate of 7.3% in 2012.

### Unemployment Rates

Assessment Area: WV Charleston

Area	Years - Annualized		
	2010	2011	2012
Kanawha Co.	7.2	7.0	6.4
Putnam Co.	7.1	6.9	5.8
Charleston MSA	7.6	7.3	6.9
<b>West Virginia</b>	<b>8.5</b>	<b>8.0</b>	<b>7.3</b>

Not Seasonally Adjusted

Source: Bureau of Labor Statistics

### Competition

The assessment area is an active banking market that includes various sizes of financial institutions ranging from community banks to large national financial institutions. According to the June 30, 2012 FDIC Summary of Deposits Report, Branch Banking and Trust Company holds the highest deposit market share with nearly 26.4% of the deposits and has 16 branches in the market area. SunTrust holds nearly 1.8% of the deposit market share and has eight branches in the market area.

SunTrust ranked 19<sup>th</sup> out of 40 CRA reporters in 2010 with just over 1% of the CRA loans in the market area. In 2011, SunTrust ranked 20<sup>th</sup> out of 46 CRA reporters with nearly 1% of the CRA loans. American Express Bank, FSB was the top CRA lender in the market for both years.

SunTrust ranked 40<sup>th</sup> out of 156 HMDA reporters in 2010 with approximately 0.2% of total loans and 38<sup>th</sup> out of 159 HMDA in 2011 reporters with 0.3% of the HMDA loans. Branch Banking & Trust Company, City National Bank of West Virginia, Wells Fargo, Bank of America, and JP Morgan Chase were the top HMDA lenders in the market.

### Community Contacts and Community Development Opportunities

The Neighborhood Stabilization Program (NSP) was established under HUD for the purpose of stabilizing communities that have suffered from foreclosures and abandonment through the acquisition and rehabilitation

<sup>548</sup> Charleston Area Alliance. "Our Community." (accessed on July 24, 2013); available at: <http://www.charlestonareaalliance.org/community-development/our-community/>

## Charleston, West Virginia

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of existing housing units or the redevelopment of vacant or blighted structures. Through two rounds of NSP funding, West Virginia received \$19.6 million in NSP Round 1, plus an additional \$5.0 million in NSP3 funding.<sup>549</sup> The counties of Kanawha, Cabell and Putnam received first and second priority with respect to the use of NSP funds. West Virginia Development Office, West Virginia Housing Development Fund (WVHDF) and the Governor's Office of Economic Opportunity (GOEO) collaborated to administer NSP funds.

With respect to housing affordability, a report released by the National Low Income Housing Coalition entitled *Out of Reach 2013* reports that metropolitan Charleston has a housing wage of \$12.00 or \$24,960 annual income.<sup>550</sup> This is the amount necessary to afford a two-bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$624, while spending no more than 30% of income on housing costs. Interestingly, the housing wage is on par with the estimated mean (average) wage for a renter in the area. This further concludes that a renter could have affordable rent with only 40 hours per week, 52 weeks per year, which is typically not the circumstance in most localities.

In 2010, 17.3% of the population in Kanawha County and 19.4% of Cabell County received food stamps; these numbers are on average with the statewide level of 18.6%.<sup>551</sup> According to the FDIC's 2009 National Survey of Unbanked and Underbanked Households, it reports that 5.8% of households in the Charleston, WV MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.<sup>552</sup> Meanwhile, 17.9% of households are considered underbanked, meaning they have a deposit account but they also rely on alternative financial services providers on a regular basis.

One organization working to increase financial stability and economic empowerment for residents in Kanawha, Cabell, and Putnam counties is KISRA (Kanawha Institute for Social Research & Action, Inc.). KISRA's economic empowerment initiative consists of four programs: Financial Fitness, KISRA Homeownership, WVIDA Initiative, and a Microloan Program. The Financial Fitness program includes credit counseling and classes on a variety of topics to improve an individual's financial picture and access to credit. The Homeownership program includes several components such as homebuyer education, down-payment assistance, and foreclosure prevention. Lastly, KISRA offers microloans and is the only micro-lender serving Charleston and Kanawha County.

Related to community development opportunities for small businesses, the US Department of the Treasury approved West Virginia for \$13.1 million of funding under the State Small Business Credit Initiative (SSBCI). West Virginia is using the funds as a source of capital for its new West Virginia Capital Access Program (WVCAP). The funds are made available through eight program participants, which then fund the businesses. To date, program participants have closed 23 transactions valued at \$5.9 million and leveraging an additional \$29.6 million in additional private capital. This program is an opportunity for West Virginia financial institutions to partner with program participants and make loans that they would otherwise not make due to a borrower's risk profile. This program also has funds to provide businesses with operational or technical assistance. It is important to also note that there are three CDFIs serving the Charleston MSA for banks to partner with, two of which are WVCAP program participants.

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<sup>549</sup> US Department of Housing and Urban Development, Neighborhood Stabilization Program Resource Exchange. (Accessed on July 16, 2013); Available at: <https://hudnsphelp.info/index.cfm>

<sup>550</sup> Out of Reach 2013, Low Income Housing Coalition, (Accessed on July 16, 2013); available at: <http://nlihc.org/oor/2013>

<sup>551</sup> US Census' Small Area Income & Poverty Estimates. Accessed through PolicyMap. Available at: [www.policymap.com](http://www.policymap.com). Accessed July 16, 2013.

<sup>552</sup> Bank On. 2009 FDIC National Survey of Unbanked and Underbanked Households data through Research Your Community: Charleston, MSA, W.VA. Available: <http://webtools.joinbankon.org/community/search>. (Accessed July 16, 2013.)

## Charleston, West Virginia

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A new model for community development is being led by The West Virginia Community Development Hub (Hub). The Hub is a statewide non-profit organization that acts as catalyst for community development and is currently working with several communities from around the state. Its approach includes communicating with community development stakeholders to identify best practices, issues and gaps; and building local capacity of communities and organizations in order to implement locally-desired community development plans.

### Demographic Characteristics

The following tables provide the demographic information for the assessment area used to analyze SunTrust Bank's CRA performance. The first table is based 2000 census information and used for the analysis of 2010 and 2011 CRA performance. The second table is based on 2010 census data and used for the analysis of 2012 CRA performance.

# Charleston, West Virginia

## Combined Demographics Report

Assessment Area: WV Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.6	236	0.3	138	58.5	13,444	18.8
Moderate-income	9	14.8	5,840	8.2	1,196	20.5	12,009	16.8
Middle-income	36	59.0	45,723	64.1	5,080	11.1	14,447	20.3
Upper-income	15	24.6	19,542	27.4	939	4.8	31,441	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>61</b>	<b>100.0</b>	<b>71,341</b>	<b>100.0</b>	<b>7,353</b>	<b>10.3</b>	<b>71,341</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	909	94	0.1	10.3	740	81.4	75	8.3
Moderate-income	10,867	5,755	7.4	53.0	3,991	36.7	1,121	10.3
Middle-income	72,775	49,915	64.5	68.6	16,844	23.1	6,016	8.3
Upper-income	30,858	21,669	28.0	70.2	7,246	23.5	1,943	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>115,409</b>	<b>77,433</b>	<b>100.0</b>	<b>67.1</b>	<b>28,821</b>	<b>25.0</b>	<b>9,155</b>	<b>7.9</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,457	10.7	1,231	10.3	154	16.4	72	11.2
Moderate-income	1,336	9.9	1,104	9.2	170	18.1	62	9.6
Middle-income	6,623	48.8	5,886	49.1	399	42.5	338	52.4
Upper-income	4,147	30.6	3,759	31.4	215	22.9	173	26.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13,563</b>	<b>100.0</b>	<b>11,980</b>	<b>100.0</b>	<b>938</b>	<b>100.0</b>	<b>645</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>88.3</b>		<b>6.9</b>		<b>4.8</b>
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	2.8	4	2.9	0	0.0	0	0.0
Moderate-income	3	2.1	3	2.2	0	0.0	0	0.0
Middle-income	96	67.6	94	67.6	2	66.7	0	0.0
Upper-income	39	27.5	38	27.3	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>142</b>	<b>100.0</b>	<b>139</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>97.9</b>		<b>2.1</b>		<b>.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Charleston, West Virginia

## Combined Demographics Report

Assessment Area: WV Charleston WV

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	12,294	18.4
Moderate-income	13	20.6	8,127	12.1	1,439	17.7	11,696	17.5
Middle-income	34	54.0	39,866	59.5	3,913	9.8	13,828	20.6
Upper-income	16	25.4	19,000	28.4	962	5.1	29,175	43.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	63	100.0	66,993	100.0	6,314	9.4	66,993	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	18,591	8,660	11.3	46.6	7,240	38.9	2,691	14.5
Middle-income	66,095	45,237	58.9	68.4	13,282	20.1	7,576	11.5
Upper-income	31,602	22,962	29.9	72.7	6,095	19.3	2,545	8.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	116,288	76,859	100.0	66.1	26,617	22.9	12,812	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	3,547	27.5	2,995	26.4	350	38.8	202	32.3
Middle-income	5,431	42.1	4,872	42.9	316	35.1	243	38.9
Upper-income	3,907	30.3	3,492	30.7	235	26.1	180	28.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,885	100.0	11,359	100.0	901	100.0	625	100.0
Percentage of Total Businesses:			88.2		7.0		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	12	8.4	12	8.5	0	0.0	0	0.0
Middle-income	93	65.0	91	64.5	2	100.0	0	0.0
Upper-income	38	26.6	38	27.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	143	100.0	141	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.6		1.4		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Charleston, West Virginia

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### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

#### Lending Test

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

SunTrust Bank is both a small business and HMDA lender. During the review period, the bank reported 66 (52.4%) small business loans compared to 60 (47.6%) HMDA loans in the Charleston assessment area. Therefore, small business lending was given slightly more weight than HMDA lending in determining SunTrust Bank's lending test rating. The Charleston assessment area contains 0.2% of SunTrust Bank's total HMDA lending, and 0.2% of the bank's total small business lending by number of loans. In comparison, about 0.1% of SunTrust Bank's total deposits are in this assessment area.

Details of SunTrust Bank's HMDA and small business lending and information regarding lending by peers can be found in Appendix G.

#### *Geographic Distribution of Loans*

SunTrust Bank's geographic distribution of lending in the Charleston assessment area 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. During the 2010-2011 review period, the Charleston assessment area contained one low-income census tract. However, due to the census tract changes related to the 2010 census realignment, the number of low-income census tracts was reduced to zero for the 2012 review period. Therefore, the low-income tract geographic distribution for the assessment area is based on the 2010-2011 review period. Performance context information, 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, was considered when assessing SunTrust Bank's lending performance. The performance of the aggregate lenders was also considered.

SunTrust Bank originated only four HMDA-reportable loans during the review period in low-income tracts, where just 0.1% of owner-occupied units were located in 2010 and 2011; aggregate lenders also had very low lending levels of HMDA-reportable loans at just 0.2% in low-income tracts. According to 2000 census demographic information, 81.4% of the housing units in these tracts are rental units and 8.3% are vacant units. Additionally, 58.5% of the families in low-income census tracts live below the poverty level. Considering these factors, opportunities to lend in low-income tracts is somewhat diminished. Due to the low level of owner-occupied units, as well as limited aggregate activity, SunTrust Bank's HMDA lending performance in low-income tracts is adequate, with minimal weight given to these product categories in low-income tracts.

#### *Small Business Loans*

SunTrust Bank's small business lending in low-income census tracts is excellent. In 2010 and 2011, the bank originated 11 (20.4%) out of 54 small business loans in low-income census tracts, where 10.3% of the small businesses in the assessment area are located. As previously mentioned, there were no low-income tracts in the assessment area for the 2012 review period. Additionally, SunTrust's small business lending significantly exceeded the aggregate performance in 2011.

## Charleston, West Virginia

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SunTrust's small business lending in moderate-income census tracts is good. SunTrust Bank's small business lending in moderate-income tracts was greater than the percentage of small businesses located in these tracts throughout the review period. Additionally, SunTrust's small business lending exceeded the aggregate in 2011.

SunTrust's small business lending in middle-income tracts was less than the percentage of small businesses in these tracts throughout the review period. Additionally, lending in upper-income tracts was comparable to or less than the percentage of small businesses in upper-income tracts throughout the review period.

### Home Purchase Loans

Home purchase lending in moderate-income census tracts is poor. SunTrust Bank did not originate any of its home purchase loans in moderate-income tracts in 2010 or 2011, where 7.4% of owner-occupied units in the assessment area are located. The bank originated just one home purchase loan in a moderate-income tract in 2012. In 2011, 3.7% of aggregate lending was in moderate-income tracts.

SunTrust Bank's home purchase lending in middle-income tracts was above the percentage of owner-occupied units in these tracts in 2010 and 2011, but below the percentage of owner-occupied units in those tracts in 2012. SunTrust Bank's lending in upper-income tracts was below the percentage of owner-occupied units in upper-income tracts in 2010 and 2011, but above the percentage of owner-occupied units in 2012.

### Home Refinance Loans

Home refinance lending in moderate-income census tracts is poor. In 2010 and 2011, SunTrust Bank did not originate any of its home refinance loans in moderate-income tracts, where 7.4% of owner-occupied units in the assessment area are located. The bank originated just two home refinance loans in moderate-income tracts in 2012. In 2011, 4.2% of aggregate lending was in moderate-income tracts.

SunTrust's refinance lending in middle-income tracts was above the percentage of owner-occupied units in these tracts in 2010 and 2011, but below the percentage of owner-occupied units in those tracts in 2012. Additionally, the refinance lending in upper-income tracts was below the percentage of owner-occupied units throughout the review period.

### Home Improvement Loans

Home improvement lending in moderate-income census tracts was adequate. SunTrust Bank's home improvement lending in moderate-income tracts was below the percentage of owner-occupied units in moderate-income tracts in 2010 and 2011, but was above the percentage of owner-occupied units in 2012. Most recently, in 2012, the bank originated six out of 20 loans, or 30.0%, in moderate-income census tracts, which was greater than the 11.3% of owner-occupied units in those tracts. In 2011, the bank's performance exceeded the aggregate.

SunTrust's home improvement lending in middle-income tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. SunTrust Bank's lending in upper-income tracts was greater than the percentage of owner-occupied units in upper-income tracts in 2010 and 2011, but less than the percentage of owner-occupied units in 2012.

### ***Lending to Borrowers of Different Incomes 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.



## Charleston, West Virginia

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### Small Business Lending

SunTrust Bank's distribution of small business lending by business revenue size is adequate. Throughout the review period, SunTrust Bank's small business lending was less than the percentage of small businesses in the assessment area. However, SunTrust Bank's small business lending was just slightly below the aggregate in 2011. Additionally, in 2010 and 2011, SunTrust originated 74.1% of its small business loans in amounts of \$250,000 or less, which typically represents loan amounts requested by very small businesses.

### Home Purchase Loans

SunTrust Bank's home purchase lending to low-income borrowers is adequate. The bank's home purchase lending to low-income borrowers exceeded the percentage of low-income families in the assessment area in 2010 and 2011, but fell below the percentage of low-income families in 2012. SunTrust Bank's performance exceeded aggregate performance to low-income borrowers; however, SunTrust's volume of lending was very low in this product category in the assessment area.

Home purchase lending to moderate-income borrowers is poor. SunTrust Bank's home purchase lending to moderate-income borrowers was above the percentage of moderate-income families in the assessment area throughout the review period; however, this performance was based on a limited volume of lending in this product category. The bank originated one home purchase loan to a moderate-income borrower in 2010 and two loans in 2012. Given that SunTrust did not originate any loans to moderate-income borrowers in 2011, the bank's performance was significantly below aggregate performance at 18.8%.

Home purchase lending to middle-income borrowers was less than the percentage of middle-income families in 2010 and 2011, but greater than the percentage of middle-income families in 2012. Lending to upper-income borrowers was greater than the percentage of upper-income families in 2010 and 2011, but less than the percentage of upper-income families in 2012.

### Home Refinance Loans

SunTrust Bank's home refinance lending to low-income borrowers is adequate. The bank's performance exceeded the percentage of low-income families in the assessment area throughout the review period. SunTrust's performance was also greater than aggregate performance in 2011; however, the bank's performance was based on a limited level of lending of this product category in the assessment area.

SunTrust Bank's home refinance lending to moderate-income borrowers is adequate. The bank's performance was below the percentage of moderate-income families in the assessment area in 2010 and 2011, but improved to above the percentage of moderate-income families in 2012. Additionally, the bank's performance was greater than aggregate performance in 2011, although the bank's performance was based on a limited level of lending in this product category in the assessment area.

Lending to middle-income borrowers was greater than the percentage of middle-income families in 2010 and 2011, but less than the percentage of middle-income families in 2012. Throughout the review period, lending to upper-income borrowers was less than the percentage of upper-income families in the assessment area.

### Home Improvement Loans

SunTrust Bank's home improvement lending to low-income borrowers is adequate. SunTrust Bank's home improvement lending to low-income borrowers was slightly less than the percentage of low-income families in the assessment area in 2010 and 2011, but improved in 2012. SunTrust Bank's performance exceeded aggregate performance in 2011, but this was based on a limited volume of home improvement lending to low-income borrowers in this assessment area.

## Charleston, West Virginia

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SunTrust Bank's home improvement lending to moderate-income borrowers is good. Throughout the review period, SunTrust Bank's performance exceeded the percentage of moderate-income borrowers in the assessment area. Additionally, SunTrust Bank's percentage of home improvement lending to moderate-income borrowers exceeded aggregate performance in 2011; however, SunTrust Bank's performance that year was based on a low volume of home improvement lending.

Throughout the review period, home improvement lending to middle- and upper-income borrowers was less than the percentage of middle- and upper-income families, respectively, in the assessment area.

### ***Community Development Lending***

SunTrust Bank makes a relatively high level of community development loans in the Charleston, West Virginia assessment area given its presence in the market. The bank made one community development loan totaling \$2.5 million during the review period that helped stabilize a business located in a designated disaster area, allowing the business to maintain operations and retain employees. This activity is responsive to local community credit needs.

### **Investment Test**

SunTrust's performance under the investment test in the Charleston assessment area is good. The bank had eight investments totaling \$3.4 million, including two current period investments totaling \$694,667. The bank provided support for affordable housing for low- and moderate-income individuals through investment in LIHTC funds, as well as purchases of GNMA-backed securities, other mortgage-backed securities, and HUD bonds. The bank also assisted small businesses through the purchase of SBA 504 securities.

The bank made 12 contributions totaling \$9,275. All of the contributions supported community services to low- and moderate-income individuals. Local community credit and community development needs include, but are not limited to, job creation, affordable housing, and community services targeted to low- and moderate-income individuals. SunTrust's investments and contributions exhibit responsiveness to several of these identified needs in Charleston.

### **Service Test**

SunTrust Bank's service test performance in the Charleston assessment area is good. SunTrust Bank's retail and community development services reflect good responsiveness to the needs of the assessment area.

### ***Retail Services***

SunTrust Bank's delivery systems are accessible to SunTrust Bank's geographies and individuals of different income levels in its assessment area. The distribution of seven branch offices and seven ATMs as of December 31, 2012, was compared to the distribution of households and businesses among the tract categories within the assessment area. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, SunTrust Bank did not open or close any branches in the Charleston 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. SunTrust Bank offers weekend and extended hours at the majority 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.

## Charleston, West Virginia

### Geographic Distribution of Branches

Assessment Area: WV Charleston

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed	#	#				#	#	Open	Closed	#	#	#	#	#	#					
					#	%	#											%	#	%	#	%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	3	42.9%	0	0	0	3	2	Total	3	42.9%	3	42.9%	0	0	0	0.0%	0	0	13	20.6%	15.4%	27.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	2	28.6%	0	0	0	2	2	Total	2	28.6%	2	28.6%	0	0	0	0.0%	0	0	34	54.0%	56.6%	42.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	2	28.6%	0	0	0	2	2	Total	2	28.6%	2	28.6%	0	0	0	0.0%	0	0	16	25.4%	28.1%	30.3%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	7	100.0%	0	0	0	7	6	Total	7	100.0%	7	100.0%	0	0	0	0.0%	0	0	63	100.0%	100.0%	100.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

### Community Development Services

SunTrust Bank provides a relatively high level of community development services in the assessment area. During the review period, SunTrust Bank employees provided 181 service hours in various capacities for community development organizations, by participating in 34 different community development services. Many of the community development services focused on education and affordable housing that aid low- and moderate-income geographies and low- and moderate-income individuals. In addition, SunTrust Bank employees served on the boards of directors and committees of community organizations which provide services in low- and moderate-income geographies to low- and moderate-income individuals. In particular, SunTrust employees served on the board of an affordable housing organization that specializes in financing affordable housing for low- and moderate-income individuals.

## Metropolitan Areas (Limited Review)

The following metropolitan assessment area was reviewed using limited-scope examination procedures.

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE WEST VIRGINIA METROPOLITAN ASSESSMENT AREA

- **Huntington Assessment Area (Cabell County)**
  - As of December 31, 2012, SunTrust Bank operated one branch in the assessment area, representing 12.5% of its branches in West Virginia.
  - As of June 30, 2012, SunTrust Bank had \$11.0 million in deposits in this assessment area, representing a market share of 0.5% and 8.0% of SunTrust Bank's total deposits in West Virginia.

### 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 SunTrust Bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding this area.

Metropolitan Assessment Area			
Assessment Area	Lending Test	Investment Test	Service Test
Huntington	Below	Above	Below

For the lending test, SunTrust received a Low Satisfactory rating for the state of West Virginia. Weaker performance in the limited-scope assessment area as compared to the bank's performance in the state was attributable to a lower level of community development lending and poorer geographic distribution of loans. For the investment test, SunTrust received a High Satisfactory rating for the state. Investment test performance in the limited-scope assessment area was stronger than the bank's statewide performance. For the service test, SunTrust received a High Satisfactory rating for the state. Performance was weaker in the limited-scope assessment area due to fewer community development services and the accessibility of delivery systems.

The performance in the limited-scope assessment area did not affect the overall state rating.

## Non-Metropolitan Areas (Limited Review)

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SunTrust does not operate in any nonmetropolitan areas in West Virginia; consequently, no nonmetropolitan assessment areas were reviewed using limited-scope procedures.

## Appendices

### APPENDIX A: SCOPE OF THE EXAMINATION

SCOPE OF EXAMINATION			
<b>TIME PERIOD REVIEWED</b>			
Lending: July 1, 2012 to December 31, 2012			
Investments, CD Loans, and Services: October 1, 2010 to December 31, 2012			
<b>FINANCIAL INSTITUTION</b>			<b>PRODUCTS REVIEWED</b>
SunTrust Bank – Atlanta, Georgia			HMDA Lending & Small Business
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>	
N/A	N/A	None	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
<b>ALABAMA</b>			
Florence, MSA #22520	Full-Scope Review		
<b>FLORIDA</b>			
Citrus Sumter	Limited-Scope Review		
Daytona, MSA 19660	Limited-Scope Review		
Ft. Myers, MSA 15980	Limited-Scope Review		
Ft. Walton, MSA 18880	Limited-Scope Review		
Gainesville, MSA 23540	Limited-Scope Review		
Jackson (FL)	Limited-Scope Review		
Jacksonville, MSA 27260	Limited-Scope Review		
Lakeland, MSA 29460	Limited-Scope Review		
Melbourne, MSA 37340	Full-Scope Review		

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<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Miami, MSAs 22744, 33124, 48424	Full-Scope Review		
Middle Florida	Limited-Scope Review		
Naples, MSA 34940	Limited-Scope Review		
Ocala, MSA 36100	Limited-Scope Review		
Orlando, MSA 36740	Full-Scope Review		
Palm Coast, MSA 37380	Limited-Scope Review		
Panama City, MSA 37460	Limited-Scope Review		
Pensacola, MSA 37860	Limited-Scope Review		
Port St. Lucia, MSA 38940	Limited-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		
Vero Beach, MSA 42680	Limited-Scope Review		
Walton	Limited-Scope Review		
<b>GEORGIA</b>			
Albany, MSA 10500	Limited-Scope Review		
Appling Wayne	Limited-Scope Review		
Athens, MSA 12020	Limited-Scope Review		
Atlanta, MSA 12060	Full-Scope Review		



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<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Augusta (GA), MSA 12260	Full-Scope Review		
Brunswick, MSA 15260	Limited-Scope Review		
Central Georgia	Limited-Scope Review		
Coffee Ware	Limited-Scope Review		
Columbus, MSA 17980	Limited-Scope Review		
Dalton, MSA 19140	Limited-Scope Review		
Fannin Lumpkin	Limited-Scope Review		
Gainesville, MSA 23580	Limited-Scope Review		
Gordon	Limited-Scope Review		
Macon, MSA 31420	Limited-Scope Review		
Polk	Limited-Scope Review		
Rome, MSA 400660	Limited-Scope Review		
Savannah, MSA 42340	Full-Scope Review		
South Georgia	Limited-Scope Review		
Troup	Limited-Scope Review		
Valdosta, MSA 46660	Limited-Scope Review		
Warner Robins, MSA 47580	Limited-Scope Review		
<b>MARYLAND</b>			
Baltimore, MSA 12580	Full-Scope Review		

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<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Eastern Shore of Maryland	Limited-Scope Review		
Kent	Limited-Scope Review		
<b>NORTH CAROLINA</b>			
Asheville, MSA 11700	Limited-Scope Review		
Burlington, MSA 15500	Limited-Scope Review		
Charlotte, MSA 16740	Full-Scope Review		
Cleveland	Limited-Scope Review		
Durham, MSA 20500	Full-Scope Review		
Granville	Limited-Scope Review		
Greensboro, MSA 24660	Full-Scope Review		
Harnett Moore	Limited-Scope Review		
Hickory, MSA 25860	Limited-Scope Review		
Jackson (NC)	Limited-Scope Review		
Raleigh, MSA 39580	Full-Scope Review		
Western Central North Carolina	Limited-Scope Review		
Wilmington, MSA 48900	Limited-Scope Review		
Winston Salem, MSA 49180	Limited-Scope Review		
<b>SOUTH CAROLINA</b>			
Anderson, MSA 11340	Full-Scope Review		
Beaufort	Limited-Scope Review		
Charleston (SC), MSA 16700	Full-Scope Review		

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<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Cherokee	Limited-Scope Review		
Columbia, MSA 17900	Limited-Scope Review		
Greenville, MSA 24860	Full-Scope Review		
Greenwood	Limited-Scope Review		
Oconee	Limited-Scope Review		
Spartanburg, MSA 43900	Limited-Scope Review		
<b>TENNESSEE</b>			
Cleveland, MSA 17420	Limited-Scope Review		
Cookeville	Limited-Scope Review		
Franklin (TN)	Limited-Scope Review		
Giles Lawrence	Limited-Scope Review		
Hardin	Limited-Scope Review		
Johnson City, MSA 27740	Limited-Scope Review		
Kingsport, MSA 28700	Limited-Scope Review		
Knoxville, MSA 28940	Full-Scope Review		
Morristown, MSA 34100	Limited-Scope Review		
Nashville, MSA 34980	Full-Scope Review		
Sevier	Limited-Scope Review		
<b>VIRGINIA</b>			
Augusta (VA)	Limited-Scope Review		

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<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
<b>ASSESSMENT AREA</b>	<b>TYPE OF EXAMINATION</b>	<b>BRANCHES VISITED</b>	<b>OTHER INFORMATION</b>
Charlottesville, MSA 16820	Limited-Scope Review		
Culpeper	Limited-Scope Review		
Eastern Shore of Virginia	Limited-Scope Review		
Franklin City	Limited-Scope Review		
Hampton Roads, MSA 47620	Full-Scope Review		
Harrisonburg, MSA 25500	Limited-Scope Review		
Lynchburg, MSA 31340	Limited-Scope Review		
Radford, MSA 13980	Limited-Scope Review		
Richmond, MSA 40060	Full-Scope Review		
Roanoke, MSA 40220	Full-Scope Review		
Shenandoah	Limited-Scope Review		
Smyth	Limited-Scope Review		
South Boston	Limited-Scope Review		
West Piedmont	Limited-Scope Review		
Winchester, MSA 49020	Limited-Scope Review		
<b>WEST VIRGINIA</b>			
Charleston (WV), MSA 16620	Full-Scope Review		
Huntington, MSA 26580	Limited-Scope Review		
<b>MULTISTATE ASSESSMENT AREAS</b>			
Chattanooga, MSA 16860	Full-Scope Review		
Memphis, MSA 32820	Full-Scope Review		

## Appendices

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Washington DC, MSAs 47894, 13644	Full-Scope Review		

## Appendices

### APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

<b>State or Multistate Metropolitan Area Name</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall State or Multistate Metropolitan Area Rating</b>
Alabama	Low Satisfactory	Low Satisfactory	Needs to Improve	Needs to Improve
Florida	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Georgia	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Maryland	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
North Carolina	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
South Carolina	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Tennessee	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Virginia	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
West Virginia	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Chattanooga (Multi)	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Memphis (Multi)	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Washington DC (Multi)	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

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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.

## Appendices

### 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 **SunTrust Bank** prepared by the **Federal Reserve Bank of Atlanta**, the institution's supervisory agency, as of **March 11, 2013**. 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: INSTITUTION AND INVESTMENT TABLES

#### Summary of Lending Activity - 7/1/2010 -12/31/2011

Loan Type	#	%	\$(000s)	%
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	4,405	--	\$29,642	--
Home Purchase	5,720	--	\$2,394,086	--
Multi-Family Housing	34	--	\$17,923	--
Refinancing	5,829	--	\$3,203,152	--
<b>Total HMDA related</b>	<b>15,988</b>	<b>42</b>	<b>\$5,644,803</b>	<b>57</b>
Small Business	22,324	--	\$4,193,488	--
<b>Total Small Business related</b>	<b>22,324</b>	<b>58</b>	<b>\$4,193,488</b>	<b>43</b>
Small Farm	93	--	\$20,477	--
<b>Total Small Farm related</b>	<b>93</b>	<b>0</b>	<b>\$20,477</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>38,405</b>	<b>100</b>	<b>\$9,858,768</b>	<b>100</b>

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

#### Summary of Lending Activity - 2012

Loan Type	#	%	\$(000s)	%
<b>Total Consumer related</b>	<b>0</b>	<b>0</b>	<b>\$0</b>	<b>0</b>
Home Improvement	5,281	--	\$51,300	--
Home Purchase	4,168	--	\$1,978,882	--
Multi-Family Housing	6	--	\$33,015	--
Refinancing	4,057	--	\$1,800,299	--
<b>Total HMDA related</b>	<b>13,512</b>	<b>49</b>	<b>\$3,863,496</b>	<b>61</b>
Small Business	14,186	--	\$2,465,344	--
<b>Total Small Business related</b>	<b>14,186</b>	<b>51</b>	<b>\$2,465,344</b>	<b>39</b>
Small Farm	37	--	\$8,626	--
<b>Total Small Farm related</b>	<b>37</b>	<b>0</b>	<b>\$8,626</b>	<b>0</b>
<b>TOTAL LOANS</b>	<b>27,735</b>	<b>100</b>	<b>\$6,337,466</b>	<b>100</b>

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

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### Geographic Distribution of Branches

Assessment Area: Whole Bank

Tract Category	Total Branches							ATMs										
	Total Branches				Drive thrus #	Extend- ed Hours #	Week- end Hours #	Total ATMs			Full Service ATMs				Cash only ATMs			
	#	%	Open #	Closed #				#	%		#	%	Open #	Closed #	#	%	Open #	Closed #
Low	52	3.0%	2	2	25	38	12	Total	121	5.0%	61	3.3%	2	3	60	10.7%	0	11
								SA	67	2.8%	9	0.5%	0	1	58	10.3%	0	11
Moderate	332	19.4%	3	5	242	310	162	Total	502	20.8%	365	19.8%	3	4	137	24.3%	0	14
								SA	149	6.2%	15	0.8%	0	0	134	23.8%	0	14
Middle	763	44.7%	4	12	595	746	418	Total	1043	43.3%	822	44.5%	4	12	221	39.3%	0	36
								SA	244	10.1%	24	1.3%	0	1	220	39.1%	0	35
Upper	554	32.4%	4	14	400	525	308	Total	719	29.8%	587	31.8%	4	11	132	23.4%	0	30
								SA	140	5.8%	12	0.6%	0	1	128	22.7%	0	28
Unknown	7	0.4%	0	0	2	4	0	Total	25	1.0%	12	0.6%	0	0	13	2.3%	0	0
								SA	14	0.6%	1	0.1%	0	0	13	2.3%	0	0
Total	1708	100%	13	33	1264	1623	900	Total	2410	100%	1847	100%	13	30	563	100%	0	91
								SA	614	25%	61	3%	0	3	553	98%	0	88

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM



## Appendices

### Institutionwide Summary of Qualified Investments

	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
<b>Superstorm Sandy Designated Disaster Areas</b>			1	\$150,000		\$150,000	0.0%
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

### Statewide Summary of Qualified Investments

#### Assessment Areas Located in

#### Alabama, West Virginia, & Multi-States

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
<b>AL Florence</b>	<b>12</b>	<b>\$3,135,173</b>	<b>3</b>	<b>\$832,478</b>	<b>15</b>	<b>\$3,967,651</b>	<b>0.2%</b>
<b>AL TOTAL</b>	<b>12</b>	<b>\$3,135,173</b>	<b>3</b>	<b>\$832,478</b>	<b>15</b>	<b>\$3,967,651</b>	<b>0.2%</b>
<b>WV Charleston</b>	<b>6</b>	<b>\$2,714,002</b>	<b>2</b>	<b>\$694,667</b>	<b>8</b>	<b>\$3,408,669</b>	<b>0.2%</b>
WV Huntington	1	\$499,000	2	\$269,237	3	\$768,237	0.0%
<b>WV TOTAL</b>	<b>7</b>	<b>\$3,213,002</b>	<b>4</b>	<b>\$963,904</b>	<b>11</b>	<b>\$4,176,906</b>	<b>0.3%</b>
Multi Chattanooga	10	\$14,519,904	5	\$4,469,272	15	\$18,989,176	1.2%
Multi Memphis	9	\$16,199,198	5	\$5,199,647	14	\$21,398,845	1.3%
Multi Washington DC	85	\$131,990,935	11	\$47,173,146	96	\$179,164,081	10.9%
<b>Multi TOTAL</b>	<b>104</b>	<b>\$162,710,037</b>	<b>21</b>	<b>\$56,842,065</b>	<b>125</b>	<b>\$219,552,102</b>	<b>13.3%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in Florida

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
Citrus Sumter	4	\$2,854,346	4	\$2,860,172	8	\$5,714,518	0.3%
Daytona	12	\$8,079,430	4	\$5,180,885	16	\$13,260,315	0.8%
<b>Miami</b>	<b>43</b>	<b>\$119,031,091</b>	<b>11</b>	<b>\$57,392,088</b>	<b>54</b>	<b>\$176,423,179</b>	<b>10.7%</b>
Ft. Myers	10	\$8,087,283	5	\$4,042,438	15	\$12,129,721	0.7%
Ft. Walton	2	\$565,622	4	\$340,650	6	\$906,272	0.1%
Gainesville	6	\$5,357,178	5	\$1,394,334	11	\$6,751,512	0.4%
Jackson	2	\$415,703	3	\$477,071	5	\$892,774	0.1%
Jacksonville	10	\$22,249,131	5	\$4,613,607	15	\$26,862,738	1.6%
Lakeland	13	\$6,877,681	7	\$4,100,086	20	\$10,977,767	0.7%
<b>Melbourne</b>	<b>6</b>	<b>\$7,160,357</b>	<b>4</b>	<b>\$3,491,458</b>	<b>10</b>	<b>\$10,651,815</b>	<b>0.6%</b>
Middle FL	3	\$829,614	4	\$897,790	7	\$1,727,404	0.1%
Naples	3	\$1,265,558	3	\$1,402,826	6	\$2,668,384	0.2%
Ocala	8	\$3,504,396	3	\$2,805,497	11	\$6,309,893	0.4%
<b>Orlando</b>	<b>31</b>	<b>\$47,786,053</b>	<b>6</b>	<b>\$26,121,854</b>	<b>37</b>	<b>\$73,907,907</b>	<b>4.5%</b>
Palm Coast	5	\$816,268	3	\$959,708	8	\$1,775,976	0.1%
Panama City	4	\$1,287,574	3	\$488,318	7	\$1,775,892	0.1%
Pensacola	8	\$2,546,256	3	\$828,092	11	\$3,374,348	0.2%
Port St. Lucie	4	\$12,406,229	3	\$2,221,419	7	\$14,627,648	0.9%
Punta Gorda	3	\$2,409,806	4	\$1,121,928	7	\$3,531,734	0.2%
Sarasota	8	\$8,742,037	6	\$5,494,314	14	\$14,236,351	0.9%
Tallahassee	10	\$3,626,322	3	\$2,224,470	13	\$5,850,792	0.4%
<b>Tampa</b>	<b>29</b>	<b>\$50,596,981</b>	<b>9</b>	<b>\$25,770,553</b>	<b>38</b>	<b>\$76,367,534</b>	<b>4.6%</b>
Vero Beach	1	\$1,062,287	2	\$902,085	3	\$1,964,372	0.1%
Walton	2	\$565,622	4	\$340,650	6	\$906,272	0.1%
<b>TOTAL</b>	<b>227</b>	<b>\$318,122,825</b>	<b>108</b>	<b>\$155,472,293</b>	<b>335</b>	<b>\$473,595,118</b>	<b>28.7%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in Georgia

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
Albany	5	\$4,121,996	3	\$776,734	8	\$4,898,730	0.3%
Appling Wayne	1	\$499,000	3	\$238,232	4	\$737,232	0.0%
Athens	7	\$3,583,781	3	\$707,916	10	\$4,291,697	0.3%
<b>Atlanta</b>	<b>78</b>	<b>\$197,590,731</b>	<b>25</b>	<b>\$108,672,255</b>	<b>103</b>	<b>\$306,262,986</b>	<b>18.6%</b>
<b>Augusta</b>	<b>7</b>	<b>\$4,055,204</b>	<b>3</b>	<b>\$18,626,654</b>	<b>10</b>	<b>\$22,681,858</b>	<b>1.4%</b>
Brunswick	4	\$1,867,531	4	\$1,244,227	8	\$3,111,758	0.2%
Central	3	\$285,500	4	\$432,242	7	\$717,742	0.0%
Coffee Ware	4	\$943,812	2	\$448,385	6	\$1,392,197	0.1%
Columbus	4	\$2,798,401	5	\$919,059	9	\$3,717,460	0.2%
Dalton	1	\$208,360	1	\$300,351	2	\$508,711	0.0%
Fannin Lumpkin	1	\$499,000	3	\$151,886	4	\$650,886	0.0%
Gainesville	3	\$954,456	4	\$864,345	7	\$1,818,801	0.1%
Gordon	2	\$270,668	1	\$46,930	3	\$317,598	0.0%
Macon	9	\$6,030,789	3	\$1,362,147	12	\$7,392,936	0.4%
Polk	3	\$641,916	2	\$208,944	5	\$850,860	0.1%
Rome	4	\$1,267,447	1	\$7,978,869	5	\$9,246,316	0.6%
<b>Savannah</b>	<b>7</b>	<b>\$10,524,472</b>	<b>3</b>	<b>\$18,562,826</b>	<b>10</b>	<b>\$29,087,298</b>	<b>1.8%</b>
South	1	\$346,398	1	\$302,044	2	\$648,442	0.0%
Troup	4	\$620,914	1	\$628,875	5	\$1,249,789	0.1%
Valdosta	3	\$5,805,574	3	\$34,847	6	\$5,840,421	0.4%
Warner Robins	4	\$933,689	3	\$375,077	7	\$1,308,766	0.1%
Outside AA - GA	2	\$1,304,580	-	\$0	2	\$1,304,580	0.1%
<b>TOTAL</b>	<b>157</b>	<b>\$245,154,219</b>	<b>78</b>	<b>\$162,882,845</b>	<b>235</b>	<b>\$408,037,064</b>	<b>24.7%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in Maryland

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
<b>Baltimore</b>	<b>23</b>	<b>\$56,714,404</b>	<b>3</b>	<b>\$7,628,831</b>	<b>26</b>	<b>\$64,343,235</b>	<b>3.9%</b>
Eastern Shore of MD	2	\$6,669,761	2	\$172,173	4	\$6,841,934	0.4%
Kent	3	\$657,341	2	\$63,721	5	\$721,062	0.0%
MD Ocean Pines	3	\$141,732	2	\$658,637	5	\$800,369	0.0%
Salisbury	2	\$6,079,088	3	\$112,600	5	\$6,191,688	0.4%
St. Marys	4	\$1,449,022	2	\$237,288	6	\$1,686,310	0.1%
<b>TOTAL</b>	<b>37</b>	<b>\$71,711,348</b>	<b>14</b>	<b>\$8,873,250</b>	<b>51</b>	<b>\$80,584,598</b>	<b>4.9%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in North Carolina

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
Asheville	6	\$2,606,846	2	\$1,567,526	8	\$4,174,372	0.3%
Burlington	7	\$2,123,840	3	\$689,437	10	\$2,813,277	0.2%
<b>Charlotte</b>	<b>11</b>	<b>\$10,408,683</b>	<b>5</b>	<b>\$8,500,119</b>	<b>16</b>	<b>\$18,908,802</b>	<b>1.1%</b>
Cleveland	4	\$2,801,923	3	\$136,204	7	\$2,938,127	0.2%
<b>Durham</b>	<b>12</b>	<b>\$23,099,435</b>	<b>9</b>	<b>\$5,930,777</b>	<b>21</b>	<b>\$29,030,212</b>	<b>1.8%</b>
Granville	4	\$598,113	2	\$399,671	6	\$997,784	0.1%
Greensboro	10	\$12,914,859	3	\$2,817,640	13	\$15,732,499	1.0%
Harnett Moore	3	\$1,574,042	2	\$179,722	5	\$1,753,764	0.1%
Hickory	5	\$3,422,512	3	\$521,443	8	\$3,943,955	0.2%
Jackson	1	\$499,000	2	\$82,626	3	\$581,626	0.0%
<b>Raleigh</b>	<b>10</b>	<b>\$9,828,284</b>	<b>7</b>	<b>\$6,134,350</b>	<b>17</b>	<b>\$15,962,634</b>	<b>1.0%</b>
Western Central	6	\$1,429,678	4	\$1,038,662	10	\$2,468,340	0.1%
Wilmington	5	\$12,161,295	3	\$600,571	8	\$12,761,866	0.8%
Winston Salem	8	\$1,671,370	4	\$2,722,558	12	\$4,393,928	0.3%
Outside AA - NC	4	\$1,405,418	-	-	-	\$1,405,418	0.1%
<b>TOTAL</b>	<b>96</b>	<b>\$86,545,298</b>	<b>52</b>	<b>\$31,321,306</b>	<b>144</b>	<b>\$117,866,604</b>	<b>7.1%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in South Carolina

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
<b>Anderson</b>	<b>2</b>	<b>\$6,983,493</b>	<b>3</b>	<b>\$686,856</b>	<b>5</b>	<b>\$7,670,349</b>	<b>0.5%</b>
Beaufort	2	\$1,673,875	2	\$690,355	4	\$2,364,230	0.1%
<b>Charleston</b>	<b>5</b>	<b>\$4,567,457</b>	<b>2</b>	<b>\$4,339,665</b>	<b>7</b>	<b>\$8,907,122</b>	<b>0.5%</b>
Cherokee	1	\$184,746	2	\$68,081	3	\$252,827	0.0%
Columbia	3	\$2,084,150	2	\$208,478	5	\$2,292,628	0.1%
<b>Greenville</b>	<b>13</b>	<b>\$24,747,470</b>	<b>4</b>	<b>\$1,733,966</b>	<b>17</b>	<b>\$26,481,436</b>	<b>1.6%</b>
Greenwood	2	\$545,726	2	\$128,944	4	\$674,670	0.0%
Oconee	1	\$499,000	3	\$116,470	4	\$615,470	0.0%
Spartanburg	5	\$6,622,404	3	\$1,770,658	8	\$8,393,062	0.5%
Outside AA - SC	3	\$434,020			3	\$434,020	0.0%
<b>TOTAL</b>	<b>37</b>	<b>\$48,342,341</b>	<b>23</b>	<b>\$9,743,473</b>	<b>60</b>	<b>\$58,085,814</b>	<b>3.5%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in Tennessee

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
Cleveland	1	\$96,000	4	\$1,706,115	5	\$1,802,115	0.1%
Cookeville	-	-	-	-	-	-	0.0%
Franklin	2	\$254,768	2	\$302,000	4	\$556,768	0.0%
Giles Lawrence	3	\$671,161	2	\$329,866	5	\$1,001,027	0.1%
Hardin	2	\$1,354,854	2	\$461,135	4	\$1,815,989	0.1%
Johnson City	8	\$2,556,130	2	\$747,679	10	\$3,303,809	0.2%
Kingsport	2	\$1,962,369	3	\$7,539,295	5	\$9,501,664	0.6%
<b>Knoxville</b>	<b>15</b>	<b>\$11,870,225</b>	<b>7</b>	<b>\$7,213,583</b>	<b>22</b>	<b>\$19,083,808</b>	<b>1.2%</b>
Morristown	2	\$854,768	3	\$517,648	5	\$1,372,416	0.1%
<b>Nashville</b>	<b>40</b>	<b>\$56,104,018</b>	<b>10</b>	<b>\$22,480,578</b>	<b>50</b>	<b>\$78,584,596</b>	<b>4.8%</b>
Sevier	2	\$553,768	3	\$204,676	5	\$758,444	0.0%
Outside AA - TN	5	\$4,640,233			5	\$4,640,233	0.3%
<b>TOTAL</b>	<b>82</b>	<b>\$80,918,294</b>	<b>38</b>	<b>\$41,502,575</b>	<b>120</b>	<b>\$122,420,869</b>	<b>7.4%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold



## Appendices

### Statewide Summary of Qualified Investments Assessment Areas Located in Virginia

Assessment Area	Prior Period Investments		Current Period Investments		Total Investments		
	#	\$	#	\$	#	\$	% of Total Institution
Augusta	30	\$2,283,722	3	\$480,028	33	\$2,763,750	0.2%
Charlottesville	36	\$5,651,153	3	\$1,308,063	39	\$6,959,216	0.4%
Culpeper	32	\$1,393,986	2	\$297,185	34	\$1,691,171	0.1%
Eastern Shore of VA	32	\$1,764,026	2	\$297,913	34	\$2,061,939	0.1%
Franklin City	28	\$602,324	2	\$95,622	30	\$697,946	0.0%
<b>Hampton Roads</b>	<b>45</b>	<b>\$34,660,833</b>	<b>5</b>	<b>\$10,552,248</b>	<b>50</b>	<b>\$45,213,081</b>	<b>2.7%</b>
Harrisonburg	31	\$1,317,284	3	\$916,274	34	\$2,233,558	0.1%
Lynchburg	36	\$6,503,263	5	\$1,601,986	41	\$8,105,249	0.5%
Radford	30	\$1,740,527	2	\$445,952	32	\$2,186,479	0.1%
<b>Richmond</b>	<b>52</b>	<b>\$43,130,312</b>	<b>5</b>	<b>\$17,534,792</b>	<b>57</b>	<b>\$60,665,104</b>	<b>3.7%</b>
<b>Roanoke</b>	<b>37</b>	<b>\$12,852,696</b>	<b>4</b>	<b>\$4,012,798</b>	<b>41</b>	<b>\$16,865,494</b>	<b>1.0%</b>
Shenandoah	31	\$3,753,774	2	\$301,875	33	\$4,055,649	0.2%
Smyth	30	\$465,835	2	\$115,983	32	\$581,818	0.0%
South Boston	33	\$1,397,330	2	\$290,179	35	\$1,687,509	0.1%
West Piedmont	31	\$2,006,840	2	\$477,618	33	\$2,484,458	0.2%
Winchester	28	\$705,649	2	\$391,346	30	\$1,096,995	0.1%
Outside AA - VA	3	\$1,445,656	-	\$0	3	\$1,445,656	0.1%
<b>TOTAL</b>	<b>545</b>	<b>\$121,675,210</b>	<b>46</b>	<b>\$39,119,862</b>	<b>591</b>	<b>\$160,795,072</b>	<b>9.7%</b>
<b>TOTAL INSTITUTION</b>	<b>1,304</b>	<b>\$1,141,527,747</b>	<b>388</b>	<b>\$507,704,051</b>	<b>1,687</b>	<b>\$1,649,231,798</b>	<b>100.0%</b>

\* Full Scope Assessment Areas Noted in Bold

# Appendices

## APPENDIX G: FULL SCOPE LENDING TABLES

2010/2011

### Geographic Distribution of HMDA Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	2	25.0%	\$399	23.6%	12.7%	1	33.3%	8.5%	\$51	6.8%	5.8%
	Middle	1	12.5%	\$108	6.4%	62.1%	1	33.3%	57.8%	\$108	14.3%	55.1%
	Upper	5	62.5%	\$1,181	70.0%	23.6%	1	33.3%	33.4%	\$595	78.9%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,688	100.0%	100.0%	3	100.0%	100.0%	\$754	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	2	50.0%	\$339	28.8%	12.7%	0	0.0%	8.9%	\$0	0.0%	5.1%
	Middle	1	25.0%	\$108	9.2%	62.1%	0	0.0%	60.4%	\$0	0.0%	61.3%
	Upper	1	25.0%	\$730	62.0%	23.6%	0	0.0%	29.9%	\$0	0.0%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,177	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.8%	\$0	0.0%	1.8%
	Moderate	2	11.8%	\$7	8.4%	12.7%	2	20.0%	15.7%	\$7	15.2%	10.4%
	Middle	10	58.8%	\$51	61.4%	62.1%	4	40.0%	65.3%	\$16	34.8%	68.0%
	Upper	5	29.4%	\$25	30.1%	23.6%	4	40.0%	17.2%	\$23	50.0%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$83	100.0%	100.0%	10	100.0%	100.0%	\$46	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%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	14.3%	\$0	0.0%	19.4%
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	60.7%	\$0	0.0%	27.6%
	Upper	0	0.0%	\$0	0.0%	39.3%	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%
	Total	0	0.0%	\$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%	0.7%	\$0	0.0%	0.3%
	Moderate	6	20.7%	\$745	25.3%	12.7%	3	23.1%	9.2%	\$58	7.3%	6.0%
	Middle	12	41.4%	\$267	9.1%	62.1%	5	38.5%	59.8%	\$124	15.5%	58.0%
	Upper	11	37.9%	\$1,936	65.7%	23.6%	5	38.5%	30.3%	\$618	77.3%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$2,948	100.0%	100.0%	13	100.0%	100.0%	\$800	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	11.2%	\$0	0.0%	6.0%
	Moderate	4	50.0%	\$518	30.7%	17.9%	1	33.3%	19.8%	\$108	14.3%	14.5%
	Middle	1	12.5%	\$176	10.4%	21.6%	0	0.0%	21.8%	\$0	0.0%	20.0%
	Upper	3	37.5%	\$994	58.9%	39.9%	2	66.7%	31.2%	\$646	85.7%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.1%	\$0	0.0%	15.8%
	Total	8	100.0%	\$1,688	100.0%	100.0%	3	100.0%	100.0%	\$754	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	6.8%	\$0	0.0%	3.5%
	Moderate	2	50.0%	\$225	19.1%	17.9%	0	0.0%	14.5%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	20.4%	\$0	0.0%	17.7%
	Upper	2	50.0%	\$952	80.9%	39.9%	0	0.0%	43.2%	\$0	0.0%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	16.0%
	Total	4	100.0%	\$1,177	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	5	29.4%	\$17	20.5%	20.7%	3	30.0%	16.6%	\$12	26.1%	4.8%
	Moderate	7	41.2%	\$45	54.2%	17.9%	4	40.0%	24.2%	\$24	52.2%	23.8%
	Middle	2	11.8%	\$13	15.7%	21.6%	1	10.0%	26.3%	\$4	8.7%	22.8%
	Upper	1	5.9%	\$4	4.8%	39.9%	1	10.0%	26.9%	\$4	8.7%	41.7%
	Unknown	2	11.8%	\$4	4.8%	0.0%	1	10.0%	6.0%	\$2	4.3%	7.0%
	Total	17	100.0%	\$83	100.0%	100.0%	10	100.0%	100.0%	\$46	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%	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%
	Middle	0	0.0%	\$0	0.0%	21.6%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	5	17.2%	\$17	0.6%	20.7%	3	23.1%	9.0%	\$12	1.5%	4.3%
	Moderate	13	44.8%	\$788	26.7%	17.9%	5	38.5%	17.0%	\$132	16.5%	11.2%
	Middle	3	10.3%	\$189	6.4%	21.6%	1	7.7%	21.2%	\$4	0.5%	18.0%
	Upper	6	20.7%	\$1,950	66.1%	39.9%	3	23.1%	37.6%	\$650	81.3%	47.6%
	Unknown	2	6.9%	\$4	0.1%	0.0%	1	7.7%	15.4%	\$2	0.3%	18.9%
	Total	29	100.0%	\$2,948	100.0%	100.0%	13	100.0%	100.0%	\$800	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: AL Florence

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small		Businesses	Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	1	3.3%	\$20	0.7%	0.0%	0	0.0%	1.0%	\$0	0.0%	2.0%
Moderate	5	16.7%	\$194	6.5%	18.0%	3	15.8%	21.1%	\$105	5.4%	22.9%
Middle	14	46.7%	\$1,481	49.9%	54.6%	10	52.6%	47.1%	\$1,315	67.9%	38.3%
Upper	10	33.3%	\$1,270	42.8%	25.5%	6	31.6%	28.4%	\$517	26.7%	36.4%
Unknown	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%	0.4%
<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$2,965</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,937</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: AL Florence

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total		Businesses	Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	12	40.0%	\$408	13.8%	90.7%	8	42.1%	42.7%	\$254	13.1%	40.6%
	Over \$1 Million	13	43.3%	\$1,996	67.3%	5.3%	9	47.4%				
	<i>Total Rev. available</i>	25	83.3%	\$2,404	81.1%	96.0%	17	89.5%				
	Rev. Not Known	5	16.7%	\$561	18.9%	4.0%	2	10.5%				
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$2,965</i>	<i>100.0%</i>	<i>100.0%</i>	<i>19</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	25	83.3%	\$1,040	35.1%		16	84.2%	87.2%	\$712	36.8%	29.1%
	\$100,001 - \$250,000	2	6.7%	\$325	11.0%		1	5.3%	7.8%	\$125	6.5%	24.2%
	\$250,001 - \$1 Million	3	10.0%	\$1,600	54.0%		2	10.5%	4.9%	\$1,100	56.8%	46.6%
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$2,965</i>	<i>100.0%</i>		<i>19</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,937</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	12	100.0%	\$408	100.0%							
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%							
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$408</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: AL Florence

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	6.5%	2.7%	1.8%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Moderate	1	20.0%	0	0	1	1	0	Total	2	33.3%	1	20.0%	0	0	1	100.0%	0	0	7	22.6%	14.6%	18.4%
	SA	1	16.7%	0				0.0%	0	0	1	100.0%	0	0								
Middle	1	20.0%	0	0	1	1	1	Total	1	16.7%	1	20.0%	0	0	0	0.0%	0	0	17	54.8%	59.8%	54.3%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Upper	3	60.0%	0	0	3	3	2	Total	3	50.0%	3	60.0%	0	0	0	0.0%	0	0	5	16.1%	22.9%	25.5%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Total	5	100.0%	0	0	5	5	3	Total	6	100.0%	5	100.0%	0	0	1	100.0%	0	0	31	100.0%	100.0%	100.0%
	SA	1	16.7%	0				0.0%	0	0	1	100.0%	0	0								

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	68.9%
	Upper	1	100.0%	\$265	100.0%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$265</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	50.0%	\$214	87.7%	3.1%
	Moderate	0	0.0%	\$0	0.0%	8.8%
	Middle	1	50.0%	\$30	12.3%	68.9%
	Upper	0	0.0%	\$0	0.0%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$244</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.1%
	Moderate	2	25.0%	\$15	27.8%	8.8%
	Middle	3	37.5%	\$15	27.8%	68.9%
	Upper	3	37.5%	\$24	44.4%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$54</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	28.2%
	Middle	0	0.0%	\$0	0.0%	41.9%
	Upper	0	0.0%	\$0	0.0%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	1	9.1%	\$214	38.0%	3.1%
	Moderate	2	18.2%	\$15	2.7%	8.8%
	Middle	4	36.4%	\$45	8.0%	68.9%
	Upper	4	36.4%	\$289	51.3%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$563</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%
	Moderate	0	0.0%	\$0	0.0%	17.9%
	Middle	0	0.0%	\$0	0.0%	18.4%
	Upper	1	100.0%	\$265	100.0%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$265</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	21.7%
	Moderate	0	0.0%	\$0	0.0%	17.9%
	Middle	1	50.0%	\$30	12.3%	18.4%
	Upper	1	50.0%	\$214	87.7%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$244</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	12.5%	\$5	9.3%	21.7%
	Moderate	2	25.0%	\$9	16.7%	17.9%
	Middle	1	12.5%	\$10	18.5%	18.4%
	Upper	4	50.0%	\$30	55.6%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$54</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%
	Moderate	0	0.0%	\$0	0.0%	17.9%
	Middle	0	0.0%	\$0	0.0%	18.4%
	Upper	0	0.0%	\$0	0.0%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	1	9.1%	\$5	0.9%	21.7%
	Moderate	2	18.2%	\$9	1.6%	17.9%
	Middle	2	18.2%	\$40	7.1%	18.4%
	Upper	6	54.5%	\$509	90.4%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$563</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data



## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: AL Florence

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	2	9.1%	\$28	0.8%	10.5%
Moderate	1	4.5%	\$43	1.3%	10.2%
Middle	14	63.6%	\$2,320	67.9%	57.0%
Upper	5	22.7%	\$1,025	30.0%	22.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,416</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: AL Florence

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	6	27.3%	\$182	5.3%	89.9%
	Over \$1 Million	15	68.2%	\$2,834	83.0%	5.8%
	<i>Total Rev. available</i>	21	95.5%	\$3,016	88.3%	95.7%
	Rev. Not Known	1	4.5%	\$400	11.7%	4.3%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,416</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	14	63.6%	\$737	21.6%	
	\$100,001 - \$250,000	4	18.2%	\$516	15.1%	
	\$250,001 - \$1 Million	4	18.2%	\$2,163	63.3%	
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$3,416</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	6	100.0%	\$182	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$182</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Melbourne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	4	19.0%	\$531	5.3%	17.7%	3	21.4%	9.2%	\$393	6.3%	6.5%
	Middle	5	23.8%	\$2,020	20.0%	49.8%	3	21.4%	57.4%	\$798	12.7%	51.0%
	Upper	12	57.1%	\$7,543	74.7%	31.9%	8	57.1%	33.3%	\$5,085	81.0%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$10,094	100.0%	100.0%	14	100.0%	100.0%	\$6,276	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	6	30.0%	\$414	8.7%	17.7%	4	26.7%	7.0%	\$204	5.1%	5.3%
	Middle	8	40.0%	\$2,790	58.5%	49.8%	8	53.3%	46.0%	\$2,790	69.3%	41.6%
	Upper	6	30.0%	\$1,569	32.9%	31.9%	3	20.0%	46.9%	\$1,032	25.6%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$4,773	100.0%	100.0%	15	100.0%	100.0%	\$4,026	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.6%	\$6	1.2%	0.6%	2	3.2%	0.8%	\$6	1.6%	0.0%
	Moderate	25	32.9%	\$167	33.5%	17.7%	19	30.6%	14.1%	\$138	37.5%	10.0%
	Middle	37	48.7%	\$252	50.6%	49.8%	32	51.6%	50.0%	\$160	43.5%	32.5%
	Upper	12	15.8%	\$73	14.7%	31.9%	9	14.5%	35.1%	\$64	17.4%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	76	100.0%	\$498	100.0%	100.0%	62	100.0%	100.0%	\$368	100.0%	100.0%
MULTI FAMILY	Low Moderate Middle Upper Unknown Total					Multi-Family Units						
		0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
		0	0.0%	\$0	0.0%	26.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
		0	0.0%	\$0	0.0%	53.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		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	0.0%	0.0%	\$0	0.0%	0.0%
	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.7%	\$6	0.0%	0.6%	2	2.2%	0.1%	\$6	0.1%	0.0%
	Moderate	35	29.9%	\$1,112	7.2%	17.7%	26	28.6%	8.4%	\$735	6.9%	6.1%
	Middle	50	42.7%	\$5,062	32.9%	49.8%	43	47.3%	52.3%	\$3,748	35.1%	46.4%
	Upper	30	25.6%	\$9,185	59.8%	31.9%	20	22.0%	39.2%	\$6,181	57.9%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$15,365	100.0%	100.0%	91	100.0%	100.0%	\$10,670	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: FL Melbourne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	2	9.5%	\$83	0.8%	18.3%	1	7.1%	8.3%	\$30	0.5%	3.8%
	Moderate	5	23.8%	\$419	4.2%	19.3%	4	28.6%	19.4%	\$281	4.5%	12.8%
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	19.0%	\$0	0.0%	16.9%
	Upper	14	66.7%	\$9,592	95.0%	39.7%	9	64.3%	38.7%	\$5,965	95.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	13.9%
	Total	21	100.0%	\$10,094	100.0%	100.0%	14	100.0%	100.0%	\$6,276	100.0%	100.0%
REFINANCE	Low	4	20.0%	\$214	4.5%	18.3%	3	20.0%	5.2%	\$131	3.3%	2.6%
	Moderate	2	10.0%	\$84	1.8%	19.3%	2	13.3%	11.1%	\$84	2.1%	6.8%
	Middle	2	10.0%	\$118	2.5%	22.7%	2	13.3%	15.2%	\$118	2.9%	12.0%
	Upper	12	60.0%	\$4,357	91.3%	39.7%	8	53.3%	40.4%	\$3,693	91.7%	50.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.2%	\$0	0.0%	28.2%
	Total	20	100.0%	\$4,773	100.0%	100.0%	15	100.0%	100.0%	\$4,026	100.0%	100.0%
HOME IMPROVEMENT	Low	29	38.2%	\$104	20.9%	18.3%	26	41.9%	18.3%	\$92	25.0%	4.9%
	Moderate	28	36.8%	\$151	30.3%	19.3%	20	32.3%	22.1%	\$120	32.6%	12.1%
	Middle	10	13.2%	\$72	14.5%	22.7%	9	14.5%	16.4%	\$70	19.0%	10.0%
	Upper	8	10.5%	\$96	19.3%	39.7%	7	11.3%	40.1%	\$86	23.4%	67.7%
	Unknown	1	1.3%	\$75	15.1%	0.0%	0	0.0%	3.1%	\$0	0.0%	5.3%
	Total	76	100.0%	\$498	100.0%	100.0%	62	100.0%	100.0%	\$368	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.3%	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%
	Middle	0	0.0%	\$0	0.0%	22.7%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	35	29.9%	\$401	2.6%	18.3%	30	33.0%	7.1%	\$253	2.4%	3.2%
	Moderate	35	29.9%	\$654	4.3%	19.3%	26	28.6%	15.8%	\$485	4.5%	10.0%
	Middle	12	10.3%	\$190	1.2%	22.7%	11	12.1%	17.3%	\$188	1.8%	14.5%
	Upper	34	29.1%	\$14,045	91.4%	39.7%	24	26.4%	39.5%	\$9,744	91.3%	51.7%
	Unknown	1	0.9%	\$75	0.5%	0.0%	0	0.0%	20.3%	\$0	0.0%	20.6%
	Total	117	100.0%	\$15,365	100.0%	100.0%	91	100.0%	100.0%	\$10,670	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: FL Melbourne

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Count		Bank		Small Businesses	Count		Agg	Dollar		
	#	%	\$ (000s)	\$ %		#	%		\$ 000s	\$ %	\$ %
Low	5	2.4%	\$81	0.2%	1.0%	3	2.2%	1.1%	\$56	0.2%	1.1%
Moderate	63	30.7%	\$9,988	28.4%	20.5%	42	30.4%	20.6%	\$5,000	21.0%	27.7%
Middle	87	42.4%	\$19,980	56.9%	46.5%	56	40.6%	41.8%	\$14,195	59.6%	41.3%
Upper	50	24.4%	\$5,090	14.5%	32.0%	37	26.8%	35.0%	\$4,554	19.1%	29.6%
Unknown	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%	0.4%
<i>Total</i>	<i>205</i>	<i>100.0%</i>	<i>\$35,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>138</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$23,805</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Melbourne

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank		Total Businesses	Count		Agg	Dollar		
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	97	47.3%	\$8,423	24.0%	93.1%	67	48.6%	41.8%	\$5,467	23.0%	34.7%
	Over \$1 Million	89	43.4%	\$24,152	68.7%	4.0%	64	46.4%				
	<i>Total Rev. available</i>	186	90.7%	\$32,575	92.7%	97.1%	131	95.0%				
	Rev. Not Known	19	9.3%	\$2,564	7.3%	3.0%	7	5.1%				
	<i>Total</i>	<i>205</i>	<i>100.0%</i>	<i>\$35,139</i>	<i>100.0%</i>	<i>100.0%</i>	<i>138</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	134	65.4%	\$3,520	10.0%		91	65.9%	95.7%	\$2,517	10.6%	44.0%
	\$100,001 - \$250,000	24	11.7%	\$4,133	11.8%		16	11.6%	2.1%	\$2,834	11.9%	13.1%
	\$250,001 - \$1 Million	47	22.9%	\$27,486	78.2%		31	22.5%	2.2%	\$18,454	77.5%	42.9%
	<i>Total</i>	<i>205</i>	<i>100.0%</i>	<i>\$35,139</i>	<i>100.0%</i>		<i>138</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$23,805</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	78	80.4%	\$1,629	19.3%							
	\$100,001 - \$250,000	8	8.2%	\$1,144	13.6%							
	\$250,001 - \$1 Million	11	11.3%	\$5,650	67.1%							
	<i>Total</i>	<i>97</i>	<i>100.0%</i>	<i>\$8,423</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

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## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Melbourne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	5	17.2%	\$534	6.0%	18.8%
	Middle	9	31.0%	\$1,243	14.0%	46.9%
	Upper	15	51.7%	\$7,087	80.0%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	29	100.0%	\$8,864	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	5	20.0%	\$355	11.7%	18.8%
	Middle	13	52.0%	\$889	29.3%	46.9%
	Upper	7	28.0%	\$1,792	59.0%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	25	100.0%	\$3,036	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.3%	\$5	1.3%	1.2%
	Moderate	22	29.3%	\$111	28.0%	18.8%
	Middle	44	58.7%	\$242	61.0%	46.9%
	Upper	8	10.7%	\$39	9.8%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	75	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	5.8%
	Moderate	0	0.0%	\$0	0.0%	24.0%
	Middle	0	0.0%	\$0	0.0%	44.6%
	Upper	0	0.0%	\$0	0.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.8%	\$5	0.0%	1.2%
	Moderate	32	24.8%	\$1,000	8.1%	18.8%
	Middle	66	51.2%	\$2,374	19.3%	46.9%
	Upper	30	23.3%	\$8,918	72.5%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	129	100.0%	\$12,297	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: FL Melbourne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	5	17.2%	\$223	2.5%	19.4%
	Moderate	3	10.3%	\$241	2.7%	18.8%
	Middle	4	13.8%	\$186	2.1%	21.5%
	Upper	17	58.6%	\$8,214	92.7%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	29	100.0%	\$8,864	100.0%	100.0%
REFINANCE	Low	2	8.0%	\$115	3.8%	19.4%
	Moderate	4	16.0%	\$298	9.8%	18.8%
	Middle	11	44.0%	\$969	31.9%	21.5%
	Upper	8	32.0%	\$1,654	54.5%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	25	100.0%	\$3,036	100.0%	100.0%
HOME IMPROVEMENT	Low	33	44.0%	\$112	28.2%	19.4%
	Moderate	25	33.3%	\$140	35.3%	18.8%
	Middle	10	13.3%	\$71	17.9%	21.5%
	Upper	6	8.0%	\$72	18.1%	40.4%
	Unknown	1	1.3%	\$2	0.5%	0.0%
	<i>Total</i>	75	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%
	Moderate	0	0.0%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	21.5%
	Upper	0	0.0%	\$0	0.0%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	40	31.0%	\$450	3.7%	19.4%
	Moderate	32	24.8%	\$679	5.5%	18.8%
	Middle	25	19.4%	\$1,226	10.0%	21.5%
	Upper	31	24.0%	\$9,940	80.8%	40.4%
	Unknown	1	0.8%	\$2	0.0%	0.0%
	<i>Total</i>	129	100.0%	\$12,297	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data



## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: FL Melbourne

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	2	1.5%	\$51	0.2%	2.0%
Moderate	54	40.9%	\$16,763	60.5%	22.4%
Middle	38	28.8%	\$7,751	28.0%	43.0%
Upper	38	28.8%	\$3,156	11.4%	32.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$27,721</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Melbourne

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	56	42.4%	\$4,722	17.0%	93.4%
	Over \$1 Million	66	50.0%	\$19,837	71.6%	3.8%
	<i>Total Rev. available</i>	122	92.4%	\$24,559	88.6%	97.2%
	Rev. Not Known	10	7.6%	\$3,162	11.4%	2.8%
	<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$27,721</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	77	58.3%	\$2,205	8.0%	
	\$100,001 - \$250,000	20	15.2%	\$3,393	12.2%	
	\$250,001 - \$1 Million	35	26.5%	\$22,123	79.8%	
	<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$27,721</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	46	82.1%	\$693	14.7%	
	\$100,001 - \$250,000	4	7.1%	\$621	13.2%	
	\$250,001 - \$1 Million	6	10.7%	\$3,408	72.2%	
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$4,722</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

## Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	2.5%	\$0	0.0%	2.0%
	Moderate	35	16.6%	\$7,800	7.5%	22.6%	31	20.5%	14.8%	\$5,559	7.9%	10.2%
	Middle	50	23.7%	\$15,418	14.7%	40.0%	35	23.2%	37.7%	\$10,249	14.6%	29.9%
	Upper	126	59.7%	\$81,425	77.8%	35.9%	85	56.3%	44.7%	\$54,312	77.5%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	211	100.0%	\$104,643	100.0%	100.0%	151	100.0%	100.0%	\$70,120	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	4	2.7%	\$1,404	1.2%	22.6%	4	5.0%	8.3%	\$1,404	2.8%	5.8%
	Middle	36	24.2%	\$20,356	17.9%	40.0%	24	30.0%	29.9%	\$10,673	21.2%	23.5%
	Upper	109	73.2%	\$92,268	80.9%	35.9%	52	65.0%	61.0%	\$38,354	76.1%	70.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	149	100.0%	\$114,028	100.0%	100.0%	80	100.0%	100.0%	\$50,431	100.0%	100.0%
HOME IMPROVEMENT	Low	8	4.7%	\$36	3.1%	1.4%	8	6.1%	1.9%	\$36	3.9%	0.7%
	Moderate	53	31.0%	\$304	26.0%	22.6%	39	29.5%	15.0%	\$202	21.7%	6.9%
	Middle	72	42.1%	\$533	45.6%	40.0%	56	42.4%	34.1%	\$447	48.1%	23.8%
	Upper	38	22.2%	\$295	25.3%	35.9%	29	22.0%	49.0%	\$245	26.3%	68.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	171	100.0%	\$1,168	100.0%	100.0%	132	100.0%	100.0%	\$930	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	4.3%	0	0.0%	11.3%	\$0	0.0%	10.2%
	Moderate	0	0.0%	\$0	0.0%	33.8%	0	0.0%	39.9%	\$0	0.0%	25.2%
	Middle	1	50.0%	\$413	69.2%	37.4%	0	0.0%	28.2%	\$0	0.0%	36.5%
	Upper	1	50.0%	\$184	30.8%	24.5%	0	0.0%	20.6%	\$0	0.0%	28.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$597	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	1.5%	\$36	0.0%	1.4%	8	2.2%	1.8%	\$36	0.0%	1.8%
	Moderate	92	17.3%	\$9,508	4.3%	22.6%	74	20.4%	12.2%	\$7,165	5.9%	9.1%
	Middle	159	29.8%	\$36,720	16.7%	40.0%	115	31.7%	34.4%	\$21,369	17.6%	27.5%
	Upper	274	51.4%	\$174,172	79.0%	35.9%	166	45.7%	51.4%	\$92,911	76.5%	61.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	533	100.0%	\$220,436	100.0%	100.0%	363	100.0%	100.0%	\$121,481	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg		Bank	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	8	3.8%	\$753	0.7%	21.6%	8	5.3%	5.0%	\$753	1.1%	1.9%
	Moderate	42	19.9%	\$5,722	5.5%	17.8%	35	23.2%	17.3%	\$4,882	7.0%	9.3%
	Middle	13	6.2%	\$1,672	1.6%	19.7%	13	8.6%	19.7%	\$1,672	2.4%	14.7%
	Upper	147	69.7%	\$96,286	92.0%	41.0%	94	62.3%	43.8%	\$62,603	89.3%	59.1%
	Unknown	1	0.5%	\$210	0.2%	0.0%	1	0.7%	14.2%	\$210	0.3%	15.0%
	Total	211	100.0%	\$104,643	100.0%	100.0%	151	100.0%	100.0%	\$70,120	100.0%	100.0%
REFINANCE	Low	5	3.4%	\$248	0.2%	21.6%	4	5.0%	3.6%	\$224	0.4%	1.8%
	Moderate	4	2.7%	\$292	0.3%	17.8%	2	2.5%	7.5%	\$77	0.2%	3.9%
	Middle	7	4.7%	\$831	0.7%	19.7%	6	7.5%	12.6%	\$800	1.6%	8.3%
	Upper	129	86.6%	\$112,246	98.4%	41.0%	65	81.3%	50.2%	\$48,969	97.1%	63.4%
	Unknown	4	2.7%	\$411	0.4%	0.0%	3	3.8%	26.2%	\$361	0.7%	22.6%
	Total	149	100.0%	\$114,028	100.0%	100.0%	80	100.0%	100.0%	\$50,431	100.0%	100.0%
HOME IMPROVEMENT	Low	57	33.3%	\$232	19.9%	21.6%	45	34.1%	9.0%	\$189	20.3%	1.5%
	Moderate	57	33.3%	\$349	29.9%	17.8%	43	32.6%	16.6%	\$261	28.1%	5.1%
	Middle	27	15.8%	\$190	16.3%	19.7%	22	16.7%	20.8%	\$153	16.5%	11.1%
	Upper	18	10.5%	\$322	27.6%	41.0%	15	11.4%	47.2%	\$285	30.6%	67.9%
	Unknown	12	7.0%	\$75	6.4%	0.0%	7	5.3%	6.5%	\$42	4.5%	14.5%
	Total	171	100.0%	\$1,168	100.0%	100.0%	132	100.0%	100.0%	\$930	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.6%	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%
	Middle	0	0.0%	\$0	0.0%	19.7%	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%
	Unknown	2	100.0%	\$597	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	2	100.0%	\$597	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	70	13.1%	\$1,233	0.6%	21.6%	57	15.7%	4.5%	\$1,166	1.0%	1.7%
	Moderate	103	19.3%	\$6,363	2.9%	17.8%	80	22.0%	13.2%	\$5,220	4.3%	6.5%
	Middle	47	8.8%	\$2,693	1.2%	19.7%	41	11.3%	16.7%	\$2,625	2.2%	11.3%
	Upper	294	55.2%	\$208,854	94.7%	41.0%	174	47.9%	46.4%	\$111,857	92.1%	58.1%
	Unknown	19	3.6%	\$1,293	0.6%	0.0%	11	3.0%	19.2%	\$613	0.5%	22.3%
	Total	533	100.0%	\$220,436	100.0%	100.0%	363	100.0%	100.0%	\$121,481	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	60	5.0%	\$7,383	4.2%	3.7%	41	5.0%	3.7%	\$4,493	3.8%	5.3%
	Moderate	272	22.7%	\$45,332	26.0%	20.6%	198	24.3%	17.0%	\$31,259	26.5%	19.4%
	Middle	371	31.0%	\$58,808	33.7%	35.8%	237	29.1%	33.3%	\$38,360	32.5%	32.7%
	Upper	486	40.6%	\$60,790	34.8%	39.6%	331	40.6%	44.9%	\$41,624	35.3%	41.8%
	Unknown	9	0.8%	\$2,129	1.2%	0.2%	8	1.0%	0.4%	\$2,119	1.8%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.2%
	Total	1,198	100.0%	\$174,442	100.0%	100.0%	815	100.0%	100.0%	\$117,855	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	4.5%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	7.1%	\$0	0.0%	1.9%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	25.3%	\$0	0.0%	14.7%
	Upper	1	100.0%	\$500	100.0%	53.9%	1	100.0%	61.7%	\$500	100.0%	76.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%	0.3%
	Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg		Bank	
#	%	\$ (000s)	\$ %	%	#	%	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	560	46.7%	\$36,980	21.2%	91.7%	364	44.7%	42.4%	\$22,382	19.0%	29.1%
		Over \$1 Million	547	45.7%	\$118,179	67.7%	4.9%	393	48.2%				
		Total Rev. available	1,107	92.4%	\$155,159	88.9%	96.6%	757	92.9%				
		Rev. Not Known	91	7.6%	\$19,283	11.1%	3.4%	58	7.1%				
		Total	1,198	100.0%	\$174,442	100.0%	100.0%	815	100.0%				
	Loan Size	\$100,000 or Less	847	70.7%	\$24,659	14.1%		574	70.4%	95.9%	\$16,362	13.9%	42.9%
		\$100,001 - \$250,000	142	11.9%	\$25,509	14.6%		97	11.9%	2.1%	\$17,126	14.5%	15.0%
		\$250,001 - \$1 Million	209	17.4%	\$124,274	71.2%		144	17.7%	2.0%	\$84,367	71.6%	42.1%
		Total	1,198	100.0%	\$174,442	100.0%		815	100.0%	100.0%	\$117,855	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	491	87.7%	\$12,402	33.5%							
		\$100,001 - \$250,000	34	6.1%	\$5,815	15.7%							
		\$250,001 - \$1 Million	35	6.3%	\$18,763	50.7%							
		Total	560	100.0%	\$36,980	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 93.9%	0	0.0%	57.1%	\$0	0.0%	50.5%
		Over \$1 Million	1	100.0%	\$500	100.0%	5.7%	1	100.0%				
		Total Rev. available	1	100.0%	\$500	100.0%	99.6%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
		Total	1	100.0%	\$500	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.2%	\$0	0.0%	45.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	7.0%
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%		1	100.0%	5.8%	\$500	100.0%	47.6%
		Total	1	100.0%	\$500	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: FL Miami

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	4	3.8%	0	0	2	4	0	Total	7	5.6%	5	4.6%	0	0	2	11.8%	0	0	54	6.1%	3.8%	3.9%
	SA	1	0.8%	0	0.0%	0	0	1	5.9%	0	0											
Moderate	15	14.4%	0	1	11	15	7	Total	21	16.7%	16	14.7%	0	1	5	29.4%	0	0	241	27.0%	28.2%	21.0%
	SA	5	4.0%	0	0.0%	0	0	5	29.4%	0	0											
Middle	36	34.6%	0	0	33	36	15	Total	45	35.7%	37	33.9%	0	0	8	47.1%	0	1	320	35.9%	38.4%	35.7%
	SA	8	6.3%	0	0.0%	0	0	8	47.1%	0	1											
Upper	49	47.1%	1	1	43	49	13	Total	53	42.1%	51	46.8%	1	1	2	11.8%	0	0	271	30.4%	29.6%	39.2%
	SA	2	1.6%	0	0.0%	0	0	2	11.8%	0	0											
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	0.6%	0.0%	0.3%
	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0											
Total	104	100.0%	1	2	89	104	35	Total	126	100.0%	109	100.0%	1	2	17	100.0%	0	1	891	100.0%	100.0%	100.0%
	SA	16	12.7%	0	0.0%	0	0	16	94.1%	0	1											

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	1	0.6%	\$206	0.2%	2.1%
	Moderate	31	17.2%	\$5,553	6.1%	23.1%
	Middle	37	20.6%	\$12,412	13.7%	36.3%
	Upper	111	61.7%	\$72,143	79.9%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	180	100.0%	\$90,314	100.0%	100.0%
REFINANCE	Low	1	0.7%	\$94	0.1%	2.1%
	Moderate	11	8.0%	\$1,568	2.3%	23.1%
	Middle	24	17.4%	\$5,531	8.0%	36.3%
	Upper	102	73.9%	\$61,923	89.6%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	138	100.0%	\$69,116	100.0%	100.0%
HOME IMPROVEMENT	Low	17	6.5%	\$100	0.6%	2.1%
	Moderate	85	32.6%	\$531	3.1%	23.1%
	Middle	90	34.5%	\$540	3.2%	36.3%
	Upper	69	26.4%	\$15,866	93.1%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	261	100.0%	\$17,037	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	6.6%
	Moderate	0	0.0%	\$0	0.0%	31.9%
	Middle	0	0.0%	\$0	0.0%	35.8%
	Upper	0	0.0%	\$0	0.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	19	3.3%	\$400	0.2%	2.1%
	Moderate	127	21.9%	\$7,652	4.3%	23.1%
	Middle	151	26.1%	\$18,483	10.5%	36.3%
	Upper	282	48.7%	\$149,932	85.0%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	579	100.0%	\$176,467	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	13	7.2%	\$1,008	1.1%	22.4%
	Moderate	34	18.9%	\$4,345	4.8%	17.3%
	Middle	7	3.9%	\$1,101	1.2%	18.9%
	Upper	126	70.0%	\$83,860	92.9%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>180</i>	<i>100.0%</i>	<i>\$90,314</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	10.1%	\$1,569	2.3%	22.4%
	Moderate	20	14.5%	\$2,527	3.7%	17.3%
	Middle	3	2.2%	\$299	0.4%	18.9%
	Upper	97	70.3%	\$64,026	92.6%	41.3%
	Unknown	4	2.9%	\$695	1.0%	0.0%
	<i>Total</i>	<i>138</i>	<i>100.0%</i>	<i>\$69,116</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	84	32.2%	\$384	2.3%	22.4%
	Moderate	85	32.6%	\$562	3.3%	17.3%
	Middle	47	18.0%	\$352	2.1%	18.9%
	Upper	33	12.6%	\$876	5.1%	41.3%
	Unknown	12	4.6%	\$14,863	87.2%	0.0%
	<i>Total</i>	<i>261</i>	<i>100.0%</i>	<i>\$17,037</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.4%
	Moderate	0	0.0%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	111	19.2%	\$2,961	1.7%	22.4%
	Moderate	139	24.0%	\$7,434	4.2%	17.3%
	Middle	57	9.8%	\$1,752	1.0%	18.9%
	Upper	256	44.2%	\$148,762	84.3%	41.3%
	Unknown	16	2.8%	\$15,558	8.8%	0.0%
	<i>Total</i>	<i>579</i>	<i>100.0%</i>	<i>\$176,467</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	50	5.1%	\$8,245	5.9%	3.4%
	Moderate	225	22.8%	\$39,117	28.2%	22.7%
	Middle	300	30.4%	\$40,255	29.0%	30.8%
	Upper	398	40.3%	\$49,750	35.9%	42.5%
	Unknown	14	1.4%	\$1,230	0.9%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>987</i>	<i>100.0%</i>	<i>\$138,597</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	0	0.0%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	23.7%
	Upper	1	100.0%	\$500	100.0%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$500</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

Product Type			Bank Lending & Demographic Data Comparison 2012				
			Bank				Total Businesses
			Count		Dollar		
		#	%	\$ (000s)	\$ %	%	
Small Business	Revenue	\$1 Million or Less	527	53.4%	\$29,690	21.4%	91.8%
		Over \$1 Million	407	41.2%	\$93,838	67.7%	4.7%
		<i>Total Rev. available</i>	934	94.6%	\$123,528	89.1%	96.5%
		Rev. Not Known	53	5.4%	\$15,069	10.9%	3.4%
		Total	987	100.0%	\$138,597	100.0%	100.0%
	Loan Size	\$100,000 or Less	718	72.7%	\$19,286	13.9%	
		\$100,001 - \$250,000	99	10.0%	\$17,110	12.3%	
		\$250,001 - \$1 Million	170	17.2%	\$102,201	73.7%	
		Total	987	100.0%	\$138,597	100.0%	
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	467	88.6%	\$10,701	36.0%	
		\$100,001 - \$250,000	36	6.8%	\$6,127	20.6%	
		\$250,001 - \$1 Million	24	4.6%	\$12,862	43.3%	
		<i>Total</i>	527	100.0%	\$29,690	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 94.4%
		Over \$1 Million	1	100.0%	\$500	100.0%	5.5%
		<i>Total Rev. available</i>	1	100.0%	\$500	100.0%	99.9%
		Not Known	0	0.0%	\$0	0.0%	0.1%
		Total	1	100.0%	\$500	100.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%	
		Total	1	100.0%	\$500	100.0%	
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		<i>Total</i>	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B

## Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	17	11.2%	\$1,744	2.4%	17.9%	11	11.0%	11.8%	\$1,425	3.2%	8.7%
	Middle	54	35.5%	\$17,223	24.1%	49.9%	38	38.0%	51.4%	\$11,040	24.8%	44.5%
	Upper	81	53.3%	\$52,482	73.5%	31.5%	51	51.0%	36.6%	\$32,023	72.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	152	100.0%	\$71,449	100.0%	100.0%	100	100.0%	100.0%	\$44,488	100.0%	100.0%
REFINANCE	Low	1	0.9%	\$34	0.1%	0.6%	1	1.4%	0.1%	\$34	0.1%	0.1%
	Moderate	9	8.5%	\$409	1.0%	17.9%	7	10.1%	7.7%	\$325	1.3%	5.5%
	Middle	40	37.7%	\$8,855	20.6%	49.9%	29	42.0%	41.9%	\$5,926	22.9%	35.9%
	Upper	56	52.8%	\$33,597	78.3%	31.5%	32	46.4%	50.2%	\$19,588	75.7%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$42,895	100.0%	100.0%	69	100.0%	100.0%	\$25,873	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.4%	\$4	0.3%	0.6%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	96	37.4%	\$524	36.5%	17.9%	67	34.0%	23.7%	\$375	32.8%	6.6%
	Middle	121	47.1%	\$635	44.2%	49.9%	97	49.2%	45.5%	\$530	46.4%	39.8%
	Upper	39	15.2%	\$273	19.0%	31.5%	33	16.8%	30.7%	\$238	20.8%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	257	100.0%	\$1,436	100.0%	100.0%	197	100.0%	100.0%	\$1,143	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.4%	0	0.0%	45.8%	\$0	0.0%	29.4%
	Middle	0	0.0%	\$0	0.0%	49.9%	0	0.0%	31.3%	\$0	0.0%	31.2%
	Upper	0	0.0%	\$0	0.0%	17.2%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.4%	\$38	0.0%	0.6%	1	0.3%	0.1%	\$34	0.0%	0.1%
	Moderate	122	23.7%	\$2,677	2.3%	17.9%	85	23.2%	10.6%	\$2,125	3.0%	8.3%
	Middle	215	41.7%	\$26,713	23.1%	49.9%	164	44.8%	47.9%	\$17,496	24.5%	40.7%
	Upper	176	34.2%	\$86,352	74.6%	31.5%	116	31.7%	41.4%	\$51,849	72.5%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	515	100.0%	\$115,780	100.0%	100.0%	366	100.0%	100.0%	\$71,504	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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	11	7.2%	\$896	1.3%	18.7%	9	9.0%	7.7%	\$761	1.7%	3.7%
	Moderate	39	25.7%	\$5,189	7.3%	18.8%	27	27.0%	20.4%	\$3,626	8.2%	14.3%
	Middle	8	5.3%	\$894	1.3%	22.7%	7	7.0%	20.0%	\$835	1.9%	17.8%
	Upper	93	61.2%	\$64,058	89.7%	39.9%	56	56.0%	37.2%	\$38,854	87.3%	49.8%
	Unknown	1	0.7%	\$412	0.6%	0.0%	1	1.0%	14.6%	\$412	0.9%	14.3%
	Total	152	100.0%	\$71,449	100.0%	100.0%	100	100.0%	100.0%	\$44,488	100.0%	100.0%
REFINANCE	Low	12	11.3%	\$633	1.5%	18.7%	7	10.1%	4.3%	\$410	1.6%	2.2%
	Moderate	17	16.0%	\$1,013	2.4%	18.8%	14	20.3%	9.4%	\$710	2.7%	5.7%
	Middle	12	11.3%	\$981	2.3%	22.7%	8	11.6%	14.4%	\$667	2.6%	10.8%
	Upper	60	56.6%	\$39,448	92.0%	39.9%	36	52.2%	44.8%	\$23,366	90.3%	55.8%
	Unknown	5	4.7%	\$820	1.9%	0.0%	4	5.8%	27.1%	\$720	2.8%	25.6%
	Total	106	100.0%	\$42,895	100.0%	100.0%	69	100.0%	100.0%	\$25,873	100.0%	100.0%
HOME IMPROVEMENT	Low	87	33.9%	\$306	21.3%	18.7%	62	31.5%	14.2%	\$217	19.0%	3.0%
	Moderate	81	31.5%	\$473	32.9%	18.8%	62	31.5%	19.9%	\$379	33.2%	11.3%
	Middle	60	23.3%	\$425	29.6%	22.7%	48	24.4%	22.5%	\$351	30.7%	15.6%
	Upper	21	8.2%	\$196	13.6%	39.9%	19	9.6%	37.9%	\$171	15.0%	54.6%
	Unknown	8	3.1%	\$36	2.5%	0.0%	6	3.0%	5.5%	\$25	2.2%	15.5%
	Total	257	100.0%	\$1,436	100.0%	100.0%	197	100.0%	100.0%	\$1,143	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.7%	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%
	Middle	0	0.0%	\$0	0.0%	22.7%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	110	21.4%	\$1,835	1.6%	18.7%	78	21.3%	6.6%	\$1,388	1.9%	3.0%
	Moderate	137	26.6%	\$6,675	5.8%	18.8%	103	28.1%	16.4%	\$4,715	6.6%	10.5%
	Middle	80	15.5%	\$2,300	2.0%	22.7%	63	17.2%	18.1%	\$1,853	2.6%	14.5%
	Upper	174	33.8%	\$103,702	89.6%	39.9%	111	30.3%	39.9%	\$62,391	87.3%	50.2%
	Unknown	14	2.7%	\$1,268	1.1%	0.0%	11	3.0%	19.0%	\$1,157	1.6%	21.8%
	Total	515	100.0%	\$115,780	100.0%	100.0%	366	100.0%	100.0%	\$71,504	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					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg		Dollar	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	25	2.4%	\$5,798	3.0%	1.2%	15	2.1%	1.3%	\$3,355	2.7%	2.3%
	Moderate	206	19.5%	\$43,311	22.6%	18.4%	146	20.7%	16.1%	\$31,474	24.9%	20.2%
	Middle	498	47.1%	\$93,850	48.9%	47.5%	338	47.8%	43.5%	\$59,765	47.3%	43.6%
	Upper	328	31.0%	\$48,897	25.5%	32.8%	208	29.4%	37.6%	\$31,670	25.1%	33.4%
	Unknown	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%	0.4%
	Total	1,057	100.0%	\$191,856	100.0%	100.0%	707	100.0%	100.0%	\$126,264	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%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	8.6%	\$0	0.0%	6.0%
	Middle	2	100.0%	\$720	100.0%	59.3%	2	100.0%	62.9%	\$720	100.0%	75.2%
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	24.3%	\$0	0.0%	18.4%
	Unknown	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%	0.4%
	Total	2	100.0%	\$720	100.0%	100.0%	2	100.0%	100.0%	\$720	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Orlando

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count			Dollar		
			Count		Dollar			Bank		Agg	Bank		Agg
			#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	429	40.6%	\$41,422	21.6%	92.6%	282	39.9%	41.5%	\$25,171	19.9%	31.7%
		Over \$1 Million	504	47.7%	\$126,005	65.7%	4.2%	346	48.9%				
		Total Rev. available	933	88.3%	\$167,427	87.3%	96.8%	628	88.8%				
		Rev. Not Known	124	11.7%	\$24,429	12.7%	3.2%	79	11.2%				
		Total	1,057	100.0%	\$191,856	100.0%	100.0%	707	100.0%				
	Loan Size	\$100,000 or Less	654	61.9%	\$21,240	11.1%		447	63.2%	95.6%	\$14,183	11.2%	41.5%
		\$100,001 - \$250,000	154	14.6%	\$27,097	14.1%		97	13.7%	2.1%	\$17,582	13.9%	13.7%
		\$250,001 - \$1 Million	249	23.6%	\$143,519	74.8%		163	23.1%	2.3%	\$94,499	74.8%	44.8%
		Total	1,057	100.0%	\$191,856	100.0%		707	100.0%	100.0%	\$126,264	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	330	76.9%	\$8,718	21.0%							
		\$100,001 - \$250,000	48	11.2%	\$8,402	20.3%							
		\$250,001 - \$1 Million	51	11.9%	\$24,302	58.7%							
		Total	429	100.0%	\$41,422	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms	0	0.0%	57.1%	\$0	0.0%	41.4%
		Over \$1 Million	2	100.0%	\$720	100.0%	6.0%	2	100.0%				
		Total Rev. available	2	100.0%	\$720	100.0%	99.6%	2	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
		Total	2	100.0%	\$720	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.4%	\$0	0.0%	40.7%
		\$100,001 - \$250,000	1	50.0%	\$220	30.6%		1	50.0%	4.3%	\$220	30.6%	16.4%
		\$250,001 - \$500,000	1	50.0%	\$500	69.4%		1	50.0%	4.3%	\$500	69.4%	42.9%
		Total	2	100.0%	\$720	100.0%		2	100.0%	100.0%	\$720	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B



# Appendices

## Geographic Distribution of Branches

Assessment Area: FL Orlando

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
Low	0	0.0%	0	0	0	0	0	Total	1	0.7%	0	0.0%	0	0	1	2.6%	0	0	8	2.4%	1.5%	1.3%
Moderate	16	21.9%	0	1	12	16	7	SA	1	0.7%	0	0.0%	0	0	1	2.6%	0	0	76	23.2%	22.5%	18.9%
								Total	39	28.5%	25	25.3%	0	0	14	36.8%	0	2				
Middle	36	49.3%	0	0	27	35	21	SA	17	12.4%	3	3.0%	0	0	14	36.8%	0	2	151	46.0%	49.6%	47.4%
								Total	63	46.0%	45	45.5%	0	0	18	47.4%	0	1				
Upper	21	28.8%	0	0	17	20	11	SA	19	13.9%	1	1.0%	0	0	18	47.4%	0	1	93	28.4%	26.5%	32.4%
								Total	34	24.8%	29	29.3%	0	0	5	13.2%	0	3				
Unknown	0	0.0%	0	0	0	0	0	SA	6	4.4%	1	1.0%	0	0	5	13.2%	0	3	0	0.0%	0.0%	0.0%
								Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	73	100.0%	0	1	56	71	39	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	328	100.0%	100.0%	100.0%
								Total	137	100.0%	99	100.0%	0	0	38	100.0%	0	6				
									43	31.4%	5	5.1%	0	0	38	100.0%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.5%
	Moderate	16	14.0%	\$1,930	4.3%	20.0%
	Middle	26	22.8%	\$3,441	7.7%	43.8%
	Upper	72	63.2%	\$39,149	87.9%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$44,520</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.5%
	Moderate	18	19.4%	\$1,627	5.6%	20.0%
	Middle	21	22.6%	\$1,270	4.4%	43.8%
	Upper	54	58.1%	\$26,234	90.1%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$29,131</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	0.7%	\$12	0.7%	0.5%
	Moderate	80	28.3%	\$445	26.7%	20.0%
	Middle	154	54.4%	\$896	53.8%	43.8%
	Upper	47	16.6%	\$313	18.8%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>283</i>	<i>100.0%</i>	<i>\$1,666</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	41.6%
	Middle	0	0.0%	\$0	0.0%	39.5%
	Upper	0	0.0%	\$0	0.0%	17.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	2	0.4%	\$12	0.0%	0.5%
	Moderate	114	23.3%	\$4,002	5.3%	20.0%
	Middle	201	41.0%	\$5,607	7.4%	43.8%
	Upper	173	35.3%	\$65,696	87.2%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>490</i>	<i>100.0%</i>	<i>\$75,317</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	17	14.9%	\$1,231	2.8%	20.1%
	Moderate	26	22.8%	\$2,989	6.7%	18.6%
	Middle	10	8.8%	\$1,391	3.1%	20.8%
	Upper	61	53.5%	\$38,909	87.4%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>114</i>	<i>100.0%</i>	<i>\$44,520</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	15.1%	\$736	2.5%	20.1%
	Moderate	17	18.3%	\$1,366	4.7%	18.6%
	Middle	13	14.0%	\$1,254	4.3%	20.8%
	Upper	47	50.5%	\$25,363	87.1%	40.5%
	Unknown	2	2.2%	\$412	1.4%	0.0%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$29,131</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	93	32.9%	\$377	22.6%	20.1%
	Moderate	94	33.2%	\$542	32.5%	18.6%
	Middle	52	18.4%	\$357	21.4%	20.8%
	Upper	34	12.0%	\$345	20.7%	40.5%
	Unknown	10	3.5%	\$45	2.7%	0.0%
	<i>Total</i>	<i>283</i>	<i>100.0%</i>	<i>\$1,666</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%
	Moderate	0	0.0%	\$0	0.0%	18.6%
	Middle	0	0.0%	\$0	0.0%	20.8%
	Upper	0	0.0%	\$0	0.0%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	124	25.3%	\$2,344	3.1%	20.1%
	Moderate	137	28.0%	\$4,897	6.5%	18.6%
	Middle	75	15.3%	\$3,002	4.0%	20.8%
	Upper	142	29.0%	\$64,617	85.8%	40.5%
	Unknown	12	2.4%	\$457	0.6%	0.0%
	<i>Total</i>	<i>490</i>	<i>100.0%</i>	<i>\$75,317</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: FL Orlando

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	11	1.5%	\$1,143	0.9%	0.7%
Moderate	188	25.8%	\$44,261	35.0%	23.2%
Middle	273	37.5%	\$43,816	34.6%	39.1%
Upper	256	35.2%	\$37,307	29.5%	37.0%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	728	100.0%	\$126,527	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: FL Orlando

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	318	43.7%	\$30,793	24.3%	92.8%
	Over \$1 Million	353	48.5%	\$82,797	65.4%	4.0%
	<i>Total Rev. available</i>	671	92.2%	\$113,590	89.7%	96.8%
	Rev. Not Known	57	7.8%	\$12,937	10.2%	3.2%
	<i>Total</i>	728	100.0%	\$126,527	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	454	62.4%	\$13,936	11.0%	
	\$100,001 - \$250,000	107	14.7%	\$18,825	14.9%	
	\$250,001 - \$1 Million	167	22.9%	\$93,766	74.1%	
	<i>Total</i>	728	100.0%	\$126,527	100.0%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	244	76.7%	\$6,044	19.6%	
	\$100,001 - \$250,000	35	11.0%	\$5,990	19.5%	
	\$250,001 - \$1 Million	39	12.3%	\$18,759	60.9%	
	<i>Total</i>	318	100.0%	\$30,793	100.0%	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Owner Occupied Units	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.3%	\$0	0.0%	0.2%	
	Moderate	27	15.0%	\$6,172	7.6%	21.9%	24	18.5%	15.0%	\$4,665	8.7%	10.6%	
	Middle	43	23.9%	\$11,781	14.6%	48.3%	33	25.4%	42.8%	\$9,478	17.7%	35.8%	
	Upper	110	61.1%	\$62,921	77.8%	29.0%	73	56.2%	41.9%	\$39,353	73.6%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	180	100.0%	\$80,874	100.0%	100.0%	130	100.0%	100.0%	\$53,496	100.0%	100.0%	
REFINANCE	Low	1	0.6%	\$6	0.0%	0.8%	0	0.0%	0.2%	\$0	0.0%	0.1%	
	Moderate	26	16.4%	\$3,141	6.3%	21.9%	19	18.4%	9.7%	\$2,541	8.4%	6.7%	
	Middle	59	37.1%	\$12,208	24.4%	48.3%	35	34.0%	38.1%	\$9,187	30.2%	32.1%	
	Upper	73	45.9%	\$34,712	69.3%	29.0%	49	47.6%	52.0%	\$18,652	61.4%	61.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	159	100.0%	\$50,067	100.0%	100.0%	103	100.0%	100.0%	\$30,380	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	0.6%	\$11	0.6%	0.8%	2	0.8%	0.5%	\$11	0.7%	0.1%	
	Moderate	132	41.9%	\$793	42.6%	21.9%	107	41.2%	20.7%	\$637	41.9%	10.2%	
	Middle	133	42.2%	\$724	38.9%	48.3%	114	43.8%	45.9%	\$654	43.0%	33.7%	
	Upper	48	15.2%	\$332	17.8%	29.0%	37	14.2%	32.9%	\$220	14.5%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	315	100.0%	\$1,860	100.0%	100.0%	260	100.0%	100.0%	\$1,522	100.0%	100.0%	
MULTI FAMILY	Low Moderate Middle Upper Unknown Total					Multi-Family Units							
		0	0.0%	\$0	0.0%	4.3%	0	0.0%	4.1%	\$0	0.0%	1.0%	
		0	0.0%	\$0	0.0%	18.9%	0	0.0%	16.3%	\$0	0.0%	20.9%	
		2	100.0%	\$1,316	100.0%	49.2%	1	100.0%	50.0%	\$1,000	100.0%	43.0%	
		0	0.0%	\$0	0.0%	27.6%	0	0.0%	29.6%	\$0	0.0%	35.1%	
		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$1,316	100.0%	100.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%	
HMDA TOTALS	Low	3	0.5%	\$17	0.0%	0.8%	2	0.4%	0.3%	\$11	0.0%	0.2%	
	Moderate	185	28.2%	\$10,106	7.5%	21.9%	150	30.4%	13.0%	\$7,843	9.1%	9.4%	
	Middle	237	36.1%	\$26,029	19.4%	48.3%	183	37.0%	40.9%	\$20,319	23.5%	34.5%	
	Upper	231	35.2%	\$97,965	73.0%	29.0%	159	32.2%	45.8%	\$58,225	67.4%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	656	100.0%	\$134,117	100.0%	100.0%	494	100.0%	100.0%	\$86,398	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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg		Bank	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	7	3.9%	\$614	0.8%	18.8%	5	3.8%	6.1%	\$434	0.8%	2.7%
	Moderate	38	21.1%	\$4,053	5.0%	19.1%	32	24.6%	18.7%	\$3,426	6.4%	11.7%
	Middle	16	8.9%	\$2,096	2.6%	22.0%	15	11.5%	20.2%	\$1,958	3.7%	16.6%
	Upper	118	65.6%	\$74,016	91.5%	40.1%	77	59.2%	41.4%	\$47,583	88.9%	56.4%
	Unknown	1	0.6%	\$95	0.1%	0.0%	1	0.8%	13.6%	\$95	0.2%	12.5%
	Total	180	100.0%	\$80,874	100.0%	100.0%	130	100.0%	100.0%	\$53,496	100.0%	100.0%
REFINANCE	Low	20	12.6%	\$899	1.8%	18.8%	10	9.7%	3.5%	\$469	1.5%	1.6%
	Moderate	27	17.0%	\$1,535	3.1%	19.1%	17	16.5%	9.2%	\$640	2.1%	5.2%
	Middle	22	13.8%	\$1,185	2.4%	22.0%	18	17.5%	14.4%	\$891	2.9%	10.2%
	Upper	85	53.5%	\$45,983	91.8%	40.1%	56	54.4%	47.3%	\$28,166	92.7%	58.6%
	Unknown	5	3.1%	\$465	0.9%	0.0%	2	1.9%	25.7%	\$214	0.7%	24.4%
	Total	159	100.0%	\$50,067	100.0%	100.0%	103	100.0%	100.0%	\$30,380	100.0%	100.0%
HOME IMPROVEMENT	Low	96	30.5%	\$369	19.8%	18.8%	72	27.7%	13.3%	\$272	17.9%	3.1%
	Moderate	107	34.0%	\$617	33.2%	19.1%	89	34.2%	20.8%	\$499	32.8%	10.2%
	Middle	51	16.2%	\$406	21.8%	22.0%	45	17.3%	23.7%	\$356	23.4%	18.9%
	Upper	47	14.9%	\$393	21.1%	40.1%	41	15.8%	36.8%	\$327	21.5%	57.3%
	Unknown	14	4.4%	\$75	4.0%	0.0%	13	5.0%	5.3%	\$68	4.5%	10.5%
	Total	315	100.0%	\$1,860	100.0%	100.0%	260	100.0%	100.0%	\$1,522	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%
	Moderate	0	0.0%	\$0	0.0%	19.1%	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%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$1,316	100.0%	0.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%
	Total	2	100.0%	\$1,316	100.0%	100.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%
HMDA TOTALS	Low	123	18.8%	\$1,882	1.4%	18.8%	87	17.6%	5.2%	\$1,175	1.4%	2.1%
	Moderate	172	26.2%	\$6,205	4.6%	19.1%	138	27.9%	14.8%	\$4,565	5.3%	8.5%
	Middle	89	13.6%	\$3,687	2.7%	22.0%	78	15.8%	17.9%	\$3,205	3.7%	13.3%
	Upper	250	38.1%	\$120,392	89.8%	40.1%	174	35.2%	43.6%	\$76,076	88.1%	55.1%
	Unknown	22	3.4%	\$1,951	1.5%	0.0%	17	3.4%	18.4%	\$1,377	1.6%	21.0%
	Total	656	100.0%	\$134,117	100.0%	100.0%	494	100.0%	100.0%	\$86,398	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					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg		Dollar	
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	27	2.6%	\$7,143	3.7%	1.4%	22	3.1%	1.4%	\$6,181	4.8%	2.1%
	Moderate	299	28.6%	\$63,925	33.1%	22.2%	196	27.3%	20.6%	\$40,382	31.5%	25.0%
	Middle	439	41.9%	\$83,158	43.1%	43.2%	301	42.0%	41.1%	\$54,111	42.2%	42.7%
	Upper	282	26.9%	\$38,624	20.0%	33.2%	198	27.6%	35.9%	\$27,583	21.5%	29.8%
	Unknown	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%	0.4%
	Total	1,047	100.0%	\$192,850	100.0%	100.0%	717	100.0%	100.0%	\$128,257	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%
	Moderate	3	100.0%	\$708	100.0%	21.5%	3	100.0%	11.3%	\$708	100.0%	25.5%
	Middle	0	0.0%	\$0	0.0%	52.4%	0	0.0%	46.1%	\$0	0.0%	41.8%
	Upper	0	0.0%	\$0	0.0%	25.9%	0	0.0%	40.0%	\$0	0.0%	32.3%
	Unknown	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%	0.4%
	Total	3	100.0%	\$708	100.0%	100.0%	3	100.0%	100.0%	\$708	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.



## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	439	41.9%	\$40,342	20.9%	91.8%	302	42.1%	42.2%	\$24,544	19.1%	31.5%
		Over \$1 Million	481	45.9%	\$124,943	64.8%	4.7%	341	47.6%				
		Total Rev. available	920	87.8%	\$165,285	85.7%	96.5%	643	89.7%				
		Rev. Not Known	127	12.1%	\$27,565	14.3%	3.5%	74	10.3%				
		Total	1,047	100.0%	\$192,850	100.0%	100.0%	717	100.0%				
	Loan Size	\$100,000 or Less	666	63.6%	\$18,900	9.8%		462	64.4%	95.3%	\$13,470	10.5%	43.2%
		\$100,001 - \$250,000	129	12.3%	\$24,019	12.5%		87	12.1%	2.4%	\$16,249	12.7%	14.8%
		\$250,001 - \$1 Million	252	24.1%	\$149,931	77.7%		168	23.4%	2.3%	\$98,538	76.8%	42.0%
		Total	1,047	100.0%	\$192,850	100.0%		717	100.0%	100.0%	\$128,257	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	357	81.3%	\$8,897	22.1%							
		\$100,001 - \$250,000	33	7.5%	\$5,690	14.1%							
		\$250,001 - \$1 Million	49	11.2%	\$25,755	63.8%							
		Total	439	100.0%	\$40,342	100.0%							

Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 95.7%	0	0.0%	53.0%	\$0	0.0%	49.8%
		Over \$1 Million	2	66.7%	\$522	73.7%	3.6%	2	66.7%				
		Total Rev. available	2	66.7%	\$522	73.7%	99.3%	2	66.7%				
		Not Known	1	33.3%	\$186	26.3%	0.6%	1	33.3%				
		Total	3	100.0%	\$708	100.0%	100.0%	3	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.3%	\$0	0.0%	56.3%
		\$100,001 - \$250,000	2	66.7%	\$358	50.6%		2	66.7%	7.8%	\$358	50.6%	35.1%
		\$250,001 - \$500,000	1	33.3%	\$350	49.4%		1	33.3%	0.9%	\$350	49.4%	8.6%
		Total	3	100.0%	\$708	100.0%		3	100.0%	100.0%	\$708	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: FL Tampa

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	3	2.9%	0	0	1	2	0	Total	3	2.2%	3	2.9%	0	0	0	0.0%	0	3	16	2.9%	2.1%	1.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	3				
Moderate	32	30.8%	0	1	26	30	5	Total	46	33.8%	31	30.1%	0	1	15	45.5%	0	0	141	25.8%	24.1%	22.7%
								SA	15	11.0%	0	0.0%	0	0	15	45.5%	0	0				
Middle	40	38.5%	0	0	35	40	11	Total	52	38.2%	40	38.8%	0	0	12	36.4%	0	1	248	45.3%	47.5%	43.2%
								SA	12	8.8%	0	0.0%	0	0	12	36.4%	0	1				
Upper	29	27.9%	0	1	28	29	6	Total	35	25.7%	29	28.2%	0	1	6	18.2%	0	2	142	26.0%	26.3%	32.6%
								SA	6	4.4%	0	0.0%	0	0	6	18.2%	0	2				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	104	100.0%	0	2	90	101	22	Total	136	100.0%	103	100.0%	0	2	33	100.0%	0	6	547	100.0%	100.0%	100.0%
								SA	33	24.3%	0	0.0%	0	0	33	100.0%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	0.9%	\$161	0.2%	1.8%
	Moderate	30	14.0%	\$2,526	2.9%	22.2%
	Middle	65	30.4%	\$14,283	16.5%	43.8%
	Upper	117	54.7%	\$69,758	80.4%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$86,728</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.7%	\$177	0.4%	1.8%
	Moderate	31	22.5%	\$2,680	6.6%	22.2%
	Middle	37	26.8%	\$5,114	12.7%	43.8%
	Upper	69	50.0%	\$32,428	80.3%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>138</i>	<i>100.0%</i>	<i>\$40,399</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	13	2.7%	\$73	2.5%	1.8%
	Moderate	180	37.0%	\$1,163	39.4%	22.2%
	Middle	219	45.1%	\$1,226	41.5%	43.8%
	Upper	74	15.2%	\$492	16.7%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>486</i>	<i>100.0%</i>	<i>\$2,954</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	4.2%
	Moderate	1	100.0%	\$344	100.0%	28.3%
	Middle	0	0.0%	\$0	0.0%	37.2%
	Upper	0	0.0%	\$0	0.0%	30.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$344</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	16	1.9%	\$411	0.3%	1.8%
	Moderate	242	28.8%	\$6,713	5.1%	22.2%
	Middle	321	38.3%	\$20,623	15.8%	43.8%
	Upper	260	31.0%	\$102,678	78.7%	32.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>839</i>	<i>100.0%</i>	<i>\$130,425</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	21	9.8%	\$1,616	1.9%	20.7%
	Moderate	40	18.7%	\$3,976	4.6%	18.5%
	Middle	18	8.4%	\$2,284	2.6%	19.7%
	Upper	133	62.1%	\$78,712	90.8%	41.0%
	Unknown	2	0.9%	\$140	0.2%	0.0%
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$86,728</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	10.1%	\$1,065	2.6%	20.7%
	Moderate	24	17.4%	\$2,109	5.2%	18.5%
	Middle	19	13.8%	\$1,322	3.3%	19.7%
	Upper	77	55.8%	\$35,115	86.9%	41.0%
	Unknown	4	2.9%	\$788	2.0%	0.0%
	<i>Total</i>	<i>138</i>	<i>100.0%</i>	<i>\$40,399</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	145	29.8%	\$574	19.4%	20.7%
	Moderate	178	36.6%	\$1,045	35.4%	18.5%
	Middle	96	19.8%	\$753	25.5%	19.7%
	Upper	60	12.3%	\$548	18.6%	41.0%
	Unknown	7	1.4%	\$34	1.2%	0.0%
	<i>Total</i>	<i>486</i>	<i>100.0%</i>	<i>\$2,954</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%
	Moderate	0	0.0%	\$0	0.0%	18.5%
	Middle	0	0.0%	\$0	0.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	41.0%
	Unknown	1	100.0%	\$344	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$344</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	180	21.5%	\$3,255	2.5%	20.7%
	Moderate	242	28.8%	\$7,130	5.5%	18.5%
	Middle	133	15.9%	\$4,359	3.3%	19.7%
	Upper	270	32.2%	\$114,375	87.7%	41.0%
	Unknown	14	1.7%	\$1,306	1.0%	0.0%
	<i>Total</i>	<i>839</i>	<i>100.0%</i>	<i>\$130,425</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Small Businesses
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	40	5.0%	\$12,762	9.6%	2.6%
	Moderate	178	22.4%	\$28,745	21.6%	21.8%
	Middle	345	43.5%	\$57,942	43.4%	40.1%
	Upper	226	28.5%	\$32,304	24.2%	35.4%
	Unknown	5	0.6%	\$1,625	1.2%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	794	100.0%	\$133,378	100.0%	100.0%
SMALL FARM				Small Farms		
	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	1	50.0%	\$350	93.3%	19.1%
	Middle	1	50.0%	\$25	6.7%	44.1%
	Upper	0	0.0%	\$0	0.0%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	2	100.0%	\$375	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type			Bank Lending & Demographic Data Comparison 2012					
			Bank				Total Businesses	
			Count		Dollar			
#	%	\$ (000s)	\$ %	%				
Small Business	Revenue	\$1 Million or Less	337	42.4%	\$20,344	15.3%	92.2%	
		Over \$1 Million	410	51.6%	\$101,095	75.8%	4.5%	
		Total Rev. available	747	94.0%	\$121,439	91.1%	96.7%	
		Rev. Not Known	47	5.9%	\$11,939	9.0%	3.2%	
		Total	794	100.0%	\$133,378	100.0%	100.0%	
	Loan Size	\$100,000 or Less	523	65.9%	\$14,784	11.1%		
		\$100,001 - \$250,000	93	11.7%	\$16,645	12.5%		
		\$250,001 - \$1 Million	178	22.4%	\$101,949	76.4%		
		Total	794	100.0%	\$133,378	100.0%		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	297	88.1%	\$6,866	33.7%		
		\$100,001 - \$250,000	24	7.1%	\$4,438	21.8%		
		\$250,001 - \$1 Million	16	4.7%	\$9,040	44.4%		
		Total	337	100.0%	\$20,344	100.0%		
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 96.2%
			Over \$1 Million	2	100.0%	\$375	100.0%	3.7%
			Total Rev. available	2	100.0%	\$375	100.0%	99.9%
Not Known			0	0.0%	\$0	0.0%	0.1%	
Total			2	100.0%	\$375	100.0%	100.0%	
Loan Size		\$100,000 or Less	1	50.0%	\$25	6.7%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	1	50.0%	\$350	93.3%		
		Total	2	100.0%	\$375	100.0%		
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%	\$0	0.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		
		Total	0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	19	2.6%	\$3,452	1.1%	2.4%	16	3.0%	2.1%	\$2,524	1.3%	1.6%
	Moderate	63	8.5%	\$10,612	3.5%	15.7%	53	10.0%	11.8%	\$8,389	4.2%	8.3%
	Middle	234	31.6%	\$45,623	15.1%	43.2%	183	34.7%	44.7%	\$32,197	16.3%	35.3%
	Upper	424	57.3%	\$243,174	80.3%	38.7%	276	52.3%	41.4%	\$154,633	78.2%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	740	100.0%	\$302,861	100.0%	100.0%	528	100.0%	100.0%	\$197,743	100.0%	100.0%
REFINANCE	Low	4	0.6%	\$492	0.1%	2.4%	3	0.9%	1.1%	\$221	0.1%	0.9%
	Moderate	49	7.6%	\$7,851	1.9%	15.7%	24	7.2%	8.1%	\$3,972	2.0%	5.8%
	Middle	103	16.0%	\$34,087	8.4%	43.2%	59	17.7%	36.6%	\$14,343	7.1%	29.4%
	Upper	486	75.7%	\$361,128	89.5%	38.7%	248	74.3%	54.3%	\$184,871	90.9%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	642	100.0%	\$403,558	100.0%	100.0%	334	100.0%	100.0%	\$203,407	100.0%	100.0%
HOME IMPROVEMENT	Low	14	2.9%	\$105	2.7%	2.4%	11	2.8%	1.5%	\$84	2.8%	1.1%
	Moderate	169	35.0%	\$985	25.4%	15.7%	124	32.0%	14.1%	\$724	24.4%	6.2%
	Middle	220	45.5%	\$1,290	33.3%	43.2%	181	46.6%	40.0%	\$1,069	36.0%	26.0%
	Upper	80	16.6%	\$1,495	38.6%	38.7%	72	18.6%	44.4%	\$1,090	36.7%	66.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	483	100.0%	\$3,875	100.0%	100.0%	388	100.0%	100.0%	\$2,967	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	11.5%	0	0.0%	11.4%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	31.1%	0	0.0%	37.1%	\$0	0.0%	20.8%
	Middle	0	0.0%	\$0	0.0%	30.7%	0	0.0%	30.3%	\$0	0.0%	28.8%
	Upper	0	0.0%	\$0	0.0%	26.7%	0	0.0%	21.2%	\$0	0.0%	45.5%
	Unknown	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%
HMDA TOTALS	Low	37	2.0%	\$4,049	0.6%	2.4%	30	2.4%	1.5%	\$2,829	0.7%	1.3%
	Moderate	281	15.1%	\$19,448	2.7%	15.7%	201	16.1%	9.8%	\$13,085	3.2%	7.2%
	Middle	557	29.9%	\$81,000	11.4%	43.2%	423	33.8%	40.1%	\$47,609	11.8%	31.6%
	Upper	990	53.1%	\$605,797	85.3%	38.7%	596	47.7%	48.5%	\$340,594	84.3%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,865	100.0%	\$710,294	100.0%	100.0%	1,250	100.0%	100.0%	\$404,117	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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	120	16.2%	\$11,466	3.8%	19.2%	104	19.7%	15.0%	\$9,657	4.9%	7.3%
	Moderate	181	24.5%	\$23,924	7.9%	17.6%	153	29.0%	21.8%	\$19,871	10.0%	15.2%
	Middle	36	4.9%	\$5,592	1.8%	22.0%	23	4.4%	17.6%	\$3,658	1.8%	16.4%
	Upper	402	54.3%	\$261,859	86.5%	41.1%	248	47.0%	31.9%	\$164,557	83.2%	49.0%
	Unknown	1	0.1%	\$20	0.0%	0.0%	0	0.0%	13.6%	\$0	0.0%	12.1%
	Total	740	100.0%	\$302,861	100.0%	100.0%	528	100.0%	100.0%	\$197,743	100.0%	100.0%
REFINANCE	Low	21	3.3%	\$1,676	0.4%	19.2%	11	3.3%	4.7%	\$831	0.4%	2.4%
	Moderate	70	10.9%	\$8,687	2.2%	17.6%	37	11.1%	9.7%	\$4,535	2.2%	6.2%
	Middle	30	4.7%	\$3,582	0.9%	22.0%	16	4.8%	14.9%	\$1,585	0.8%	11.8%
	Upper	508	79.1%	\$387,591	96.0%	41.1%	263	78.7%	46.4%	\$195,406	96.1%	59.0%
	Unknown	13	2.0%	\$2,022	0.5%	0.0%	7	2.1%	24.3%	\$1,050	0.5%	20.6%
	Total	642	100.0%	\$403,558	100.0%	100.0%	334	100.0%	100.0%	\$203,407	100.0%	100.0%
HOME IMPROVEMENT	Low	132	27.3%	\$557	14.4%	19.2%	106	27.3%	12.1%	\$457	15.4%	4.0%
	Moderate	178	36.9%	\$1,046	27.0%	17.6%	140	36.1%	18.6%	\$839	28.3%	8.9%
	Middle	85	17.6%	\$648	16.7%	22.0%	74	19.1%	20.0%	\$548	18.5%	14.7%
	Upper	66	13.7%	\$1,476	38.1%	41.1%	49	12.6%	41.9%	\$1,005	33.9%	61.8%
	Unknown	22	4.6%	\$148	3.8%	0.0%	19	4.9%	7.4%	\$118	4.0%	10.6%
	Total	483	100.0%	\$3,875	100.0%	100.0%	388	100.0%	100.0%	\$2,967	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.2%	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%
	Middle	0	0.0%	\$0	0.0%	22.0%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	273	14.6%	\$13,699	1.9%	19.2%	221	17.7%	9.3%	\$10,945	2.7%	4.2%
	Moderate	429	23.0%	\$33,657	4.7%	17.6%	330	26.4%	15.1%	\$25,245	6.2%	9.5%
	Middle	151	8.1%	\$9,822	1.4%	22.0%	113	9.0%	16.2%	\$5,791	1.4%	13.2%
	Upper	976	52.3%	\$650,926	91.6%	41.1%	560	44.8%	40.0%	\$360,968	89.3%	53.2%
	Unknown	36	1.9%	\$2,190	0.3%	0.0%	26	2.1%	19.4%	\$1,168	0.3%	19.9%
	Total	1,865	100.0%	\$710,294	100.0%	100.0%	1,250	100.0%	100.0%	\$404,117	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					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	111	4.7%	\$25,678	4.8%	3.8%	82	5.2%	3.0%	\$18,562	5.2%	3.3%
	Moderate	349	14.7%	\$86,556	16.2%	16.6%	229	14.6%	13.0%	\$58,427	16.2%	16.0%
	Middle	773	32.6%	\$175,784	32.9%	40.5%	518	33.0%	34.6%	\$120,951	33.6%	34.6%
	Upper	1,137	48.0%	\$246,947	46.2%	39.2%	741	47.2%	47.9%	\$162,357	45.1%	45.8%
	Unknown	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%	0.3%
	Total	2,370	100.0%	\$534,965	100.0%	100.0%	1,570	100.0%	100.0%	\$360,297	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	18.1%	\$0	0.0%	18.8%
	Middle	6	85.7%	\$535	64.1%	48.4%	4	80.0%	53.8%	\$437	59.3%	53.9%
	Upper	1	14.3%	\$300	35.9%	34.2%	1	20.0%	27.5%	\$300	40.7%	26.9%
	Unknown	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%
	Total	7	100.0%	\$835	100.0%	100.0%	5	100.0%	100.0%	\$737	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011							Bank & Aggregate Lending Comparison 2011					
			Bank					Total Businesses	Count			Dollar			
			Count		Dollar		Bank		Agg	Bank		Agg			
#	%	\$ (000s)	\$ %	%	#	%				%	\$ 000s		\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	794	33.5%	\$99,700	18.6%	91.9%	520	33.1%	47.0%	\$68,204	18.9%	41.1%		
		Over \$1 Million	1,331	56.2%	\$388,174	72.6%	4.8%	907	57.8%						
		Total Rev. available	2,125	89.7%	\$487,874	91.2%	96.7%	1,427	90.9%						
		Rev. Not Known	245	10.3%	\$47,091	8.8%	3.3%	143	9.1%						
		Total	2,370	100.0%	\$534,965	100.0%	100.0%	1,570	100.0%						
	Loan Size	\$100,000 or Less	1,216	51.3%	\$41,088	7.7%		799	50.9%	93.0%	\$27,319	7.6%	30.0%		
		\$100,001 - \$250,000	433	18.3%	\$77,656	14.5%		277	17.6%	3.1%	\$48,531	13.5%	14.9%		
		\$250,001 - \$1 Million	721	30.4%	\$416,221	77.8%		494	31.5%	3.8%	\$284,447	78.9%	55.2%		
		Total	2,370	100.0%	\$534,965	100.0%		1,570	100.0%	100.0%	\$360,297	100.0%	100.0%		
	Loan Size & Rev \$1 Mill or Rev \$1.5 Mill or	\$100,000 or Less	537	67.6%	\$13,164	13.2%									
		\$100,001 - \$250,000	122	15.4%	\$20,742	20.8%									
		\$250,001 - \$1 Million	135	17.0%	\$65,794	66.0%									
		Total	794	100.0%	\$99,700	100.0%									
Small Farm	Revenue	\$1 Million or Less	1	14.3%	\$300	35.9%	Total Farms 97.8%	1	20.0%	60.6%	\$300	40.7%	56.6%		
		Over \$1 Million	4	57.1%	\$369	44.2%	1.8%	3	60.0%						
		Total Rev. available	5	71.4%	\$669	80.1%	99.6%	4	80.0%						
		Not Known	2	28.6%	\$166	19.9%	0.4%	1	20.0%						
		Total	7	100.0%	\$835	100.0%	100.0%	5	100.0%						
	Loan Size	\$100,000 or Less	4	57.1%	\$158	18.9%		2	40.0%	81.3%	\$60	8.1%	28.7%		
		\$100,001 - \$250,000	1	14.3%	\$123	14.7%		1	20.0%	10.0%	\$123	16.7%	25.8%		
		\$250,001 - \$500,000	2	28.6%	\$554	66.3%		2	40.0%	8.8%	\$554	75.2%	45.4%		
		Total	7	100.0%	\$835	100.0%		5	100.0%	100.0%	\$737	100.0%	100.0%		
	Loan Size & Rev \$1 Mill or Rev \$1.5 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%									
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%									
		\$250,001 - \$500,000	1	100.0%	\$300	100.0%									
		Total	1	100.0%	\$300	100.0%									

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: GA Atlanta

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	#	Open	Closed				#	#	#	#	#	Open	Closed	#	#	Open	Closed				
Low	8	4.2%	1	1	5	8	2	Total	30	10.5%	11	5.1%	1	2	19	26.8%	0	1	70	11.2%	5.5%	4.0%
Moderate	37	19.6%	0	0	28	37	28	SA	20	7.0%	1	0.5%	0	1	19	26.8%	0	1	152	24.3%	21.7%	16.8%
								Total	46	16.1%	41	19.2%	0	0	5	7.0%	0	1				
Middle	50	26.5%	0	2	30	50	40	SA	6	2.1%	1	0.5%	0	0	5	7.0%	0	1	224	35.8%	40.1%	40.1%
								Total	83	29.1%	59	27.6%	0	2	24	33.8%	0	2				
Upper	94	49.7%	2	3	58	94	68	SA	25	8.8%	3	1.4%	0	0	22	31.0%	0	2	179	28.6%	32.7%	39.1%
								Total	126	44.2%	103	48.1%	2	3	23	32.4%	0	2				
Unknown	0	0.0%	0	0	0	0	0	SA	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	0.0%	0	0				
Total	189	100.0%	3	6	121	189	138	SA	77	27.0%	7	3.3%	0	1	70	98.6%	0	6	625	100.0%	100.0%	100.0%
								Total	285	100.0%	214	100.0%	3	7	71	100.0%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	6	1.3%	\$743	0.3%	2.8%
	Moderate	39	8.6%	\$4,799	2.0%	17.7%
	Middle	83	18.3%	\$23,822	10.2%	40.5%
	Upper	326	71.8%	\$204,760	87.5%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>454</i>	<i>100.0%</i>	<i>\$234,124</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	10	2.9%	\$2,025	1.1%	2.8%
	Moderate	53	15.2%	\$8,144	4.5%	17.7%
	Middle	39	11.2%	\$11,835	6.5%	40.5%
	Upper	246	70.7%	\$158,741	87.8%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>348</i>	<i>100.0%</i>	<i>\$180,745</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	33	5.6%	\$170	4.1%	2.8%
	Moderate	176	29.7%	\$1,098	26.5%	17.7%
	Middle	252	42.6%	\$1,535	37.0%	40.5%
	Upper	131	22.1%	\$1,346	32.4%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>592</i>	<i>100.0%</i>	<i>\$4,149</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.0%
	Moderate	0	0.0%	\$0	0.0%	34.6%
	Middle	0	0.0%	\$0	0.0%	24.0%
	Upper	0	0.0%	\$0	0.0%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	49	3.5%	\$2,938	0.7%	2.8%
	Moderate	268	19.2%	\$14,041	3.4%	17.7%
	Middle	374	26.8%	\$37,192	8.9%	40.5%
	Upper	703	50.4%	\$364,847	87.1%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,394</i>	<i>100.0%</i>	<i>\$419,018</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Families by Family Income	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	38	8.4%	\$2,913	1.2%	21.5%
	Moderate	75	16.5%	\$9,219	3.9%	16.9%
	Middle	8	1.8%	\$1,344	0.6%	19.3%
	Upper	333	73.3%	\$220,648	94.2%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>454</i>	<i>100.0%</i>	<i>\$234,124</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	9	2.6%	\$882	0.5%	21.5%
	Moderate	30	8.6%	\$3,607	2.0%	16.9%
	Middle	25	7.2%	\$2,276	1.3%	19.3%
	Upper	259	74.4%	\$170,660	94.4%	42.3%
	Unknown	25	7.2%	\$3,320	1.8%	0.0%
	<i>Total</i>	<i>348</i>	<i>100.0%</i>	<i>\$180,745</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	157	26.5%	\$628	15.1%	21.5%
	Moderate	229	38.7%	\$1,371	33.0%	16.9%
	Middle	110	18.6%	\$838	20.2%	19.3%
	Upper	74	12.5%	\$1,178	28.4%	42.3%
	Unknown	22	3.7%	\$134	3.2%	0.0%
	<i>Total</i>	<i>592</i>	<i>100.0%</i>	<i>\$4,149</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.5%
	Moderate	0	0.0%	\$0	0.0%	16.9%
	Middle	0	0.0%	\$0	0.0%	19.3%
	Upper	0	0.0%	\$0	0.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	204	14.6%	\$4,423	1.1%	21.5%
	Moderate	334	24.0%	\$14,197	3.4%	16.9%
	Middle	143	10.3%	\$4,458	1.1%	19.3%
	Upper	666	47.8%	\$392,486	93.7%	42.3%
	Unknown	47	3.4%	\$3,454	0.8%	0.0%
	<i>Total</i>	<i>1,394</i>	<i>100.0%</i>	<i>\$419,018</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	65	4.4%	\$14,514	4.6%	4.8%
	Moderate	309	20.9%	\$77,628	24.5%	21.3%
	Middle	460	31.1%	\$97,192	30.7%	36.0%
	Upper	646	43.6%	\$126,896	40.1%	37.9%
	Unknown	1	0.1%	\$36	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1,481</i>	<i>100.0%</i>	<i>\$316,266</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	1	100.0%	\$338	100.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	43.3%
	Upper	0	0.0%	\$0	0.0%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$338</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.



## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type			Bank Lending & Demographic Data Comparison 2012					
			Bank				Total Businesses	
			Count		Dollar			
		#	%	\$ (000s)	\$ %	%		
Small Business	Revenue	\$1 Million or Less	504	34.0%	\$47,110	14.9%	91.7%	
		Over \$1 Million	846	57.1%	\$241,206	76.3%	4.9%	
		<i>Total Rev. available</i>	1,350	91.1%	\$288,316	91.2%	96.6%	
		Rev. Not Known	131	8.8%	\$27,950	8.8%	3.5%	
		Total	<i>1,481</i>	<i>100.0%</i>	<i>\$316,266</i>	<i>100.0%</i>	<i>100.0%</i>	
	Loan Size	\$100,000 or Less	786	53.1%	\$26,108	8.3%		
		\$100,001 - \$250,000	270	18.2%	\$48,186	15.2%		
		\$250,001 - \$1 Million	425	28.7%	\$241,972	76.5%		
		Total	<i>1,481</i>	<i>100.0%</i>	<i>\$316,266</i>	<i>100.0%</i>		
	Loan Size & Rev \$1 Mill or less	\$100,000 or Less	377	74.8%	\$8,830	18.7%		
		\$100,001 - \$250,000	73	14.5%	\$12,074	25.6%		
		\$250,001 - \$1 Million	54	10.7%	\$26,206	55.6%		
		<i>Total</i>	<i>504</i>	<i>100.0%</i>	<i>\$47,110</i>	<i>100.0%</i>		
	Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$338	100.0%	<b>Total Farms</b> 98.1%
			Over \$1 Million	0	0.0%	\$0	0.0%	1.5%
			<i>Total Rev. available</i>	1	100.0%	\$338	100.0%	99.6%
Not Known			0	0.0%	\$0	0.0%	0.3%	
Total			<i>1</i>	<i>100.0%</i>	<i>\$338</i>	<i>100.0%</i>	<i>100.0%</i>	
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	1	100.0%	\$338	100.0%		
		Total	<i>1</i>	<i>100.0%</i>	<i>\$338</i>	<i>100.0%</i>		
Loan Size & Rev \$1 Mill or less		\$100,000 or Less	0	0.0%	\$0	0.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	1	100.0%	\$338	100.0%		
		<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$338</i>	<i>100.0%</i>		

Originations & Purchases  
Based on 2012 D&B

# Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	3	12.5%	\$405	5.4%	12.2%	2	10.5%	4.9%	\$254	4.3%	3.0%
	Middle	8	33.3%	\$1,451	19.2%	49.8%	7	36.8%	52.7%	\$1,229	20.9%	47.7%
	Upper	13	54.2%	\$5,686	75.4%	32.1%	10	52.6%	41.4%	\$4,391	74.8%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$7,542	100.0%	100.0%	19	100.0%	100.0%	\$5,874	100.0%	100.0%
REFINANCE	Low	1	5.0%	\$28	0.5%	5.8%	1	7.7%	1.1%	\$28	0.7%	0.7%
	Moderate	2	10.0%	\$242	4.3%	12.2%	1	7.7%	5.1%	\$107	2.8%	3.1%
	Middle	8	40.0%	\$2,845	50.5%	49.8%	5	38.5%	42.9%	\$1,595	41.0%	36.4%
	Upper	9	45.0%	\$2,517	44.7%	32.1%	6	46.2%	50.9%	\$2,158	55.5%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$5,632	100.0%	100.0%	13	100.0%	100.0%	\$3,888	100.0%	100.0%
HOME IMPROVEMENT	Low	2	11.8%	\$4	4.8%	5.8%	2	14.3%	2.5%	\$4	5.7%	2.3%
	Moderate	2	11.8%	\$16	19.3%	12.2%	1	7.1%	6.7%	\$10	14.3%	3.6%
	Middle	11	64.7%	\$41	49.4%	49.8%	9	64.3%	53.0%	\$34	48.6%	30.1%
	Upper	2	11.8%	\$22	26.5%	32.1%	2	14.3%	37.8%	\$22	31.4%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$83	100.0%	100.0%	14	100.0%	100.0%	\$70	100.0%	100.0%
MULTI FAMILY	Low	1	100.0%	\$1,900	100.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	50.0%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	35.7%	\$0	0.0%	93.1%
	Upper	0	0.0%	\$0	0.0%	17.8%	0	0.0%	14.3%	\$0	0.0%	4.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$1,900	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	6.5%	\$1,932	12.7%	5.8%	3	6.5%	1.1%	\$32	0.3%	0.6%
	Moderate	7	11.3%	\$663	4.4%	12.2%	4	8.7%	5.1%	\$371	3.8%	3.0%
	Middle	27	43.5%	\$4,337	28.6%	49.8%	21	45.7%	47.9%	\$2,858	29.1%	43.7%
	Upper	24	38.7%	\$8,225	54.3%	32.1%	18	39.1%	45.9%	\$6,571	66.8%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$15,157	100.0%	100.0%	46	100.0%	100.0%	\$9,832	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	2	8.3%	\$162	2.1%	21.8%	2	10.5%	6.0%	\$162	2.8%	3.0%
	Moderate	7	29.2%	\$976	12.9%	16.5%	6	31.6%	16.8%	\$825	14.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	21.7%	\$0	0.0%	20.8%
	Upper	15	62.5%	\$6,404	84.9%	40.8%	11	57.9%	33.6%	\$4,887	83.2%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.9%	\$0	0.0%	20.2%
	Total	24	100.0%	\$7,542	100.0%	100.0%	19	100.0%	100.0%	\$5,874	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	4.0%	\$0	0.0%	2.0%
	Moderate	5	25.0%	\$513	9.1%	16.5%	3	23.1%	9.0%	\$319	8.2%	5.5%
	Middle	1	5.0%	\$135	2.4%	20.9%	0	0.0%	14.3%	\$0	0.0%	11.3%
	Upper	14	70.0%	\$4,984	88.5%	40.8%	10	76.9%	37.5%	\$3,569	91.8%	45.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	35.3%	\$0	0.0%	36.1%
	Total	20	100.0%	\$5,632	100.0%	100.0%	13	100.0%	100.0%	\$3,888	100.0%	100.0%
HOME IMPROVEMENT	Low	6	35.3%	\$15	18.1%	21.8%	6	42.9%	9.8%	\$15	21.4%	2.2%
	Moderate	5	29.4%	\$20	24.1%	16.5%	4	28.6%	17.5%	\$16	22.9%	8.0%
	Middle	2	11.8%	\$9	10.8%	20.9%	1	7.1%	24.4%	\$6	8.6%	20.7%
	Upper	3	17.6%	\$36	43.4%	40.8%	2	14.3%	42.9%	\$30	42.9%	58.7%
	Unknown	1	5.9%	\$3	3.6%	0.0%	1	7.1%	5.4%	\$3	4.3%	10.3%
	Total	17	100.0%	\$83	100.0%	100.0%	14	100.0%	100.0%	\$70	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.8%	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%
	Middle	0	0.0%	\$0	0.0%	20.9%	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%
	Unknown	1	100.0%	\$1,900	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$1,900	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	12.9%	\$177	1.2%	21.8%	8	17.4%	5.1%	\$177	1.8%	2.4%
	Moderate	17	27.4%	\$1,509	10.0%	16.5%	13	28.3%	13.0%	\$1,160	11.8%	8.7%
	Middle	3	4.8%	\$144	1.0%	20.9%	1	2.2%	18.2%	\$6	0.1%	15.7%
	Upper	32	51.6%	\$11,424	75.4%	40.8%	23	50.0%	35.7%	\$8,486	86.3%	43.1%
	Unknown	2	3.2%	\$1,903	12.6%	0.0%	1	2.2%	28.1%	\$3	0.0%	30.0%
	Total	62	100.0%	\$15,157	100.0%	100.0%	46	100.0%	100.0%	\$9,832	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	16	9.4%	\$3,917	10.6%	8.2%	10	8.9%	8.4%	\$1,949	8.2%	10.7%
	Moderate	26	15.2%	\$3,782	10.3%	12.3%	15	13.4%	10.8%	\$1,236	5.2%	11.7%
	Middle	61	35.7%	\$15,976	43.4%	44.1%	45	40.2%	33.9%	\$13,146	55.1%	33.6%
	Upper	68	39.8%	\$13,126	35.7%	35.3%	42	37.5%	45.1%	\$7,523	31.5%	43.6%
	Unknown	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%	0.3%
	Total	171	100.0%	\$36,801	100.0%	100.0%	112	100.0%	100.0%	\$23,854	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	2.9%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	10.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$224	100.0%	62.3%	1	100.0%	64.7%	\$224	100.0%	69.0%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	32.4%	\$0	0.0%	28.1%
	Unknown	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%
	Total	1	100.0%	\$224	100.0%	100.0%	1	100.0%	100.0%	\$224	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Augusta

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	55	32.2%	\$7,060	19.2%	91.7%	34	30.4%	49.3%	\$3,519	14.8%	49.9%
		Over \$1 Million	99	57.9%	\$27,035	73.5%	4.6%	68	60.7%				
		Total Rev. available	154	90.1%	\$34,095	92.7%	96.3%	102	91.1%				
		Rev. Not Known	17	9.9%	\$2,706	7.4%	3.7%	10	8.9%				
		Total	171	100.0%	\$36,801	100.0%	100.0%	112	100.0%				
	Loan Size	\$100,000 or Less	85	49.7%	\$2,913	7.9%		56	50.0%	87.9%	\$1,821	7.6%	27.4%
		\$100,001 - \$250,000	38	22.2%	\$6,790	18.5%		25	22.3%	6.8%	\$4,431	18.6%	22.9%
		\$250,001 - \$1 Million	48	28.1%	\$27,098	73.6%		31	27.7%	5.3%	\$17,602	73.8%	49.7%
		Total	171	100.0%	\$36,801	100.0%		112	100.0%	100.0%	\$23,854	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	33	60.0%	\$1,002	14.2%							
		\$100,001 - \$250,000	16	29.1%	\$2,813	39.8%							
		\$250,001 - \$1 Million	6	10.9%	\$3,245	46.0%							
		Total	55	100.0%	\$7,060	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.6%	0	0.0%	76.5%	\$0	0.0%	58.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		Not Known	1	100.0%	\$224	100.0%	0.0%	1	100.0%				
		Total	1	100.0%	\$224	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	79.4%	\$0	0.0%	35.3%
		\$100,001 - \$250,000	1	100.0%	\$224	100.0%		1	100.0%	11.8%	\$224	100.0%	25.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.8%	\$0	0.0%	38.9%
		Total	1	100.0%	\$224	100.0%		1	100.0%	100.0%	\$224	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: GA Augusta

Tract Category	Branches							ATMs								Demographics							
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	#	#	#	#	#	#	#					#
Low	1	10.0%	0	0	1	1	0	Total	2	15.4%	1	10.0%	0	0	1	33.3%	0	0	9	15.5%	9.7%	8.7%	
Moderate	3	30.0%	0	0	3	3	2	SA	1	7.7%	0	0.0%	0	0	1	33.3%	0	0	11	19.0%	15.0%	12.4%	
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0					
Middle	2	20.0%	0	0	2	2	0	Total	4	30.8%	2	20.0%	0	0	2	66.7%	0	0	23	39.7%	48.9%	43.8%	
								SA	2	15.4%	0	0.0%	0	0	2	66.7%	0	0					
Upper	4	40.0%	0	0	3	4	3	Total	4	30.8%	4	40.0%	0	0	0	0.0%	0	0	15	25.9%	26.5%	35.2%	
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0					
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%	
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0					
Total	10	100.0%	0	0	9	10	5	Total	13	100.0%	10	100.0%	0	0	3	100.0%	0	0	58	100.0%	100.0%	100.0%	
								SA	3	23.1%	0	0.0%	0	0	3	100.0%	0	0					

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	5.9%	\$129	1.2%	4.8%
	Moderate	2	5.9%	\$243	2.3%	22.7%
	Middle	1	2.9%	\$102	1.0%	33.0%
	Upper	29	85.3%	\$9,912	95.4%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$10,386</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	5.9%	\$26	0.5%	4.8%
	Moderate	5	29.4%	\$522	9.7%	22.7%
	Middle	1	5.9%	\$63	1.2%	33.0%
	Upper	10	58.8%	\$4,798	88.7%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$5,409</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	7.9%	\$11	4.2%	4.8%
	Moderate	21	55.3%	\$127	49.0%	22.7%
	Middle	7	18.4%	\$35	13.5%	33.0%
	Upper	7	18.4%	\$86	33.2%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$259</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.6%
	Moderate	0	0.0%	\$0	0.0%	33.2%
	Middle	0	0.0%	\$0	0.0%	31.7%
	Upper	0	0.0%	\$0	0.0%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	6	6.7%	\$166	1.0%	4.8%
	Moderate	28	31.5%	\$892	5.6%	22.7%
	Middle	9	10.1%	\$200	1.2%	33.0%
	Upper	46	51.7%	\$14,796	92.2%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>\$16,054</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	5.9%	\$96	0.9%	23.3%
	Moderate	10	29.4%	\$1,337	12.9%	16.5%
	Middle	3	8.8%	\$433	4.2%	18.9%
	Upper	19	55.9%	\$8,520	82.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>34</i>	<i>100.0%</i>	<i>\$10,386</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	11.8%	\$250	4.6%	23.3%
	Moderate	3	17.6%	\$227	4.2%	16.5%
	Middle	1	5.9%	\$68	1.3%	18.9%
	Upper	10	58.8%	\$4,668	86.3%	41.3%
	Unknown	1	5.9%	\$196	3.6%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$5,409</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	12	31.6%	\$52	20.1%	23.3%
	Moderate	11	28.9%	\$81	31.3%	16.5%
	Middle	11	28.9%	\$100	38.6%	18.9%
	Upper	3	7.9%	\$21	8.1%	41.3%
	Unknown	1	2.6%	\$5	1.9%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$259</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.3%
	Moderate	0	0.0%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	16	18.0%	\$398	2.5%	23.3%
	Moderate	24	27.0%	\$1,645	10.2%	16.5%
	Middle	15	16.9%	\$601	3.7%	18.9%
	Upper	32	36.0%	\$13,209	82.3%	41.3%
	Unknown	2	2.2%	\$201	1.3%	0.0%
	<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>\$16,054</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: GA Augusta

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	15	15.3%	\$1,959	11.1%	7.7%
Moderate	23	23.5%	\$3,723	21.2%	22.3%
Middle	29	29.6%	\$6,663	37.9%	30.7%
Upper	31	31.6%	\$5,244	29.8%	39.3%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	98	100.0%	\$17,589	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: GA Augusta

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	33	33.7%	\$4,310	24.5%	91.5%
	Over \$1 Million	50	51.0%	\$10,135	57.6%	4.8%
	<i>Total Rev. available</i>	83	84.7%	\$14,445	82.1%	96.3%
	Rev. Not Known	15	15.3%	\$3,144	17.9%	3.7%
	<i>Total</i>	98	100.0%	\$17,589	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	51	52.0%	\$2,075	11.8%	
	\$100,001 - \$250,000	24	24.5%	\$3,952	22.5%	
	\$250,001 - \$1 Million	23	23.5%	\$11,562	65.7%	
	<i>Total</i>	98	100.0%	\$17,589	100.0%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	21	63.6%	\$696	16.1%	
	\$100,001 - \$250,000	8	24.2%	\$1,231	28.6%	
	\$250,001 - \$1 Million	4	12.1%	\$2,383	55.3%	
	<i>Total</i>	33	100.0%	\$4,310	100.0%	

Originations & Purchases

Based on 2012 D&B

## Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	3	6.4%	\$549	3.6%	5.2%	2	6.1%	3.2%	\$374	3.5%	2.6%
	Moderate	1	2.1%	\$219	1.5%	22.2%	1	3.0%	8.4%	\$219	2.1%	5.8%
	Middle	17	36.2%	\$3,329	22.1%	40.7%	13	39.4%	60.9%	\$2,688	25.4%	56.1%
	Upper	26	55.3%	\$10,974	72.8%	32.0%	17	51.5%	27.5%	\$7,290	69.0%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$15,071	100.0%	100.0%	33	100.0%	100.0%	\$10,571	100.0%	100.0%
REFINANCE	Low	2	3.3%	\$449	1.1%	5.2%	0	0.0%	3.2%	\$0	0.0%	3.0%
	Moderate	6	9.8%	\$1,630	4.2%	22.2%	2	7.7%	9.2%	\$1,132	6.9%	7.2%
	Middle	11	18.0%	\$10,738	27.5%	40.7%	7	26.9%	45.6%	\$1,726	10.6%	37.8%
	Upper	42	68.9%	\$26,263	67.2%	32.0%	17	65.4%	41.8%	\$13,447	82.5%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	61	100.0%	\$39,080	100.0%	100.0%	26	100.0%	100.0%	\$16,305	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.2%	\$5	3.2%	5.2%	1	4.8%	6.7%	\$5	3.4%	5.2%
	Moderate	8	33.3%	\$32	20.6%	22.2%	7	33.3%	18.0%	\$29	19.9%	8.7%
	Middle	11	45.8%	\$52	33.5%	40.7%	9	42.9%	46.0%	\$46	31.5%	33.7%
	Upper	4	16.7%	\$66	42.6%	32.0%	4	19.0%	29.3%	\$66	45.2%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$155	100.0%	100.0%	21	100.0%	100.0%	\$146	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	20.7%	\$0	0.0%	4.8%
	Moderate	0	0.0%	\$0	0.0%	30.8%	0	0.0%	27.6%	\$0	0.0%	29.3%
	Middle	0	0.0%	\$0	0.0%	33.5%	0	0.0%	31.0%	\$0	0.0%	36.8%
	Upper	0	0.0%	\$0	0.0%	26.5%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	4.5%	\$1,003	1.8%	5.2%	3	3.8%	3.3%	\$379	1.4%	2.9%
	Moderate	15	11.4%	\$1,881	3.5%	22.2%	10	12.5%	9.1%	\$1,380	5.1%	7.4%
	Middle	39	29.5%	\$14,119	26.0%	40.7%	29	36.3%	52.6%	\$4,460	16.5%	45.3%
	Upper	72	54.5%	\$37,303	68.7%	32.0%	38	47.5%	35.0%	\$20,803	77.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	132	100.0%	\$54,306	100.0%	100.0%	80	100.0%	100.0%	\$27,022	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	5	10.6%	\$530	3.5%	23.2%	4	12.1%	7.2%	\$414	3.9%	3.8%
	Moderate	17	36.2%	\$2,313	15.3%	16.9%	11	33.3%	19.6%	\$1,417	13.4%	14.0%
	Middle	1	2.1%	\$153	1.0%	20.3%	1	3.0%	24.1%	\$153	1.4%	21.9%
	Upper	24	51.1%	\$12,075	80.1%	39.6%	17	51.5%	33.8%	\$8,587	81.2%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	14.3%
	Total	47	100.0%	\$15,071	100.0%	100.0%	33	100.0%	100.0%	\$10,571	100.0%	100.0%
REFINANCE	Low	3	4.9%	\$212	0.5%	23.2%	3	11.5%	4.3%	\$212	1.3%	2.1%
	Moderate	5	8.2%	\$580	1.5%	16.9%	1	3.8%	9.3%	\$61	0.4%	5.8%
	Middle	4	6.6%	\$420	1.1%	20.3%	1	3.8%	13.6%	\$28	0.2%	9.8%
	Upper	43	70.5%	\$27,964	71.6%	39.6%	20	76.9%	41.5%	\$15,404	94.5%	53.0%
	Unknown	6	9.8%	\$9,904	25.3%	0.0%	1	3.8%	31.3%	\$600	3.7%	29.3%
	Total	61	100.0%	\$39,080	100.0%	100.0%	26	100.0%	100.0%	\$16,305	100.0%	100.0%
HOME IMPROVEMENT	Low	7	29.2%	\$24	15.5%	23.2%	4	19.0%	12.0%	\$15	10.3%	6.9%
	Moderate	10	41.7%	\$101	65.2%	16.9%	10	47.6%	24.0%	\$101	69.2%	16.4%
	Middle	7	29.2%	\$30	19.4%	20.3%	7	33.3%	22.0%	\$30	20.5%	22.6%
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	32.7%	\$0	0.0%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.3%	\$0	0.0%	8.6%
	Total	24	100.0%	\$155	100.0%	100.0%	21	100.0%	100.0%	\$146	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%
	Moderate	0	0.0%	\$0	0.0%	16.9%	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%
	Upper	0	0.0%	\$0	0.0%	39.6%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	15	11.4%	\$766	1.4%	23.2%	11	13.8%	5.7%	\$641	2.4%	2.8%
	Moderate	32	24.2%	\$2,994	5.5%	16.9%	22	27.5%	14.2%	\$1,579	5.8%	9.0%
	Middle	12	9.1%	\$603	1.1%	20.3%	9	11.3%	18.5%	\$211	0.8%	14.5%
	Upper	67	50.8%	\$40,039	73.7%	39.6%	37	46.3%	37.7%	\$23,991	88.8%	48.1%
	Unknown	6	4.5%	\$9,904	18.2%	0.0%	1	1.3%	23.8%	\$600	2.2%	25.6%
	Total	132	100.0%	\$54,306	100.0%	100.0%	80	100.0%	100.0%	\$27,022	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	15	4.6%	\$2,439	2.6%	6.7%	13	6.5%	6.3%	\$2,109	4.2%	7.3%
	Moderate	103	31.5%	\$28,302	30.5%	19.5%	61	30.5%	18.7%	\$15,897	31.8%	20.9%
	Middle	143	43.7%	\$43,573	46.9%	45.4%	85	42.5%	42.4%	\$22,802	45.6%	48.7%
	Upper	66	20.2%	\$18,580	20.0%	28.2%	41	20.5%	30.3%	\$9,241	18.5%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.3%
	Total	327	100.0%	\$92,894	100.0%	100.0%	200	100.0%	100.0%	\$50,049	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	20.0%	\$0	0.0%	4.8%
	Moderate	1	100.0%	\$7	100.0%	26.4%	1	100.0%	20.0%	\$7	100.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	40.0%	\$0	0.0%	91.9%
	Upper	0	0.0%	\$0	0.0%	34.7%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Savannah

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	99	30.3%	\$24,982	26.9%	90.3%	53	26.5%	44.3%	\$10,413	20.8%	40.8%
		Over \$1 Million	195	59.6%	\$57,369	61.8%	5.8%	127	63.5%				
		Total Rev. available	294	89.9%	\$82,351	88.7%	96.1%	180	90.0%				
		Rev. Not Known	33	10.1%	\$10,543	11.3%	3.9%	20	10.0%				
		Total	327	100.0%	\$92,894	100.0%	100.0%	200	100.0%				
	Loan Size	\$100,000 or Less	114	34.9%	\$5,268	5.7%		79	39.5%	86.9%	\$3,244	6.5%	19.8%
		\$100,001 - \$250,000	75	22.9%	\$13,496	14.5%		48	24.0%	5.7%	\$8,511	17.0%	16.5%
		\$250,001 - \$1 Million	138	42.2%	\$74,130	79.8%		73	36.5%	7.4%	\$38,294	76.5%	63.7%
		Total	327	100.0%	\$92,894	100.0%		200	100.0%	100.0%	\$50,049	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	41	41.4%	\$1,793	7.2%							
		\$100,001 - \$250,000	15	15.2%	\$2,488	10.0%							
		\$250,001 - \$1 Million	43	43.4%	\$20,701	82.9%							
		Total	99	100.0%	\$24,982	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 94.7%	0	0.0%	40.0%	\$0	0.0%	6.8%
		Over \$1 Million	1	100.0%	\$7	100.0%	5.3%	1	100.0%				
		Total Rev. available	1	100.0%	\$7	100.0%	100.0%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$7	100.0%		1	100.0%	60.0%	\$7	100.0%	8.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	40.0%	\$0	0.0%	91.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$7	100.0%		1	100.0%	100.0%	\$7	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: GA Savannah

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	19.1%	9.4%	6.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	5	33.3%	0	0	5	5	1	Total	7	28.0%	5	33.3%	0	0	2	20.0%	0	0	20	29.4%	27.4%	19.7%
								SA	2	8.0%	0	0.0%	0	0	2	20.0%	0	0				
Middle	7	46.7%	0	0	5	7	5	Total	13	52.0%	7	46.7%	0	0	6	60.0%	0	0	21	30.9%	36.9%	45.6%
								SA	6	24.0%	0	0.0%	0	0	6	60.0%	0	0				
Upper	3	20.0%	0	0	0	2	2	Total	5	20.0%	3	20.0%	0	0	2	20.0%	0	0	13	19.1%	26.3%	27.5%
								SA	2	8.0%	0	0.0%	0	0	2	20.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.5%	0.0%	0.3%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	15	100.0%	0	0	10	14	8	Total	25	100.0%	15	100.0%	0	0	10	100.0%	0	0	68	100.0%	100.0%	100.0%
								SA	10	40.0%	0	0.0%	0	0	10	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM



## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	1	6.7%	\$489	7.9%	5.7%
	Moderate	1	6.7%	\$88	1.4%	21.4%
	Middle	5	33.3%	\$2,252	36.5%	28.6%
	Upper	8	53.3%	\$3,345	54.2%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$6,174	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.7%
	Moderate	3	15.0%	\$445	3.8%	21.4%
	Middle	5	25.0%	\$2,233	19.1%	28.6%
	Upper	12	60.0%	\$8,992	77.1%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$11,670	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.8%	\$10	5.8%	5.7%
	Moderate	13	36.1%	\$59	34.1%	21.4%
	Middle	14	38.9%	\$65	37.6%	28.6%
	Upper	8	22.2%	\$39	22.5%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$173	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.8%
	Moderate	0	0.0%	\$0	0.0%	30.3%
	Middle	0	0.0%	\$0	0.0%	32.5%
	Upper	0	0.0%	\$0	0.0%	26.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	2.8%	\$499	2.8%	5.7%
	Moderate	17	23.9%	\$592	3.3%	21.4%
	Middle	24	33.8%	\$4,550	25.3%	28.6%
	Upper	28	39.4%	\$12,376	68.7%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$18,017	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Families by Family Income	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%
	Moderate	3	20.0%	\$440	7.1%	18.1%
	Middle	0	0.0%	\$0	0.0%	19.4%
	Upper	12	80.0%	\$5,734	92.9%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>15</i>	<i>100.0%</i>	<i>\$6,174</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	23.1%
	Moderate	1	5.0%	\$55	0.5%	18.1%
	Middle	0	0.0%	\$0	0.0%	19.4%
	Upper	18	90.0%	\$11,376	97.5%	39.5%
	Unknown	1	5.0%	\$239	2.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$11,670</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	8	22.2%	\$26	15.0%	23.1%
	Moderate	14	38.9%	\$76	43.9%	18.1%
	Middle	5	13.9%	\$24	13.9%	19.4%
	Upper	7	19.4%	\$36	20.8%	39.5%
	Unknown	2	5.6%	\$11	6.4%	0.0%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$173</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.1%
	Moderate	0	0.0%	\$0	0.0%	18.1%
	Middle	0	0.0%	\$0	0.0%	19.4%
	Upper	0	0.0%	\$0	0.0%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	8	11.3%	\$26	0.1%	23.1%
	Moderate	18	25.4%	\$571	3.2%	18.1%
	Middle	5	7.0%	\$24	0.1%	19.4%
	Upper	37	52.1%	\$17,146	95.2%	39.5%
	Unknown	3	4.2%	\$250	1.4%	0.0%
	<i>Total</i>	<i>71</i>	<i>100.0%</i>	<i>\$18,017</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	17	7.9%	\$4,512	8.4%	6.7%
	Moderate	72	33.6%	\$16,987	31.6%	25.4%
	Middle	74	34.6%	\$20,447	38.0%	29.9%
	Upper	51	23.8%	\$11,881	22.1%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$53,827</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	1	100.0%	\$147	100.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	18.3%
	Middle	0	0.0%	\$0	0.0%	36.6%
	Upper	0	0.0%	\$0	0.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$147</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Savannah

Product Type			Bank Lending & Demographic Data Comparison 2012				
			Bank				Total Businesses
			Count		Dollar		
		#	%	\$ (000s)	\$ %	%	
Small Business	Revenue	\$1 Million or Less	58	27.1%	\$8,184	15.2%	90.2%
		Over \$1 Million	137	64.0%	\$39,928	74.2%	5.7%
		<i>Total Rev. available</i>	195	91.1%	\$48,112	89.4%	95.9%
		Rev. Not Known	19	8.9%	\$5,715	10.6%	4.1%
		Total	214	100.0%	\$53,827	100.0%	100.0%
	Loan Size	\$100,000 or Less	91	42.5%	\$4,392	8.2%	
		\$100,001 - \$250,000	46	21.5%	\$8,507	15.8%	
		\$250,001 - \$1 Million	77	36.0%	\$40,928	76.0%	
		Total	214	100.0%	\$53,827	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	40	69.0%	\$1,571	19.2%	
		\$100,001 - \$250,000	6	10.3%	\$1,020	12.5%	
		\$250,001 - \$1 Million	12	20.7%	\$5,593	68.3%	
		Total	58	100.0%	\$8,184	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 95.9%
		Over \$1 Million	1	100.0%	\$147	100.0%	4.1%
		<i>Total Rev. available</i>	1	100.0%	\$147	100.0%	100.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$147	100.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	100.0%	\$147	100.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$147	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	7	2.2%	\$1,054	0.8%	4.6%	4	2.4%	2.3%	\$582	0.7%	1.1%
	Moderate	64	20.1%	\$12,194	9.1%	16.1%	29	17.6%	12.9%	\$5,544	7.1%	7.8%
	Middle	91	28.5%	\$22,473	16.8%	42.8%	35	21.2%	46.0%	\$7,708	9.8%	40.4%
	Upper	157	49.2%	\$98,122	73.3%	36.5%	97	58.8%	38.9%	\$64,678	82.4%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	319	100.0%	\$133,843	100.0%	100.0%	165	100.0%	100.0%	\$78,512	100.0%	100.0%
REFINANCE	Low	6	2.1%	\$1,141	0.8%	4.6%	3	2.4%	1.2%	\$447	0.6%	0.7%
	Moderate	33	11.5%	\$7,175	4.8%	16.1%	11	8.7%	7.4%	\$1,978	2.7%	4.6%
	Middle	79	27.6%	\$24,771	16.7%	42.8%	30	23.6%	39.3%	\$11,684	15.7%	33.9%
	Upper	168	58.7%	\$115,338	77.7%	36.5%	83	65.4%	52.0%	\$60,456	81.1%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	286	100.0%	\$148,425	100.0%	100.0%	127	100.0%	100.0%	\$74,565	100.0%	100.0%
HOME IMPROVEMENT	Low	4	4.4%	\$22	2.2%	4.6%	3	3.7%	3.0%	\$15	1.7%	1.5%
	Moderate	20	22.2%	\$221	22.3%	16.1%	17	21.0%	12.5%	\$199	22.5%	6.8%
	Middle	36	40.0%	\$384	38.8%	42.8%	33	40.7%	42.8%	\$354	40.0%	34.1%
	Upper	30	33.3%	\$363	36.7%	36.5%	28	34.6%	41.7%	\$318	35.9%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	90	100.0%	\$990	100.0%	100.0%	81	100.0%	100.0%	\$886	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	9.3%	0	0.0%	7.1%	\$0	0.0%	1.8%
	Moderate	0	0.0%	\$0	0.0%	27.1%	0	0.0%	30.3%	\$0	0.0%	28.6%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	39.4%	\$0	0.0%	35.3%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	23.2%	\$0	0.0%	34.3%
	Unknown	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%
	Multi-Family Units											
HMDA TOTALS	Low	17	2.4%	\$2,217	0.8%	4.6%	10	2.7%	1.6%	\$1,044	0.7%	0.9%
	Moderate	117	16.8%	\$19,590	6.9%	16.1%	57	15.3%	9.5%	\$7,721	5.0%	6.6%
	Middle	206	29.6%	\$47,628	16.8%	42.8%	98	26.3%	41.7%	\$19,746	12.8%	36.1%
	Upper	355	51.1%	\$213,823	75.5%	36.5%	208	55.8%	47.2%	\$125,452	81.5%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	695	100.0%	\$283,258	100.0%	100.0%	373	100.0%	100.0%	\$153,963	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	30	9.4%	\$3,620	2.7%	20.4%	17	10.3%	10.2%	\$1,835	2.3%	4.9%
	Moderate	98	30.7%	\$18,237	13.6%	17.7%	43	26.1%	23.5%	\$7,700	9.8%	16.6%
	Middle	37	11.6%	\$9,215	6.9%	22.5%	6	3.6%	22.5%	\$1,251	1.6%	21.6%
	Upper	154	48.3%	\$102,771	76.8%	39.4%	99	60.0%	32.1%	\$67,726	86.3%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.6%	\$0	0.0%	10.8%
	Total	319	100.0%	\$133,843	100.0%	100.0%	165	100.0%	100.0%	\$78,512	100.0%	100.0%
REFINANCE	Low	20	7.0%	\$2,593	1.7%	20.4%	6	4.7%	5.3%	\$733	1.0%	2.7%
	Moderate	76	26.6%	\$13,581	9.2%	17.7%	15	11.8%	12.7%	\$2,543	3.4%	8.6%
	Middle	11	3.8%	\$2,445	1.6%	22.5%	7	5.5%	19.2%	\$1,031	1.4%	16.7%
	Upper	174	60.8%	\$128,858	86.8%	39.4%	97	76.4%	40.7%	\$69,983	93.9%	50.1%
	Unknown	5	1.7%	\$948	0.6%	0.0%	2	1.6%	22.1%	\$275	0.4%	21.9%
	Total	286	100.0%	\$148,425	100.0%	100.0%	127	100.0%	100.0%	\$74,565	100.0%	100.0%
HOME IMPROVEMENT	Low	28	31.1%	\$145	14.6%	20.4%	28	34.6%	13.5%	\$145	16.4%	4.7%
	Moderate	28	31.1%	\$209	21.1%	17.7%	26	32.1%	20.5%	\$197	22.2%	14.2%
	Middle	12	13.3%	\$125	12.6%	22.5%	9	11.1%	23.4%	\$100	11.3%	19.9%
	Upper	13	14.4%	\$376	38.0%	39.4%	9	11.1%	35.3%	\$309	34.9%	50.9%
	Unknown	9	10.0%	\$135	13.6%	0.0%	9	11.1%	7.3%	\$135	15.2%	10.2%
	Total	90	100.0%	\$990	100.0%	100.0%	81	100.0%	100.0%	\$886	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.4%	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%
	Middle	0	0.0%	\$0	0.0%	22.5%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	78	11.2%	\$6,358	2.2%	20.4%	51	13.7%	7.2%	\$2,713	1.8%	3.4%
	Moderate	202	29.1%	\$32,027	11.3%	17.7%	84	22.5%	16.6%	\$10,440	6.8%	11.0%
	Middle	60	8.6%	\$11,785	4.2%	22.5%	22	5.9%	20.4%	\$2,382	1.5%	17.8%
	Upper	341	49.1%	\$232,005	81.9%	39.4%	205	55.0%	37.6%	\$138,018	89.6%	47.0%
	Unknown	14	2.0%	\$1,083	0.4%	0.0%	11	2.9%	18.2%	\$410	0.3%	20.8%
	Total	695	100.0%	\$283,258	100.0%	100.0%	373	100.0%	100.0%	\$153,963	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: MD Baltimore

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	36	4.3%	\$4,191	4.2%	4.8%	26	4.7%	3.0%	\$3,821	5.9%	3.5%
Moderate	94	11.2%	\$17,350	17.2%	14.8%	53	9.7%	10.9%	\$9,521	14.6%	12.0%
Middle	394	46.8%	\$43,629	43.2%	41.9%	256	46.7%	41.7%	\$29,764	45.6%	43.8%
Upper	316	37.5%	\$35,604	35.3%	38.4%	211	38.5%	42.8%	\$21,957	33.6%	40.2%
Unknown	2	0.2%	\$211	0.2%	0.0%	2	0.4%	0.0%	\$211	0.3%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.5%
<i>Total</i>	842	100.0%	\$100,985	100.0%	100.0%	548	100.0%	100.0%	\$65,274	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: MD Baltimore

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count	\$ (000s)		%		Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	363	43.1%	\$22,957	22.7%	90.2%	243	44.3%	42.8%	\$12,909	19.8%	31.2%
	Over \$1 Million	453	53.8%	\$71,876	71.2%	6.2%	288	52.6%				
	<i>Total Rev. available</i>	816	96.9%	\$94,833	93.9%	96.4%	531	96.9%				
	Rev. Not Known	26	3.1%	\$6,152	6.1%	3.6%	17	3.1%				
	<i>Total</i>	842	100.0%	\$100,985	100.0%	100.0%	548	100.0%				
LOAN SIZE	\$100,000 or Less	671	79.7%	\$21,182	21.0%		436	79.6%	92.8%	\$13,505	20.7%	32.2%
	\$100,001 - \$250,000	56	6.7%	\$9,919	9.8%		37	6.8%	3.4%	\$6,583	10.1%	15.5%
	\$250,001 - \$1 Million	115	13.7%	\$69,884	69.2%		75	13.7%	3.8%	\$45,186	69.2%	52.3%
	<i>Total</i>	842	100.0%	\$100,985	100.0%		548	100.0%	100.0%	\$65,274	100.0%	100.0%
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	330	90.9%	\$8,992	39.2%							
	\$100,001 - \$250,000	13	3.6%	\$2,124	9.3%							
	\$250,001 - \$1 Million	20	5.5%	\$11,841	51.6%							
	<i>Total</i>	363	100.0%	\$22,957	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B



# Appendices

## Geographic Distribution of Branches

Assessment Area: MD Baltimore

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	0	0.0%	0	0	0	0	0	Total	2	2.8%	0	0.0%	0	0	2	11.1%	0	0	79	12.6%	8.6%	4.9%
								SA	2	2.8%	0	0.0%	0	0	2	11.1%	0	0				
Moderate	9	17.3%	1	0	2	9	8	Total	11	15.3%	9	16.7%	1	0	2	11.1%	0	0	137	21.9%	21.0%	15.1%
								SA	2	2.8%	0	0.0%	0	0	2	11.1%	0	0				
Middle	25	48.1%	0	0	16	25	24	Total	33	45.8%	27	50.0%	0	0	6	33.3%	0	0	247	39.5%	40.9%	42.2%
								SA	6	8.3%	0	0.0%	0	0	6	33.3%	0	0				
Upper	18	34.6%	0	0	9	18	18	Total	26	36.1%	18	33.3%	0	0	8	44.4%	0	0	157	25.1%	29.5%	37.8%
								SA	8	11.1%	0	0.0%	0	0	8	44.4%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	0.8%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	52	100.0%	1	0	27	52	50	Total	72	100.0%	54	100.0%	1	0	18	100.0%	0	0	625	100.0%	100.0%	100.0%
								SA	18	25.0%	0	0.0%	0	0	18	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	6	2.4%	\$1,307	1.0%	5.6%
	Moderate	18	7.2%	\$4,198	3.3%	16.6%
	Middle	57	22.7%	\$21,483	17.1%	39.0%
	Upper	170	67.7%	\$98,660	78.5%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>251</i>	<i>100.0%</i>	<i>\$125,648</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	2.2%	\$896	0.8%	5.6%
	Moderate	10	4.5%	\$1,519	1.4%	16.6%
	Middle	52	23.2%	\$16,999	16.0%	39.0%
	Upper	157	70.1%	\$86,567	81.7%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$105,981</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	11	8.7%	\$85	7.5%	5.6%
	Moderate	23	18.3%	\$142	12.6%	16.6%
	Middle	55	43.7%	\$396	35.1%	39.0%
	Upper	37	29.4%	\$504	44.7%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$1,127</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.3%
	Moderate	0	0.0%	\$0	0.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	35.9%
	Upper	0	0.0%	\$0	0.0%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	22	3.7%	\$2,288	1.0%	5.6%
	Moderate	51	8.5%	\$5,859	2.5%	16.6%
	Middle	164	27.3%	\$38,878	16.7%	39.0%
	Upper	364	60.6%	\$185,731	79.8%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>601</i>	<i>100.0%</i>	<i>\$232,756</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	7	2.8%	\$1,161	0.9%	21.4%
	Moderate	63	25.1%	\$12,956	10.3%	17.3%
	Middle	9	3.6%	\$2,681	2.1%	21.0%
	Upper	171	68.1%	\$105,877	84.3%	40.3%
	Unknown	1	0.4%	\$2,973	2.4%	0.0%
	<i>Total</i>	<i>251</i>	<i>100.0%</i>	<i>\$125,648</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	31	13.8%	\$4,956	4.7%	21.4%
	Moderate	31	13.8%	\$5,166	4.9%	17.3%
	Middle	7	3.1%	\$1,271	1.2%	21.0%
	Upper	148	66.1%	\$93,170	87.9%	40.3%
	Unknown	7	3.1%	\$1,418	1.3%	0.0%
	<i>Total</i>	<i>224</i>	<i>100.0%</i>	<i>\$105,981</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	39	31.0%	\$218	19.3%	21.4%
	Moderate	48	38.1%	\$350	31.1%	17.3%
	Middle	15	11.9%	\$122	10.8%	21.0%
	Upper	17	13.5%	\$389	34.5%	40.3%
	Unknown	7	5.6%	\$48	4.3%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$1,127</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.4%
	Moderate	0	0.0%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	77	12.8%	\$6,335	2.7%	21.4%
	Moderate	142	23.6%	\$18,472	7.9%	17.3%
	Middle	31	5.2%	\$4,074	1.8%	21.0%
	Upper	336	55.9%	\$199,436	85.7%	40.3%
	Unknown	15	2.5%	\$4,439	1.9%	0.0%
	<i>Total</i>	<i>601</i>	<i>100.0%</i>	<i>\$232,756</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: MD Baltimore

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	34	7.0%	\$3,067	5.1%	7.3%
Moderate	57	11.7%	\$8,425	14.1%	14.4%
Middle	176	36.1%	\$25,758	43.2%	37.3%
Upper	220	45.2%	\$22,353	37.5%	40.9%
Unknown	0	0.0%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>487</i>	<i>100.0%</i>	<i>\$59,603</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: MD Baltimore

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	209	42.9%	\$12,054	20.2%	89.9%
	Over \$1 Million	261	53.6%	\$43,809	73.5%	6.4%
	<i>Total Rev. available</i>	470	96.5%	\$55,863	93.7%	96.3%
	Rev. Not Known	17	3.5%	\$3,740	6.3%	3.7%
	<i>Total</i>	<i>487</i>	<i>100.0%</i>	<i>\$59,603</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	391	80.3%	\$12,287	20.6%	
	\$100,001 - \$250,000	31	6.4%	\$5,955	10.0%	
	\$250,001 - \$1 Million	65	13.3%	\$41,361	69.4%	
	<i>Total</i>	<i>487</i>	<i>100.0%</i>	<i>\$59,603</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	194	92.8%	\$5,553	46.1%	
	\$100,001 - \$250,000	7	3.3%	\$1,435	11.9%	
	\$250,001 - \$1 Million	8	3.8%	\$5,066	42.0%	
	<i>Total</i>	<i>209</i>	<i>100.0%</i>	<i>\$12,054</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	5	2.2%	\$946	0.9%	1.2%	3	2.2%	0.6%	\$408	0.7%	0.5%
	Moderate	20	8.6%	\$3,725	3.5%	18.3%	13	9.7%	8.5%	\$2,610	4.7%	5.5%
	Middle	85	36.6%	\$26,222	24.9%	49.5%	51	38.1%	46.3%	\$14,646	26.1%	37.8%
	Upper	122	52.6%	\$74,300	70.6%	31.0%	67	50.0%	44.6%	\$38,435	68.5%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	232	100.0%	\$105,193	100.0%	100.0%	134	100.0%	100.0%	\$56,099	100.0%	100.0%
REFINANCE	Low	1	0.4%	\$980	0.7%	1.2%	1	0.6%	0.5%	\$980	1.2%	0.4%
	Moderate	22	9.6%	\$1,520	1.1%	18.3%	17	10.5%	7.2%	\$1,158	1.4%	4.6%
	Middle	47	20.5%	\$15,946	12.0%	49.5%	34	21.0%	40.3%	\$9,090	10.7%	31.7%
	Upper	159	69.4%	\$114,177	86.1%	31.0%	110	67.9%	52.1%	\$73,856	86.8%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	229	100.0%	\$132,623	100.0%	100.0%	162	100.0%	100.0%	\$85,084	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	0.2%
	Moderate	34	35.1%	\$151	29.1%	18.3%	24	32.4%	16.6%	\$111	26.9%	9.2%
	Middle	59	60.8%	\$333	64.2%	49.5%	48	64.9%	46.6%	\$284	68.8%	33.6%
	Upper	4	4.1%	\$35	6.7%	31.0%	2	2.7%	35.4%	\$18	4.4%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.1%
	Total	97	100.0%	\$519	100.0%	100.0%	74	100.0%	100.0%	\$413	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	7.4%	\$0	0.0%	7.1%
	Moderate	1	100.0%	\$187	100.0%	25.4%	0	0.0%	24.1%	\$0	0.0%	10.2%
	Middle	0	0.0%	\$0	0.0%	46.2%	0	0.0%	37.0%	\$0	0.0%	54.0%
	Upper	0	0.0%	\$0	0.0%	24.9%	0	0.0%	31.5%	\$0	0.0%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$187	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	1.1%	\$1,926	0.8%	1.2%	4	1.1%	0.5%	\$1,388	1.0%	0.6%
	Moderate	77	13.8%	\$5,583	2.3%	18.3%	54	14.6%	7.9%	\$3,879	2.7%	5.2%
	Middle	191	34.2%	\$42,501	17.8%	49.5%	133	35.9%	42.8%	\$24,020	17.0%	34.7%
	Upper	285	51.0%	\$188,512	79.0%	31.0%	179	48.4%	48.8%	\$112,309	79.3%	59.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	559	100.0%	\$238,522	100.0%	100.0%	370	100.0%	100.0%	\$141,596	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	26	11.2%	\$2,431	2.3%	18.9%	23	17.2%	11.9%	\$2,131	3.8%	6.2%
	Moderate	61	26.3%	\$8,582	8.2%	18.2%	39	29.1%	22.0%	\$5,285	9.4%	15.4%
	Middle	8	3.4%	\$1,552	1.5%	22.6%	0	0.0%	18.0%	\$0	0.0%	16.1%
	Upper	137	59.1%	\$92,628	88.1%	40.3%	72	53.7%	32.9%	\$48,683	86.8%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	14.5%
	Total	232	100.0%	\$105,193	100.0%	100.0%	134	100.0%	100.0%	\$56,099	100.0%	100.0%
REFINANCE	Low	14	6.1%	\$774	0.6%	18.9%	9	5.6%	4.9%	\$346	0.4%	2.4%
	Moderate	21	9.2%	\$1,350	1.0%	18.2%	18	11.1%	11.7%	\$1,036	1.2%	7.1%
	Middle	17	7.4%	\$1,252	0.9%	22.6%	15	9.3%	16.6%	\$1,037	1.2%	12.5%
	Upper	174	76.0%	\$126,323	95.2%	40.3%	118	72.8%	44.6%	\$79,795	93.8%	57.5%
	Unknown	3	1.3%	\$2,924	2.2%	0.0%	2	1.2%	22.3%	\$2,870	3.4%	20.5%
	Total	229	100.0%	\$132,623	100.0%	100.0%	162	100.0%	100.0%	\$85,084	100.0%	100.0%
HOME IMPROVEMENT	Low	43	44.3%	\$133	25.6%	18.9%	33	44.6%	15.3%	\$103	24.9%	4.0%
	Moderate	37	38.1%	\$228	43.9%	18.2%	27	36.5%	20.7%	\$175	42.4%	12.1%
	Middle	10	10.3%	\$69	13.3%	22.6%	7	9.5%	20.0%	\$46	11.1%	14.8%
	Upper	5	5.2%	\$80	15.4%	40.3%	5	6.8%	38.2%	\$80	19.4%	60.2%
	Unknown	2	2.1%	\$9	1.7%	0.0%	2	2.7%	5.8%	\$9	2.2%	8.8%
	Total	97	100.0%	\$519	100.0%	100.0%	74	100.0%	100.0%	\$413	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.9%	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%
	Middle	0	0.0%	\$0	0.0%	22.6%	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%
	Unknown	1	100.0%	\$187	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$187	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	83	14.8%	\$3,338	1.4%	18.9%	65	17.6%	7.9%	\$2,580	1.8%	3.8%
	Moderate	119	21.3%	\$10,160	4.3%	18.2%	84	22.7%	16.0%	\$6,496	4.6%	10.0%
	Middle	35	6.3%	\$2,873	1.2%	22.6%	22	5.9%	17.2%	\$1,083	0.8%	13.5%
	Upper	316	56.5%	\$219,031	91.8%	40.3%	195	52.7%	39.7%	\$128,558	90.8%	52.1%
	Unknown	6	1.1%	\$3,120	1.3%	0.0%	4	1.1%	19.2%	\$2,879	2.0%	20.6%
	Total	559	100.0%	\$238,522	100.0%	100.0%	370	100.0%	100.0%	\$141,596	100.0%	100.0%

Originations & Purchases

## Appendices

### 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					
		7/1/2010 - 12/31/2011					2011					
		Bank		Small		Businesses	Count		Dollar		Agg	
Count	Dollar	Count	Dollar	Bank	Agg		Bank	Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	36	6.9%	\$6,030	7.2%	2.7%	24	6.8%	3.2%	\$3,260	5.8%	4.5%
	Moderate	74	14.2%	\$8,188	9.7%	15.4%	52	14.6%	13.6%	\$5,390	9.6%	16.7%
	Middle	242	46.4%	\$41,722	49.6%	45.7%	169	47.6%	41.3%	\$28,491	50.7%	40.5%
	Upper	166	31.9%	\$27,100	32.2%	36.1%	108	30.4%	40.2%	\$18,494	32.9%	37.8%
	Unknown	3	0.6%	\$1,155	1.4%	0.1%	2	0.6%	0.1%	\$605	1.1%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.3%
	Total	521	100.0%	\$84,195	100.0%	100.0%	355	100.0%	100.0%	\$56,240	100.0%	100.0%
SMALL FARM				Small Farms								
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	17.6%	\$0	0.0%	15.2%
	Middle	2	100.0%	\$272	100.0%	62.0%	1	100.0%	66.4%	\$89	100.0%	69.8%
	Upper	0	0.0%	\$0	0.0%	22.4%	0	0.0%	14.3%	\$0	0.0%	14.3%
	Unknown	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%	0.8%	\$0	0.0%	0.1%
Total	2	100.0%	\$272	100.0%	100.0%	1	100.0%	100.0%	\$89	100.0%	100.0%	

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.



## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Charlotte

Product Type			Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
			7/1/2010 - 12/31/2011					2011						
			Bank				Total Businesses	Count		Dollar				
Count		Dollar		Bank	Agg	Bank		Agg						
#	%	\$ (000s)	\$ %	%	#	%	%	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	235	45.1%	\$26,095	31.0%	90.8%	151	42.5%	46.5%	\$16,586	29.5%	41.4%	
		Over \$1 Million	254	48.8%	\$52,186	62.0%	5.7%	183	51.5%					
		Total Rev. available	489	93.9%	\$78,281	93.0%	96.5%	334	94.0%					
		Rev. Not Known	32	6.1%	\$5,914	7.0%	3.5%	21	5.9%					
		Total	521	100.0%	\$84,195	100.0%	100.0%	355	100.0%					
	Loan Size	\$100,000 or Less	337	64.7%	\$10,809	12.8%		236	66.5%	90.6%	\$7,618	13.5%	27.2%	
		\$100,001 - \$250,000	83	15.9%	\$14,165	16.8%		51	14.4%	4.4%	\$8,866	15.8%	16.4%	
		\$250,001 - \$1 Million	101	19.4%	\$59,221	70.3%		68	19.2%	5.0%	\$39,756	70.7%	56.4%	
		Total	521	100.0%	\$84,195	100.0%		355	100.0%	100.0%	\$56,240	100.0%	100.0%	
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	175	74.5%	\$4,980	19.1%								
		\$100,001 - \$250,000	30	12.8%	\$4,748	18.2%								
		\$250,001 - \$1 Million	30	12.8%	\$16,367	62.7%								
		Total	235	100.0%	\$26,095	100.0%								
	Small Farm	Revenue	\$1 Million or Less	2	100.0%	\$272	100.0%	Total Farms	1	100.0%	68.9%	\$89	100.0%	64.4%
			Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
			Total Rev. available	2	100.0%	\$272	100.0%	99.6%	1	100.0%				
Not Known			0	0.0%	\$0	0.0%	0.4%	0	0.0%					
Total			2	100.0%	\$272	100.0%	100.0%	1	100.0%					
Loan Size		\$100,000 or Less	1	50.0%	\$89	32.7%		1	100.0%	80.7%	\$89	100.0%	34.3%	
		\$100,001 - \$250,000	1	50.0%	\$183	67.3%		0	0.0%	16.0%	\$0	0.0%	45.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	20.7%	
		Total	2	100.0%	\$272	100.0%		1	100.0%	100.0%	\$89	100.0%	100.0%	
Loan Size & Rev \$1 Mill or		\$100,000 or Less	1	50.0%	\$89	32.7%								
		\$100,001 - \$250,000	1	50.0%	\$183	67.3%								
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%								
		Total	2	100.0%	\$272	100.0%								

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: NC Charlotte

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	2.8%	0	0	0	1	0	Total	1	2.6%	1	2.9%	0	0	0	0.0%	0	0	15	6.5%	3.0%	3.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	6	16.7%	0	0	6	6	0	Total	7	18.4%	6	17.6%	0	0	1	25.0%	0	0	63	27.2%	23.1%	15.7%
								SA	1	2.6%	0	0.0%	0	0	1	25.0%	0	0				
Middle	18	50.0%	1	1	16	18	4	Total	19	50.0%	18	52.9%	1	1	1	25.0%	0	0	95	40.9%	47.5%	45.8%
								SA	1	2.6%	0	0.0%	0	0	1	25.0%	0	0				
Upper	11	30.6%	0	0	9	11	2	Total	11	28.9%	9	26.5%	0	0	2	50.0%	0	0	58	25.0%	26.4%	36.5%
								SA	1	2.6%	0	0.0%	0	0	1	25.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.4%	0.0%	0.1%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	36	100.0%	1	1	31	36	6	Total	38	100.0%	34	100.0%	1	1	4	100.0%	0	0	232	100.0%	100.0%	100.0%
								SA	3	7.9%	0	0.0%	0	0	3	75.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	5	2.5%	\$584	0.6%	4.7%
	Moderate	22	10.9%	\$3,109	3.4%	20.4%
	Middle	28	13.9%	\$6,601	7.3%	33.5%
	Upper	146	72.6%	\$80,367	88.6%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	201	100.0%	\$90,661	100.0%	100.0%
REFINANCE	Low	2	0.9%	\$178	0.2%	4.7%
	Moderate	31	13.6%	\$3,556	3.3%	20.4%
	Middle	35	15.4%	\$7,683	7.1%	33.5%
	Upper	160	70.2%	\$96,626	89.4%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	228	100.0%	\$108,043	100.0%	100.0%
HOME IMPROVEMENT	Low	8	7.3%	\$46	8.1%	4.7%
	Moderate	47	43.1%	\$257	45.1%	20.4%
	Middle	46	42.2%	\$218	38.2%	33.5%
	Upper	8	7.3%	\$49	8.6%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$570	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.4%
	Moderate	0	0.0%	\$0	0.0%	30.7%
	Middle	0	0.0%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	15	2.8%	\$808	0.4%	4.7%
	Moderate	100	18.6%	\$6,922	3.5%	20.4%
	Middle	109	20.3%	\$14,502	7.3%	33.5%
	Upper	314	58.4%	\$177,042	88.8%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	538	100.0%	\$199,274	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	23	11.4%	\$2,270	2.5%	21.5%
	Moderate	42	20.9%	\$6,182	6.8%	17.7%
	Middle	3	1.5%	\$433	0.5%	20.1%
	Upper	133	66.2%	\$81,776	90.2%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$90,661</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	21	9.2%	\$2,164	2.0%	21.5%
	Moderate	25	11.0%	\$2,985	2.8%	17.7%
	Middle	14	6.1%	\$1,265	1.2%	20.1%
	Upper	159	69.7%	\$100,377	92.9%	40.7%
	Unknown	9	3.9%	\$1,252	1.2%	0.0%
	<i>Total</i>	<i>228</i>	<i>100.0%</i>	<i>\$108,043</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	53	48.6%	\$207	36.3%	21.5%
	Moderate	35	32.1%	\$206	36.1%	17.7%
	Middle	12	11.0%	\$82	14.4%	20.1%
	Upper	7	6.4%	\$58	10.2%	40.7%
	Unknown	2	1.8%	\$17	3.0%	0.0%
	<i>Total</i>	<i>109</i>	<i>100.0%</i>	<i>\$570</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.5%
	Moderate	0	0.0%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	20.1%
	Upper	0	0.0%	\$0	0.0%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	97	18.0%	\$4,641	2.3%	21.5%
	Moderate	102	19.0%	\$9,373	4.7%	17.7%
	Middle	29	5.4%	\$1,780	0.9%	20.1%
	Upper	299	55.6%	\$182,211	91.4%	40.7%
	Unknown	11	2.0%	\$1,269	0.6%	0.0%
	<i>Total</i>	<i>538</i>	<i>100.0%</i>	<i>\$199,274</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: NC Charlotte

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	39	10.4%	\$8,161	13.3%	9.1%
Moderate	65	17.3%	\$12,128	19.8%	19.4%
Middle	115	30.6%	\$16,036	26.2%	28.6%
Upper	143	38.0%	\$21,987	35.9%	42.0%
Unknown	14	3.7%	\$2,897	4.7%	0.8%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>376</i>	<i>100.0%</i>	<i>\$61,209</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: NC Charlotte

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	154	41.0%	\$12,669	20.7%	90.6%
	Over \$1 Million	200	53.2%	\$40,802	66.7%	5.8%
	<i>Total Rev. available</i>	354	94.2%	\$53,471	87.4%	96.4%
	Rev. Not Known	22	5.9%	\$7,738	12.6%	3.7%
	<i>Total</i>	<i>376</i>	<i>100.0%</i>	<i>\$61,209</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	248	66.0%	\$7,951	13.0%	
	\$100,001 - \$250,000	47	12.5%	\$8,021	13.1%	
	\$250,001 - \$1 Million	81	21.5%	\$45,237	73.9%	
	<i>Total</i>	<i>376</i>	<i>100.0%</i>	<i>\$61,209</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	127	82.5%	\$3,335	26.3%	
	\$100,001 - \$250,000	12	7.8%	\$2,034	16.1%	
	\$250,001 - \$1 Million	15	9.7%	\$7,300	57.6%	
	<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>\$12,669</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	1	0.9%	\$58	0.2%	2.8%	1	1.4%	1.7%	\$58	0.3%	1.2%
	Moderate	2	1.8%	\$345	1.1%	10.5%	1	1.4%	5.9%	\$145	0.8%	3.6%
	Middle	48	44.0%	\$9,118	29.9%	52.2%	30	41.1%	53.9%	\$5,220	28.8%	48.8%
	Upper	58	53.2%	\$20,947	68.8%	34.5%	41	56.2%	38.6%	\$12,718	70.1%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$30,468	100.0%	100.0%	73	100.0%	100.0%	\$18,141	100.0%	100.0%
REFINANCE	Low	2	1.4%	\$185	0.3%	2.8%	1	1.1%	1.1%	\$60	0.2%	0.8%
	Moderate	2	1.4%	\$209	0.3%	10.5%	1	1.1%	5.0%	\$67	0.2%	3.1%
	Middle	59	40.1%	\$19,069	31.2%	52.2%	42	45.2%	46.4%	\$11,131	33.3%	41.7%
	Upper	84	57.1%	\$41,681	68.2%	34.5%	49	52.7%	47.5%	\$22,202	66.4%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	147	100.0%	\$61,144	100.0%	100.0%	93	100.0%	100.0%	\$33,460	100.0%	100.0%
HOME IMPROVEMENT	Low	5	8.3%	\$24	6.7%	2.8%	5	9.4%	3.8%	\$24	8.7%	1.6%
	Moderate	9	15.0%	\$42	11.8%	10.5%	7	13.2%	9.9%	\$31	11.2%	5.9%
	Middle	31	51.7%	\$158	44.3%	52.2%	28	52.8%	46.8%	\$135	48.9%	39.3%
	Upper	15	25.0%	\$133	37.3%	34.5%	13	24.5%	39.5%	\$86	31.2%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$357	100.0%	100.0%	53	100.0%	100.0%	\$276	100.0%	100.0%
MULTI FAMILY	Low Moderate Middle Upper Unknown Total			Multi-Family Units								
		0	0.0%	\$0	0.0%	14.1%	0	0.0%	12.9%	\$0	0.0%	19.2%
		0	0.0%	\$0	0.0%	24.7%	0	0.0%	22.6%	\$0	0.0%	16.2%
		2	100.0%	\$757	100.0%	31.0%	0	0.0%	41.9%	\$0	0.0%	39.6%
		0	0.0%	\$0	0.0%	30.1%	0	0.0%	22.6%	\$0	0.0%	25.0%
		0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$757	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	2.5%	\$267	0.3%	2.8%	7	3.2%	1.4%	\$142	0.3%	1.7%
	Moderate	13	4.1%	\$596	0.6%	10.5%	9	4.1%	5.4%	\$243	0.5%	3.8%
	Middle	140	44.0%	\$29,102	31.4%	52.2%	100	45.7%	48.9%	\$16,486	31.8%	43.8%
	Upper	157	49.4%	\$62,761	67.7%	34.5%	103	47.0%	44.3%	\$35,006	67.5%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	318	100.0%	\$92,726	100.0%	100.0%	219	100.0%	100.0%	\$51,877	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Durham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	9	8.3%	\$1,081	3.5%	20.9%	4	5.5%	7.5%	\$385	2.1%	3.7%
	Moderate	49	45.0%	\$8,071	26.5%	17.5%	38	52.1%	21.1%	\$6,230	34.3%	15.0%
	Middle	4	3.7%	\$941	3.1%	21.4%	3	4.1%	19.1%	\$682	3.8%	16.8%
	Upper	47	43.1%	\$20,375	66.9%	40.1%	28	38.4%	37.7%	\$10,844	59.8%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	14.1%
	Total	109	100.0%	\$30,468	100.0%	100.0%	73	100.0%	100.0%	\$18,141	100.0%	100.0%
REFINANCE	Low	11	7.5%	\$797	1.3%	20.9%	9	9.7%	3.8%	\$612	1.8%	1.8%
	Moderate	18	12.2%	\$2,396	3.9%	17.5%	12	12.9%	12.2%	\$1,391	4.2%	7.6%
	Middle	14	9.5%	\$1,013	1.7%	21.4%	10	10.8%	17.6%	\$680	2.0%	13.6%
	Upper	100	68.0%	\$55,488	90.7%	40.1%	62	66.7%	47.9%	\$30,777	92.0%	59.1%
	Unknown	4	2.7%	\$1,450	2.4%	0.0%	0	0.0%	18.4%	\$0	0.0%	18.0%
	Total	147	100.0%	\$61,144	100.0%	100.0%	93	100.0%	100.0%	\$33,460	100.0%	100.0%
HOME IMPROVEMENT	Low	25	41.7%	\$97	27.2%	20.9%	24	45.3%	14.2%	\$89	32.2%	3.2%
	Moderate	19	31.7%	\$108	30.3%	17.5%	16	30.2%	22.3%	\$94	34.1%	12.7%
	Middle	6	10.0%	\$73	20.4%	21.4%	5	9.4%	15.3%	\$30	10.9%	11.4%
	Upper	8	13.3%	\$68	19.0%	40.1%	6	11.3%	43.0%	\$52	18.8%	66.4%
	Unknown	2	3.3%	\$11	3.1%	0.0%	2	3.8%	5.1%	\$11	4.0%	6.3%
	Total	60	100.0%	\$357	100.0%	100.0%	53	100.0%	100.0%	\$276	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.9%	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%
	Middle	0	0.0%	\$0	0.0%	21.4%	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%
	Unknown	2	100.0%	\$757	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	2	100.0%	\$757	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	45	14.2%	\$1,975	2.1%	20.9%	37	16.9%	5.3%	\$1,086	2.1%	2.3%
	Moderate	86	27.0%	\$10,575	11.4%	17.5%	66	30.1%	15.4%	\$7,715	14.9%	9.7%
	Middle	24	7.5%	\$2,027	2.2%	21.4%	18	8.2%	18.0%	\$1,392	2.7%	14.0%
	Upper	155	48.7%	\$75,931	81.9%	40.1%	96	43.8%	44.3%	\$41,673	80.3%	53.9%
	Unknown	8	2.5%	\$2,218	2.4%	0.0%	2	0.9%	17.0%	\$11	0.0%	20.1%
	Total	318	100.0%	\$92,726	100.0%	100.0%	219	100.0%	100.0%	\$51,877	100.0%	100.0%

Originations & Purchases



## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Small		Businesses	Count		Agg	Dollar		Agg
Count	Dollar	Dollar	%	Bank	%		Bank	%				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	7	3.0%	\$643	1.7%	4.7%	5	3.0%	4.0%	\$518	1.8%	4.4%
	Moderate	37	15.7%	\$6,665	17.1%	11.8%	27	16.5%	11.1%	\$4,936	16.7%	15.1%
	Middle	107	45.3%	\$18,495	47.5%	49.9%	73	44.5%	46.7%	\$14,902	50.5%	49.3%
	Upper	82	34.7%	\$12,956	33.3%	32.2%	57	34.8%	34.6%	\$8,993	30.5%	29.2%
	Unknown	3	1.3%	\$162	0.4%	1.5%	2	1.2%	1.8%	\$161	0.5%	1.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.3%
	Total	236	100.0%	\$38,921	100.0%	100.0%	164	100.0%	100.0%	\$29,510	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%
	Moderate	0	0.0%	\$0	0.0%	7.6%	0	0.0%	14.5%	\$0	0.0%	20.8%
	Middle	1	50.0%	\$204	50.5%	76.0%	0	0.0%	69.4%	\$0	0.0%	56.0%
	Upper	1	50.0%	\$200	49.5%	16.0%	1	100.0%	14.5%	\$200	100.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%
Total	2	100.0%	\$404	100.0%	100.0%	1	100.0%	100.0%	\$200	100.0%	100.0%	

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Durham

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses %	Count		Dollar			
			Count		Dollar			Bank #	Agg %	Bank		Agg %	
			#	%	\$ (000s)	\$ %				\$ 000s	\$ %		
Small Business	Revenue	\$1 Million or Less	119	50.4%	\$13,669	35.1%	91.4%	73	44.5%	51.4%	\$9,051	30.7%	50.7%
		Over \$1 Million	85	36.0%	\$17,578	45.2%	5.0%	67	40.9%				
		Total Rev. available	204	86.4%	\$31,247	80.3%	96.4%	140	85.4%				
		Rev. Not Known	32	13.6%	\$7,674	19.7%	3.5%	24	14.6%				
		Total	236	100.0%	\$38,921	100.0%	100.0%	164	100.0%				
	Loan Size	\$100,000 or Less	150	63.6%	\$4,832	12.4%		97	59.1%	91.4%	\$3,276	11.1%	29.1%
		\$100,001 - \$250,000	36	15.3%	\$6,651	17.1%		29	17.7%	4.1%	\$5,329	18.1%	16.7%
		\$250,001 - \$1 Million	50	21.2%	\$27,438	70.5%		38	23.2%	4.5%	\$20,905	70.8%	54.2%
		Total	236	100.0%	\$38,921	100.0%		164	100.0%	100.0%	\$29,510	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	86	72.3%	\$2,258	16.5%							
		\$100,001 - \$250,000	18	15.1%	\$3,212	23.5%							
		\$250,001 - \$1 Million	15	12.6%	\$8,199	60.0%							
		Total	119	100.0%	\$13,669	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	50.0%	\$200	49.5%	Total Farms 97.9%	1	100.0%	72.6%	\$200	100.0%	76.9%
		Over \$1 Million	1	50.0%	\$204	50.5%	1.3%	0	0.0%				
		Total Rev. available	2	100.0%	\$404	100.0%	99.2%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total	2	100.0%	\$404	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.7%	\$0	0.0%	37.4%
		\$100,001 - \$250,000	2	100.0%	\$404	100.0%		1	100.0%	4.8%	\$200	100.0%	14.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	47.7%
		Total	2	100.0%	\$404	100.0%		1	100.0%	100.0%	\$200	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	1	100.0%	\$200	100.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$200	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: NC Durham

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%			
Low	0	0.0%	0	0	0	0	0	Total	9	18.8%	4	10.5%	0	0	5	50.0%	0	0	13	14.6%	8.3%	4.9%
	SA	9	18.8%	4	10.5%	0	0	5	50.0%	0	0											
Moderate	7	21.9%	0	1	7	7	2	Total	12	25.0%	8	21.1%	0	1	4	40.0%	0	0	15	16.9%	15.4%	12.1%
	SA	4	8.3%	0	0.0%	0	0	4	40.0%	0	0											
Middle	13	40.6%	0	0	10	13	4	Total	16	33.3%	16	42.1%	0	0	0	0.0%	0	1	37	41.6%	46.2%	50.0%
	SA	5	10.4%	5	13.2%	0	0	0	0.0%	0	1											
Upper	11	34.4%	0	0	4	7	3	Total	10	20.8%	9	23.7%	0	0	1	10.0%	0	0	22	24.7%	30.1%	31.4%
	SA	3	6.3%	2	5.3%	0	0	1	10.0%	0	0											
Unknown	1	3.1%	0	0	0	1	0	Total	1	2.1%	1	2.6%	0	0	0	0.0%	0	0	2	2.2%	0.0%	1.6%
	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0											
Total	32	100.0%	0	1	21	28	9	Total	48	100.0%	38	100.0%	0	1	10	100.0%	0	1	89	100.0%	100.0%	100.0%
	SA	21	43.8%	11	28.9%	0	0	10	100.0%	0	1											

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	1.6%	\$494	1.1%	3.2%
	Moderate	10	7.9%	\$1,952	4.2%	17.1%
	Middle	36	28.3%	\$8,993	19.5%	41.3%
	Upper	79	62.2%	\$34,690	75.2%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>\$46,129</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	1.5%	\$164	0.4%	3.2%
	Moderate	11	8.1%	\$2,140	4.7%	17.1%
	Middle	36	26.5%	\$4,389	9.6%	41.3%
	Upper	87	64.0%	\$39,218	85.4%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>136</i>	<i>100.0%</i>	<i>\$45,911</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	6	7.2%	\$33	6.1%	3.2%
	Moderate	15	18.1%	\$81	14.9%	17.1%
	Middle	44	53.0%	\$278	51.2%	41.3%
	Upper	18	21.7%	\$151	27.8%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$543</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.9%
	Moderate	0	0.0%	\$0	0.0%	30.5%
	Middle	0	0.0%	\$0	0.0%	23.3%
	Upper	0	0.0%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.6%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	10	2.9%	\$691	0.7%	3.2%
	Moderate	36	10.4%	\$4,173	4.5%	17.1%
	Middle	116	33.5%	\$13,660	14.8%	41.3%
	Upper	184	53.2%	\$74,059	80.0%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>346</i>	<i>100.0%</i>	<i>\$92,583</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Durham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	1	0.8%	\$153	0.3%	23.2%
	Moderate	41	32.3%	\$7,082	15.4%	16.9%
	Middle	7	5.5%	\$1,271	2.8%	18.5%
	Upper	78	61.4%	\$37,623	81.6%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>127</i>	<i>100.0%</i>	<i>\$46,129</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	10.3%	\$517	1.1%	23.2%
	Moderate	21	15.4%	\$2,462	5.4%	16.9%
	Middle	14	10.3%	\$1,713	3.7%	18.5%
	Upper	86	63.2%	\$41,030	89.4%	41.4%
	Unknown	1	0.7%	\$189	0.4%	0.0%
	<i>Total</i>	<i>136</i>	<i>100.0%</i>	<i>\$45,911</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	29	34.9%	\$113	20.8%	23.2%
	Moderate	28	33.7%	\$171	31.5%	16.9%
	Middle	17	20.5%	\$140	25.8%	18.5%
	Upper	8	9.6%	\$114	21.0%	41.4%
	Unknown	1	1.2%	\$5	0.9%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$543</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%
	Moderate	0	0.0%	\$0	0.0%	16.9%
	Middle	0	0.0%	\$0	0.0%	18.5%
	Upper	0	0.0%	\$0	0.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	44	12.7%	\$783	0.8%	23.2%
	Moderate	90	26.0%	\$9,715	10.5%	16.9%
	Middle	38	11.0%	\$3,124	3.4%	18.5%
	Upper	172	49.7%	\$78,767	85.1%	41.4%
	Unknown	2	0.6%	\$194	0.2%	0.0%
	<i>Total</i>	<i>346</i>	<i>100.0%</i>	<i>\$92,583</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	8	5.2%	\$1,301	4.3%	5.7%
	Moderate	35	22.7%	\$6,177	20.6%	20.2%
	Middle	57	37.0%	\$14,548	48.5%	37.3%
	Upper	54	35.1%	\$7,972	26.6%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>\$29,998</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	71.5%
	Upper	1	100.0%	\$200	100.0%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$200</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Durham

Product Type			Bank Lending & Demographic Data Comparison 2012				
			Bank				Total Businesses
			Count		Dollar		
		#	%	\$ (000s)	\$ %	%	
Small Business	Revenue	\$1 Million or Less	84	54.5%	\$10,901	36.3%	91.1%
		Over \$1 Million	59	38.3%	\$15,577	51.9%	5.1%
		<i>Total Rev. available</i>	143	92.8%	\$26,478	88.2%	96.2%
		Rev. Not Known	11	7.1%	\$3,520	11.7%	3.8%
		Total	<i>154</i>	<i>100.0%</i>	<i>\$29,998</i>	<i>100.0%</i>	<i>100.0%</i>
	Loan Size	\$100,000 or Less	94	61.0%	\$2,994	10.0%	
		\$100,001 - \$250,000	19	12.3%	\$3,357	11.2%	
		\$250,001 - \$1 Million	41	26.6%	\$23,647	78.8%	
		Total	<i>154</i>	<i>100.0%</i>	<i>\$29,998</i>	<i>100.0%</i>	
	Loan Size & Rev \$1 Mill or less	\$100,000 or Less	62	73.8%	\$1,682	15.4%	
		\$100,001 - \$250,000	6	7.1%	\$958	8.8%	
		\$250,001 - \$1 Million	16	19.0%	\$8,261	75.8%	
		<i>Total</i>	<i>84</i>	<i>100.0%</i>	<i>\$10,901</i>	<i>100.0%</i>	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%
		Not Known	1	100.0%	\$200	100.0%	0.0%
		Total	<i>1</i>	<i>100.0%</i>	<i>\$200</i>	<i>100.0%</i>	<i>100.0%</i>
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	100.0%	\$200	100.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	<i>1</i>	<i>100.0%</i>	<i>\$200</i>	<i>100.0%</i>	
	Loan Size & Rev \$1 Mill or less	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	

Originations & Purchases  
Based on 2012 D&B



## Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	1	1.7%	\$204	1.4%	1.9%	0	0.0%	1.1%	\$0	0.0%	0.7%
	Moderate	3	5.1%	\$194	1.3%	10.4%	3	9.7%	6.8%	\$194	2.5%	3.9%
	Middle	25	42.4%	\$3,916	26.7%	54.1%	15	48.4%	47.2%	\$1,950	25.5%	41.0%
	Upper	30	50.8%	\$10,359	70.6%	33.7%	13	41.9%	44.9%	\$5,505	72.0%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	59	100.0%	\$14,673	100.0%	100.0%	31	100.0%	100.0%	\$7,649	100.0%	100.0%
REFINANCE	Low	1	2.0%	\$146	1.0%	1.9%	1	3.1%	0.7%	\$146	1.5%	0.4%
	Moderate	6	12.0%	\$324	2.2%	10.4%	5	15.6%	4.9%	\$293	3.1%	2.9%
	Middle	16	32.0%	\$3,195	22.0%	54.1%	11	34.4%	43.0%	\$2,345	24.4%	37.6%
	Upper	27	54.0%	\$10,839	74.7%	33.7%	15	46.9%	51.5%	\$6,813	71.0%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$14,504	100.0%	100.0%	32	100.0%	100.0%	\$9,597	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.5%	\$10	4.3%	1.9%	1	2.9%	1.3%	\$10	5.3%	0.2%
	Moderate	5	12.5%	\$27	11.6%	10.4%	5	14.3%	9.3%	\$27	14.2%	3.6%
	Middle	24	60.0%	\$132	56.9%	54.1%	22	62.9%	56.3%	\$121	63.7%	51.2%
	Upper	10	25.0%	\$63	27.2%	33.7%	7	20.0%	33.2%	\$32	16.8%	45.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$232	100.0%	100.0%	35	100.0%	100.0%	\$190	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	6.5%	0	0.0%	24.2%	\$0	0.0%	15.2%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	15.2%	\$0	0.0%	8.6%
	Middle	1	100.0%	\$315	100.0%	41.9%	0	0.0%	39.4%	\$0	0.0%	43.8%
	Upper	0	0.0%	\$0	0.0%	34.7%	0	0.0%	21.2%	\$0	0.0%	32.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$315	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	2.0%	\$360	1.2%	1.9%	2	2.0%	0.9%	\$156	0.9%	1.1%
	Moderate	14	9.3%	\$545	1.8%	10.4%	13	13.3%	5.7%	\$514	2.9%	3.5%
	Middle	66	44.0%	\$7,558	25.4%	54.1%	48	49.0%	44.8%	\$4,416	25.3%	39.1%
	Upper	67	44.7%	\$21,261	71.5%	33.7%	35	35.7%	48.6%	\$12,350	70.8%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	150	100.0%	\$29,724	100.0%	100.0%	98	100.0%	100.0%	\$17,436	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	5	8.5%	\$338	2.3%	18.2%	3	9.7%	7.2%	\$224	2.9%	3.7%
	Moderate	23	39.0%	\$2,542	17.3%	17.7%	13	41.9%	21.6%	\$1,286	16.8%	15.2%
	Middle	6	10.2%	\$1,049	7.1%	23.1%	0	0.0%	19.6%	\$0	0.0%	17.5%
	Upper	25	42.4%	\$10,744	73.2%	41.0%	15	48.4%	35.4%	\$6,139	80.3%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%	\$0	0.0%	14.4%
	Total	59	100.0%	\$14,673	100.0%	100.0%	31	100.0%	100.0%	\$7,649	100.0%	100.0%
REFINANCE	Low	3	6.0%	\$305	2.1%	18.2%	1	3.1%	3.8%	\$146	1.5%	2.2%
	Moderate	9	18.0%	\$852	5.9%	17.7%	5	15.6%	10.7%	\$372	3.9%	6.8%
	Middle	6	12.0%	\$337	2.3%	23.1%	5	15.6%	17.5%	\$301	3.1%	13.4%
	Upper	32	64.0%	\$13,010	89.7%	41.0%	21	65.6%	46.7%	\$8,778	91.5%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	20.5%
	Total	50	100.0%	\$14,504	100.0%	100.0%	32	100.0%	100.0%	\$9,597	100.0%	100.0%
HOME IMPROVEMENT	Low	9	22.5%	\$33	14.2%	18.2%	8	22.9%	15.7%	\$28	14.7%	6.0%
	Moderate	17	42.5%	\$84	36.2%	17.7%	15	42.9%	21.9%	\$71	37.4%	11.9%
	Middle	8	20.0%	\$61	26.3%	23.1%	7	20.0%	17.0%	\$55	28.9%	12.3%
	Upper	4	10.0%	\$46	19.8%	41.0%	3	8.6%	37.8%	\$28	14.7%	56.8%
	Unknown	2	5.0%	\$8	3.4%	0.0%	2	5.7%	7.7%	\$8	4.2%	13.0%
	Total	40	100.0%	\$232	100.0%	100.0%	35	100.0%	100.0%	\$190	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.2%	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%
	Middle	0	0.0%	\$0	0.0%	23.1%	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%
	Unknown	1	100.0%	\$315	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$315	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	11.3%	\$676	2.3%	18.2%	12	12.2%	5.2%	\$398	2.3%	2.6%
	Moderate	49	32.7%	\$3,478	11.7%	17.7%	33	33.7%	14.9%	\$1,729	9.9%	9.5%
	Middle	20	13.3%	\$1,447	4.9%	23.1%	12	12.2%	18.2%	\$356	2.0%	14.3%
	Upper	61	40.7%	\$23,800	80.1%	41.0%	39	39.8%	42.4%	\$14,945	85.7%	52.4%
	Unknown	3	2.0%	\$323	1.1%	0.0%	2	2.0%	19.3%	\$8	0.0%	21.2%
	Total	150	100.0%	\$29,724	100.0%	100.0%	98	100.0%	100.0%	\$17,436	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	6	3.8%	\$315	1.4%	2.7%	5	4.9%	2.5%	\$232	1.6%	3.0%
	Moderate	26	16.7%	\$5,613	25.7%	14.0%	17	16.7%	13.0%	\$4,130	28.7%	17.2%
	Middle	72	46.2%	\$8,159	37.3%	48.7%	48	47.1%	44.4%	\$4,455	30.9%	43.5%
	Upper	52	33.3%	\$7,796	35.6%	34.6%	32	31.4%	38.3%	\$5,590	38.8%	36.1%
	Unknown	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%	0.2%
	Total	156	100.0%	\$21,883	100.0%	100.0%	102	100.0%	100.0%	\$14,407	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	1.5%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	33.3%	\$250	20.0%	77.4%	1	50.0%	89.7%	\$250	33.3%	77.4%
	Upper	2	66.7%	\$1,000	80.0%	19.7%	1	50.0%	8.8%	\$500	66.7%	22.0%
	Unknown	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%
	Total	3	100.0%	\$1,250	100.0%	100.0%	2	100.0%	100.0%	\$750	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Greensboro

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	89	57.1%	\$9,640	44.1%	90.6%	56	54.9%	47.4%	\$5,982	41.5%	49.1%
		Over \$1 Million	58	37.2%	\$11,632	53.2%	6.2%	42	41.2%				
		Total Rev. available	147	94.3%	\$21,272	97.3%	96.8%	98	96.1%				
		Rev. Not Known	9	5.8%	\$611	2.8%	3.3%	4	3.9%				
		Total	156	100.0%	\$21,883	100.0%	100.0%	102	100.0%				
	Loan Size	\$100,000 or Less	110	70.5%	\$3,685	16.8%		72	70.6%	89.2%	\$2,391	16.6%	26.3%
		\$100,001 - \$250,000	20	12.8%	\$2,967	13.6%		12	11.8%	5.2%	\$1,786	12.4%	16.9%
		\$250,001 - \$1 Million	26	16.7%	\$15,231	69.6%		18	17.6%	5.6%	\$10,230	71.0%	56.7%
		Total	156	100.0%	\$21,883	100.0%		102	100.0%	100.0%	\$14,407	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	70	78.7%	\$2,013	20.9%							
		\$100,001 - \$250,000	9	10.1%	\$1,317	13.7%							
		\$250,001 - \$1 Million	10	11.2%	\$6,310	65.5%							
		Total	89	100.0%	\$9,640	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	33.3%	\$500	40.0%	Total Farms 98.5%	0	0.0%	79.4%	\$0	0.0%	67.2%
		Over \$1 Million	1	33.3%	\$250	20.0%	1.2%	1	50.0%				
		Total Rev. available	2	66.6%	\$750	60.0%	99.7%	1	50.0%				
		Not Known	1	33.3%	\$500	40.0%	0.3%	1	50.0%				
		Total	3	100.0%	\$1,250	100.0%	100.0%	2	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.4%	\$0	0.0%	40.2%
		\$100,001 - \$250,000	1	33.3%	\$250	20.0%		1	50.0%	11.8%	\$250	33.3%	27.8%
		\$250,001 - \$500,000	2	66.7%	\$1,000	80.0%		1	50.0%	5.9%	\$500	66.7%	32.0%
		Total	3	100.0%	\$1,250	100.0%		2	100.0%	100.0%	\$750	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%							
		Total	1	100.0%	\$500	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: NC Greensboro

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	7	5.7%	4.5%	2.7%
	SA	0	0.0%	0	0	0	0	0	0.0%	0	0	0	0.0%	0	0							
Moderate	3	15.0%	0	0	2	3	2	Total	4	19.0%	3	15.0%	0	0	1	100.0%	0	0	25	20.5%	14.5%	14.6%
	SA	1	4.8%	0	0	0	0	1	100.0%	0	0											
Middle	9	45.0%	0	0	9	9	2	Total	10	47.6%	10	50.0%	0	0	0	0.0%	0	1	58	47.5%	50.7%	48.6%
	SA	1	4.8%	1	5.0%	0	0	0	0.0%	0	1											
Upper	8	40.0%	0	0	5	7	2	Total	7	33.3%	7	35.0%	0	0	0	0.0%	0	0	32	26.2%	30.3%	34.1%
	SA	0	0.0%	0	0	0	0	0	0.0%	0	0											
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
	SA	0	0.0%	0	0	0	0	0	0.0%	0	0											
Total	20	100.0%	0	0	16	19	6	Total	21	100.0%	20	100.0%	0	0	1	100.0%	0	1	122	100.0%	100.0%	100.0%
	SA	2	9.5%	1	5.0%	0	0	1	100.0%	0	1											

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%
	Moderate	5	15.2%	\$490	4.1%	18.0%
	Middle	10	30.3%	\$1,713	14.5%	42.0%
	Upper	18	54.5%	\$9,629	81.4%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$11,832</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	1.9%	\$50	0.4%	2.8%
	Moderate	3	5.7%	\$212	1.7%	18.0%
	Middle	20	37.7%	\$2,971	23.8%	42.0%
	Upper	29	54.7%	\$9,240	74.1%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$12,473</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	5.7%	\$11	4.3%	2.8%
	Moderate	7	20.0%	\$28	10.9%	18.0%
	Middle	18	51.4%	\$161	62.9%	42.0%
	Upper	8	22.9%	\$56	21.9%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$256</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	9.0%
	Moderate	0	0.0%	\$0	0.0%	29.6%
	Middle	0	0.0%	\$0	0.0%	38.7%
	Upper	0	0.0%	\$0	0.0%	22.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	2.5%	\$61	0.2%	2.8%
	Moderate	15	12.4%	\$730	3.0%	18.0%
	Middle	48	39.7%	\$4,845	19.7%	42.0%
	Upper	55	45.5%	\$18,925	77.1%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>121</i>	<i>100.0%</i>	<i>\$24,561</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Families by Family Income	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	3	9.1%	\$287	2.4%	21.4%
	Moderate	10	30.3%	\$1,095	9.3%	17.6%
	Middle	2	6.1%	\$356	3.0%	18.9%
	Upper	18	54.5%	\$10,094	85.3%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$11,832</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	13.2%	\$272	2.2%	21.4%
	Moderate	5	9.4%	\$307	2.5%	17.6%
	Middle	6	11.3%	\$321	2.6%	18.9%
	Upper	34	64.2%	\$11,501	92.2%	42.0%
	Unknown	1	1.9%	\$72	0.6%	0.0%
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$12,473</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	7	20.0%	\$23	9.0%	21.4%
	Moderate	15	42.9%	\$93	36.3%	17.6%
	Middle	7	20.0%	\$46	18.0%	18.9%
	Upper	5	14.3%	\$88	34.4%	42.0%
	Unknown	1	2.9%	\$6	2.3%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$256</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.4%
	Moderate	0	0.0%	\$0	0.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	18.9%
	Upper	0	0.0%	\$0	0.0%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	17	14.0%	\$582	2.4%	21.4%
	Moderate	30	24.8%	\$1,495	6.1%	17.6%
	Middle	15	12.4%	\$723	2.9%	18.9%
	Upper	57	47.1%	\$21,683	88.3%	42.0%
	Unknown	2	1.7%	\$78	0.3%	0.0%
	<i>Total</i>	<i>121</i>	<i>100.0%</i>	<i>\$24,561</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data



## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Small
		Count		Dollar		Businesses
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	11	12.8%	\$1,443	10.6%	7.5%
	Moderate	19	22.1%	\$4,084	30.0%	20.0%
	Middle	32	37.2%	\$5,163	38.0%	40.1%
	Upper	24	27.9%	\$2,901	21.3%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	86	100.0%	\$13,591	100.0%	100.0%
SMALL FARM						Small Farms
	Low	0	0.0%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	57.3%
	Upper	1	100.0%	\$500	100.0%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	1	100.0%	\$500	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Greensboro

Product Type			Bank Lending & Demographic Data Comparison 2012				
			Bank				Total Businesses
			Count		Dollar		
#	%	\$ (000s)	\$ %	%			
Small Business	Revenue	\$1 Million or Less	39	45.3%	\$2,551	18.8%	90.5%
		Over \$1 Million	43	50.0%	\$10,455	76.9%	6.3%
		<i>Total Rev. available</i>	82	95.3%	\$13,006	95.7%	96.8%
		Rev. Not Known	4	4.7%	\$585	4.3%	3.3%
		Total	86	100.0%	\$13,591	100.0%	100.0%
	Loan Size	\$100,000 or Less	60	69.8%	\$1,736	12.8%	
		\$100,001 - \$250,000	9	10.5%	\$1,580	11.6%	
		\$250,001 - \$1 Million	17	19.8%	\$10,275	75.6%	
		Total	86	100.0%	\$13,591	100.0%	
	Loan Size & Rev \$1 Mill or less	\$100,000 or Less	33	84.6%	\$873	34.2%	
		\$100,001 - \$250,000	3	7.7%	\$406	15.9%	
		\$250,001 - \$1 Million	3	7.7%	\$1,272	49.9%	
		<i>Total</i>	39	100.0%	\$2,551	100.0%	
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$500	100.0%	<b>Total Farms</b> 98.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%
		<i>Total Rev. available</i>	1	100.0%	\$500	100.0%	100.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$500	100.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%	
		Total	1	100.0%	\$500	100.0%	
	Loan Size & Rev \$1 Mill or less	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	1	100.0%	\$500	100.0%	
		<i>Total</i>	1	100.0%	\$500	100.0%	

Originations & Purchases  
Based on 2012 D&B

# Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	5	5.2%	\$732	2.1%	0.9%	3	5.7%	1.2%	\$405	1.9%	0.9%
	Moderate	7	7.2%	\$1,539	4.4%	14.7%	4	7.5%	7.6%	\$1,081	5.1%	4.9%
	Middle	50	51.5%	\$12,905	36.7%	53.1%	25	47.2%	59.5%	\$6,533	31.1%	55.2%
	Upper	35	36.1%	\$20,031	56.9%	31.3%	21	39.6%	31.7%	\$12,992	61.8%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$35,207	100.0%	100.0%	53	100.0%	100.0%	\$21,011	100.0%	100.0%
REFINANCE	Low	4	4.3%	\$193	0.6%	0.9%	0	0.0%	0.5%	\$0	0.0%	0.4%
	Moderate	14	14.9%	\$849	2.4%	14.7%	11	16.2%	6.0%	\$757	3.1%	3.9%
	Middle	25	26.6%	\$4,675	13.3%	53.1%	21	30.9%	51.2%	\$4,116	17.0%	46.1%
	Upper	51	54.3%	\$29,362	83.7%	31.3%	36	52.9%	42.3%	\$19,337	79.9%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$35,079	100.0%	100.0%	68	100.0%	100.0%	\$24,210	100.0%	100.0%
HOME IMPROVEMENT	Low	2	4.4%	\$11	4.0%	0.9%	1	2.6%	1.2%	\$10	4.2%	1.4%
	Moderate	11	24.4%	\$58	21.2%	14.7%	8	21.1%	12.1%	\$46	19.2%	8.0%
	Middle	22	48.9%	\$132	48.2%	53.1%	19	50.0%	50.3%	\$111	46.3%	42.6%
	Upper	10	22.2%	\$73	26.6%	31.3%	10	26.3%	36.4%	\$73	30.4%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$274	100.0%	100.0%	38	100.0%	100.0%	\$240	100.0%	100.0%
MULTI FAMILY	Low	1	100.0%	\$357	100.0%	6.9%	1	100.0%	13.6%	\$357	100.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	17.8%	0	0.0%	11.4%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	51.4%	0	0.0%	45.5%	\$0	0.0%	47.6%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	29.5%	\$0	0.0%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$357	100.0%	100.0%	1	100.0%	100.0%	\$357	100.0%	100.0%
HMDA TOTALS	Low	12	5.1%	\$1,293	1.8%	0.9%	5	3.1%	0.8%	\$772	1.7%	0.6%
	Moderate	32	13.5%	\$2,446	3.4%	14.7%	23	14.4%	6.7%	\$1,884	4.1%	4.4%
	Middle	97	40.9%	\$17,712	25.0%	53.1%	65	40.6%	54.0%	\$10,760	23.5%	49.2%
	Upper	96	40.5%	\$49,466	69.8%	31.3%	67	41.9%	38.5%	\$32,402	70.7%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	237	100.0%	\$70,917	100.0%	100.0%	160	100.0%	100.0%	\$45,818	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg		Bank	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	16	16.5%	\$2,095	6.0%	17.8%	8	15.1%	12.1%	\$1,075	5.1%	6.9%
	Moderate	28	28.9%	\$4,340	12.3%	17.2%	16	30.2%	21.1%	\$2,476	11.8%	16.5%
	Middle	4	4.1%	\$691	2.0%	22.6%	0	0.0%	21.4%	\$0	0.0%	21.0%
	Upper	49	50.5%	\$28,081	79.8%	42.5%	29	54.7%	32.4%	\$17,460	83.1%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.1%	\$0	0.0%	12.2%
	Total	97	100.0%	\$35,207	100.0%	100.0%	53	100.0%	100.0%	\$21,011	100.0%	100.0%
REFINANCE	Low	11	11.7%	\$876	2.5%	17.8%	9	13.2%	5.3%	\$830	3.4%	2.8%
	Moderate	14	14.9%	\$1,651	4.7%	17.2%	11	16.2%	13.5%	\$1,200	5.0%	9.4%
	Middle	9	9.6%	\$357	1.0%	22.6%	9	13.2%	19.1%	\$357	1.5%	16.8%
	Upper	53	56.4%	\$31,069	88.6%	42.5%	39	57.4%	43.2%	\$21,823	90.1%	52.7%
	Unknown	7	7.4%	\$1,126	3.2%	0.0%	0	0.0%	18.8%	\$0	0.0%	18.2%
	Total	94	100.0%	\$35,079	100.0%	100.0%	68	100.0%	100.0%	\$24,210	100.0%	100.0%
HOME IMPROVEMENT	Low	13	28.9%	\$64	23.4%	17.8%	9	23.7%	12.8%	\$51	21.3%	6.1%
	Moderate	18	40.0%	\$90	32.8%	17.2%	16	42.1%	18.4%	\$76	31.7%	11.2%
	Middle	7	15.6%	\$70	25.5%	22.6%	6	15.8%	23.9%	\$63	26.3%	19.4%
	Upper	4	8.9%	\$31	11.3%	42.5%	4	10.5%	38.2%	\$31	12.9%	53.6%
	Unknown	3	6.7%	\$19	6.9%	0.0%	3	7.9%	6.6%	\$19	7.9%	9.7%
	Total	45	100.0%	\$274	100.0%	100.0%	38	100.0%	100.0%	\$240	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%
	Moderate	0	0.0%	\$0	0.0%	17.2%	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%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$357	100.0%	0.0%	1	100.0%	100.0%	\$357	100.0%	100.0%
	Total	1	100.0%	\$357	100.0%	100.0%	1	100.0%	100.0%	\$357	100.0%	100.0%
HMDA TOTALS	Low	40	16.9%	\$3,035	4.3%	17.8%	26	16.3%	7.7%	\$1,956	4.3%	4.1%
	Moderate	60	25.3%	\$6,081	8.6%	17.2%	43	26.9%	16.2%	\$3,752	8.2%	11.4%
	Middle	20	8.4%	\$1,118	1.6%	22.6%	15	9.4%	20.0%	\$420	0.9%	17.6%
	Upper	106	44.7%	\$59,181	83.5%	42.5%	72	45.0%	39.3%	\$39,314	85.8%	47.6%
	Unknown	11	4.6%	\$1,502	2.1%	0.0%	4	2.5%	16.8%	\$376	0.8%	19.4%
	Total	237	100.0%	\$70,917	100.0%	100.0%	160	100.0%	100.0%	\$45,818	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	Bank \$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	1	0.3%	\$1,000	2.4%	1.6%	0	0.0%	1.4%	\$0	0.0%	1.2%
	Moderate	25	8.0%	\$1,933	4.5%	11.2%	19	8.2%	8.7%	\$1,068	3.3%	7.8%
	Middle	184	59.0%	\$25,109	59.1%	56.7%	137	59.3%	53.8%	\$19,505	61.0%	57.2%
	Upper	102	32.7%	\$14,478	34.0%	30.6%	75	32.5%	34.8%	\$11,383	35.6%	33.6%
	Unknown	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%
	Total	312	100.0%	\$42,520	100.0%	100.0%	231	100.0%	100.0%	\$31,956	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%
	Moderate	0	0.0%	\$0	0.0%	27.0%	0	0.0%	27.5%	\$0	0.0%	35.2%
	Middle	0	0.0%	\$0	0.0%	51.0%	0	0.0%	58.2%	\$0	0.0%	55.3%
	Upper	1	100.0%	\$499	100.0%	21.7%	1	100.0%	12.1%	\$499	100.0%	9.4%
	Unknown	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%	0.1%
	Total	1	100.0%	\$499	100.0%	100.0%	1	100.0%	100.0%	\$499	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Raleigh

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	148	47.4%	\$13,162	31.0%	90.9%	102	44.2%	50.2%	\$9,041	28.3%	47.5%
		Over \$1 Million	140	44.9%	\$23,063	54.2%	5.5%	113	48.9%				
		Total Rev. available	288	92.3%	\$36,225	85.2%	96.4%	215	93.1%				
		Rev. Not Known	24	7.7%	\$6,295	14.8%	3.6%	16	6.9%				
		Total	312	100.0%	\$42,520	100.0%	100.0%	231	100.0%				
	Loan Size	\$100,000 or Less	221	70.8%	\$6,035	14.2%		163	70.6%	89.4%	\$4,454	13.9%	25.3%
		\$100,001 - \$250,000	38	12.2%	\$6,655	15.7%		28	12.1%	4.8%	\$5,005	15.7%	16.1%
		\$250,001 - \$1 Million	53	17.0%	\$29,830	70.2%		40	17.3%	5.8%	\$22,497	70.4%	58.6%
		Total	312	100.0%	\$42,520	100.0%		231	100.0%	100.0%	\$31,956	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	120	81.1%	\$2,822	21.4%							
		\$100,001 - \$250,000	13	8.8%	\$2,243	17.0%							
		\$250,001 - \$1 Million	15	10.1%	\$8,097	61.5%							
		Total	148	100.0%	\$13,162	100.0%							
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 97.6%	0	0.0%	64.8%	\$0	0.0%	39.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.7%	0	0.0%				
		Not Known	1	100.0%	\$499	100.0%	0.3%	1	100.0%				
		Total	1	100.0%	\$499	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	69.2%	\$0	0.0%	19.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.4%	\$0	0.0%	24.9%
		\$250,001 - \$500,000	1	100.0%	\$499	100.0%		1	100.0%	15.4%	\$499	100.0%	55.5%
		Total	1	100.0%	\$499	100.0%		1	100.0%	100.0%	\$499	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: NC Raleigh

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
					#	%	#											%	#	%	#	%
Low	1	3.0%	0	0	1	1	1	Total	1	2.9%	1	2.9%	0	0	0	0.0%	0	0	7	6.2%	3.5%	1.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	2	6.1%	0	0	2	2	0	Total	2	5.7%	2	5.9%	0	0	0	0.0%	0	0	22	19.5%	17.3%	11.2%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	19	57.6%	1	0	13	18	7	Total	20	57.1%	19	55.9%	1	0	1	100.0%	0	2	56	49.6%	52.4%	56.9%
								SA	3	8.6%	2	5.9%	0	0	1	100.0%	0	2				
Upper	11	33.3%	0	0	5	11	7	Total	12	34.3%	12	35.3%	0	0	0	0.0%	0	1	28	24.8%	26.8%	30.3%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	33	100.0%	1	0	21	32	15	Total	35	100.0%	34	100.0%	1	0	1	100.0%	0	3	113	100.0%	100.0%	100.0%
								SA	3	8.6%	2	5.9%	0	0	1	100.0%	0	3				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM



## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	16	17.0%	\$3,172	8.0%	21.7%
	Middle	18	19.1%	\$5,645	14.2%	36.6%
	Upper	60	63.8%	\$31,008	77.9%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>94</i>	<i>100.0%</i>	<i>\$39,825</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.8%	\$399	1.1%	2.0%
	Moderate	25	20.3%	\$3,936	10.7%	21.7%
	Middle	42	34.1%	\$8,660	23.4%	36.6%
	Upper	55	44.7%	\$23,948	64.8%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>123</i>	<i>100.0%</i>	<i>\$36,943</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	6.0%	\$26	6.8%	2.0%
	Moderate	18	36.0%	\$112	29.1%	21.7%
	Middle	20	40.0%	\$175	45.5%	36.6%
	Upper	9	18.0%	\$72	18.7%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>\$385</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	11.4%
	Moderate	0	0.0%	\$0	0.0%	25.5%
	Middle	0	0.0%	\$0	0.0%	29.9%
	Upper	0	0.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	4	1.5%	\$425	0.6%	2.0%
	Moderate	59	22.1%	\$7,220	9.4%	21.7%
	Middle	80	30.0%	\$14,480	18.8%	36.6%
	Upper	124	46.4%	\$55,028	71.3%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>\$77,153</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	8	8.5%	\$991	2.5%	20.6%
	Moderate	23	24.5%	\$3,968	10.0%	16.4%
	Middle	2	2.1%	\$330	0.8%	19.6%
	Upper	61	64.9%	\$34,536	86.7%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>94</i>	<i>100.0%</i>	<i>\$39,825</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	27	22.0%	\$2,437	6.6%	20.6%
	Moderate	24	19.5%	\$3,041	8.2%	16.4%
	Middle	12	9.8%	\$902	2.4%	19.6%
	Upper	58	47.2%	\$30,151	81.6%	43.4%
	Unknown	2	1.6%	\$412	1.1%	0.0%
	<i>Total</i>	<i>123</i>	<i>100.0%</i>	<i>\$36,943</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	16	32.0%	\$100	26.0%	20.6%
	Moderate	22	44.0%	\$151	39.2%	16.4%
	Middle	7	14.0%	\$55	14.3%	19.6%
	Upper	5	10.0%	\$79	20.5%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>\$385</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.6%
	Moderate	0	0.0%	\$0	0.0%	16.4%
	Middle	0	0.0%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	51	19.1%	\$3,528	4.6%	20.6%
	Moderate	69	25.8%	\$7,160	9.3%	16.4%
	Middle	21	7.9%	\$1,287	1.7%	19.6%
	Upper	124	46.4%	\$64,766	83.9%	43.4%
	Unknown	2	0.7%	\$412	0.5%	0.0%
	<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>\$77,153</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: NC Raleigh

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	13	6.1%	\$3,201	9.6%	4.3%
Moderate	40	18.7%	\$5,998	18.1%	20.9%
Middle	68	31.8%	\$10,186	30.7%	33.1%
Upper	93	43.5%	\$13,793	41.6%	41.6%
Unknown	0	0.0%	\$0	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$33,178</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: NC Raleigh

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	96	44.9%	\$6,710	20.2%	90.8%
	Over \$1 Million	100	46.7%	\$20,729	62.5%	5.4%
	<i>Total Rev. available</i>	196	91.6%	\$27,439	82.7%	96.2%
	Rev. Not Known	18	8.4%	\$5,739	17.3%	3.8%
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$33,178</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	143	66.8%	\$3,953	11.9%	
	\$100,001 - \$250,000	21	9.8%	\$3,618	10.9%	
	\$250,001 - \$1 Million	50	23.4%	\$25,607	77.2%	
	<i>Total</i>	<i>214</i>	<i>100.0%</i>	<i>\$33,178</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	77	80.2%	\$1,339	20.0%	
	\$100,001 - \$250,000	8	8.3%	\$1,394	20.8%	
	\$250,001 - \$1 Million	11	11.5%	\$3,977	59.3%	
	<i>Total</i>	<i>96</i>	<i>100.0%</i>	<i>\$6,710</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: SC Anderson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	14.3%	\$214	7.5%	13.8%	1	12.5%	6.0%	\$127	6.2%	4.5%
	Middle	11	78.6%	\$2,283	80.3%	68.5%	6	75.0%	63.7%	\$1,579	77.0%	58.7%
	Upper	1	7.1%	\$345	12.1%	17.7%	1	12.5%	30.2%	\$345	16.8%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	14	100.0%	\$2,842	100.0%	100.0%	8	100.0%	100.0%	\$2,051	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.6%	\$94	2.3%	13.8%	0	0.0%	4.7%	\$0	0.0%	3.9%
	Middle	15	83.3%	\$3,887	96.2%	68.5%	10	83.3%	60.3%	\$2,660	97.8%	57.5%
	Upper	2	11.1%	\$61	1.5%	17.7%	2	16.7%	35.0%	\$61	2.2%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$4,042	100.0%	100.0%	12	100.0%	100.0%	\$2,721	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%
	Moderate	9	19.1%	\$57	24.9%	13.8%	9	22.0%	8.4%	\$57	28.6%	4.1%
	Middle	36	76.6%	\$156	68.1%	68.5%	30	73.2%	75.4%	\$126	63.3%	70.7%
	Upper	2	4.3%	\$16	7.0%	17.7%	2	4.9%	16.2%	\$16	8.0%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$229	100.0%	100.0%	41	100.0%	100.0%	\$199	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.9%	0	0.0%	14.3%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	62.7%	0	0.0%	42.9%	\$0	0.0%	2.6%
	Upper	0	0.0%	\$0	0.0%	22.9%	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%
	Total	0	0.0%	\$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%
	Moderate	12	15.2%	\$365	5.1%	13.8%	10	16.4%	5.4%	\$184	3.7%	4.1%
	Middle	62	78.5%	\$6,326	88.9%	68.5%	46	75.4%	62.3%	\$4,365	87.8%	56.8%
	Upper	5	6.3%	\$422	5.9%	17.7%	5	8.2%	32.3%	\$422	8.5%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	79	100.0%	\$7,113	100.0%	100.0%	61	100.0%	100.0%	\$4,971	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	7.1%	\$127	4.5%	19.6%	1	12.5%	10.2%	\$127	6.2%	5.6%
	Moderate	3	21.4%	\$374	13.2%	18.0%	2	25.0%	27.0%	\$270	13.2%	19.8%
	Middle	2	14.3%	\$166	5.8%	22.7%	1	12.5%	21.0%	\$79	3.9%	21.0%
	Upper	8	57.1%	\$2,175	76.5%	39.7%	4	50.0%	29.7%	\$1,575	76.8%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	10.8%
	Total	14	100.0%	\$2,842	100.0%	100.0%	8	100.0%	100.0%	\$2,051	100.0%	100.0%
REFINANCE	Low	6	33.3%	\$329	8.1%	19.6%	4	33.3%	5.1%	\$191	7.0%	2.4%
	Moderate	2	11.1%	\$36	0.9%	18.0%	2	16.7%	12.9%	\$36	1.3%	8.6%
	Middle	3	16.7%	\$165	4.1%	22.7%	2	16.7%	21.3%	\$79	2.9%	17.8%
	Upper	7	38.9%	\$3,512	86.9%	39.7%	4	33.3%	42.7%	\$2,415	88.8%	54.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	16.6%
	Total	18	100.0%	\$4,042	100.0%	100.0%	12	100.0%	100.0%	\$2,721	100.0%	100.0%
HOME IMPROVEMENT	Low	21	44.7%	\$79	34.5%	19.6%	19	46.3%	24.1%	\$67	33.7%	7.8%
	Moderate	17	36.2%	\$84	36.7%	18.0%	15	36.6%	23.0%	\$76	38.2%	17.0%
	Middle	6	12.8%	\$47	20.5%	22.7%	5	12.2%	24.6%	\$42	21.1%	28.9%
	Upper	2	4.3%	\$14	6.1%	39.7%	2	4.9%	23.6%	\$14	7.0%	38.0%
	Unknown	1	2.1%	\$5	2.2%	0.0%	0	0.0%	4.7%	\$0	0.0%	8.3%
	Total	47	100.0%	\$229	100.0%	100.0%	41	100.0%	100.0%	\$199	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%
	Moderate	0	0.0%	\$0	0.0%	18.0%	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%
	Upper	0	0.0%	\$0	0.0%	39.7%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	28	35.4%	\$535	7.5%	19.6%	24	39.3%	7.9%	\$385	7.7%	3.6%
	Moderate	22	27.8%	\$494	6.9%	18.0%	19	31.1%	19.0%	\$382	7.7%	12.8%
	Middle	11	13.9%	\$378	5.3%	22.7%	8	13.1%	21.3%	\$200	4.0%	18.7%
	Upper	17	21.5%	\$5,701	80.1%	39.7%	10	16.4%	36.6%	\$4,004	80.5%	48.6%
	Unknown	1	1.3%	\$5	0.1%	0.0%	0	0.0%	15.2%	\$0	0.0%	16.3%
	Total	79	100.0%	\$7,113	100.0%	100.0%	61	100.0%	100.0%	\$4,971	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: SC Anderson

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank				Small Businesses	Count		Dollar			
	Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#			%	%		\$ 000s
Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Moderate	4	13.8%	\$38	0.9%	12.5%	3	15.0%	11.8%	\$23	1.0%	9.9%
Middle	14	48.3%	\$1,639	37.2%	63.0%	9	45.0%	54.4%	\$575	24.9%	53.6%
Upper	10	34.5%	\$2,418	54.9%	22.8%	7	35.0%	27.0%	\$1,400	60.7%	30.9%
Unknown	1	3.4%	\$310	7.0%	1.8%	1	5.0%	3.2%	\$310	13.4%	3.5%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	2.1%
Total	29	100.0%	\$4,405	100.0%	100.0%	20	100.0%	100.0%	\$2,308	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: SC Anderson

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Total Businesses	Count			Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg			
#	%	\$	%	%	#	%				%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	12	41.4%	\$1,779	40.4%	91.5%	9	45.0%	42.7%	\$665	28.8%	40.3%	
	Over \$1 Million	12	41.4%	\$2,273	51.6%	4.9%	8	40.0%					
	Total Rev. available	24	82.8%	\$4,052	92.0%	96.4%	17	85.0%					
	Rev. Not Known	5	17.2%	\$353	8.0%	3.6%	3	15.0%					
	Total	29	100.0%	\$4,405	100.0%	100.0%	20	100.0%					
LOAN SIZE	\$100,000 or Less	18	62.1%	\$414	9.4%		14	70.0%	90.3%	\$311	13.5%	27.1%	
	\$100,001 - \$250,000	3	10.3%	\$580	13.2%		2	10.0%	4.9%	\$330	14.3%	18.1%	
	\$250,001 - \$1 Million	8	27.6%	\$3,411	77.4%		4	20.0%	4.7%	\$1,667	72.2%	54.8%	
	Total	29	100.0%	\$4,405	100.0%		20	100.0%	100.0%	\$2,308	100.0%	100.0%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	8	66.7%	\$186	10.5%								
	\$100,001 - \$250,000	1	8.3%	\$209	11.7%								
	\$250,001 - \$1 Million	3	25.0%	\$1,384	77.8%								
	Total	12	100.0%	\$1,779	100.0%								

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: SC Anderson

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
Moderate	1	11.1%	0	0	1	1	0	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	6	17.6%	16.9%	12.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	6	66.7%	0	0	5	6	1	Total	6	66.7%	6	66.7%	0	0	0	0.0%	0	0	23	67.6%	66.9%	62.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	2	22.2%	0	0	2	2	0	Total	2	22.2%	2	22.2%	0	0	0	0.0%	0	0	4	11.8%	16.1%	22.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	2.9%	0.0%	1.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	9	100.0%	0	0	8	9	1	Total	9	100.0%	9	100.0%	0	0	0	0.0%	0	0	34	100.0%	100.0%	100.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM



## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: SC Anderson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	1	20.0%	\$142	8.6%	19.4%
	Middle	2	40.0%	\$983	59.6%	47.9%
	Upper	2	40.0%	\$525	31.8%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,650	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	3	18.8%	\$98	3.8%	19.4%
	Middle	9	56.3%	\$1,334	51.3%	47.9%
	Upper	4	25.0%	\$1,170	45.0%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,602	100.0%	100.0%
HOME IMPROVEMENT	Low	4	7.3%	\$9	3.2%	2.1%
	Moderate	20	36.4%	\$94	33.5%	19.4%
	Middle	29	52.7%	\$168	59.8%	47.9%
	Upper	2	3.6%	\$10	3.6%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$281	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	7.0%
	Moderate	1	100.0%	\$4,400	100.0%	10.6%
	Middle	0	0.0%	\$0	0.0%	43.8%
	Upper	0	0.0%	\$0	0.0%	38.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$4,400	100.0%	100.0%
HMDA TOTALS	Low	4	5.2%	\$9	0.1%	2.1%
	Moderate	25	32.5%	\$4,734	53.0%	19.4%
	Middle	40	51.9%	\$2,485	27.8%	47.9%
	Upper	8	10.4%	\$1,705	19.1%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	77	100.0%	\$8,933	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Anderson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.5%
	Moderate	0	0.0%	\$0	0.0%	15.5%
	Middle	1	20.0%	\$142	8.6%	21.0%
	Upper	4	80.0%	\$1,508	91.4%	40.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,650</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	25.0%	\$245	9.4%	23.5%
	Moderate	3	18.8%	\$97	3.7%	15.5%
	Middle	2	12.5%	\$92	3.5%	21.0%
	Upper	6	37.5%	\$2,143	82.4%	40.0%
	Unknown	1	6.3%	\$25	1.0%	0.0%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$2,602</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	28	50.9%	\$90	32.0%	23.5%
	Moderate	17	30.9%	\$77	27.4%	15.5%
	Middle	5	9.1%	\$77	27.4%	21.0%
	Upper	4	7.3%	\$31	11.0%	40.0%
	Unknown	1	1.8%	\$6	2.1%	0.0%
	<i>Total</i>	<i>55</i>	<i>100.0%</i>	<i>\$281</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.5%
	Moderate	0	0.0%	\$0	0.0%	15.5%
	Middle	0	0.0%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	40.0%
	Unknown	1	100.0%	\$4,400	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$4,400</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	32	41.6%	\$335	3.8%	23.5%
	Moderate	20	26.0%	\$174	1.9%	15.5%
	Middle	8	10.4%	\$311	3.5%	21.0%
	Upper	14	18.2%	\$3,682	41.2%	40.0%
	Unknown	3	3.9%	\$4,431	49.6%	0.0%
	<i>Total</i>	<i>77</i>	<i>100.0%</i>	<i>\$8,933</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: SC Anderson

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	4.4%
Moderate	0	0.0%	\$0	0.0%	18.0%
Middle	5	27.8%	\$665	27.3%	42.7%
Upper	13	72.2%	\$1,775	72.7%	34.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,440</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: SC Anderson

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	7	38.9%	\$839	34.4%	91.5%
	Over \$1 Million	7	38.9%	\$802	32.9%	5.0%
	<i>Total Rev. available</i>	14	77.8%	\$1,641	67.3%	96.5%
	Rev. Not Known	4	22.2%	\$799	32.7%	3.5%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,440</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	12	66.7%	\$517	21.2%	
	\$100,001 - \$250,000	4	22.2%	\$781	32.0%	
	\$250,001 - \$1 Million	2	11.1%	\$1,142	46.8%	
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,440</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	4	57.1%	\$63	7.5%	
	\$100,001 - \$250,000	2	28.6%	\$281	33.5%	
	\$250,001 - \$1 Million	1	14.3%	\$495	59.0%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$839</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	1	0.5%	\$135	0.1%	2.4%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	7	3.5%	\$1,625	1.5%	16.8%	4	3.3%	6.0%	\$1,097	1.8%	4.3%
	Middle	80	39.6%	\$31,415	28.3%	49.6%	49	40.8%	57.1%	\$18,647	30.8%	47.6%
	Upper	114	56.4%	\$77,794	70.1%	31.2%	67	55.8%	36.1%	\$40,815	67.4%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	202	100.0%	\$110,969	100.0%	100.0%	120	100.0%	100.0%	\$60,559	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$497	0.3%	2.4%	1	1.2%	1.0%	\$497	0.7%	0.9%
	Moderate	9	5.0%	\$3,410	2.3%	16.8%	5	6.0%	6.3%	\$1,443	2.1%	4.5%
	Middle	53	29.3%	\$41,858	27.9%	49.6%	20	23.8%	46.9%	\$15,782	23.4%	37.7%
	Upper	118	65.2%	\$104,076	69.5%	31.2%	58	69.0%	45.8%	\$49,827	73.8%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	181	100.0%	\$149,841	100.0%	100.0%	84	100.0%	100.0%	\$67,549	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.2%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	15.1%	\$0	0.0%	6.9%
	Middle	3	75.0%	\$20	71.4%	49.6%	2	66.7%	58.2%	\$13	61.9%	32.7%
	Upper	1	25.0%	\$8	28.6%	31.2%	1	33.3%	25.5%	\$8	38.1%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$28	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.9%	0	0.0%	7.7%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	15.4%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	46.4%	0	0.0%	50.0%	\$0	0.0%	53.5%
	Upper	0	0.0%	\$0	0.0%	28.4%	0	0.0%	26.9%	\$0	0.0%	42.3%
	Unknown	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%
HMDA TOTALS	Low	2	0.5%	\$632	0.2%	2.4%	1	0.5%	0.9%	\$497	0.4%	0.9%
	Moderate	16	4.1%	\$5,035	1.9%	16.8%	9	4.3%	6.4%	\$2,540	2.0%	4.3%
	Middle	136	35.1%	\$73,293	28.1%	49.6%	71	34.3%	52.1%	\$34,442	26.9%	42.6%
	Upper	233	60.2%	\$181,878	69.7%	31.2%	126	60.9%	40.6%	\$90,650	70.7%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	387	100.0%	\$260,838	100.0%	100.0%	207	100.0%	100.0%	\$128,129	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %
HOME PURCHASE	Low	11	5.4%	\$1,201	1.1%	21.3%	7	5.8%	6.9%	\$708	1.2%	3.0%
	Moderate	48	23.8%	\$7,484	6.7%	17.4%	31	25.8%	20.4%	\$5,127	8.5%	13.4%
	Middle	13	6.4%	\$2,322	2.1%	21.1%	6	5.0%	22.2%	\$1,039	1.7%	18.3%
	Upper	129	63.9%	\$99,202	89.4%	40.2%	76	63.3%	39.2%	\$53,685	88.6%	54.9%
	Unknown	1	0.5%	\$760	0.7%	0.0%	0	0.0%	11.3%	\$0	0.0%	10.4%
	Total	202	100.0%	\$110,969	100.0%	100.0%	120	100.0%	100.0%	\$60,559	100.0%	100.0%
REFINANCE	Low	3	1.7%	\$428	0.3%	21.3%	1	1.2%	4.1%	\$116	0.2%	1.9%
	Moderate	10	5.5%	\$1,394	0.9%	17.4%	1	1.2%	10.7%	\$166	0.2%	5.9%
	Middle	4	2.2%	\$837	0.6%	21.1%	2	2.4%	17.0%	\$319	0.5%	11.8%
	Upper	163	90.1%	\$146,657	97.9%	40.2%	79	94.0%	46.2%	\$66,423	98.3%	61.0%
	Unknown	1	0.6%	\$525	0.4%	0.0%	1	1.2%	22.0%	\$525	0.8%	19.4%
	Total	181	100.0%	\$149,841	100.0%	100.0%	84	100.0%	100.0%	\$67,549	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	16.2%	\$0	0.0%	3.7%
	Moderate	3	75.0%	\$21	75.0%	17.4%	3	100.0%	21.4%	\$21	100.0%	9.7%
	Middle	1	25.0%	\$7	25.0%	21.1%	0	0.0%	25.1%	\$0	0.0%	20.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	33.6%	\$0	0.0%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	7.6%
	Total	4	100.0%	\$28	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.3%	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%
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	14	3.6%	\$1,629	0.6%	21.3%	8	3.9%	5.8%	\$824	0.6%	2.3%
	Moderate	61	15.8%	\$8,899	3.4%	17.4%	35	16.9%	15.6%	\$5,314	4.1%	9.0%
	Middle	18	4.7%	\$3,166	1.2%	21.1%	8	3.9%	19.7%	\$1,358	1.1%	14.3%
	Upper	292	75.5%	\$245,859	94.3%	40.2%	155	74.9%	42.4%	\$120,108	93.7%	55.8%
	Unknown	2	0.5%	\$1,285	0.5%	0.0%	1	0.5%	16.5%	\$525	0.4%	18.6%
	Total	387	100.0%	\$260,838	100.0%	100.0%	207	100.0%	100.0%	\$128,129	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: SC Charleston

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	7	5.4%	\$1,276	4.0%	4.3%	6	6.8%	4.3%	\$1,225	5.4%	5.9%
Moderate	15	11.5%	\$3,111	9.8%	14.7%	10	11.4%	11.9%	\$1,958	8.6%	16.4%
Middle	46	35.4%	\$11,678	36.9%	45.7%	31	35.2%	42.4%	\$7,960	35.0%	38.6%
Upper	62	47.7%	\$15,624	49.3%	35.3%	41	46.6%	40.2%	\$11,625	51.1%	38.0%
Unknown	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%	1.0%
<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$31,689</i>	<i>100.0%</i>	<i>100.0%</i>	<i>88</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,768</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: SC Charleston

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	48	36.9%	\$6,549	20.7%	90.6%	31	35.2%	44.9%	\$4,876	21.4%	46.9%
	Over \$1 Million	69	53.1%	\$20,871	65.9%	5.4%	47	53.4%				
	<i>Total Rev. available</i>	117	90.0%	\$27,420	86.6%	96.0%	78	88.6%				
	Rev. Not Known	13	10.0%	\$4,269	13.5%	4.0%	10	11.4%				
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$31,689</i>	<i>100.0%</i>	<i>100.0%</i>	<i>88</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	60	46.2%	\$2,446	7.7%		38	43.2%	90.0%	\$1,501	6.6%	25.5%
	\$100,001 - \$250,000	20	15.4%	\$3,891	12.3%		14	15.9%	4.6%	\$2,731	12.0%	16.9%
	\$250,001 - \$1 Million	50	38.5%	\$25,352	80.0%		36	40.9%	5.4%	\$18,536	81.4%	57.5%
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$31,689</i>	<i>100.0%</i>		<i>88</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$22,768</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	33	68.8%	\$1,018	15.5%							
	\$100,001 - \$250,000	4	8.3%	\$565	8.6%							
	\$250,001 - \$1 Million	11	22.9%	\$4,966	75.8%							
	<i>Total</i>	<i>48</i>	<i>100.0%</i>	<i>\$6,549</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: SC Charleston

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	9.4%	5.3%	4.5%
Moderate	1	7.7%	0	0	1	0	0	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	29	24.8%	19.1%	15.2%
								Total	1	7.1%	1	7.7%	0	0	0	0.0%	0	0				
Middle	6	46.2%	0	0	3	2	2	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	48	41.0%	47.8%	45.6%
								Total	6	42.9%	6	46.2%	0	0	0	0.0%	0	0				
Upper	6	46.2%	0	0	3	3	3	SA	1	7.1%	0	0.0%	0	0	1	100.0%	0	0	29	24.8%	27.7%	34.7%
								Total	7	50.0%	6	46.2%	0	0	1	100.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	SA	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	0.0%	0	0				
Total	13	100.0%	0	0	7	5	5	SA	1	7.1%	0	0.0%	0	0	1	100.0%	0	0	117	100.0%	100.0%	100.0%
								Total	14	100.0%	13	100.0%	0	0	1	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM



## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	1.1%	\$547	0.7%	1.7%
	Moderate	20	11.4%	\$2,952	4.0%	18.3%
	Middle	57	32.6%	\$16,262	22.0%	48.7%
	Upper	96	54.9%	\$54,083	73.2%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>175</i>	<i>100.0%</i>	<i>\$73,844</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%
	Moderate	6	8.0%	\$2,306	4.5%	18.3%
	Middle	13	17.3%	\$7,333	14.4%	48.7%
	Upper	56	74.7%	\$41,415	81.1%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>\$51,054</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	8.3%	\$8	10.7%	1.7%
	Moderate	3	25.0%	\$18	24.0%	18.3%
	Middle	7	58.3%	\$46	61.3%	48.7%
	Upper	1	8.3%	\$3	4.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$75</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	6.7%
	Moderate	0	0.0%	\$0	0.0%	22.4%
	Middle	0	0.0%	\$0	0.0%	47.1%
	Upper	0	0.0%	\$0	0.0%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	3	1.1%	\$555	0.4%	1.7%
	Moderate	29	11.1%	\$5,276	4.2%	18.3%
	Middle	77	29.4%	\$23,641	18.9%	48.7%
	Upper	153	58.4%	\$95,501	76.4%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>262</i>	<i>100.0%</i>	<i>\$124,973</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	7	4.0%	\$799	1.1%	21.7%
	Moderate	60	34.3%	\$10,979	14.9%	17.1%
	Middle	7	4.0%	\$1,377	1.9%	20.4%
	Upper	101	57.7%	\$60,689	82.2%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>175</i>	<i>100.0%</i>	<i>\$73,844</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	2.7%	\$349	0.7%	21.7%
	Moderate	7	9.3%	\$1,228	2.4%	17.1%
	Middle	0	0.0%	\$0	0.0%	20.4%
	Upper	64	85.3%	\$49,169	96.3%	40.8%
	Unknown	2	2.7%	\$308	0.6%	0.0%
	<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>\$51,054</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	16.7%	\$9	12.0%	21.7%
	Moderate	6	50.0%	\$43	57.3%	17.1%
	Middle	3	25.0%	\$14	18.7%	20.4%
	Upper	1	8.3%	\$9	12.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$75</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%
	Moderate	0	0.0%	\$0	0.0%	17.1%
	Middle	0	0.0%	\$0	0.0%	20.4%
	Upper	0	0.0%	\$0	0.0%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	11	4.2%	\$1,157	0.9%	21.7%
	Moderate	73	27.9%	\$12,250	9.8%	17.1%
	Middle	10	3.8%	\$1,391	1.1%	20.4%
	Upper	166	63.4%	\$109,867	87.9%	40.8%
	Unknown	2	0.8%	\$308	0.2%	0.0%
	<i>Total</i>	<i>262</i>	<i>100.0%</i>	<i>\$124,973</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: SC Charleston

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	3	3.4%	\$538	2.8%	4.1%
Moderate	21	23.6%	\$5,017	26.2%	21.0%
Middle	28	31.5%	\$4,373	22.8%	42.0%
Upper	37	41.6%	\$9,220	48.2%	32.9%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	89	100.0%	\$19,148	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: SC Charleston

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	35	39.3%	\$3,185	16.6%	90.6%
	Over \$1 Million	51	57.3%	\$15,127	79.0%	5.4%
	<i>Total Rev. available</i>	86	96.6%	\$18,312	95.6%	96.0%
	Rev. Not Known	3	3.4%	\$836	4.4%	4.0%
	<i>Total</i>	89	100.0%	\$19,148	100.0%	100.0%
LOAN SIZE	\$100,000 or Less	51	57.3%	\$1,466	7.7%	
	\$100,001 - \$250,000	13	14.6%	\$2,603	13.6%	
	\$250,001 - \$1 Million	25	28.1%	\$15,079	78.7%	
	<i>Total</i>	89	100.0%	\$19,148	100.0%	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	29	82.9%	\$648	20.3%	
	\$100,001 - \$250,000	2	5.7%	\$412	12.9%	
	\$250,001 - \$1 Million	4	11.4%	\$2,125	66.7%	
	<i>Total</i>	35	100.0%	\$3,185	100.0%	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	1	1.7%	\$84	0.4%	1.1%	1	2.9%	0.6%	\$84	0.7%	0.5%
	Moderate	1	1.7%	\$73	0.3%	16.8%	1	2.9%	7.6%	\$73	0.6%	4.9%
	Middle	27	45.8%	\$11,270	51.8%	56.7%	15	42.9%	50.9%	\$6,159	50.6%	46.3%
	Upper	30	50.8%	\$10,341	47.5%	25.4%	18	51.4%	40.8%	\$5,845	48.1%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	59	100.0%	\$21,768	100.0%	100.0%	35	100.0%	100.0%	\$12,161	100.0%	100.0%
REFINANCE	Low	1	1.7%	\$830	3.9%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.8%
	Moderate	7	12.1%	\$403	1.9%	16.8%	4	12.1%	5.7%	\$107	1.1%	3.3%
	Middle	30	51.7%	\$12,226	57.4%	56.7%	14	42.4%	46.6%	\$4,244	44.5%	41.7%
	Upper	20	34.5%	\$7,838	36.8%	25.4%	15	45.5%	47.1%	\$5,190	54.4%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$21,297	100.0%	100.0%	33	100.0%	100.0%	\$9,541	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.0%	\$6	1.3%	1.1%	2	2.4%	1.3%	\$6	1.5%	0.8%
	Moderate	29	29.6%	\$136	29.6%	16.8%	26	31.0%	14.0%	\$128	32.2%	5.0%
	Middle	57	58.2%	\$279	60.8%	56.7%	49	58.3%	54.4%	\$237	59.7%	47.7%
	Upper	10	10.2%	\$38	8.3%	25.4%	7	8.3%	30.3%	\$26	6.5%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	98	100.0%	\$459	100.0%	100.0%	84	100.0%	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.0%	0	0.0%	43.8%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	44.5%	0	0.0%	37.5%	\$0	0.0%	20.2%
	Upper	0	0.0%	\$0	0.0%	26.6%	0	0.0%	18.8%	\$0	0.0%	65.8%
	Unknown	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%
HMDA TOTALS	Low	4	1.9%	\$920	2.1%	1.1%	3	2.0%	0.6%	\$90	0.4%	0.7%
	Moderate	37	17.2%	\$612	1.4%	16.8%	31	20.4%	6.7%	\$308	1.4%	4.1%
	Middle	114	53.0%	\$23,775	54.6%	56.7%	78	51.3%	48.6%	\$10,640	48.1%	43.2%
	Upper	60	27.9%	\$18,217	41.9%	25.4%	40	26.3%	44.1%	\$11,061	50.1%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	215	100.0%	\$43,524	100.0%	100.0%	152	100.0%	100.0%	\$22,099	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Families by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg		Bank	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	11.9%	\$576	2.6%	19.9%	6	17.1%	10.6%	\$499	4.1%	5.7%
	Moderate	13	22.0%	\$1,608	7.4%	18.2%	5	14.3%	21.5%	\$576	4.7%	15.3%
	Middle	8	13.6%	\$1,350	6.2%	22.0%	7	20.0%	21.4%	\$1,148	9.4%	19.7%
	Upper	31	52.5%	\$18,234	83.8%	39.9%	17	48.6%	34.3%	\$9,938	81.7%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.2%	\$0	0.0%	10.8%
	Total	59	100.0%	\$21,768	100.0%	100.0%	35	100.0%	100.0%	\$12,161	100.0%	100.0%
REFINANCE	Low	9	15.5%	\$370	1.7%	19.9%	4	12.1%	4.9%	\$171	1.8%	2.4%
	Moderate	10	17.2%	\$1,089	5.1%	18.2%	4	12.1%	12.5%	\$316	3.3%	7.9%
	Middle	8	13.8%	\$642	3.0%	22.0%	7	21.2%	17.6%	\$551	5.8%	13.5%
	Upper	31	53.4%	\$19,196	90.1%	39.9%	18	54.5%	46.0%	\$8,503	89.1%	58.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	17.6%
	Total	58	100.0%	\$21,297	100.0%	100.0%	33	100.0%	100.0%	\$9,541	100.0%	100.0%
HOME IMPROVEMENT	Low	48	49.0%	\$154	33.6%	19.9%	42	50.0%	16.9%	\$136	34.3%	5.1%
	Moderate	28	28.6%	\$147	32.0%	18.2%	23	27.4%	19.1%	\$126	31.7%	8.2%
	Middle	13	13.3%	\$84	18.3%	22.0%	12	14.3%	19.1%	\$83	20.9%	11.5%
	Upper	7	7.1%	\$60	13.1%	39.9%	5	6.0%	40.0%	\$38	9.6%	61.4%
	Unknown	2	2.0%	\$14	3.1%	0.0%	2	2.4%	4.9%	\$14	3.5%	13.8%
	Total	98	100.0%	\$459	100.0%	100.0%	84	100.0%	100.0%	\$397	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%
	Moderate	0	0.0%	\$0	0.0%	18.2%	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%
	Upper	0	0.0%	\$0	0.0%	39.9%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	64	29.8%	\$1,100	2.5%	19.9%	52	34.2%	7.5%	\$806	3.6%	3.7%
	Moderate	51	23.7%	\$2,844	6.5%	18.2%	32	21.1%	16.3%	\$1,018	4.6%	10.7%
	Middle	29	13.5%	\$2,076	4.8%	22.0%	26	17.1%	19.2%	\$1,782	8.1%	15.7%
	Upper	69	32.1%	\$37,490	86.1%	39.9%	40	26.3%	41.0%	\$18,479	83.6%	53.8%
	Unknown	2	0.9%	\$14	0.0%	0.0%	2	1.3%	16.0%	\$14	0.1%	16.2%
	Total	215	100.0%	\$43,524	100.0%	100.0%	152	100.0%	100.0%	\$22,099	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count			Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	Agg \$ %
SMALL BUSINESSES	Low	2	1.7%	\$305	1.0%	2.6%	2	2.7%	3.1%	\$305	1.6%	4.3%
	Moderate	24	20.9%	\$7,737	26.0%	15.5%	16	21.3%	12.6%	\$3,995	21.1%	15.7%
	Middle	55	47.8%	\$13,310	44.8%	51.9%	33	44.0%	45.6%	\$8,785	46.3%	43.7%
	Upper	34	29.6%	\$8,360	28.1%	30.1%	24	32.0%	35.0%	\$5,886	31.0%	35.3%
	Unknown	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%
	Total	115	100.0%	\$29,712	100.0%	100.0%	75	100.0%	100.0%	\$18,971	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%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	8.3%	\$0	0.0%	4.8%
	Middle	1	100.0%	\$480	100.0%	76.1%	1	100.0%	66.7%	\$480	100.0%	83.4%
	Upper	0	0.0%	\$0	0.0%	15.3%	0	0.0%	25.0%	\$0	0.0%	11.9%
	Unknown	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%
	Total	1	100.0%	\$480	100.0%	100.0%	1	100.0%	100.0%	\$480	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%		\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	36	31.3%	\$4,641	15.6%	90.5%	24	32.0%	42.3%	\$3,353	17.7%	44.7%
		Over \$1 Million	54	47.0%	\$18,542	62.4%	6.0%	34	45.3%				
		Total Rev. available	90	78.3%	\$23,183	78.0%	96.5%	58	77.3%				
		Rev. Not Known	25	21.7%	\$6,529	22.0%	3.5%	17	22.7%				
		Total	115	100.0%	\$29,712	100.0%	100.0%	75	100.0%				
	Loan Size	\$100,000 or Less	56	48.7%	\$1,799	6.1%		38	50.7%	90.0%	\$1,385	7.3%	25.7%
		\$100,001 - \$250,000	14	12.2%	\$2,483	8.4%		9	12.0%	4.6%	\$1,614	8.5%	16.4%
		\$250,001 - \$1 Million	45	39.1%	\$25,430	85.6%		28	37.3%	5.4%	\$15,972	84.2%	57.9%
		Total	115	100.0%	\$29,712	100.0%		75	100.0%	100.0%	\$18,971	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	26	72.2%	\$830	17.9%							
		\$100,001 - \$250,000	4	11.1%	\$589	12.7%							
		\$250,001 - \$1 Million	6	16.7%	\$3,222	69.4%							
		Total	36	100.0%	\$4,641	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$480	100.0%	Total Farms 98.2%	1	100.0%	66.7%	\$480	100.0%	68.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Total Rev. available	1	100.0%	\$480	100.0%	99.5%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
		Total	1	100.0%	\$480	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	32.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	8.5%
		\$250,001 - \$500,000	1	100.0%	\$480	100.0%		1	100.0%	8.3%	\$480	100.0%	58.6%
		Total	1	100.0%	\$480	100.0%		1	100.0%	100.0%	\$480	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	1	100.0%	\$480	100.0%							
		Total	1	100.0%	\$480	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B



# Appendices

## Geographic Distribution of Branches

Assessment Area: SC Greenville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thrus	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	4.0%	1.9%	2.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	6	25.0%	0	0	5	5	2	Total	6	24.0%	6	25.0%	0	0	0	0.0%	0	0	31	24.6%	21.2%	15.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	14	58.3%	0	1	12	14	3	Total	14	56.0%	14	58.3%	0	0	0	0.0%	0	1	64	50.8%	53.9%	51.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	4	16.7%	0	1	4	4	0	Total	5	20.0%	4	16.7%	0	1	1	100.0%	0	0	26	20.6%	23.1%	29.9%
								SA	1	4.0%	0	0.0%	0	0	1	100.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	24	100.0%	0	2	21	23	5	Total	25	100.0%	24	100.0%	0	1	1	100.0%	0	1	126	100.0%	100.0%	100.0%
								SA	1	4.0%	0	0.0%	0	0	1	100.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	1	1.4%	\$673	2.5%	3.0%
	Moderate	5	7.0%	\$935	3.4%	18.0%
	Middle	17	23.9%	\$5,153	18.8%	48.2%
	Upper	48	67.6%	\$20,587	75.3%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>71</i>	<i>100.0%</i>	<i>\$27,348</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	4.7%	\$117	1.2%	3.0%
	Moderate	15	23.4%	\$1,192	12.0%	18.0%
	Middle	29	45.3%	\$3,463	34.9%	48.2%
	Upper	17	26.6%	\$5,145	51.9%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>\$9,917</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	8	6.1%	\$37	5.4%	3.0%
	Moderate	48	36.4%	\$249	36.6%	18.0%
	Middle	60	45.5%	\$290	42.6%	48.2%
	Upper	16	12.1%	\$104	15.3%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$680</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	6.0%
	Moderate	0	0.0%	\$0	0.0%	29.2%
	Middle	0	0.0%	\$0	0.0%	34.8%
	Upper	0	0.0%	\$0	0.0%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	12	4.5%	\$827	2.2%	3.0%
	Moderate	68	25.5%	\$2,376	6.3%	18.0%
	Middle	106	39.7%	\$8,906	23.5%	48.2%
	Upper	81	30.3%	\$25,836	68.1%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>\$37,945</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	4	5.6%	\$351	1.3%	21.7%
	Moderate	7	9.9%	\$1,175	4.3%	17.7%
	Middle	11	15.5%	\$1,923	7.0%	19.5%
	Upper	49	69.0%	\$23,899	87.4%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>71</i>	<i>100.0%</i>	<i>\$27,348</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	10	15.6%	\$561	5.7%	21.7%
	Moderate	12	18.8%	\$836	8.4%	17.7%
	Middle	12	18.8%	\$655	6.6%	19.5%
	Upper	30	46.9%	\$7,865	79.3%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>64</i>	<i>100.0%</i>	<i>\$9,917</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	53	40.2%	\$182	26.8%	21.7%
	Moderate	42	31.8%	\$234	34.4%	17.7%
	Middle	24	18.2%	\$181	26.6%	19.5%
	Upper	10	7.6%	\$69	10.1%	41.1%
	Unknown	3	2.3%	\$14	2.1%	0.0%
	<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$680</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%
	Moderate	0	0.0%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	19.5%
	Upper	0	0.0%	\$0	0.0%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	67	25.1%	\$1,094	2.9%	21.7%
	Moderate	61	22.8%	\$2,245	5.9%	17.7%
	Middle	47	17.6%	\$2,759	7.3%	19.5%
	Upper	89	33.3%	\$31,833	83.9%	41.1%
	Unknown	3	1.1%	\$14	0.0%	0.0%
	<i>Total</i>	<i>267</i>	<i>100.0%</i>	<i>\$37,945</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	2	2.9%	\$110	1.0%	4.3%
	Moderate	15	22.1%	\$4,289	37.9%	20.3%
	Middle	36	52.9%	\$4,041	35.7%	40.0%
	Upper	15	22.1%	\$2,876	25.4%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$11,316</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	1	100.0%	\$419	100.0%	17.4%
	Middle	0	0.0%	\$0	0.0%	58.6%
	Upper	0	0.0%	\$0	0.0%	23.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$419</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

Product Type			Bank Lending & Demographic Data Comparison 2012					
			Bank				Total Businesses	
			Count		Dollar			
		#	%	\$ (000s)	\$ %	%		
Small Business	Revenue	\$1 Million or Less	29	42.6%	\$1,837	16.2%	90.3%	
		Over \$1 Million	33	48.5%	\$8,315	73.5%	6.1%	
		<i>Total Rev. available</i>	62	91.1%	\$10,152	89.7%	96.4%	
		Rev. Not Known	6	8.8%	\$1,164	10.3%	3.6%	
		<i>Total</i>	68	100.0%	\$11,316	100.0%	100.0%	
	Loan Size	\$100,000 or Less	48	70.6%	\$1,767	15.6%		
		\$100,001 - \$250,000	6	8.8%	\$967	8.5%		
		\$250,001 - \$1 Million	14	20.6%	\$8,582	75.8%		
		<i>Total</i>	68	100.0%	\$11,316	100.0%		
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	27	93.1%	\$700	38.1%		
		\$100,001 - \$250,000	1	3.4%	\$242	13.2%		
		\$250,001 - \$1 Million	1	3.4%	\$895	48.7%		
		<i>Total</i>	29	100.0%	\$1,837	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.7%	
		Over \$1 Million	1	100.0%	\$419	100.0%		1.3%
		<i>Total Rev. available</i>	1	100.0%	\$419	100.0%		100.0%
		Not Known	0	0.0%	\$0	0.0%		0.0%
		<i>Total</i>	1	100.0%	\$419	100.0%		100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	1	100.0%	\$419	100.0%		
		<i>Total</i>	1	100.0%	\$419	100.0%		
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%		
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		
		<i>Total</i>	0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	2.0%	\$0	0.0%	1.3%
	Moderate	4	6.7%	\$455	2.4%	11.9%	2	5.6%	7.8%	\$188	1.8%	4.8%
	Middle	25	41.7%	\$5,722	30.5%	59.5%	14	38.9%	56.1%	\$3,064	29.6%	49.1%
	Upper	31	51.7%	\$12,584	67.1%	25.6%	20	55.6%	34.1%	\$7,091	68.6%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$18,761	100.0%	100.0%	36	100.0%	100.0%	\$10,343	100.0%	100.0%
REFINANCE	Low	1	1.1%	\$31	0.1%	2.9%	0	0.0%	1.5%	\$0	0.0%	0.9%
	Moderate	8	8.8%	\$717	1.6%	11.9%	6	12.8%	6.7%	\$398	2.0%	4.2%
	Middle	28	30.8%	\$9,641	21.2%	59.5%	15	31.9%	55.5%	\$4,306	21.9%	50.4%
	Upper	54	59.3%	\$35,178	77.2%	25.6%	26	55.3%	36.3%	\$14,933	76.0%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	91	100.0%	\$45,567	100.0%	100.0%	47	100.0%	100.0%	\$19,637	100.0%	100.0%
HOME IMPROVEMENT	Low	3	1.9%	\$13	1.7%	2.9%	3	2.9%	2.2%	\$13	2.3%	1.3%
	Moderate	62	40.0%	\$293	37.9%	11.9%	41	39.4%	12.6%	\$215	38.1%	6.9%
	Middle	69	44.5%	\$289	37.4%	59.5%	43	41.3%	58.5%	\$184	32.6%	53.8%
	Upper	21	13.5%	\$178	23.0%	25.6%	17	16.3%	26.8%	\$153	27.1%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	155	100.0%	\$773	100.0%	100.0%	104	100.0%	100.0%	\$565	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	7.1%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	25.3%	0	0.0%	45.2%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	36.1%	0	0.0%	35.7%	\$0	0.0%	13.1%
	Upper	0	0.0%	\$0	0.0%	20.2%	0	0.0%	11.9%	\$0	0.0%	71.8%
	Unknown	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%
HMDA TOTALS	Low	4	1.3%	\$44	0.1%	2.9%	3	1.6%	1.7%	\$13	0.0%	1.1%
	Moderate	74	24.2%	\$1,465	2.3%	11.9%	49	26.2%	7.5%	\$801	2.6%	4.7%
	Middle	122	39.9%	\$15,652	24.0%	59.5%	72	38.5%	55.8%	\$7,554	24.7%	48.9%
	Upper	106	34.6%	\$47,940	73.6%	25.6%	63	33.7%	35.0%	\$22,177	72.6%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	306	100.0%	\$65,101	100.0%	100.0%	187	100.0%	100.0%	\$30,545	100.0%	100.0%

Originations & Purchases

# Appendices

## Borrower Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	9	15.0%	\$878	4.7%	19.6%	5	13.9%	12.7%	\$553	5.3%	6.5%
	Moderate	24	40.0%	\$3,463	18.5%	17.9%	16	44.4%	22.7%	\$2,198	21.3%	16.5%
	Middle	1	1.7%	\$112	0.6%	21.8%	0	0.0%	20.9%	\$0	0.0%	19.8%
	Upper	26	43.3%	\$14,308	76.3%	40.6%	15	41.7%	34.2%	\$7,592	73.4%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.4%	\$0	0.0%	9.0%
	Total	60	100.0%	\$18,761	100.0%	100.0%	36	100.0%	100.0%	\$10,343	100.0%	100.0%
REFINANCE	Low	8	8.8%	\$480	1.1%	19.6%	3	6.4%	6.5%	\$177	0.9%	3.4%
	Moderate	9	9.9%	\$896	2.0%	17.9%	8	17.0%	15.9%	\$722	3.7%	10.5%
	Middle	1	1.1%	\$76	0.2%	21.8%	0	0.0%	19.7%	\$0	0.0%	16.5%
	Upper	71	78.0%	\$44,002	96.6%	40.6%	34	72.3%	41.0%	\$18,625	94.8%	52.7%
	Unknown	2	2.2%	\$113	0.2%	0.0%	2	4.3%	16.9%	\$113	0.6%	16.8%
	Total	91	100.0%	\$45,567	100.0%	100.0%	47	100.0%	100.0%	\$19,637	100.0%	100.0%
HOME IMPROVEMENT	Low	62	40.0%	\$230	29.8%	19.6%	42	40.4%	16.8%	\$163	28.8%	5.2%
	Moderate	51	32.9%	\$273	35.3%	17.9%	39	37.5%	21.5%	\$214	37.9%	12.7%
	Middle	24	15.5%	\$131	16.9%	21.8%	13	12.5%	21.9%	\$76	13.5%	21.1%
	Upper	12	7.7%	\$122	15.8%	40.6%	8	7.7%	34.4%	\$106	18.8%	52.3%
	Unknown	6	3.9%	\$17	2.2%	0.0%	2	1.9%	5.4%	\$6	1.1%	8.7%
	Total	155	100.0%	\$773	100.0%	100.0%	104	100.0%	100.0%	\$565	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%
	Moderate	0	0.0%	\$0	0.0%	17.9%	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%
	Upper	0	0.0%	\$0	0.0%	40.6%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	79	25.8%	\$1,588	2.4%	19.6%	50	26.7%	9.3%	\$893	2.9%	4.5%
	Moderate	84	27.5%	\$4,632	7.1%	17.9%	63	33.7%	18.7%	\$3,134	10.3%	12.5%
	Middle	26	8.5%	\$319	0.5%	21.8%	13	7.0%	20.2%	\$76	0.2%	17.3%
	Upper	109	35.6%	\$58,432	89.8%	40.6%	57	30.5%	38.1%	\$26,323	86.2%	49.5%
	Unknown	8	2.6%	\$130	0.2%	0.0%	4	2.1%	13.7%	\$119	0.4%	16.2%
	Total	306	100.0%	\$65,101	100.0%	100.0%	187	100.0%	100.0%	\$30,545	100.0%	100.0%

Originations & Purchases



## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: TN Knoxville

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small		Businesses	Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	32	9.6%	\$8,523	10.8%	6.4%	15	7.3%	8.1%	\$5,494	11.7%	11.2%
Moderate	47	14.0%	\$8,494	10.8%	13.0%	31	15.1%	11.8%	\$5,666	12.0%	12.0%
Middle	102	30.4%	\$20,850	26.5%	50.3%	70	34.1%	42.0%	\$12,062	25.6%	36.5%
Upper	154	46.0%	\$40,946	52.0%	30.3%	89	43.4%	36.1%	\$23,864	50.7%	39.7%
Unknown	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%	0.6%
<i>Total</i>	<i>335</i>	<i>100.0%</i>	<i>\$78,813</i>	<i>100.0%</i>	<i>100.0%</i>	<i>205</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$47,086</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Knoxville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total		Businesses	Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	115	34.3%	\$17,823	22.6%	90.6%	81	39.5%	37.1%	\$12,045	25.6%	36.4%
	Over \$1 Million	170	50.7%	\$53,880	68.4%	5.9%	95	46.3%				
	<i>Total Rev. available</i>	285	85.0%	\$71,703	91.0%	96.5%	176	85.8%				
	Rev. Not Known	50	14.9%	\$7,110	9.0%	3.4%	29	14.1%				
	<i>Total</i>	<i>335</i>	<i>100.0%</i>	<i>\$78,813</i>	<i>100.0%</i>	<i>100.0%</i>	<i>205</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	150	44.8%	\$5,739	7.3%		92	44.9%	88.3%	\$3,083	6.5%	25.4%
	\$100,001 - \$250,000	88	26.3%	\$15,676	19.9%		54	26.3%	5.9%	\$9,992	21.2%	18.6%
	\$250,001 - \$1 Million	97	29.0%	\$57,398	72.8%		59	28.8%	5.8%	\$34,011	72.2%	56.0%
	<i>Total</i>	<i>335</i>	<i>100.0%</i>	<i>\$78,813</i>	<i>100.0%</i>		<i>205</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$47,086</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	72	62.6%	\$2,233	12.5%							
	\$100,001 - \$250,000	19	16.5%	\$2,910	16.3%							
	\$250,001 - \$1 Million	24	20.9%	\$12,680	71.1%							
	<i>Total</i>	<i>115</i>	<i>100.0%</i>	<i>\$17,823</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: TN Knoxville

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	3	8.8%	0	0	1	2	1	Total	3	8.1%	2	6.5%	0	0	1	16.7%	0	1	15	12.1%	6.3%	6.9%
	SA	1	2.7%	0	0.0%	0	0	1	16.7%	0	1											
Moderate	12	35.3%	0	0	7	12	5	Total	11	29.7%	11	35.5%	0	0	0	0.0%	0	0	26	21.0%	15.4%	13.2%
	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0											
Middle	12	35.3%	0	0	10	12	4	Total	14	37.8%	10	32.3%	0	0	4	66.7%	0	0	58	46.8%	55.6%	49.6%
	SA	4	10.8%	0	0.0%	0	0	4	66.7%	0	0											
Upper	7	20.6%	0	0	4	7	4	Total	9	24.3%	8	25.8%	0	0	1	16.7%	0	1	24	19.4%	22.7%	30.3%
	SA	2	5.4%	1	3.2%	0	0	1	16.7%	0	1											
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.8%	0.0%	0.0%
	SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0											
Total	34	100.0%	0	0	22	33	14	Total	37	100.0%	31	100.0%	0	0	6	100.0%	0	2	124	100.0%	100.0%	100.0%
	SA	7	18.9%	1	3.2%	0	0	6	100.0%	0	2											

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	3	7.1%	\$282	1.7%	16.8%
	Middle	15	35.7%	\$3,354	20.8%	52.5%
	Upper	24	57.1%	\$12,485	77.4%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$16,121</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	3.1%	\$182	0.6%	2.0%
	Moderate	6	9.2%	\$620	2.1%	16.8%
	Middle	14	21.5%	\$6,033	20.1%	52.5%
	Upper	43	66.2%	\$23,124	77.2%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$29,959</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	7	7.5%	\$68	11.0%	2.0%
	Moderate	39	41.9%	\$192	30.9%	16.8%
	Middle	32	34.4%	\$165	26.6%	52.5%
	Upper	15	16.1%	\$196	31.6%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$621</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%
	Moderate	0	0.0%	\$0	0.0%	31.8%
	Middle	0	0.0%	\$0	0.0%	33.0%
	Upper	0	0.0%	\$0	0.0%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.5%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	9	4.5%	\$250	0.5%	2.0%
	Moderate	48	24.0%	\$1,094	2.3%	16.8%
	Middle	61	30.5%	\$9,552	20.5%	52.5%
	Upper	82	41.0%	\$35,805	76.7%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>200</i>	<i>100.0%</i>	<i>\$46,701</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	3	7.1%	\$188	1.2%	20.4%
	Moderate	15	35.7%	\$2,462	15.3%	17.4%
	Middle	1	2.4%	\$252	1.6%	21.4%
	Upper	23	54.8%	\$13,219	82.0%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$16,121</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	20.4%
	Moderate	10	15.4%	\$1,136	3.8%	17.4%
	Middle	5	7.7%	\$373	1.2%	21.4%
	Upper	47	72.3%	\$28,068	93.7%	40.7%
	Unknown	3	4.6%	\$382	1.3%	0.0%
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$29,959</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	37	39.8%	\$136	21.9%	20.4%
	Moderate	22	23.7%	\$133	21.4%	17.4%
	Middle	20	21.5%	\$136	21.9%	21.4%
	Upper	12	12.9%	\$207	33.3%	40.7%
	Unknown	2	2.2%	\$9	1.4%	0.0%
	<i>Total</i>	<i>93</i>	<i>100.0%</i>	<i>\$621</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.4%
	Moderate	0	0.0%	\$0	0.0%	17.4%
	Middle	0	0.0%	\$0	0.0%	21.4%
	Upper	0	0.0%	\$0	0.0%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	40	20.0%	\$324	0.7%	20.4%
	Moderate	47	23.5%	\$3,731	8.0%	17.4%
	Middle	26	13.0%	\$761	1.6%	21.4%
	Upper	82	41.0%	\$41,494	88.9%	40.7%
	Unknown	5	2.5%	\$391	0.8%	0.0%
	<i>Total</i>	<i>200</i>	<i>100.0%</i>	<i>\$46,701</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: TN Knoxville

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	16	8.9%	\$4,258	10.4%	4.2%
Moderate	41	22.9%	\$7,693	18.8%	21.8%
Middle	48	26.8%	\$9,972	24.4%	42.5%
Upper	74	41.3%	\$18,915	46.3%	31.0%
Unknown	0	0.0%	\$0	0.0%	0.6%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$40,838</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Knoxville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	65	36.3%	\$5,706	14.0%	90.4%
	Over \$1 Million	89	49.7%	\$26,896	65.9%	6.2%
	<i>Total Rev. available</i>	154	86.0%	\$32,602	79.9%	96.6%
	Rev. Not Known	25	14.0%	\$8,236	20.2%	3.4%
	<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$40,838</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	96	53.6%	\$3,518	8.6%	
	\$100,001 - \$250,000	31	17.3%	\$5,741	14.1%	
	\$250,001 - \$1 Million	52	29.1%	\$31,579	77.3%	
	<i>Total</i>	<i>179</i>	<i>100.0%</i>	<i>\$40,838</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	51	78.5%	\$1,530	26.8%	
	\$100,001 - \$250,000	10	15.4%	\$1,863	32.6%	
	\$250,001 - \$1 Million	4	6.2%	\$2,313	40.5%	
	<i>Total</i>	<i>65</i>	<i>100.0%</i>	<i>\$5,706</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	3	1.2%	\$414	0.5%	1.9%	3	2.1%	1.2%	\$414	0.8%	0.8%
	Moderate	27	11.1%	\$4,267	4.9%	12.8%	15	10.6%	8.2%	\$1,723	3.4%	5.7%
	Middle	91	37.3%	\$20,009	22.9%	58.2%	47	33.1%	59.0%	\$9,713	19.3%	49.2%
	Upper	123	50.4%	\$62,843	71.8%	27.1%	77	54.2%	31.6%	\$38,494	76.5%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	244	100.0%	\$87,533	100.0%	100.0%	142	100.0%	100.0%	\$50,344	100.0%	100.0%
REFINANCE	Low	4	1.7%	\$685	0.6%	1.9%	3	3.1%	0.8%	\$391	0.8%	0.6%
	Moderate	13	5.7%	\$2,490	2.3%	12.8%	6	6.1%	6.8%	\$645	1.3%	4.8%
	Middle	73	31.9%	\$11,954	11.3%	58.2%	24	24.5%	56.0%	\$3,711	7.7%	46.5%
	Upper	139	60.7%	\$90,844	85.7%	27.1%	65	66.3%	36.3%	\$43,154	90.1%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	229	100.0%	\$105,973	100.0%	100.0%	98	100.0%	100.0%	\$47,901	100.0%	100.0%
HOME IMPROVEMENT	Low	7	6.3%	\$39	5.3%	1.9%	4	5.8%	1.9%	\$16	3.4%	0.7%
	Moderate	28	25.2%	\$170	22.9%	12.8%	15	21.7%	12.5%	\$86	18.0%	7.3%
	Middle	59	53.2%	\$361	48.7%	58.2%	42	60.9%	57.4%	\$263	55.1%	44.3%
	Upper	17	15.3%	\$171	23.1%	27.1%	8	11.6%	28.3%	\$112	23.5%	47.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	111	100.0%	\$741	100.0%	100.0%	69	100.0%	100.0%	\$477	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	7.3%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	23.7%	0	0.0%	27.3%	\$0	0.0%	20.7%
	Middle	0	0.0%	\$0	0.0%	51.5%	0	0.0%	50.9%	\$0	0.0%	40.6%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	14.5%	\$0	0.0%	33.1%
	Unknown	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%
HMDA TOTALS	Low	14	2.4%	\$1,138	0.6%	1.9%	10	3.2%	1.0%	\$821	0.8%	0.9%
	Moderate	68	11.6%	\$6,927	3.6%	12.8%	36	11.7%	7.5%	\$2,454	2.5%	5.8%
	Middle	223	38.2%	\$32,324	16.6%	58.2%	113	36.6%	57.3%	\$13,687	13.9%	47.3%
	Upper	279	47.8%	\$153,858	79.2%	27.1%	150	48.5%	34.2%	\$81,760	82.8%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	584	100.0%	\$194,247	100.0%	100.0%	309	100.0%	100.0%	\$98,722	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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	33	13.5%	\$3,647	4.2%	18.2%	23	16.2%	12.4%	\$2,501	5.0%	6.6%
	Moderate	67	27.5%	\$10,684	12.2%	17.4%	42	29.6%	22.2%	\$6,603	13.1%	16.0%
	Middle	19	7.8%	\$4,052	4.6%	23.2%	7	4.9%	19.8%	\$1,196	2.4%	18.2%
	Upper	120	49.2%	\$67,799	77.5%	41.2%	66	46.5%	33.1%	\$38,893	77.3%	47.5%
	Unknown	5	2.0%	\$1,351	1.5%	0.0%	4	2.8%	12.6%	\$1,151	2.3%	11.7%
	Total	244	100.0%	\$87,533	100.0%	100.0%	142	100.0%	100.0%	\$50,344	100.0%	100.0%
REFINANCE	Low	18	7.9%	\$1,585	1.5%	18.2%	6	6.1%	6.0%	\$470	1.0%	3.0%
	Moderate	56	24.5%	\$7,686	7.3%	17.4%	23	23.5%	15.1%	\$3,299	6.9%	10.0%
	Middle	10	4.4%	\$1,968	1.9%	23.2%	3	3.1%	19.7%	\$1,060	2.2%	16.1%
	Upper	133	58.1%	\$91,875	86.7%	41.2%	65	66.3%	39.5%	\$42,951	89.7%	52.1%
	Unknown	12	5.2%	\$2,859	2.7%	0.0%	1	1.0%	19.8%	\$121	0.3%	18.8%
	Total	229	100.0%	\$105,973	100.0%	100.0%	98	100.0%	100.0%	\$47,901	100.0%	100.0%
HOME IMPROVEMENT	Low	35	31.5%	\$147	19.8%	18.2%	24	34.8%	14.1%	\$98	20.5%	5.1%
	Moderate	35	31.5%	\$238	32.1%	17.4%	20	29.0%	19.7%	\$146	30.6%	14.4%
	Middle	14	12.6%	\$91	12.3%	23.2%	10	14.5%	22.5%	\$60	12.6%	20.3%
	Upper	17	15.3%	\$211	28.5%	41.2%	9	13.0%	36.9%	\$147	30.8%	52.1%
	Unknown	10	9.0%	\$54	7.3%	0.0%	6	8.7%	6.9%	\$26	5.5%	8.0%
	Total	111	100.0%	\$741	100.0%	100.0%	69	100.0%	100.0%	\$477	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.2%	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%
	Middle	0	0.0%	\$0	0.0%	23.2%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	86	14.7%	\$5,379	2.8%	18.2%	53	17.2%	8.8%	\$3,069	3.1%	4.3%
	Moderate	158	27.1%	\$18,608	9.6%	17.4%	85	27.5%	18.1%	\$10,048	10.2%	12.0%
	Middle	43	7.4%	\$6,111	3.1%	23.2%	20	6.5%	19.8%	\$2,316	2.3%	16.4%
	Upper	270	46.2%	\$159,885	82.3%	41.2%	140	45.3%	36.8%	\$81,991	83.1%	48.4%
	Unknown	27	4.6%	\$4,264	2.2%	0.0%	11	3.6%	16.6%	\$1,298	1.3%	18.9%
	Total	584	100.0%	\$194,247	100.0%	100.0%	309	100.0%	100.0%	\$98,722	100.0%	100.0%

Originations & Purchases



## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: TN Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	37	5.7%	\$12,509	8.4%	3.4%	22	5.1%	3.1%	\$8,516	8.1%	4.0%
Moderate	160	24.8%	\$39,230	26.3%	17.5%	110	25.3%	17.0%	\$27,265	26.0%	21.4%
Middle	249	38.5%	\$49,643	33.3%	50.9%	158	36.3%	43.8%	\$32,839	31.3%	38.9%
Upper	196	30.3%	\$46,543	31.2%	28.1%	143	32.9%	34.2%	\$35,889	34.2%	34.6%
Unknown	4	0.6%	\$1,187	0.8%	0.2%	2	0.5%	0.5%	\$530	0.5%	0.8%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.3%
<i>Total</i>	<i>646</i>	<i>100.0%</i>	<i>\$149,112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>435</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,039</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	257	39.8%	\$32,521	21.8%	90.9%	165	37.9%	40.5%	\$21,214	20.2%	36.4%
	Over \$1 Million	270	41.8%	\$83,368	55.9%	5.6%	184	42.3%				
	<i>Total Rev. available</i>	527	81.6%	\$115,889	77.7%	96.5%	349	80.2%				
	Rev. Not Known	119	18.4%	\$33,223	22.3%	3.6%	86	19.8%				
	<i>Total</i>	<i>646</i>	<i>100.0%</i>	<i>\$149,112</i>	<i>100.0%</i>	<i>100.0%</i>	<i>435</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	338	52.3%	\$9,667	6.5%		232	53.3%	87.8%	\$6,679	6.4%	23.5%
	\$100,001 - \$250,000	105	16.3%	\$18,806	12.6%		61	14.0%	5.5%	\$11,509	11.0%	16.5%
	\$250,001 - \$1 Million	203	31.4%	\$120,639	80.9%		142	32.6%	6.7%	\$86,851	82.7%	60.1%
	<i>Total</i>	<i>646</i>	<i>100.0%</i>	<i>\$149,112</i>	<i>100.0%</i>		<i>435</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$105,039</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	176	68.5%	\$3,615	11.1%							
	\$100,001 - \$250,000	37	14.4%	\$5,977	18.4%							
	\$250,001 - \$1 Million	44	17.1%	\$22,929	70.5%							
	<i>Total</i>	<i>257</i>	<i>100.0%</i>	<i>\$32,521</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: TN Nashville

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
Low	3	5.1%	0	0	2	3	1	Total	3	3.2%	2	3.1%	0	0	1	3.3%	0	0	16	6.8%	4.2%	3.5%
Moderate	11	18.6%	0	0	8	9	5	SA	1	1.1%	0	0.0%	0	0	1	3.3%	0	0	49	20.8%	17.8%	18.1%
								Total	23	24.2%	15	23.1%	0	0	8	26.7%	0	2				
Middle	26	44.1%	0	0	16	25	15	SA	11	11.6%	3	4.6%	0	0	8	26.7%	0	2	120	50.8%	55.6%	50.3%
								Total	44	46.3%	29	44.6%	0	0	15	50.0%	0	3				
Upper	19	32.2%	0	0	12	19	12	SA	19	20.0%	4	6.2%	0	0	15	50.0%	0	3	50	21.2%	22.4%	27.9%
								Total	24	25.3%	19	29.2%	0	0	5	16.7%	0	1				
Unknown	0	0.0%	0	0	0	0	0	SA	5	5.3%	0	0.0%	0	0	5	16.7%	0	1	1	0.4%	0.0%	0.2%
								Total	1	1.1%	0	0.0%	0	0	1	3.3%	0	0				
Total	59	100.0%	0	0	38	56	33	SA	1	1.1%	0	0.0%	0	0	1	3.3%	0	0	236	100.0%	100.0%	100.0%
								Total	95	100.0%	65	100.0%	0	0	30	100.0%	0	6				
									37	38.9%	7	10.8%	0	0	30	100.0%	0	6				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	7	3.9%	\$1,290	1.8%	3.7%
	Moderate	16	9.0%	\$3,433	4.8%	15.3%
	Middle	41	23.0%	\$7,149	10.0%	43.9%
	Upper	114	64.0%	\$59,872	83.5%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	178	100.0%	\$71,744	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$30	0.0%	3.7%
	Moderate	16	9.2%	\$2,254	3.0%	15.3%
	Middle	33	19.0%	\$4,860	6.4%	43.9%
	Upper	124	71.3%	\$69,262	90.6%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	174	100.0%	\$76,406	100.0%	100.0%
HOME IMPROVEMENT	Low	22	18.8%	\$216	17.5%	3.7%
	Moderate	30	25.6%	\$181	14.7%	15.3%
	Middle	43	36.8%	\$273	22.1%	43.9%
	Upper	22	18.8%	\$563	45.7%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$1,233	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.6%
	Moderate	1	100.0%	\$9,655	100.0%	30.6%
	Middle	0	0.0%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$9,655	100.0%	100.0%
HMDA TOTALS	Low	30	6.4%	\$1,536	1.0%	3.7%
	Moderate	63	13.4%	\$15,523	9.8%	15.3%
	Middle	117	24.9%	\$12,282	7.7%	43.9%
	Upper	260	55.3%	\$129,697	81.6%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	470	100.0%	\$159,038	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Families by
		Count		Dollar		Family Income
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	13	7.3%	\$1,235	1.7%	20.1%
	Moderate	53	29.8%	\$9,583	13.4%	17.3%
	Middle	7	3.9%	\$1,791	2.5%	21.0%
	Upper	104	58.4%	\$57,785	80.5%	41.7%
	Unknown	1	0.6%	\$1,350	1.9%	0.0%
	<i>Total</i>	<i>178</i>	<i>100.0%</i>	<i>\$71,744</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	18	10.3%	\$1,542	2.0%	20.1%
	Moderate	26	14.9%	\$3,581	4.7%	17.3%
	Middle	10	5.7%	\$1,636	2.1%	21.0%
	Upper	116	66.7%	\$69,172	90.5%	41.7%
	Unknown	4	2.3%	\$475	0.6%	0.0%
	<i>Total</i>	<i>174</i>	<i>100.0%</i>	<i>\$76,406</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	30	25.6%	\$120	9.7%	20.1%
	Moderate	36	30.8%	\$226	18.3%	17.3%
	Middle	27	23.1%	\$558	45.3%	21.0%
	Upper	18	15.4%	\$281	22.8%	41.7%
	Unknown	6	5.1%	\$48	3.9%	0.0%
	<i>Total</i>	<i>117</i>	<i>100.0%</i>	<i>\$1,233</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.1%
	Moderate	0	0.0%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	21.0%
	Upper	0	0.0%	\$0	0.0%	41.7%
	Unknown	1	100.0%	\$9,655	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$9,655</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	61	13.0%	\$2,897	1.8%	20.1%
	Moderate	115	24.5%	\$13,390	8.4%	17.3%
	Middle	44	9.4%	\$3,985	2.5%	21.0%
	Upper	238	50.6%	\$127,238	80.0%	41.7%
	Unknown	12	2.6%	\$11,528	7.2%	0.0%
	<i>Total</i>	<i>470</i>	<i>100.0%</i>	<i>\$159,038</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: TN Nashville

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	75	18.8%	\$16,185	20.8%	8.2%
Moderate	62	15.5%	\$10,459	13.4%	18.7%
Middle	81	20.3%	\$16,428	21.1%	34.5%
Upper	174	43.6%	\$32,605	41.9%	38.1%
Unknown	7	1.8%	\$2,181	2.8%	0.5%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>399</i>	<i>100.0%</i>	<i>\$77,858</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: TN Nashville

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	175	43.9%	\$17,799	22.9%	90.4%
	Over \$1 Million	172	43.1%	\$49,114	63.1%	5.8%
	<i>Total Rev. available</i>	347	87.0%	\$66,913	86.0%	96.2%
	Rev. Not Known	52	13.0%	\$10,945	14.1%	3.8%
	<i>Total</i>	<i>399</i>	<i>100.0%</i>	<i>\$77,858</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	241	60.4%	\$7,776	10.0%	
	\$100,001 - \$250,000	54	13.5%	\$9,762	12.5%	
	\$250,001 - \$1 Million	104	26.1%	\$60,320	77.5%	
	<i>Total</i>	<i>399</i>	<i>100.0%</i>	<i>\$77,858</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	135	77.1%	\$3,124	17.6%	
	\$100,001 - \$250,000	15	8.6%	\$2,503	14.1%	
	\$250,001 - \$1 Million	25	14.3%	\$12,172	68.4%	
	<i>Total</i>	<i>175</i>	<i>100.0%</i>	<i>\$17,799</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: VA Hampton Roads

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	2	1.3%	\$693	1.4%	1.8%	2	2.6%	1.9%	\$693	2.4%	1.6%
	Moderate	31	19.7%	\$5,448	10.7%	15.8%	16	20.5%	15.9%	\$2,685	9.4%	11.2%
	Middle	60	38.2%	\$15,162	29.8%	44.2%	33	42.3%	43.4%	\$9,799	34.4%	39.3%
	Upper	64	40.8%	\$29,556	58.1%	38.1%	27	34.6%	38.8%	\$15,325	53.8%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	157	100.0%	\$50,859	100.0%	100.0%	78	100.0%	100.0%	\$28,502	100.0%	100.0%
REFINANCE	Low	3	2.2%	\$1,668	2.7%	1.8%	2	3.1%	1.1%	\$1,521	4.5%	1.1%
	Moderate	28	20.4%	\$4,515	7.2%	15.8%	9	13.8%	11.0%	\$1,461	4.3%	8.0%
	Middle	28	20.4%	\$6,546	10.5%	44.2%	13	20.0%	40.7%	\$3,036	8.9%	36.8%
	Upper	78	56.9%	\$49,648	79.6%	38.1%	41	63.1%	47.2%	\$28,109	82.4%	54.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	137	100.0%	\$62,377	100.0%	100.0%	65	100.0%	100.0%	\$34,127	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.4%	\$3	0.4%	1.8%	1	1.9%	1.8%	\$3	0.6%	1.3%
	Moderate	25	35.2%	\$139	16.8%	15.8%	20	38.5%	15.7%	\$114	21.5%	8.8%
	Middle	30	42.3%	\$510	61.7%	44.2%	24	46.2%	44.4%	\$367	69.1%	38.1%
	Upper	15	21.1%	\$174	21.1%	38.1%	7	13.5%	38.2%	\$47	8.9%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$826	100.0%	100.0%	52	100.0%	100.0%	\$531	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.9%	0	0.0%	10.3%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	36.1%	0	0.0%	39.7%	\$0	0.0%	35.5%
	Middle	3	75.0%	\$2,891	59.1%	38.3%	1	50.0%	26.5%	\$2,331	53.8%	23.2%
	Upper	1	25.0%	\$2,000	40.9%	16.7%	1	50.0%	23.5%	\$2,000	46.2%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$4,891	100.0%	100.0%	2	100.0%	100.0%	\$4,331	100.0%	100.0%
HMDA TOTALS	Low	6	1.6%	\$2,364	2.0%	1.8%	5	2.5%	1.5%	\$2,217	3.3%	1.4%
	Moderate	84	22.8%	\$10,102	8.5%	15.8%	45	22.8%	13.1%	\$4,260	6.3%	10.3%
	Middle	121	32.8%	\$25,109	21.1%	44.2%	71	36.0%	41.9%	\$15,533	23.0%	37.2%
	Upper	158	42.8%	\$81,378	68.4%	38.1%	76	38.6%	43.6%	\$45,481	67.4%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	369	100.0%	\$118,953	100.0%	100.0%	197	100.0%	100.0%	\$67,491	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Hampton Roads

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	17	10.8%	\$2,081	4.1%	19.2%	8	10.3%	6.5%	\$918	3.2%	3.2%
	Moderate	58	36.9%	\$9,857	19.4%	18.6%	27	34.6%	25.5%	\$4,572	16.0%	18.6%
	Middle	9	5.7%	\$1,840	3.6%	23.2%	2	2.6%	26.4%	\$416	1.5%	25.6%
	Upper	73	46.5%	\$37,081	72.9%	39.1%	41	52.6%	29.0%	\$22,596	79.3%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.6%	\$0	0.0%	12.5%
	Total	157	100.0%	\$50,859	100.0%	100.0%	78	100.0%	100.0%	\$28,502	100.0%	100.0%
REFINANCE	Low	7	5.1%	\$1,007	1.6%	19.2%	1	1.5%	4.0%	\$91	0.3%	2.1%
	Moderate	38	27.7%	\$6,044	9.7%	18.6%	13	20.0%	12.3%	\$2,014	5.9%	8.4%
	Middle	7	5.1%	\$1,136	1.8%	23.2%	2	3.1%	17.6%	\$259	0.8%	14.8%
	Upper	81	59.1%	\$50,670	81.2%	39.1%	48	73.8%	35.3%	\$30,522	89.4%	41.7%
	Unknown	4	2.9%	\$3,520	5.6%	0.0%	1	1.5%	30.9%	\$1,241	3.6%	32.9%
	Total	137	100.0%	\$62,377	100.0%	100.0%	65	100.0%	100.0%	\$34,127	100.0%	100.0%
HOME IMPROVEMENT	Low	27	38.0%	\$150	18.2%	19.2%	24	46.2%	8.5%	\$132	24.9%	5.1%
	Moderate	26	36.6%	\$174	21.1%	18.6%	16	30.8%	20.7%	\$108	20.3%	16.7%
	Middle	6	8.5%	\$51	6.2%	23.2%	5	9.6%	29.3%	\$36	6.8%	23.5%
	Upper	9	12.7%	\$206	24.9%	39.1%	5	9.6%	37.6%	\$110	20.7%	47.3%
	Unknown	3	4.2%	\$245	29.7%	0.0%	2	3.8%	3.9%	\$145	27.3%	7.4%
	Total	71	100.0%	\$826	100.0%	100.0%	52	100.0%	100.0%	\$531	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.2%	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%
	Middle	0	0.0%	\$0	0.0%	23.2%	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%
	Unknown	4	100.0%	\$4,891	100.0%	0.0%	2	100.0%	100.0%	\$4,331	100.0%	100.0%
	Total	4	100.0%	\$4,891	100.0%	100.0%	2	100.0%	100.0%	\$4,331	100.0%	100.0%
HMDA TOTALS	Low	51	13.8%	\$3,238	2.7%	19.2%	33	16.8%	5.2%	\$1,141	1.7%	2.5%
	Moderate	122	33.1%	\$16,075	13.5%	18.6%	56	28.4%	17.7%	\$6,694	9.9%	12.1%
	Middle	22	6.0%	\$3,027	2.5%	23.2%	9	4.6%	21.5%	\$711	1.1%	18.5%
	Upper	163	44.2%	\$87,957	73.9%	39.1%	94	47.7%	32.9%	\$53,228	78.9%	39.5%
	Unknown	11	3.0%	\$8,656	7.3%	0.0%	5	2.5%	22.8%	\$5,717	8.5%	27.3%
	Total	369	100.0%	\$118,953	100.0%	100.0%	197	100.0%	100.0%	\$67,491	100.0%	100.0%

Originations & Purchases



## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: VA Hampton Roads

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	50	6.0%	\$15,148	6.9%	2.5%	27	5.2%	2.4%	\$6,953	5.3%	4.2%
	Moderate	240	28.6%	\$69,335	31.8%	19.1%	154	29.4%	18.5%	\$43,571	33.4%	24.8%
	Middle	274	32.6%	\$70,933	32.5%	40.9%	166	31.7%	36.9%	\$42,629	32.7%	36.2%
	Upper	269	32.0%	\$61,035	28.0%	37.3%	172	32.8%	40.4%	\$35,834	27.5%	33.7%
	Unknown	7	0.8%	\$1,540	0.7%	0.1%	5	1.0%	0.4%	\$1,479	1.1%	0.9%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.2%
	Total	840	100.0%	\$217,991	100.0%	100.0%	524	100.0%	100.0%	\$130,466	100.0%	100.0%
SMALL FARM		Small Farms										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	7.5%	0	0.0%	5.4%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	58.1%	0	0.0%	67.9%	\$0	0.0%	83.4%
	Upper	1	100.0%	\$221	100.0%	34.3%	0	0.0%	21.4%	\$0	0.0%	14.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%	0.3%
	Total	1	100.0%	\$221	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: VA Hampton Roads

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	267	31.8%	\$42,772	19.6%	91.1%	171	32.6%	43.8%	\$24,510	18.8%	36.1%
		Over \$1 Million	509	60.6%	\$156,913	72.0%	5.4%	309	59.0%				
		Total Rev. available	776	92.4%	\$199,685	91.6%	96.5%	480	91.6%				
		Rev. Not Known	64	7.6%	\$18,306	8.4%	3.4%	44	8.4%				
		Total	840	100.0%	\$217,991	100.0%	100.0%	524	100.0%				
	Loan Size	\$100,000 or Less	384	45.7%	\$14,661	6.7%		260	49.6%	89.2%	\$9,752	7.5%	23.1%
		\$100,001 - \$250,000	155	18.5%	\$28,602	13.1%		84	16.0%	4.7%	\$15,657	12.0%	15.6%
		\$250,001 - \$1 Million	301	35.8%	\$174,728	80.2%		180	34.4%	6.1%	\$105,057	80.5%	61.3%
		Total	840	100.0%	\$217,991	100.0%		524	100.0%	100.0%	\$130,466	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	168	62.9%	\$4,758	11.1%							
		\$100,001 - \$250,000	41	15.4%	\$6,864	16.0%							
		\$250,001 - \$1 Million	58	21.7%	\$31,150	72.8%							
		Total	267	100.0%	\$42,772	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$221	100.0%	Total Farms 96.0%	0	0.0%	80.4%	\$0	0.0%	92.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
		Total Rev. available	1	100.0%	\$221	100.0%	99.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total	1	100.0%	\$221	100.0%	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%	25.9%
		\$100,001 - \$250,000	1	100.0%	\$221	100.0%		0	0.0%	12.5%	\$0	0.0%	24.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	49.7%
		Total	1	100.0%	\$221	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	1	100.0%	\$221	100.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$221	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: VA Hampton Roads

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	Open	Closed						Open	Closed			Open	Closed									
	#	%	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%				
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	25	7.0%	4.4%	2.6%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Moderate	9	21.4%	0	0	8	9	7	Total	19	23.2%	13	25.0%	0	0	6	20.0%	0	1	101	28.3%	23.9%	19.7%
	SA	6	7.3%	0				0.0%	0	0	6	20.0%	0	1								
Middle	17	40.5%	0	0	17	17	9	Total	35	42.7%	21	40.4%	0	0	14	46.7%	0	1	131	36.7%	41.7%	40.8%
	SA	13	15.9%	0				0.0%	0	0	13	43.3%	0	1								
Upper	15	35.7%	0	0	14	15	8	Total	26	31.7%	16	30.8%	0	0	10	33.3%	0	2	98	27.5%	30.0%	36.7%
	SA	10	12.2%	0				0.0%	0	0	10	33.3%	0	2								
Unknown	1	2.4%	0	0	1	1	0	Total	2	2.4%	2	3.8%	0	0	0	0.0%	0	0	2	0.6%	0.0%	0.2%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Total	42	100.0%	0	0	40	42	24	Total	82	100.0%	52	100.0%	0	0	30	100.0%	0	4	357	100.0%	100.0%	100.0%
	SA	29	35.4%	0				0.0%	0	0	29	96.7%	0	4								

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: VA Hampton Roads

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	3	2.4%	\$288	0.6%	2.1%
	Moderate	12	9.6%	\$2,297	4.6%	17.4%
	Middle	34	27.2%	\$8,188	16.3%	40.0%
	Upper	76	60.8%	\$39,581	78.6%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>125</i>	<i>100.0%</i>	<i>\$50,354</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	2.9%	\$428	1.1%	2.1%
	Moderate	20	19.0%	\$3,335	8.3%	17.4%
	Middle	23	21.9%	\$7,294	18.2%	40.0%
	Upper	59	56.2%	\$29,009	72.4%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$40,066</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	8	8.2%	\$49	6.7%	2.1%
	Moderate	32	33.0%	\$212	29.1%	17.4%
	Middle	36	37.1%	\$230	31.6%	40.0%
	Upper	21	21.6%	\$238	32.6%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>97</i>	<i>100.0%</i>	<i>\$729</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.0%
	Moderate	0	0.0%	\$0	0.0%	37.9%
	Middle	0	0.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	14	4.3%	\$765	0.8%	2.1%
	Moderate	64	19.6%	\$5,844	6.4%	17.4%
	Middle	93	28.4%	\$15,712	17.2%	40.0%
	Upper	156	47.7%	\$68,828	75.5%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>327</i>	<i>100.0%</i>	<i>\$91,149</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Hampton Roads

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	9	7.2%	\$1,109	2.2%	19.4%
	Moderate	42	33.6%	\$7,441	14.8%	18.4%
	Middle	5	4.0%	\$976	1.9%	22.2%
	Upper	69	55.2%	\$40,828	81.1%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>125</i>	<i>100.0%</i>	<i>\$50,354</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	14	13.3%	\$1,862	4.6%	19.4%
	Moderate	18	17.1%	\$3,032	7.6%	18.4%
	Middle	5	4.8%	\$846	2.1%	22.2%
	Upper	55	52.4%	\$32,117	80.2%	40.1%
	Unknown	13	12.4%	\$2,209	5.5%	0.0%
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$40,066</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	37	38.1%	\$173	23.7%	19.4%
	Moderate	30	30.9%	\$212	29.1%	18.4%
	Middle	21	21.6%	\$177	24.3%	22.2%
	Upper	8	8.2%	\$162	22.2%	40.1%
	Unknown	1	1.0%	\$5	0.7%	0.0%
	<i>Total</i>	<i>97</i>	<i>100.0%</i>	<i>\$729</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%
	Moderate	0	0.0%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	22.2%
	Upper	0	0.0%	\$0	0.0%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	60	18.3%	\$3,144	3.4%	19.4%
	Moderate	90	27.5%	\$10,685	11.7%	18.4%
	Middle	31	9.5%	\$1,999	2.2%	22.2%
	Upper	132	40.4%	\$73,107	80.2%	40.1%
	Unknown	14	4.3%	\$2,214	2.4%	0.0%
	<i>Total</i>	<i>327</i>	<i>100.0%</i>	<i>\$91,149</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: VA Hampton Roads

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank		Small Businesses		
	Count	Dollar			
	#	%	\$ (000s)	\$ %	%
Low	41	9.0%	\$13,437	12.5%	4.5%
Moderate	107	23.5%	\$25,390	23.6%	19.2%
Middle	183	40.2%	\$43,389	40.4%	38.4%
Upper	122	26.8%	\$24,653	23.0%	37.8%
Unknown	2	0.4%	\$504	0.5%	0.2%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>455</i>	<i>100.0%</i>	<i>\$107,373</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: VA Hampton Roads

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Total Businesses		
		Count	\$ (000s)			
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	154	33.8%	\$17,330	16.1%	91.0%
	Over \$1 Million	267	58.7%	\$81,392	75.8%	5.5%
	<i>Total Rev. available</i>	421	92.5%	\$98,722	91.9%	96.5%
	Rev. Not Known	34	7.5%	\$8,651	8.1%	3.5%
	<i>Total</i>	<i>455</i>	<i>100.0%</i>	<i>\$107,373</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	217	47.7%	\$7,913	7.4%	
	\$100,001 - \$250,000	88	19.3%	\$15,816	14.7%	
	\$250,001 - \$1 Million	150	33.0%	\$83,644	77.9%	
	<i>Total</i>	<i>455</i>	<i>100.0%</i>	<i>\$107,373</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	117	76.0%	\$3,137	18.1%	
	\$100,001 - \$250,000	11	7.1%	\$1,837	10.6%	
	\$250,001 - \$1 Million	26	16.9%	\$12,356	71.3%	
	<i>Total</i>	<i>154</i>	<i>100.0%</i>	<i>\$17,330</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: VA Richmond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	3	2.1%	\$321	0.7%	3.5%	2	2.7%	1.8%	\$193	0.7%	1.0%
	Moderate	19	13.0%	\$2,881	6.0%	13.9%	9	12.2%	11.3%	\$1,064	3.9%	7.2%
	Middle	54	37.0%	\$10,428	21.8%	44.6%	24	32.4%	40.9%	\$5,140	18.8%	33.3%
	Upper	70	47.9%	\$34,137	71.5%	38.0%	39	52.7%	46.0%	\$20,955	76.6%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	146	100.0%	\$47,767	100.0%	100.0%	74	100.0%	100.0%	\$27,352	100.0%	100.0%
REFINANCE	Low	2	2.3%	\$640	1.8%	3.5%	2	5.3%	1.2%	\$640	3.2%	0.8%
	Moderate	9	10.5%	\$1,344	3.8%	13.9%	4	10.5%	7.0%	\$502	2.5%	4.6%
	Middle	25	29.1%	\$5,162	14.7%	44.6%	4	10.5%	36.3%	\$1,033	5.2%	30.1%
	Upper	50	58.1%	\$27,902	79.6%	38.0%	28	73.7%	55.5%	\$17,721	89.1%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$35,048	100.0%	100.0%	38	100.0%	100.0%	\$19,896	100.0%	100.0%
HOME IMPROVEMENT	Low	4	6.2%	\$21	3.4%	3.5%	3	5.5%	2.4%	\$13	2.4%	1.3%
	Moderate	18	27.7%	\$113	18.3%	13.9%	16	29.1%	13.6%	\$101	18.5%	10.0%
	Middle	32	49.2%	\$334	54.0%	44.6%	29	52.7%	47.3%	\$321	58.7%	37.9%
	Upper	11	16.9%	\$150	24.3%	38.0%	7	12.7%	36.7%	\$112	20.5%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$618	100.0%	100.0%	55	100.0%	100.0%	\$547	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.7%	0	0.0%	43.9%	\$0	0.0%	22.9%
	Moderate	0	0.0%	\$0	0.0%	29.1%	0	0.0%	22.8%	\$0	0.0%	8.6%
	Middle	0	0.0%	\$0	0.0%	38.4%	0	0.0%	22.8%	\$0	0.0%	38.3%
	Upper	0	0.0%	\$0	0.0%	18.8%	0	0.0%	10.5%	\$0	0.0%	30.2%
	Unknown	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%
	Multi-Family Units											
HMDA TOTALS	Low	9	3.0%	\$982	1.2%	3.5%	7	4.2%	1.5%	\$846	1.8%	1.8%
	Moderate	46	15.5%	\$4,338	5.2%	13.9%	29	17.4%	8.8%	\$1,667	3.5%	5.8%
	Middle	111	37.4%	\$15,924	19.1%	44.6%	57	34.1%	38.4%	\$6,494	13.6%	31.8%
	Upper	131	44.1%	\$62,189	74.5%	38.0%	74	44.3%	51.3%	\$38,788	81.2%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	297	100.0%	\$83,433	100.0%	100.0%	167	100.0%	100.0%	\$47,795	100.0%	100.0%

Originations & Purchases



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Richmond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	22	15.1%	\$2,655	5.6%	18.9%	12	16.2%	12.9%	\$1,314	4.8%	6.7%
	Moderate	49	33.6%	\$8,258	17.3%	17.5%	24	32.4%	24.2%	\$4,019	14.7%	18.2%
	Middle	17	11.6%	\$3,630	7.6%	22.4%	4	5.4%	20.6%	\$867	3.2%	20.4%
	Upper	57	39.0%	\$32,934	68.9%	41.2%	33	44.6%	30.4%	\$20,862	76.3%	43.1%
	Unknown	1	0.7%	\$290	0.6%	0.0%	1	1.4%	12.0%	\$290	1.1%	11.6%
	Total	146	100.0%	\$47,767	100.0%	100.0%	74	100.0%	100.0%	\$27,352	100.0%	100.0%
REFINANCE	Low	8	9.3%	\$1,154	3.3%	18.9%	4	10.5%	6.0%	\$696	3.5%	3.3%
	Moderate	31	36.0%	\$4,585	13.1%	17.5%	9	23.7%	13.9%	\$1,193	6.0%	9.8%
	Middle	7	8.1%	\$1,636	4.7%	22.4%	2	5.3%	19.2%	\$498	2.5%	16.7%
	Upper	38	44.2%	\$27,003	77.0%	41.2%	22	57.9%	40.7%	\$17,339	87.1%	50.0%
	Unknown	2	2.3%	\$670	1.9%	0.0%	1	2.6%	20.1%	\$170	0.9%	20.3%
	Total	86	100.0%	\$35,048	100.0%	100.0%	38	100.0%	100.0%	\$19,896	100.0%	100.0%
HOME IMPROVEMENT	Low	22	33.8%	\$90	14.6%	18.9%	19	34.5%	15.7%	\$77	14.1%	8.3%
	Moderate	26	40.0%	\$227	36.7%	17.5%	22	40.0%	23.1%	\$204	37.3%	15.6%
	Middle	5	7.7%	\$42	6.8%	22.4%	5	9.1%	24.9%	\$42	7.7%	23.2%
	Upper	9	13.8%	\$240	38.8%	41.2%	6	10.9%	31.5%	\$205	37.5%	45.5%
	Unknown	3	4.6%	\$19	3.1%	0.0%	3	5.5%	4.8%	\$19	3.5%	7.4%
	Total	65	100.0%	\$618	100.0%	100.0%	55	100.0%	100.0%	\$547	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.9%	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%
	Middle	0	0.0%	\$0	0.0%	22.4%	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%
	Unknown	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%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	52	17.5%	\$3,899	4.7%	18.9%	35	21.0%	8.9%	\$2,087	4.4%	4.5%
	Moderate	106	35.7%	\$13,070	15.7%	17.5%	55	32.9%	18.1%	\$5,416	11.3%	12.7%
	Middle	29	9.8%	\$5,308	6.4%	22.4%	11	6.6%	19.9%	\$1,407	2.9%	17.5%
	Upper	104	35.0%	\$60,177	72.1%	41.2%	61	36.5%	36.4%	\$38,406	80.4%	45.3%
	Unknown	6	2.0%	\$979	1.2%	0.0%	5	3.0%	16.7%	\$479	1.0%	20.0%
	Total	297	100.0%	\$83,433	100.0%	100.0%	167	100.0%	100.0%	\$47,795	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: VA Richmond

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	134	12.8%	\$32,904	13.9%	7.6%	102	14.0%	7.2%	\$25,586	15.6%	10.3%
Moderate	201	19.2%	\$47,802	20.3%	14.1%	131	18.0%	12.2%	\$33,144	20.2%	15.8%
Middle	345	33.0%	\$78,679	33.4%	40.2%	237	32.6%	36.1%	\$53,091	32.3%	34.1%
Upper	367	35.1%	\$76,533	32.4%	38.1%	256	35.3%	43.3%	\$52,567	32.0%	39.6%
Unknown	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%	0.1%
<i>Total</i>	<i>1,047</i>	<i>100.0%</i>	<i>\$235,918</i>	<i>100.0%</i>	<i>100.0%</i>	<i>726</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$164,388</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: VA Richmond

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	372	35.5%	\$48,435	20.5%	90.7%	233	32.1%	45.1%	\$27,586	16.8%	34.4%
	Over \$1 Million	561	53.6%	\$159,451	67.6%	5.7%	398	54.8%				
	<i>Total Rev. available</i>	933	89.1%	\$207,886	88.1%	96.4%	631	86.9%				
	Rev. Not Known	114	10.9%	\$28,032	11.9%	3.5%	95	13.1%				
	<i>Total</i>	<i>1,047</i>	<i>100.0%</i>	<i>\$235,918</i>	<i>100.0%</i>	<i>100.0%</i>	<i>726</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	527	50.3%	\$18,919	8.0%		375	51.7%	89.6%	\$13,343	8.1%	25.5%
	\$100,001 - \$250,000	195	18.6%	\$34,856	14.8%		121	16.7%	4.6%	\$22,045	13.4%	15.7%
	\$250,001 - \$1 Million	325	31.0%	\$182,143	77.2%		230	31.7%	5.8%	\$129,000	78.5%	58.8%
	<i>Total</i>	<i>1,047</i>	<i>100.0%</i>	<i>\$235,918</i>	<i>100.0%</i>		<i>726</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$164,388</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	259	69.6%	\$8,393	17.3%							
	\$100,001 - \$250,000	57	15.3%	\$9,913	20.5%							
	\$250,001 - \$1 Million	56	15.1%	\$30,129	62.2%							
	<i>Total</i>	<i>372</i>	<i>100.0%</i>	<i>\$48,435</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: VA Richmond

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thrus	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%	%	%	
Low	6	12.8%	0	0	3	4	2	Total	15	13.3%	8	13.3%	0	0	7	13.2%	0	1	16	3.5%	2.7%	1.9%
								SA	9	8.0%	2	3.3%	0	0	7	13.2%	0	1				
Moderate	9	19.1%	0	0	7	9	3	Total	38	33.6%	13	21.7%	0	0	25	47.2%	0	0	99	21.7%	19.0%	19.0%
								SA	27	23.9%	2	3.3%	0	0	25	47.2%	0	0				
Middle	19	40.4%	0	0	15	19	15	Total	37	32.7%	24	40.0%	0	0	13	24.5%	0	3	209	45.7%	47.9%	42.6%
								SA	14	12.4%	1	1.7%	0	0	13	24.5%	0	3				
Upper	13	27.7%	0	0	13	13	10	Total	23	20.4%	15	25.0%	0	0	8	15.1%	0	1	133	29.1%	30.4%	36.5%
								SA	8	7.1%	0	0.0%	0	0	8	15.1%	0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	133	29.1%	30.4%	36.5%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	47	100.0%	0	0	38	45	30	Total	113	100.0%	60	100.0%	0	0	53	100.0%	0	5	0	0.0%	0.0%	0.0%
								SA	58	51.3%	5	8.3%	0	0	53	100.0%	0	5				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: VA Richmond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	1.9%	\$309	0.7%	4.2%
	Moderate	11	10.3%	\$2,671	6.0%	15.5%
	Middle	23	21.5%	\$4,453	10.1%	35.4%
	Upper	71	66.4%	\$36,849	83.2%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>107</i>	<i>100.0%</i>	<i>\$44,282</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	3.0%	\$153	0.6%	4.2%
	Moderate	15	22.7%	\$2,196	8.5%	15.5%
	Middle	10	15.2%	\$1,449	5.6%	35.4%
	Upper	39	59.1%	\$22,181	85.4%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>66</i>	<i>100.0%</i>	<i>\$25,979</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	14	10.9%	\$184	22.1%	4.2%
	Moderate	40	31.3%	\$207	24.8%	15.5%
	Middle	47	36.7%	\$277	33.3%	35.4%
	Upper	27	21.1%	\$165	19.8%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$833</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.8%
	Moderate	0	0.0%	\$0	0.0%	34.8%
	Middle	0	0.0%	\$0	0.0%	28.9%
	Upper	0	0.0%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	18	6.0%	\$646	0.9%	4.2%
	Moderate	66	21.9%	\$5,074	7.1%	15.5%
	Middle	80	26.6%	\$6,179	8.7%	35.4%
	Upper	137	45.5%	\$59,195	83.3%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>301</i>	<i>100.0%</i>	<i>\$71,094</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Richmond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	5	4.7%	\$577	1.3%	20.3%
	Moderate	29	27.1%	\$4,671	10.5%	17.5%
	Middle	4	3.7%	\$1,231	2.8%	20.7%
	Upper	68	63.6%	\$37,660	85.0%	41.5%
	Unknown	1	0.9%	\$143	0.3%	0.0%
	<i>Total</i>	<i>107</i>	<i>100.0%</i>	<i>\$44,282</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	11	16.7%	\$1,105	4.3%	20.3%
	Moderate	15	22.7%	\$2,359	9.1%	17.5%
	Middle	4	6.1%	\$694	2.7%	20.7%
	Upper	31	47.0%	\$20,974	80.7%	41.5%
	Unknown	5	7.6%	\$847	3.3%	0.0%
	<i>Total</i>	<i>66</i>	<i>100.0%</i>	<i>\$25,979</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	45	35.2%	\$190	22.8%	20.3%
	Moderate	31	24.2%	\$168	20.2%	17.5%
	Middle	22	17.2%	\$145	17.4%	20.7%
	Upper	19	14.8%	\$148	17.8%	41.5%
	Unknown	11	8.6%	\$182	21.8%	0.0%
	<i>Total</i>	<i>128</i>	<i>100.0%</i>	<i>\$833</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%
	Moderate	0	0.0%	\$0	0.0%	17.5%
	Middle	0	0.0%	\$0	0.0%	20.7%
	Upper	0	0.0%	\$0	0.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	61	20.3%	\$1,872	2.6%	20.3%
	Moderate	75	24.9%	\$7,198	10.1%	17.5%
	Middle	30	10.0%	\$2,070	2.9%	20.7%
	Upper	118	39.2%	\$58,782	82.7%	41.5%
	Unknown	17	5.6%	\$1,172	1.6%	0.0%
	<i>Total</i>	<i>301</i>	<i>100.0%</i>	<i>\$71,094</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: VA Richmond

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	47	8.7%	\$11,666	8.7%	5.9%
Moderate	136	25.2%	\$36,647	27.5%	18.7%
Middle	165	30.6%	\$42,238	31.7%	33.5%
Upper	188	34.9%	\$41,733	31.3%	41.9%
Unknown	3	0.6%	\$1,085	0.8%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>539</i>	<i>100.0%</i>	<i>\$133,369</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: VA Richmond

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	171	31.7%	\$19,457	14.6%	90.5%
	Over \$1 Million	307	57.0%	\$99,362	74.5%	5.8%
	<i>Total Rev. available</i>	478	88.7%	\$118,819	89.1%	96.3%
	Rev. Not Known	61	11.3%	\$14,550	10.9%	3.7%
	<i>Total</i>	<i>539</i>	<i>100.0%</i>	<i>\$133,369</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	257	47.7%	\$9,019	6.8%	
	\$100,001 - \$250,000	97	18.0%	\$17,502	13.1%	
	\$250,001 - \$1 Million	185	34.3%	\$106,848	80.1%	
	<i>Total</i>	<i>539</i>	<i>100.0%</i>	<i>\$133,369</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	133	77.8%	\$3,661	18.8%	
	\$100,001 - \$250,000	13	7.6%	\$2,424	12.5%	
	\$250,001 - \$1 Million	25	14.6%	\$13,372	68.7%	
	<i>Total</i>	<i>171</i>	<i>100.0%</i>	<i>\$19,457</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: VA Roanoke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	7	15.2%	\$660	4.8%	10.2%	6	30.0%	9.1%	\$573	9.9%	4.9%
	Middle	15	32.6%	\$4,111	29.9%	56.8%	3	15.0%	53.7%	\$545	9.4%	47.3%
	Upper	24	52.2%	\$8,990	65.3%	31.0%	11	55.0%	36.3%	\$4,673	80.7%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$13,761	100.0%	100.0%	20	100.0%	100.0%	\$5,791	100.0%	100.0%
REFINANCE	Low	4	11.1%	\$317	4.5%	2.1%	1	4.8%	0.8%	\$36	0.9%	0.4%
	Moderate	4	11.1%	\$281	4.0%	10.2%	2	9.5%	5.5%	\$56	1.4%	3.1%
	Middle	14	38.9%	\$1,446	20.7%	56.8%	11	52.4%	51.1%	\$1,218	30.7%	44.2%
	Upper	14	38.9%	\$4,949	70.8%	31.0%	7	33.3%	42.6%	\$2,651	66.9%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$6,993	100.0%	100.0%	21	100.0%	100.0%	\$3,961	100.0%	100.0%
HOME IMPROVEMENT	Low	2	2.3%	\$17	1.8%	2.1%	2	2.4%	3.9%	\$17	1.9%	0.6%
	Moderate	15	17.4%	\$71	7.7%	10.2%	14	16.9%	11.0%	\$66	7.3%	5.6%
	Middle	55	64.0%	\$250	27.2%	56.8%	54	65.1%	60.5%	\$248	27.5%	52.3%
	Upper	14	16.3%	\$581	63.2%	31.0%	13	15.7%	24.6%	\$571	63.3%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$919	100.0%	100.0%	83	100.0%	100.0%	\$902	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.6%	0	0.0%	5.6%	\$0	0.0%	1.0%
	Moderate	1	100.0%	\$191	100.0%	17.5%	0	0.0%	27.8%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	57.3%	0	0.0%	66.7%	\$0	0.0%	96.6%
	Upper	0	0.0%	\$0	0.0%	16.5%	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%
	Total	1	100.0%	\$191	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	3.6%	\$334	1.5%	2.1%	3	2.4%	1.1%	\$53	0.5%	0.4%
	Moderate	27	16.0%	\$1,203	5.5%	10.2%	22	17.7%	7.2%	\$695	6.5%	3.8%
	Middle	84	49.7%	\$5,807	26.6%	56.8%	68	54.8%	52.7%	\$2,011	18.9%	47.4%
	Upper	52	30.8%	\$14,520	66.4%	31.0%	31	25.0%	39.1%	\$7,895	74.1%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	169	100.0%	\$21,864	100.0%	100.0%	124	100.0%	100.0%	\$10,654	100.0%	100.0%

Originations & Purchases



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Roanoke

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	7	15.2%	\$757	5.5%	17.9%	4	20.0%	11.1%	\$400	6.9%	6.0%
	Moderate	13	28.3%	\$1,973	14.3%	18.9%	6	30.0%	23.8%	\$712	12.3%	18.0%
	Middle	4	8.7%	\$566	4.1%	23.9%	1	5.0%	20.9%	\$200	3.5%	20.5%
	Upper	22	47.8%	\$10,465	76.0%	39.3%	9	45.0%	30.0%	\$4,479	77.3%	42.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%	\$0	0.0%	13.6%
	<i>Total</i>	<i>46</i>	<i>100.0%</i>	<i>\$13,761</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,791</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	11.1%	\$195	2.8%	17.9%	3	14.3%	7.1%	\$149	3.8%	3.9%
	Moderate	8	22.2%	\$615	8.8%	18.9%	4	19.0%	14.9%	\$114	2.9%	10.4%
	Middle	7	19.4%	\$393	5.6%	23.9%	4	19.0%	20.1%	\$211	5.3%	17.4%
	Upper	13	36.1%	\$5,505	78.7%	39.3%	9	42.9%	37.6%	\$3,434	86.7%	48.2%
	Unknown	4	11.1%	\$285	4.1%	0.0%	1	4.8%	20.3%	\$53	1.3%	20.1%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$6,993</i>	<i>100.0%</i>	<i>100.0%</i>	<i>21</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,961</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	26	30.2%	\$94	10.2%	17.9%	25	30.1%	22.2%	\$84	9.3%	8.6%
	Moderate	35	40.7%	\$182	19.8%	18.9%	33	39.8%	29.5%	\$175	19.4%	16.5%
	Middle	10	11.6%	\$61	6.6%	23.9%	10	12.0%	20.5%	\$61	6.8%	23.6%
	Upper	11	12.8%	\$66	7.2%	39.3%	11	13.3%	23.5%	\$66	7.3%	38.8%
	Unknown	4	4.7%	\$516	56.1%	0.0%	4	4.8%	4.3%	\$516	57.2%	12.4%
	<i>Total</i>	<i>86</i>	<i>100.0%</i>	<i>\$919</i>	<i>100.0%</i>	<i>100.0%</i>	<i>83</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$902</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.9%	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%
	Middle	0	0.0%	\$0	0.0%	23.9%	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%
	Unknown	1	100.0%	\$191	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$191</i>	<i>100.0%</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	37	21.9%	\$1,046	4.8%	17.9%	32	25.8%	9.5%	\$633	5.9%	4.6%
	Moderate	56	33.1%	\$2,770	12.7%	18.9%	43	34.7%	19.1%	\$1,001	9.4%	12.8%
	Middle	21	12.4%	\$1,020	4.7%	23.9%	15	12.1%	20.4%	\$472	4.4%	18.0%
	Upper	46	27.2%	\$16,036	73.3%	39.3%	29	23.4%	33.9%	\$7,979	74.9%	44.0%
	Unknown	9	5.3%	\$992	4.5%	0.0%	5	4.0%	17.2%	\$569	5.3%	20.6%
	<i>Total</i>	<i>169</i>	<i>100.0%</i>	<i>\$21,864</i>	<i>100.0%</i>	<i>100.0%</i>	<i>124</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,654</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: VA Roanoke

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	19	5.9%	\$3,393	5.4%	2.8%	13	5.7%	2.9%	\$1,906	4.5%	3.9%
Moderate	44	13.6%	\$7,982	12.8%	12.6%	34	15.0%	13.3%	\$5,976	14.1%	17.0%
Middle	205	63.5%	\$43,948	70.5%	54.8%	138	60.8%	52.8%	\$29,245	68.8%	53.7%
Upper	55	17.0%	\$6,990	11.2%	29.9%	42	18.5%	28.6%	\$5,374	12.6%	25.2%
Unknown	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%	0.2%
<i>Total</i>	<i>323</i>	<i>100.0%</i>	<i>\$62,313</i>	<i>100.0%</i>	<i>100.0%</i>	<i>227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,501</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: VA Roanoke

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	119	36.8%	\$12,476	20.0%	91.1%	81	35.7%	48.7%	\$9,092	21.4%	44.4%
	Over \$1 Million	179	55.4%	\$45,485	73.0%	5.7%	128	56.4%				
	<i>Total Rev. available</i>	298	92.2%	\$57,961	93.0%	96.8%	209	92.1%				
	Rev. Not Known	25	7.7%	\$4,352	7.0%	3.3%	18	7.9%				
	<i>Total</i>	<i>323</i>	<i>100.0%</i>	<i>\$62,313</i>	<i>100.0%</i>	<i>100.0%</i>	<i>227</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	183	56.7%	\$6,343	10.2%		135	59.5%	88.3%	\$4,444	10.5%	25.1%
	\$100,001 - \$250,000	57	17.6%	\$10,732	17.2%		35	15.4%	5.2%	\$6,528	15.4%	16.6%
	\$250,001 - \$1 Million	83	25.7%	\$45,238	72.6%		57	25.1%	6.4%	\$31,529	74.2%	58.3%
	<i>Total</i>	<i>323</i>	<i>100.0%</i>	<i>\$62,313</i>	<i>100.0%</i>		<i>227</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,501</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	83	69.7%	\$2,136	17.1%							
	\$100,001 - \$250,000	20	16.8%	\$3,366	27.0%							
	\$250,001 - \$1 Million	16	13.4%	\$6,974	55.9%							
	<i>Total</i>	<i>119</i>	<i>100.0%</i>	<i>\$12,476</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: VA Roanoke

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	3	5.2%	4.0%	2.9%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Moderate	3	13.6%	0	0	2	3	2	Total	3	12.5%	3	12.5%	0	0	0	0.0%	0	0	9	15.5%	13.5%	13.0%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Middle	16	72.7%	0	0	10	15	9	Total	18	75.0%	18	75.0%	0	0	0	0.0%	0	0	32	55.2%	56.8%	54.9%
	SA	1	4.2%	1				4.2%	0	0	0	0.0%	0	0								
Upper	3	13.6%	0	0	2	3	2	Total	3	12.5%	3	12.5%	0	0	0	0.0%	0	1	13	22.4%	25.7%	29.1%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	1								
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.7%	0.0%	0.0%
	SA	0	0.0%	0				0.0%	0	0	0	0.0%	0	0								
Total	22	100.0%	0	0	14	21	13	Total	24	100.0%	24	100.0%	0	0	0	0.0%	0	1	58	100.0%	100.0%	100.0%
	SA	1	4.2%	1				4.2%	0	0	0	0.0%	0	1								

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: VA Roanoke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%
	Moderate	1	8.3%	\$169	3.2%	21.1%
	Middle	2	16.7%	\$716	13.5%	41.4%
	Upper	9	75.0%	\$4,421	83.3%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$5,306</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	5.7%	\$107	1.3%	1.9%
	Moderate	6	17.1%	\$1,257	14.9%	21.1%
	Middle	10	28.6%	\$1,558	18.5%	41.4%
	Upper	17	48.6%	\$5,488	65.3%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$8,410</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	2.6%	\$8	1.9%	1.9%
	Moderate	35	44.9%	\$157	37.3%	21.1%
	Middle	27	34.6%	\$182	43.2%	41.4%
	Upper	14	17.9%	\$74	17.6%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$421</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	8.5%
	Moderate	0	0.0%	\$0	0.0%	21.8%
	Middle	0	0.0%	\$0	0.0%	44.7%
	Upper	1	100.0%	\$151	100.0%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$151</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	4	3.2%	\$115	0.8%	1.9%
	Moderate	42	33.3%	\$1,583	11.1%	21.1%
	Middle	39	31.0%	\$2,456	17.2%	41.4%
	Upper	41	32.5%	\$10,134	70.9%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$14,288</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: VA Roanoke

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Families by Family Income	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.2%
	Moderate	3	25.0%	\$480	9.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	21.6%
	Upper	9	75.0%	\$4,826	91.0%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$5,306</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	20.0%	\$481	5.7%	20.2%
	Moderate	3	8.6%	\$295	3.5%	18.4%
	Middle	4	11.4%	\$391	4.6%	21.6%
	Upper	19	54.3%	\$6,867	81.7%	39.9%
	Unknown	2	5.7%	\$376	4.5%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$8,410</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	28	35.9%	\$101	24.0%	20.2%
	Moderate	27	34.6%	\$157	37.3%	18.4%
	Middle	14	17.9%	\$95	22.6%	21.6%
	Upper	7	9.0%	\$57	13.5%	39.9%
	Unknown	2	2.6%	\$11	2.6%	0.0%
	<i>Total</i>	<i>78</i>	<i>100.0%</i>	<i>\$421</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.2%
	Moderate	0	0.0%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	21.6%
	Upper	0	0.0%	\$0	0.0%	39.9%
	Unknown	1	100.0%	\$151	100.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$151</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	35	27.8%	\$582	4.1%	20.2%
	Moderate	33	26.2%	\$932	6.5%	18.4%
	Middle	18	14.3%	\$486	3.4%	21.6%
	Upper	35	27.8%	\$11,750	82.2%	39.9%
	Unknown	5	4.0%	\$538	3.8%	0.0%
	<i>Total</i>	<i>126</i>	<i>100.0%</i>	<i>\$14,288</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: VA Roanoke

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small
	Count		Dollar		Businesses
	#	%	\$ (000s)	\$ %	%
Low	5	3.3%	\$1,574	5.8%	3.3%
Moderate	42	27.8%	\$4,683	17.3%	20.7%
Middle	49	32.5%	\$8,481	31.3%	40.4%
Upper	55	36.4%	\$12,396	45.7%	35.6%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>151</i>	<i>100.0%</i>	<i>\$27,134</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: VA Roanoke

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		%
		#	%	\$	%	
BUSINESS REVENUE	\$1million or Less	53	35.1%	\$5,402	19.9%	90.9%
	Over \$1 Million	87	57.6%	\$19,871	73.2%	5.7%
	<i>Total Rev. available</i>	140	92.7%	\$25,273	93.1%	96.6%
	Rev. Not Known	11	7.3%	\$1,861	6.9%	3.4%
	<i>Total</i>	<i>151</i>	<i>100.0%</i>	<i>\$27,134</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	89	58.9%	\$2,914	10.7%	
	\$100,001 - \$250,000	22	14.6%	\$3,850	14.2%	
	\$250,001 - \$1 Million	40	26.5%	\$20,370	75.1%	
	<i>Total</i>	<i>151</i>	<i>100.0%</i>	<i>\$27,134</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	41	77.4%	\$934	17.3%	
	\$100,001 - \$250,000	5	9.4%	\$808	15.0%	
	\$250,001 - \$1 Million	7	13.2%	\$3,660	67.8%	
	<i>Total</i>	<i>53</i>	<i>100.0%</i>	<i>\$5,402</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

## Appendices

**2010/2011**

### Geographic Distribution of HMDA Loans

Assessment Area: WV Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	3.7%	\$0	0.0%	1.9%
	Middle	3	75.0%	\$357	35.4%	64.5%	1	100.0%	54.3%	\$74	100.0%	48.8%
	Upper	1	25.0%	\$651	64.6%	28.0%	0	0.0%	41.8%	\$0	0.0%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,008	100.0%	100.0%	1	100.0%	100.0%	\$74	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	4.2%	\$0	0.0%	2.9%
	Middle	8	88.9%	\$1,233	78.8%	64.5%	6	85.7%	53.3%	\$461	58.2%	48.5%
	Upper	1	11.1%	\$331	21.2%	28.0%	1	14.3%	42.4%	\$331	41.8%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,564	100.0%	100.0%	7	100.0%	100.0%	\$792	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	6.3%	\$0	0.0%	3.5%
	Middle	7	58.3%	\$49	61.3%	64.5%	5	50.0%	54.1%	\$41	56.9%	43.1%
	Upper	5	41.7%	\$31	38.8%	28.0%	5	50.0%	39.5%	\$31	43.1%	52.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$80	100.0%	100.0%	10	100.0%	100.0%	\$72	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	14.3%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	46.2%	0	0.0%	67.9%	\$0	0.0%	91.9%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	17.9%	\$0	0.0%	5.6%
	Unknown	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%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	4.2%	\$0	0.0%	2.5%
	Middle	18	72.0%	\$1,639	61.8%	64.5%	12	66.7%	53.8%	\$576	61.4%	51.4%
	Upper	7	28.0%	\$1,013	38.2%	28.0%	6	33.3%	41.8%	\$362	38.6%	45.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$2,652	100.0%	100.0%	18	100.0%	100.0%	\$938	100.0%	100.0%

Originations & Purchases



## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: WV Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	1	25.0%	\$74	7.3%	18.8%	1	100.0%	7.5%	\$74	100.0%	3.2%
	Moderate	1	25.0%	\$58	5.8%	16.8%	0	0.0%	18.8%	\$0	0.0%	12.1%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	23.5%	\$0	0.0%	19.6%
	Upper	2	50.0%	\$876	86.9%	44.1%	0	0.0%	41.1%	\$0	0.0%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	8.1%
	Total	4	100.0%	\$1,008	100.0%	100.0%	1	100.0%	100.0%	\$74	100.0%	100.0%
REFINANCE	Low	4	44.4%	\$219	14.0%	18.8%	3	42.9%	4.8%	\$167	21.1%	2.4%
	Moderate	1	11.1%	\$126	8.1%	16.8%	1	14.3%	11.9%	\$126	15.9%	7.3%
	Middle	2	22.2%	\$168	10.7%	20.3%	2	28.6%	19.3%	\$168	21.2%	14.4%
	Upper	2	22.2%	\$1,051	67.2%	44.1%	1	14.3%	50.5%	\$331	41.8%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.4%	\$0	0.0%	14.1%
	Total	9	100.0%	\$1,564	100.0%	100.0%	7	100.0%	100.0%	\$792	100.0%	100.0%
HOME IMPROVEMENT	Low	2	16.7%	\$9	11.3%	18.8%	2	20.0%	11.0%	\$9	12.5%	4.0%
	Moderate	4	33.3%	\$25	31.3%	16.8%	4	40.0%	19.8%	\$25	34.7%	13.3%
	Middle	2	16.7%	\$18	22.5%	20.3%	2	20.0%	21.4%	\$18	25.0%	17.7%
	Upper	2	16.7%	\$20	25.0%	44.1%	2	20.0%	42.4%	\$20	27.8%	55.0%
	Unknown	2	16.7%	\$8	10.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	9.9%
	Total	12	100.0%	\$80	100.0%	100.0%	10	100.0%	100.0%	\$72	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%
	Moderate	0	0.0%	\$0	0.0%	16.8%	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%
	Upper	0	0.0%	\$0	0.0%	44.1%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	28.0%	\$302	11.4%	18.8%	6	33.3%	6.3%	\$250	26.7%	2.6%
	Moderate	6	24.0%	\$209	7.9%	16.8%	5	27.8%	15.1%	\$151	16.1%	8.8%
	Middle	4	16.0%	\$186	7.0%	20.3%	4	22.2%	21.0%	\$186	19.8%	15.5%
	Upper	6	24.0%	\$1,947	73.4%	44.1%	3	16.7%	46.1%	\$351	37.4%	55.4%
	Unknown	2	8.0%	\$8	0.3%	0.0%	0	0.0%	11.5%	\$0	0.0%	17.7%
	Total	25	100.0%	\$2,652	100.0%	100.0%	18	100.0%	100.0%	\$938	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: WV Charleston

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small		Businesses	Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	11	20.4%	\$3,170	26.8%	10.3%	7	21.9%	7.8%	\$2,527	28.6%	14.3%
Moderate	6	11.1%	\$289	2.4%	9.2%	5	15.6%	10.5%	\$164	1.9%	13.6%
Middle	20	37.0%	\$4,863	41.1%	49.1%	9	28.1%	43.2%	\$3,019	34.2%	41.7%
Upper	17	31.5%	\$3,522	29.7%	31.4%	11	34.4%	33.4%	\$3,120	35.3%	29.1%
Unknown	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%
<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$11,844</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,830</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: WV Charleston

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Total		Businesses	Count		Dollar		
		Count		\$ (000s)			Bank	Agg	Bank	Agg	
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %
BUSINESS REVENUE	\$1million or Less	18	33.3%	\$2,110	17.8%	88.3%	12	37.5%	43.1%	\$1,579	17.9%
	Over \$1 Million	25	46.3%	\$6,072	51.3%	6.9%	11	34.4%			
	<i>Total Rev. available</i>	43	79.6%	\$8,182	69.1%	95.2%	23	71.9%			
	Rev. Not Known	11	20.4%	\$3,662	30.9%	4.8%	9	28.1%			
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$11,844</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>			
LOAN SIZE	\$100,000 or Less	23	42.6%	\$1,073	9.1%		12	37.5%	82.7%	\$540	6.1%
	\$100,001 - \$250,000	17	31.5%	\$3,148	26.6%		10	31.3%	8.2%	\$1,910	21.6%
	\$250,001 - \$1 Million	14	25.9%	\$7,623	64.4%		10	31.3%	9.1%	\$6,380	72.3%
	<i>Total</i>	<i>54</i>	<i>100.0%</i>	<i>\$11,844</i>	<i>100.0%</i>		<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,830</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	11	61.1%	\$475	22.5%						
	\$100,001 - \$250,000	5	27.8%	\$942	44.6%						
	\$250,001 - \$1 Million	2	11.1%	\$693	32.8%						
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$2,110</i>	<i>100.0%</i>						

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

### Geographic Distribution of Branches

Assessment Area: WV Charleston

Tract Category	Branches							ATMs											Demographics			
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed					
Low	1	14.3%	0	0	0	1	0	Total	1	14.3%	1	14.3%	0	0	0	0.0%	0	0	1	1.6%	0.8%	10.7%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Moderate	1	14.3%	0	0	0	1	1	Total	1	14.3%	1	14.3%	0	0	0	0.0%	0	0	9	14.8%	9.2%	9.9%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Middle	2	28.6%	0	0	0	2	2	Total	2	28.6%	2	28.6%	0	0	0	0.0%	0	0	36	59.0%	62.7%	48.8%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Upper	3	42.9%	0	0	0	3	3	Total	3	42.9%	3	42.9%	0	0	0	0.0%	0	0	15	24.6%	27.3%	30.6%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	7	100.0%	0	0	0	7	6	Total	7	100.0%	7	100.0%	0	0	0	0.0%	0	0	61	100.0%	100.0%	100.0%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: WV Charleston WV

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$98	9.8%	11.3%
	Middle	3	50.0%	\$354	35.3%	58.9%
	Upper	2	33.3%	\$551	54.9%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,003</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$509	24.6%	11.3%
	Middle	5	55.6%	\$642	31.0%	58.9%
	Upper	2	22.2%	\$919	44.4%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$2,070</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	30.0%	\$45	42.1%	11.3%
	Middle	11	55.0%	\$53	49.5%	58.9%
	Upper	3	15.0%	\$9	8.4%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$107</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	38.7%
	Middle	0	0.0%	\$0	0.0%	32.0%
	Upper	0	0.0%	\$0	0.0%	29.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	9	25.7%	\$652	20.5%	11.3%
	Middle	19	54.3%	\$1,049	33.0%	58.9%
	Upper	7	20.0%	\$1,479	46.5%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: WV Charleston WV

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.4%
	Moderate	2	33.3%	\$211	21.0%	17.5%
	Middle	3	50.0%	\$417	41.6%	20.6%
	Upper	1	16.7%	\$375	37.4%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,003</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	44.4%	\$330	15.9%	18.4%
	Moderate	2	22.2%	\$281	13.6%	17.5%
	Middle	0	0.0%	\$0	0.0%	20.6%
	Upper	3	33.3%	\$1,459	70.5%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$2,070</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	20.0%	\$13	12.1%	18.4%
	Moderate	11	55.0%	\$56	52.3%	17.5%
	Middle	2	10.0%	\$19	17.8%	20.6%
	Upper	3	15.0%	\$19	17.8%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$107</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.4%
	Moderate	0	0.0%	\$0	0.0%	17.5%
	Middle	0	0.0%	\$0	0.0%	20.6%
	Upper	0	0.0%	\$0	0.0%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	8	22.9%	\$343	10.8%	18.4%
	Moderate	15	42.9%	\$548	17.2%	17.5%
	Middle	5	14.3%	\$436	13.7%	20.6%
	Upper	7	20.0%	\$1,853	58.3%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$3,180</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: WV Charleston WV

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	0	0.0%	\$0	0.0%	0.0%
Moderate	4	33.3%	\$1,372	22.8%	26.4%
Middle	5	41.7%	\$3,376	56.2%	42.9%
Upper	3	25.0%	\$1,259	21.0%	30.7%
Unknown	0	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$6,007</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: WV Charleston WV

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	3	25.0%	\$991	16.5%	88.2%
	Over \$1 Million	7	58.3%	\$3,776	62.9%	7.0%
	<i>Total Rev. available</i>	10	83.3%	\$4,767	79.4%	95.2%
	Rev. Not Known	2	16.7%	\$1,240	20.6%	4.9%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$6,007</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	4	33.3%	\$167	2.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	8	66.7%	\$5,840	97.2%	
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$6,007</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	2	66.7%	\$31	3.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
	\$250,001 - \$1 Million	1	33.3%	\$960	96.9%	
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$991</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
HOME PURCHASE	Low	1	2.1%	\$133	1.1%	1.9%	0	0.0%	0.9%	\$0	0.0%	0.9%
	Moderate	3	6.4%	\$527	4.4%	8.5%	1	4.5%	4.7%	\$242	3.9%	3.4%
	Middle	22	46.8%	\$3,250	27.0%	55.1%	11	50.0%	51.7%	\$1,592	25.9%	44.9%
	Upper	21	44.7%	\$8,114	67.5%	34.5%	10	45.5%	42.7%	\$4,313	70.2%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$12,024	100.0%	100.0%	22	100.0%	100.0%	\$6,147	100.0%	100.0%
REFINANCE	Low	2	4.9%	\$118	1.3%	1.9%	0	0.0%	0.8%	\$0	0.0%	0.5%
	Moderate	8	19.5%	\$533	6.1%	8.5%	6	28.6%	4.6%	\$198	5.4%	3.3%
	Middle	16	39.0%	\$3,437	39.1%	55.1%	8	38.1%	48.1%	\$1,159	31.5%	41.8%
	Upper	15	36.6%	\$4,708	53.5%	34.5%	7	33.3%	46.4%	\$2,317	63.1%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$8,796	100.0%	100.0%	21	100.0%	100.0%	\$3,674	100.0%	100.0%
HOME IMPROVEMENT	Low	4	5.4%	\$24	5.7%	1.9%	3	7.0%	1.7%	\$22	7.7%	0.8%
	Moderate	18	24.3%	\$82	19.4%	8.5%	9	20.9%	7.0%	\$40	14.1%	4.0%
	Middle	39	52.7%	\$234	55.5%	55.1%	21	48.8%	56.3%	\$156	54.9%	44.8%
	Upper	13	17.6%	\$82	19.4%	34.5%	10	23.3%	35.0%	\$66	23.2%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	74	100.0%	\$422	100.0%	100.0%	43	100.0%	100.0%	\$284	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	13.9%	\$0	0.0%	1.7%
	Moderate	1	100.0%	\$34	100.0%	8.3%	0	0.0%	22.2%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	57.9%	0	0.0%	58.3%	\$0	0.0%	90.7%
	Upper	0	0.0%	\$0	0.0%	17.6%	0	0.0%	5.6%	\$0	0.0%	4.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$34	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	7	4.3%	\$275	1.3%	1.9%	3	3.5%	0.9%	\$22	0.2%	0.8%
	Moderate	30	18.4%	\$1,176	5.5%	8.5%	16	18.6%	4.8%	\$480	4.8%	3.3%
	Middle	77	47.2%	\$6,921	32.5%	55.1%	40	46.5%	49.9%	\$2,907	28.8%	47.7%
	Upper	49	30.1%	\$12,904	60.7%	34.5%	27	31.4%	44.4%	\$6,696	66.3%	48.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	163	100.0%	\$21,276	100.0%	100.0%	86	100.0%	100.0%	\$10,105	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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	3	6.4%	\$222	1.8%	18.1%	3	13.6%	8.0%	\$222	3.6%	4.1%
	Moderate	24	51.1%	\$3,185	26.5%	16.7%	9	40.9%	22.1%	\$1,424	23.2%	15.5%
	Middle	3	6.4%	\$680	5.7%	21.8%	1	4.5%	20.4%	\$235	3.8%	18.5%
	Upper	17	36.2%	\$7,937	66.0%	43.4%	9	40.9%	35.9%	\$4,266	69.4%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.5%	\$0	0.0%	13.3%
	Total	47	100.0%	\$12,024	100.0%	100.0%	22	100.0%	100.0%	\$6,147	100.0%	100.0%
REFINANCE	Low	5	12.2%	\$373	4.2%	18.1%	1	4.8%	5.1%	\$74	2.0%	2.5%
	Moderate	9	22.0%	\$1,076	12.2%	16.7%	4	19.0%	13.5%	\$382	10.4%	9.1%
	Middle	6	14.6%	\$500	5.7%	21.8%	3	14.3%	17.8%	\$122	3.3%	14.4%
	Upper	19	46.3%	\$6,670	75.8%	43.4%	12	57.1%	41.2%	\$3,045	82.9%	52.3%
	Unknown	2	4.9%	\$177	2.0%	0.0%	1	4.8%	22.5%	\$51	1.4%	21.8%
	Total	41	100.0%	\$8,796	100.0%	100.0%	21	100.0%	100.0%	\$3,674	100.0%	100.0%
HOME IMPROVEMENT	Low	28	37.8%	\$93	22.0%	18.1%	17	39.5%	15.4%	\$59	20.8%	3.3%
	Moderate	22	29.7%	\$111	26.3%	16.7%	11	25.6%	18.2%	\$63	22.2%	9.9%
	Middle	17	23.0%	\$176	41.7%	21.8%	11	25.6%	25.5%	\$140	49.3%	21.7%
	Upper	6	8.1%	\$39	9.2%	43.4%	4	9.3%	34.2%	\$22	7.7%	54.6%
	Unknown	1	1.4%	\$3	0.7%	0.0%	0	0.0%	6.7%	\$0	0.0%	10.5%
	Total	74	100.0%	\$422	100.0%	100.0%	43	100.0%	100.0%	\$284	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.1%	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%
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$34	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$34	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	36	22.1%	\$688	3.2%	18.1%	21	24.4%	6.6%	\$355	3.5%	2.9%
	Moderate	55	33.7%	\$4,372	20.5%	16.7%	24	27.9%	17.2%	\$1,869	18.5%	10.8%
	Middle	26	16.0%	\$1,356	6.4%	21.8%	15	17.4%	19.1%	\$497	4.9%	14.7%
	Upper	42	25.8%	\$14,646	68.8%	43.4%	25	29.1%	38.6%	\$7,333	72.6%	45.8%
	Unknown	4	2.5%	\$214	1.0%	0.0%	1	1.2%	18.5%	\$51	0.5%	25.8%
	Total	163	100.0%	\$21,276	100.0%	100.0%	86	100.0%	100.0%	\$10,105	100.0%	100.0%

Originations & Purchases



## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: Multi Chattanooga

Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
	7/1/2010 - 12/31/2011					2011					
	Bank		Small Businesses			Count		Dollar			
	Count		Dollar			Bank	Agg	Bank	Agg		
	#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
Low	21	10.4%	\$6,756	13.0%	4.1%	11	9.2%	5.1%	\$4,176	12.7%	9.2%
Moderate	30	14.9%	\$8,099	15.6%	10.4%	12	10.0%	11.0%	\$4,338	13.2%	15.9%
Middle	97	48.3%	\$28,395	54.6%	54.9%	59	49.2%	52.6%	\$16,893	51.2%	55.1%
Upper	53	26.4%	\$8,728	16.8%	30.6%	38	31.7%	28.8%	\$7,563	22.9%	19.3%
Unknown	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%	0.5%
<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$51,978</i>	<i>100.0%</i>	<i>100.0%</i>	<i>120</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,970</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: Multi Chattanooga

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank		Total Businesses			Count		Dollar			
		Count		\$ (000s)			Bank	Agg	Bank	Agg		
		#	%	\$	%	%	#	%	%	\$ (000s)	\$ %	\$ %
BUSINESS REVENUE	\$1million or Less	67	33.3%	\$13,109	25.2%	90.5%	41	34.2%	35.2%	\$8,766	26.6%	32.4%
	Over \$1 Million	107	53.2%	\$30,983	59.6%	6.0%	63	52.5%				
	<i>Total Rev. available</i>	174	86.5%	\$44,092	84.8%	96.5%	104	86.7%				
	Rev. Not Known	27	13.4%	\$7,886	15.2%	3.4%	16	13.3%				
	<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$51,978</i>	<i>100.0%</i>	<i>100.0%</i>	<i>120</i>	<i>100.0%</i>				
LOAN SIZE	\$100,000 or Less	98	48.8%	\$4,090	7.9%		54	45.0%	88.7%	\$2,237	6.8%	25.9%
	\$100,001 - \$250,000	42	20.9%	\$7,430	14.3%		27	22.5%	5.2%	\$4,582	13.9%	16.4%
	\$250,001 - \$1 Million	61	30.3%	\$40,458	77.8%		39	32.5%	6.2%	\$26,151	79.3%	57.7%
	<i>Total</i>	<i>201</i>	<i>100.0%</i>	<i>\$51,978</i>	<i>100.0%</i>		<i>120</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$32,970</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	40	59.7%	\$1,324	10.1%							
	\$100,001 - \$250,000	11	16.4%	\$1,960	15.0%							
	\$250,001 - \$1 Million	16	23.9%	\$9,825	74.9%							
	<i>Total</i>	<i>67</i>	<i>100.0%</i>	<i>\$13,109</i>	<i>100.0%</i>							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

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## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	1	4.3%	\$205	2.5%	3.3%
	Moderate	4	17.4%	\$1,590	19.6%	10.1%
	Middle	4	17.4%	\$596	7.3%	42.0%
	Upper	14	60.9%	\$5,738	70.6%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$8,129	100.0%	100.0%
REFINANCE	Low	2	14.3%	\$312	7.7%	3.3%
	Moderate	1	7.1%	\$698	17.2%	10.1%
	Middle	3	21.4%	\$249	6.1%	42.0%
	Upper	8	57.1%	\$2,791	68.9%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$4,050	100.0%	100.0%
HOME IMPROVEMENT	Low	7	10.1%	\$30	8.4%	3.3%
	Moderate	10	14.5%	\$54	15.2%	10.1%
	Middle	29	42.0%	\$142	39.9%	42.0%
	Upper	23	33.3%	\$130	36.5%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$356	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	15.4%
	Moderate	0	0.0%	\$0	0.0%	26.5%
	Middle	0	0.0%	\$0	0.0%	34.6%
	Upper	0	0.0%	\$0	0.0%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	9.4%	\$547	4.4%	3.3%
	Moderate	15	14.2%	\$2,342	18.7%	10.1%
	Middle	36	34.0%	\$987	7.9%	42.0%
	Upper	45	42.5%	\$8,659	69.1%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$12,535	100.0%	100.0%

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%
	Moderate	8	34.8%	\$1,424	17.5%	16.2%
	Middle	1	4.3%	\$249	3.1%	19.7%
	Upper	12	52.2%	\$5,641	69.4%	43.8%
	Unknown	2	8.7%	\$815	10.0%	0.0%
	<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$8,129</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	2	14.3%	\$54	1.3%	20.3%
	Moderate	3	21.4%	\$212	5.2%	16.2%
	Middle	1	7.1%	\$92	2.3%	19.7%
	Upper	8	57.1%	\$3,692	91.2%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$4,050</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	22	31.9%	\$78	21.9%	20.3%
	Moderate	21	30.4%	\$93	26.1%	16.2%
	Middle	12	17.4%	\$72	20.2%	19.7%
	Upper	10	14.5%	\$86	24.2%	43.8%
	Unknown	4	5.8%	\$27	7.6%	0.0%
	<i>Total</i>	<i>69</i>	<i>100.0%</i>	<i>\$356</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%
	Moderate	0	0.0%	\$0	0.0%	16.2%
	Middle	0	0.0%	\$0	0.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	24	22.6%	\$132	1.1%	20.3%
	Moderate	32	30.2%	\$1,729	13.8%	16.2%
	Middle	14	13.2%	\$413	3.3%	19.7%
	Upper	30	28.3%	\$9,419	75.1%	43.8%
	Unknown	6	5.7%	\$842	6.7%	0.0%
	<i>Total</i>	<i>106</i>	<i>100.0%</i>	<i>\$12,535</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: Multi Chattanooga

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	12	10.9%	\$3,052	10.1%	6.3%
Moderate	48	43.6%	\$15,315	50.5%	20.5%
Middle	26	23.6%	\$5,536	18.3%	35.6%
Upper	23	20.9%	\$5,977	19.7%	37.6%
Unknown	1	0.9%	\$443	1.5%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$30,323</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: Multi Chattanooga

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	36	32.7%	\$4,515	14.9%	90.4%
	Over \$1 Million	60	54.5%	\$20,003	66.0%	6.0%
	<i>Total Rev. available</i>	96	87.2%	\$24,518	80.9%	96.4%
	Rev. Not Known	14	12.7%	\$5,805	19.1%	3.6%
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$30,323</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	50	45.5%	\$1,549	5.1%	
	\$100,001 - \$250,000	22	20.0%	\$3,846	12.7%	
	\$250,001 - \$1 Million	38	34.5%	\$24,928	82.2%	
	<i>Total</i>	<i>110</i>	<i>100.0%</i>	<i>\$30,323</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	23	63.9%	\$538	11.9%	
	\$100,001 - \$250,000	7	19.4%	\$1,161	25.7%	
	\$250,001 - \$1 Million	6	16.7%	\$2,816	62.4%	
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$4,515</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	3	4.7%	\$519	3.0%	21.3%	1	2.9%	6.3%	\$172	1.9%	3.3%
	Middle	5	7.8%	\$774	4.5%	29.2%	4	11.4%	22.1%	\$680	7.5%	14.8%
	Upper	56	87.5%	\$16,019	92.5%	43.3%	30	85.7%	70.8%	\$8,268	90.7%	81.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	64	100.0%	\$17,312	100.0%	100.0%	35	100.0%	100.0%	\$9,120	100.0%	100.0%
REFINANCE	Low	2	2.7%	\$69	0.3%	6.3%	1	2.6%	0.6%	\$7	0.1%	0.2%
	Moderate	6	8.1%	\$710	3.0%	21.3%	4	10.3%	5.1%	\$549	4.4%	2.9%
	Middle	12	16.2%	\$1,199	5.1%	29.2%	6	15.4%	18.8%	\$596	4.7%	12.9%
	Upper	54	73.0%	\$21,640	91.6%	43.3%	28	71.8%	75.4%	\$11,441	90.9%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	74	100.0%	\$23,618	100.0%	100.0%	39	100.0%	100.0%	\$12,593	100.0%	100.0%
HOME IMPROVEMENT	Low	6	7.1%	\$13	2.0%	6.3%	3	5.6%	8.3%	\$6	1.5%	2.4%
	Moderate	26	30.6%	\$178	27.4%	21.3%	21	38.9%	12.8%	\$121	30.4%	5.3%
	Middle	22	25.9%	\$121	18.6%	29.2%	12	22.2%	29.5%	\$78	19.6%	20.2%
	Upper	31	36.5%	\$337	51.9%	43.3%	18	33.3%	49.4%	\$193	48.5%	72.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$649	100.0%	100.0%	54	100.0%	100.0%	\$398	100.0%	100.0%
MULTI FAMILY	Low Moderate Middle Upper Unknown Total					Multi-Family Units						
		0	0.0%	\$0	0.0%	14.5%	0	0.0%	6.7%	\$0	0.0%	0.2%
		0	0.0%	\$0	0.0%	30.7%	0	0.0%	37.8%	\$0	0.0%	7.0%
		0	0.0%	\$0	0.0%	30.4%	0	0.0%	20.0%	\$0	0.0%	21.2%
		0	0.0%	\$0	0.0%	24.5%	0	0.0%	35.6%	\$0	0.0%	71.7%
		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%
HMDA TOTALS	Low	8	3.6%	\$82	0.2%	6.3%	4	3.1%	0.9%	\$13	0.1%	0.3%
	Moderate	35	15.7%	\$1,407	3.4%	21.3%	26	20.3%	5.9%	\$842	3.8%	3.3%
	Middle	39	17.5%	\$2,094	5.0%	29.2%	22	17.2%	20.7%	\$1,354	6.1%	14.2%
	Upper	141	63.2%	\$37,996	91.4%	43.3%	76	59.4%	72.5%	\$19,902	90.0%	82.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	223	100.0%	\$41,579	100.0%	100.0%	128	100.0%	100.0%	\$22,111	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	8	12.5%	\$694	4.0%	22.4%	5	14.3%	7.5%	\$333	3.7%	3.9%
	Moderate	20	31.3%	\$2,437	14.1%	16.3%	11	31.4%	19.3%	\$1,292	14.2%	14.4%
	Middle	9	14.1%	\$1,462	8.4%	19.3%	4	11.4%	20.3%	\$666	7.3%	19.8%
	Upper	27	42.2%	\$12,719	73.5%	42.0%	15	42.9%	34.4%	\$6,829	74.9%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.5%	\$0	0.0%	15.9%
	Total	64	100.0%	\$17,312	100.0%	100.0%	35	100.0%	100.0%	\$9,120	100.0%	100.0%
REFINANCE	Low	5	6.8%	\$405	1.7%	22.4%	2	5.1%	3.3%	\$38	0.3%	1.5%
	Moderate	15	20.3%	\$1,760	7.5%	16.3%	5	12.8%	8.9%	\$468	3.7%	5.4%
	Middle	6	8.1%	\$559	2.4%	19.3%	2	5.1%	15.2%	\$111	0.9%	11.6%
	Upper	48	64.9%	\$20,894	88.5%	42.0%	30	76.9%	48.5%	\$11,976	95.1%	58.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.1%	\$0	0.0%	23.1%
	Total	74	100.0%	\$23,618	100.0%	100.0%	39	100.0%	100.0%	\$12,593	100.0%	100.0%
HOME IMPROVEMENT	Low	22	25.9%	\$62	9.6%	22.4%	14	25.9%	11.6%	\$41	10.3%	4.5%
	Moderate	20	23.5%	\$94	14.5%	16.3%	11	20.4%	19.0%	\$54	13.6%	9.3%
	Middle	18	21.2%	\$121	18.6%	19.3%	13	24.1%	22.9%	\$95	23.9%	15.4%
	Upper	22	25.9%	\$354	54.5%	42.0%	14	25.9%	37.7%	\$194	48.7%	56.5%
	Unknown	3	3.5%	\$18	2.8%	0.0%	2	3.7%	8.9%	\$14	3.5%	14.2%
	Total	85	100.0%	\$649	100.0%	100.0%	54	100.0%	100.0%	\$398	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%
	Moderate	0	0.0%	\$0	0.0%	16.3%	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%
	Upper	0	0.0%	\$0	0.0%	42.0%	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	35	15.7%	\$1,161	2.8%	22.4%	21	16.4%	5.5%	\$412	1.9%	2.5%
	Moderate	55	24.7%	\$4,291	10.3%	16.3%	27	21.1%	14.1%	\$1,814	8.2%	9.1%
	Middle	33	14.8%	\$2,142	5.2%	19.3%	19	14.8%	17.8%	\$872	3.9%	14.6%
	Upper	97	43.5%	\$33,967	81.7%	42.0%	59	46.1%	41.4%	\$18,999	85.9%	49.6%
	Unknown	3	1.3%	\$18	0.0%	0.0%	2	1.6%	21.2%	\$14	0.1%	24.2%
	Total	223	100.0%	\$41,579	100.0%	100.0%	128	100.0%	100.0%	\$22,111	100.0%	100.0%

Originations & Purchases

## Appendices

### 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					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	40	11.2%	\$8,567	9.7%	7.3%	30	12.8%	6.9%	\$6,786	11.3%	9.9%
	Moderate	60	16.8%	\$16,039	18.1%	17.4%	39	16.7%	14.2%	\$11,746	19.5%	15.6%
	Middle	58	16.2%	\$13,432	15.1%	25.3%	32	13.7%	21.3%	\$8,396	14.0%	20.5%
	Upper	189	52.9%	\$47,242	53.2%	49.9%	127	54.3%	55.9%	\$30,933	51.5%	52.3%
	Unknown	10	2.8%	\$3,481	3.9%	0.2%	6	2.6%	0.6%	\$2,231	3.7%	1.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.1%
	Total	357	100.0%	\$88,761	100.0%	100.0%	234	100.0%	100.0%	\$60,092	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	4.2%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	22.5%	\$0	0.0%	31.8%
	Middle	0	0.0%	\$0	0.0%	33.3%	0	0.0%	25.4%	\$0	0.0%	18.5%
	Upper	1	100.0%	\$35	100.0%	46.7%	1	100.0%	46.5%	\$35	100.0%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.6%	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%
	Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%	100.0%	\$35	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.



## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar		%	Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %			#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	128	35.9%	\$24,673	27.8%	89.6%	76	32.5%	38.4%	\$13,985	23.3%	32.5%
		Over \$1 Million	191	53.5%	\$54,529	61.4%	6.4%	133	56.8%				
		Total Rev. available	319	89.4%	\$79,202	89.2%	96.0%	209	89.3%				
		Rev. Not Known	38	10.6%	\$9,559	10.8%	4.0%	25	10.7%				
		Total	357	100.0%	\$88,761	100.0%	100.0%	234	100.0%				
	Loan Size	\$100,000 or Less	157	44.0%	\$6,189	7.0%		98	41.9%	89.4%	\$3,922	6.5%	24.7%
		\$100,001 - \$250,000	74	20.7%	\$13,826	15.6%		50	21.4%	4.7%	\$9,309	15.5%	16.3%
		\$250,001 - \$1 Million	126	35.3%	\$68,746	77.5%		86	36.8%	5.8%	\$46,861	78.0%	59.0%
		Total	357	100.0%	\$88,761	100.0%		234	100.0%	100.0%	\$60,092	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	74	57.8%	\$2,627	10.6%							
		\$100,001 - \$250,000	18	14.1%	\$2,973	12.0%							
		\$250,001 - \$1 Million	36	28.1%	\$19,073	77.3%							
		Total	128	100.0%	\$24,673	100.0%							
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$35	100.0%	Total Farms 94.4%	1	100.0%	74.6%	\$35	100.0%	88.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%				
		Total Rev. available	1	100.0%	\$35	100.0%	98.7%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Total	1	100.0%	\$35	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$35	100.0%		1	100.0%	66.2%	\$35	100.0%	22.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	25.4%	\$0	0.0%	45.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.5%	\$0	0.0%	32.5%
		Total	1	100.0%	\$35	100.0%		1	100.0%	100.0%	\$35	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	1	100.0%	\$35	100.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	1	100.0%	\$35	100.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: Multi Memphis

Tract Category	Branches							ATMs										Demographics				
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs			Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses
	#	#	Open	Closed				#	#	#	#	Open	Closed	#	#	Open	Closed	#	#			
Low	2	4.9%	0	0	0	0	0	Total	6	11.1%	1	2.4%	0	0	5	41.7%	0	0	48	18.8%	9.9%	7.7%
								SA	5	9.3%	0	0.0%	0	0	5	41.7%	0	0				
Moderate	8	19.5%	1	0	3	7	6	Total	9	16.7%	7	16.7%	1	0	2	16.7%	0	0	64	25.1%	25.4%	17.4%
								SA	2	3.7%	1	2.4%	0	0	1	8.3%	0	0				
Middle	8	19.5%	0	0	5	8	7	Total	9	16.7%	8	19.0%	0	0	1	8.3%	0	1	62	24.3%	29.5%	25.0%
								SA	1	1.9%	0	0.0%	0	0	1	8.3%	0	1				
Upper	23	56.1%	1	2	13	23	17	Total	29	53.7%	26	61.9%	1	1	3	25.0%	0	1	78	30.6%	35.2%	49.6%
								SA	6	11.1%	3	7.1%	0	0	3	25.0%	0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	1	1.9%	0	0.0%	0	0	1	8.3%	0	0	3	1.2%	0.0%	0.3%
								SA	1	1.9%	0	0.0%	0	0	1	8.3%	0	0				
Total	41	100.0%	2	2	21	38	30	Total	54	100.0%	42	100.0%	2	1	12	100.0%	0	2	255	100.0%	100.0%	100.0%
								SA	15	27.8%	4	9.5%	0	0	11	91.7%	0	1				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner		Occupied Units
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	9.7%
	Moderate	3	7.5%	\$630	3.7%	17.7%
	Middle	3	7.5%	\$388	2.3%	25.6%
	Upper	34	85.0%	\$16,089	94.0%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$17,107</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	9.7%
	Moderate	4	6.8%	\$289	1.7%	17.7%
	Middle	5	8.5%	\$1,451	8.5%	25.6%
	Upper	50	84.7%	\$15,329	89.8%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>\$17,069</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	15	18.5%	\$85	9.3%	9.7%
	Moderate	28	34.6%	\$198	21.8%	17.7%
	Middle	13	16.0%	\$89	9.8%	25.6%
	Upper	25	30.9%	\$538	59.1%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>81</i>	<i>100.0%</i>	<i>\$910</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	25.1%
	Moderate	0	0.0%	\$0	0.0%	27.5%
	Middle	0	0.0%	\$0	0.0%	24.2%
	Upper	0	0.0%	\$0	0.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	15	8.3%	\$85	0.2%	9.7%
	Moderate	35	19.4%	\$1,117	3.2%	17.7%
	Middle	21	11.7%	\$1,928	5.5%	25.6%
	Upper	109	60.6%	\$31,956	91.1%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>180</i>	<i>100.0%</i>	<i>\$35,086</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Families by Family Income		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	5.0%	\$214	1.3%	24.4%
	Moderate	5	12.5%	\$712	4.2%	16.0%
	Middle	7	17.5%	\$1,356	7.9%	17.3%
	Upper	26	65.0%	\$14,825	86.7%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$17,107</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	3	5.1%	\$143	0.8%	24.4%
	Moderate	4	6.8%	\$554	3.2%	16.0%
	Middle	5	8.5%	\$397	2.3%	17.3%
	Upper	45	76.3%	\$15,633	91.6%	42.3%
	Unknown	2	3.4%	\$342	2.0%	0.0%
	<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>\$17,069</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	11	13.6%	\$72	7.9%	24.4%
	Moderate	36	44.4%	\$209	23.0%	16.0%
	Middle	16	19.8%	\$341	37.5%	17.3%
	Upper	15	18.5%	\$275	30.2%	42.3%
	Unknown	3	3.7%	\$13	1.4%	0.0%
	<i>Total</i>	<i>81</i>	<i>100.0%</i>	<i>\$910</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.4%
	Moderate	0	0.0%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	17.3%
	Upper	0	0.0%	\$0	0.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	16	8.9%	\$429	1.2%	24.4%
	Moderate	45	25.0%	\$1,475	4.2%	16.0%
	Middle	28	15.6%	\$2,094	6.0%	17.3%
	Upper	86	47.8%	\$30,733	87.6%	42.3%
	Unknown	5	2.8%	\$355	1.0%	0.0%
	<i>Total</i>	<i>180</i>	<i>100.0%</i>	<i>\$35,086</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business Loans

Assessment Area: Multi Memphis

Tract Income Levels	Bank Lending & Demographic Data Comparison				
	2012				
	Bank				Small Businesses
	Count		Dollar		
	#	%	\$ (000s)	\$ %	%
Low	18	9.4%	\$3,668	8.8%	11.6%
Moderate	53	27.7%	\$14,563	34.8%	19.6%
Middle	28	14.7%	\$6,470	15.4%	22.4%
Upper	87	45.5%	\$14,737	35.2%	45.9%
Unknown	5	2.6%	\$2,450	5.8%	0.5%
Tr Unknown	0	0.0%	\$0	0.0%	
<i>Total</i>	<i>191</i>	<i>100.0%</i>	<i>\$41,888</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

### Small Business Loans by Business Revenue & Loan Size

Assessment Area: Multi Memphis

Business Revenue & Loan Size		Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Total Businesses
		Count		\$ (000s)		
		#	%	\$	%	%
BUSINESS REVENUE	\$1million or Less	52	27.2%	\$6,444	15.4%	89.5%
	Over \$1 Million	111	58.1%	\$29,795	71.1%	6.6%
	<i>Total Rev. available</i>	163	85.3%	\$36,239	86.5%	96.1%
	Rev. Not Known	28	14.7%	\$5,649	13.5%	3.9%
	<i>Total</i>	<i>191</i>	<i>100.0%</i>	<i>\$41,888</i>	<i>100.0%</i>	<i>100.0%</i>
LOAN SIZE	\$100,000 or Less	93	48.7%	\$3,616	8.6%	
	\$100,001 - \$250,000	40	20.9%	\$7,460	17.8%	
	\$250,001 - \$1 Million	58	30.4%	\$30,812	73.6%	
	<i>Total</i>	<i>191</i>	<i>100.0%</i>	<i>\$41,888</i>	<i>100.0%</i>	
LOAN SIZE Rev \$1 Mill or Less	\$100,000 or Less	33	63.5%	\$1,166	18.1%	
	\$100,001 - \$250,000	12	23.1%	\$2,100	32.6%	
	\$250,001 - \$1 Million	7	13.5%	\$3,178	49.3%	
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$6,444</i>	<i>100.0%</i>	

Originations & Purchases

Based on 2012 D&B

# Appendices

**2010/2011**

## Geographic Distribution of HMDA Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	18	2.4%	\$4,173	1.1%	1.8%	8	2.2%	2.4%	\$1,859	0.8%	2.2%
	Moderate	111	14.8%	\$29,872	7.6%	16.2%	58	15.9%	15.4%	\$17,251	7.8%	11.5%
	Middle	282	37.5%	\$75,624	19.2%	45.3%	125	34.3%	45.2%	\$35,801	16.1%	37.9%
	Upper	341	45.3%	\$284,485	72.2%	36.7%	173	47.5%	37.0%	\$167,256	75.3%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	752	100.0%	\$394,154	100.0%	100.0%	364	100.0%	100.0%	\$222,167	100.0%	100.0%
REFINANCE	Low	13	1.7%	\$3,637	0.7%	1.8%	5	1.4%	1.7%	\$1,920	0.7%	1.5%
	Moderate	67	8.9%	\$19,817	3.6%	16.2%	25	7.2%	10.4%	\$8,554	2.9%	8.3%
	Middle	139	18.6%	\$35,927	6.5%	45.3%	44	12.6%	37.9%	\$13,485	4.6%	31.2%
	Upper	530	70.8%	\$493,507	89.3%	36.7%	275	78.8%	50.1%	\$270,891	91.9%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	749	100.0%	\$552,888	100.0%	100.0%	349	100.0%	100.0%	\$294,850	100.0%	100.0%
HOME IMPROVEMENT	Low	21	6.7%	\$145	5.1%	1.8%	19	6.7%	2.0%	\$125	5.5%	1.6%
	Moderate	102	32.5%	\$746	26.5%	16.2%	90	31.6%	16.2%	\$600	26.3%	11.7%
	Middle	136	43.3%	\$1,040	36.9%	45.3%	125	43.9%	44.3%	\$912	39.9%	33.2%
	Upper	55	17.5%	\$887	31.5%	36.7%	51	17.9%	37.5%	\$648	28.4%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	314	100.0%	\$2,818	100.0%	100.0%	285	100.0%	100.0%	\$2,285	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	10.4%	0	0.0%	17.1%	\$0	0.0%	7.3%
	Moderate	1	100.0%	\$100	100.0%	38.9%	0	0.0%	43.0%	\$0	0.0%	35.0%
	Middle	0	0.0%	\$0	0.0%	31.6%	0	0.0%	23.2%	\$0	0.0%	31.7%
	Upper	0	0.0%	\$0	0.0%	19.1%	0	0.0%	16.7%	\$0	0.0%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	52	2.9%	\$7,955	0.8%	1.8%	32	3.2%	1.9%	\$3,904	0.8%	2.0%
	Moderate	281	15.5%	\$50,535	5.3%	16.2%	173	17.3%	12.3%	\$26,405	5.1%	10.3%
	Middle	557	30.7%	\$112,591	11.9%	45.3%	294	29.5%	40.6%	\$50,198	9.7%	33.5%
	Upper	926	51.0%	\$778,879	82.0%	36.7%	499	50.0%	45.2%	\$438,795	84.5%	54.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,816	100.0%	\$949,960	100.0%	100.0%	998	100.0%	100.0%	\$519,302	100.0%	100.0%

Originations & Purchases

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				by Family Income	Count		Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	114	15.2%	\$18,710	4.7%	19.4%	49	13.5%	13.2%	\$7,778	3.5%	6.3%
	Moderate	225	29.9%	\$49,623	12.6%	17.8%	102	28.0%	21.5%	\$21,466	9.7%	15.4%
	Middle	73	9.7%	\$23,047	5.8%	22.4%	19	5.2%	23.3%	\$7,055	3.2%	23.0%
	Upper	339	45.1%	\$302,524	76.8%	40.4%	193	53.0%	31.6%	\$185,618	83.5%	45.5%
	Unknown	1	0.1%	\$250	0.1%	0.0%	1	0.3%	10.3%	\$250	0.1%	9.8%
	Total	752	100.0%	\$394,154	100.0%	100.0%	364	100.0%	100.0%	\$222,167	100.0%	100.0%
REFINANCE	Low	58	7.7%	\$8,258	1.5%	19.4%	11	3.2%	5.3%	\$1,990	0.7%	2.6%
	Moderate	134	17.9%	\$26,632	4.8%	17.8%	26	7.4%	12.0%	\$4,415	1.5%	8.0%
	Middle	35	4.7%	\$9,416	1.7%	22.4%	15	4.3%	20.8%	\$5,232	1.8%	17.9%
	Upper	512	68.4%	\$500,001	90.4%	40.4%	293	84.0%	41.9%	\$280,969	95.3%	51.6%
	Unknown	10	1.3%	\$8,581	1.6%	0.0%	4	1.1%	20.0%	\$2,244	0.8%	19.9%
	Total	749	100.0%	\$552,888	100.0%	100.0%	349	100.0%	100.0%	\$294,850	100.0%	100.0%
HOME IMPROVEMENT	Low	133	42.4%	\$736	26.1%	19.4%	126	44.2%	13.0%	\$698	30.5%	5.0%
	Moderate	102	32.5%	\$783	27.8%	17.8%	89	31.2%	19.6%	\$682	29.8%	11.8%
	Middle	35	11.1%	\$416	14.8%	22.4%	30	10.5%	24.2%	\$312	13.7%	20.6%
	Upper	30	9.6%	\$797	28.3%	40.4%	26	9.1%	36.8%	\$507	22.2%	51.0%
	Unknown	14	4.5%	\$86	3.1%	0.0%	14	4.9%	6.3%	\$86	3.8%	11.6%
	Total	314	100.0%	\$2,818	100.0%	100.0%	285	100.0%	100.0%	\$2,285	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.4%	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%
	Middle	0	0.0%	\$0	0.0%	22.4%	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%
	Unknown	1	100.0%	\$100	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	305	16.8%	\$27,704	2.9%	19.4%	186	18.6%	8.2%	\$10,466	2.0%	3.8%
	Moderate	461	25.4%	\$77,038	8.1%	17.8%	217	21.7%	15.5%	\$26,563	5.1%	10.3%
	Middle	143	7.9%	\$32,879	3.5%	22.4%	64	6.4%	21.7%	\$12,599	2.4%	19.0%
	Upper	881	48.5%	\$803,322	84.6%	40.4%	512	51.3%	38.2%	\$467,094	89.9%	47.7%
	Unknown	26	1.4%	\$9,017	0.9%	0.0%	19	1.9%	16.4%	\$2,580	0.5%	19.1%
	Total	1,816	100.0%	\$949,960	100.0%	100.0%	998	100.0%	100.0%	\$519,302	100.0%	100.0%

Originations & Purchases

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Count		Bank Dollar		Small Businesses	Count		Agg	Dollar		Agg
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %
SMALL BUSINESSES	Low	59	2.8%	\$12,513	3.6%	3.7%	33	2.5%	3.0%	\$7,575	3.4%	3.9%
	Moderate	322	15.4%	\$58,018	16.8%	16.8%	199	15.2%	13.6%	\$36,473	16.5%	13.3%
	Middle	930	44.6%	\$146,395	42.4%	41.3%	595	45.4%	38.9%	\$96,888	43.8%	40.3%
	Upper	756	36.3%	\$125,228	36.2%	37.1%	472	36.0%	42.6%	\$79,294	35.8%	41.2%
	Unknown	18	0.9%	\$3,502	1.0%	1.0%	12	0.9%	0.9%	\$1,107	0.5%	1.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.3%
	Total	2,085	100.0%	\$345,656	100.0%	100.0%	1,311	100.0%	100.0%	\$221,337	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	11.7%	\$0	0.0%	23.7%
	Middle	1	50.0%	\$500	59.5%	56.3%	1	100.0%	43.4%	\$500	100.0%	60.9%
	Upper	1	50.0%	\$340	40.5%	27.8%	0	0.0%	40.0%	\$0	0.0%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.2%	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%	0.4%
	Total	2	100.0%	\$840	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B information according to 2000 Census Boundaries.



## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Washington DC

Product Type			Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
			Bank				Total Businesses	Count		Dollar			
			Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %			
Small Business	Revenue	\$1 Million or Less	830	39.8%	\$59,989	17.4%	90.2%	511	39.0%	44.4%	\$38,773	17.5%	35.1%
		Over \$1 Million	1,135	54.4%	\$260,856	75.5%	6.6%	728	55.5%				
		Total Rev. available	1,965	94.2%	\$320,845	92.9%	96.8%	1,239	94.5%				
		Rev. Not Known	120	5.8%	\$24,811	7.2%	3.2%	72	5.5%				
		Total	2,085	100.0%	\$345,656	100.0%	100.0%	1,311	100.0%				
	Loan Size	\$100,000 or Less	1,427	68.4%	\$44,765	13.0%		892	68.0%	92.7%	\$28,616	12.9%	30.7%
		\$100,001 - \$250,000	227	10.9%	\$41,259	11.9%		142	10.8%	3.3%	\$25,862	11.7%	15.2%
		\$250,001 - \$1 Million	431	20.7%	\$259,632	75.1%		277	21.1%	3.9%	\$166,859	75.4%	54.1%
		Total	2,085	100.0%	\$345,656	100.0%		1,311	100.0%	100.0%	\$221,337	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	705	84.9%	\$18,939	31.6%							
		\$100,001 - \$250,000	58	7.0%	\$9,787	16.3%							
		\$250,001 - \$1 Million	67	8.1%	\$31,263	52.1%							
		Total	830	100.0%	\$59,989	100.0%							

Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.0%	0	0.0%	54.5%	\$0	0.0%	51.8%
		Over \$1 Million	2	100.0%	\$840	100.0%	1.4%	1	100.0%				
		Total Rev. available	2	100.0%	\$840	100.0%	99.4%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		Total	2	100.0%	\$840	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.2%	\$0	0.0%	29.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.0%	\$0	0.0%	30.8%
		\$250,001 - \$500,000	2	100.0%	\$840	100.0%		1	100.0%	4.8%	\$500	100.0%	39.6%
		Total	2	100.0%	\$840	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%							
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%							
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%							
		Total	0	0.0%	\$0	0.0%							

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## Geographic Distribution of Branches

Assessment Area: Multi Washington DC

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
			Open	Closed								Open	Closed			Open	Closed					
	#	%	#	#	#	#	#	#	%	#	%	#	#	#	%	#	#	#	%			
Low	7	3.9%	0	0	1	1	2	Total	13	4.0%	10	4.4%	0	0	3	3.2%	0	0	76	7.6%	5.0%	3.9%
								SA	2	0.6%	0	0.0%	0	0	2	2.1%	0	0				
Moderate	39	21.5%	0	0	21	33	34	Total	76	23.5%	53	23.2%	0	0	23	24.2%	0	2	246	24.5%	23.9%	16.9%
								SA	24	7.4%	2	0.9%	0	0	22	23.2%	0	2				
Middle	73	40.3%	1	1	51	72	71	Total	123	38.1%	87	38.2%	1	1	36	37.9%	0	4	385	38.3%	41.0%	41.0%
								SA	36	11.1%	0	0.0%	0	0	36	37.9%	0	4				
Upper	59	32.6%	0	0	35	50	51	Total	107	33.1%	74	32.5%	0	1	33	34.7%	0	3	291	28.9%	30.1%	37.0%
								SA	34	10.5%	2	0.9%	0	1	32	33.7%	0	3				
Unknown	3	1.7%	0	0	0	0	0	Total	4	1.2%	4	1.8%	0	0	0	0.0%	0	0	8	0.8%	0.0%	1.2%
								SA	0	0.0%	0	0.0%	0	0	0	0.0%	0	0				
Total	181	100.0%	1	1	108	156	158	Total	323	100.0%	228	100.0%	1	2	95	100.0%	0	9	1006	100.0%	100.0%	100.0%
								SA	96	29.7%	4	1.8%	0	1	92	96.8%	0	9				

Closed branches/ATMs are not included in the total number of branches/ATMs

SA = Stand Alone ATM

## Appendices

**2012**

### Geographic Distribution of HMDA Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner	
		Count		Dollar		Occupied Units
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	15	3.0%	\$5,277	1.4%	3.6%
	Moderate	47	9.3%	\$19,312	5.3%	19.7%
	Middle	117	23.3%	\$57,062	15.6%	40.5%
	Upper	323	64.2%	\$283,568	77.5%	36.2%
	Unknown	1	0.2%	\$700	0.2%	0.0%
	<i>Total</i>	<i>503</i>	<i>100.0%</i>	<i>\$365,919</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	13	2.0%	\$3,181	0.8%	3.6%
	Moderate	87	13.6%	\$21,720	5.3%	19.7%
	Middle	125	19.6%	\$36,865	9.1%	40.5%
	Upper	413	64.6%	\$343,996	84.6%	36.2%
	Unknown	1	0.2%	\$960	0.2%	0.0%
	<i>Total</i>	<i>639</i>	<i>100.0%</i>	<i>\$406,722</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	48	11.3%	\$388	8.8%	3.6%
	Moderate	169	39.8%	\$1,321	29.9%	19.7%
	Middle	143	33.6%	\$1,164	26.4%	40.5%
	Upper	65	15.3%	\$1,539	34.9%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>425</i>	<i>100.0%</i>	<i>\$4,412</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	17.1%
	Moderate	0	0.0%	\$0	0.0%	33.5%
	Middle	0	0.0%	\$0	0.0%	28.7%
	Upper	0	0.0%	\$0	0.0%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	76	4.9%	\$8,846	1.1%	3.6%
	Moderate	303	19.3%	\$42,353	5.5%	19.7%
	Middle	385	24.6%	\$95,091	12.2%	40.5%
	Upper	801	51.1%	\$629,103	81.0%	36.2%
	Unknown	2	0.1%	\$1,660	0.2%	0.0%
	<i>Total</i>	<i>1,567</i>	<i>100.0%</i>	<i>\$777,053</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Borrower Distribution of HMDA Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Families by Family Income	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	35	7.0%	\$6,581	1.8%	21.1%
	Moderate	64	12.7%	\$14,597	4.0%	17.5%
	Middle	23	4.6%	\$9,424	2.6%	21.3%
	Upper	379	75.3%	\$332,779	90.9%	40.1%
	Unknown	2	0.4%	\$2,538	0.7%	0.0%
	<i>Total</i>	<i>503</i>	<i>100.0%</i>	<i>\$365,919</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	65	10.2%	\$11,438	2.8%	21.1%
	Moderate	100	15.6%	\$20,632	5.1%	17.5%
	Middle	42	6.6%	\$13,439	3.3%	21.3%
	Upper	409	64.0%	\$355,872	87.5%	40.1%
	Unknown	23	3.6%	\$5,341	1.3%	0.0%
	<i>Total</i>	<i>639</i>	<i>100.0%</i>	<i>\$406,722</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	169	39.8%	\$1,045	23.7%	21.1%
	Moderate	129	30.4%	\$1,094	24.8%	17.5%
	Middle	70	16.5%	\$682	15.5%	21.3%
	Upper	41	9.6%	\$1,477	33.5%	40.1%
	Unknown	16	3.8%	\$114	2.6%	0.0%
	<i>Total</i>	<i>425</i>	<i>100.0%</i>	<i>\$4,412</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.1%
	Moderate	0	0.0%	\$0	0.0%	17.5%
	Middle	0	0.0%	\$0	0.0%	21.3%
	Upper	0	0.0%	\$0	0.0%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	269	17.2%	\$19,064	2.5%	21.1%
	Moderate	293	18.7%	\$36,323	4.7%	17.5%
	Middle	135	8.6%	\$23,545	3.0%	21.3%
	Upper	829	52.9%	\$690,128	88.8%	40.1%
	Unknown	41	2.6%	\$7,993	1.0%	0.0%
	<i>Total</i>	<i>1,567</i>	<i>100.0%</i>	<i>\$777,053</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2010 Census Data

## Appendices

### Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Small Businesses		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
SMALL BUSINESSES	Low	33	2.7%	\$8,524	4.1%	4.6%
	Moderate	258	20.9%	\$43,406	20.7%	20.7%
	Middle	502	40.6%	\$75,319	36.0%	35.7%
	Upper	441	35.7%	\$81,108	38.7%	38.8%
	Unknown	1	0.1%	\$1,000	0.5%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1,235</i>	<i>100.0%</i>	<i>\$209,357</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM						<b>Small Farms</b>
	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	21.0%
	Middle	0	0.0%	\$0	0.0%	45.0%
	Upper	1	100.0%	\$17	100.0%	32.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$17</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Washington DC

Product Type			Bank Lending & Demographic Data Comparison 2012				
			Bank				Total Businesses
			Count		Dollar		
		#	%	\$ (000s)	\$ %	%	
Small Business	Revenue	\$1 Million or Less	494	40.0%	\$36,549	17.5%	90.1%
		Over \$1 Million	685	55.5%	\$157,645	75.3%	6.6%
		<i>Total Rev. available</i>	1,179	95.5%	\$194,194	92.8%	96.7%
		Rev. Not Known	56	4.5%	\$15,163	7.2%	3.3%
		Total	<i>1,235</i>	<i>100.0%</i>	<i>\$209,357</i>	<i>100.0%</i>	<i>100.0%</i>
	Loan Size	\$100,000 or Less	849	68.7%	\$26,330	12.6%	
		\$100,001 - \$250,000	117	9.5%	\$21,633	10.3%	
		\$250,001 - \$1 Million	269	21.8%	\$161,394	77.1%	
		Total	<i>1,235</i>	<i>100.0%</i>	<i>\$209,357</i>	<i>100.0%</i>	
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	419	84.8%	\$10,480	28.7%	
		\$100,001 - \$250,000	30	6.1%	\$5,333	14.6%	
		\$250,001 - \$1 Million	45	9.1%	\$20,736	56.7%	
		<i>Total</i>	<i>494</i>	<i>100.0%</i>	<i>\$36,549</i>	<i>100.0%</i>	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	<b>Total Farms</b> 98.7%
		Over \$1 Million	1	100.0%	\$17	100.0%	1.2%
		<i>Total Rev. available</i>	1	100.0%	\$17	100.0%	99.9%
		Not Known	0	0.0%	\$0	0.0%	0.1%
		Total	<i>1</i>	<i>100.0%</i>	<i>\$17</i>	<i>100.0%</i>	<i>100.0%</i>
	Loan Size	\$100,000 or Less	1	100.0%	\$17	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	<i>1</i>	<i>100.0%</i>	<i>\$17</i>	<i>100.0%</i>	
	Loan Size & Rev \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	

Originations & Purchases  
Based on 2012 D&B

# Appendices

## APPENDIX H: LIMITED SCOPE LENDING TABLES

**2010/2011**

### Combined Demographics Report

Assessment Area: FL Citrus Sumter

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	10,738	74.2	10,095	74.3	298	74.9	345	71.4
Upper-income	3,724	25.8	3,486	25.7	100	25.1	138	28.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,462	100.0	13,581	100.0	398	100.0	483	100.0
	Percentage of Total Businesses:			93.9			2.8	3.3
	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	233	86.6	228	86.4	4	100.0	1	100.0
Upper-income	36	13.4	36	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	269	100.0	264	100.0	4	100.0	1	100.0
	Percentage of Total Farms:			98.1			1.5	.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Citrus Sumter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.9%	0	0.0%	83.4%	\$0	0.0%	83.8%
	Upper	4	100.0%	\$446	100.0%	23.1%	3	100.0%	16.6%	\$138	100.0%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$446	100.0%	100.0%	3	100.0%	100.0%	\$138	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	64.3%	\$306	22.8%	76.9%	8	66.7%	72.2%	\$268	22.7%	72.4%
	Upper	5	35.7%	\$1,039	77.2%	23.1%	4	33.3%	27.8%	\$914	77.3%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$1,345	100.0%	100.0%	12	100.0%	100.0%	\$1,182	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	41	80.4%	\$196	79.7%	76.9%	31	79.5%	77.9%	\$150	78.5%	83.8%
	Upper	10	19.6%	\$50	20.3%	23.1%	8	20.5%	22.1%	\$41	21.5%	16.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$246	100.0%	100.0%	39	100.0%	100.0%	\$191	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	90.2%
	Upper	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%
Total	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	50	72.5%	\$502	24.6%	76.9%	39	72.2%	78.4%	\$418	27.7%	78.9%
	Upper	19	27.5%	\$1,535	75.4%	23.1%	15	27.8%	21.6%	\$1,093	72.3%	21.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$2,037	100.0%	100.0%	54	100.0%	100.0%	\$1,511	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	89	71.2%	\$8,921	75.9%	74.3%	50	63.3%	73.2%	\$4,786	67.9%	72.5%
	Upper	36	28.8%	\$2,839	24.1%	25.7%	29	36.7%	24.0%	\$2,263	32.1%	26.6%
	Unknown	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%	0.9%
Total	125	100.0%	\$11,760	100.0%	100.0%	79	100.0%	100.0%	\$7,049	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	86.4%	0	0.0%	88.9%	\$0	0.0%	76.6%
	Upper	0	0.0%	\$0	0.0%	13.6%	0	0.0%	11.1%	\$0	0.0%	23.4%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Citrus Sumter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.2%	0	0.0%	2.8%	\$0	0.0%	1.0%	
	Moderate	1	25.0%	\$15	3.4%	20.0%	1	33.3%	9.6%	\$15	10.9%	5.4%	
	Middle	0	0.0%	\$0	0.0%	24.0%	0	0.0%	16.6%	\$0	0.0%	12.7%	
	Upper	3	75.0%	\$431	96.6%	39.9%	2	66.7%	63.8%	\$123	89.1%	74.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.3%	\$0	0.0%	6.6%	
	Total	4	100.0%	\$446	100.0%	100.0%	3	100.0%	100.0%	\$138	100.0%	100.0%	
REFINANCE	Low	2	14.3%	\$61	4.5%	16.2%	1	8.3%	3.4%	\$23	1.9%	1.7%	
	Moderate	4	28.6%	\$223	16.6%	20.0%	3	25.0%	10.4%	\$98	8.3%	7.0%	
	Middle	4	28.6%	\$133	9.9%	24.0%	4	33.3%	19.1%	\$133	11.3%	15.7%	
	Upper	4	28.6%	\$928	69.0%	39.9%	4	33.3%	49.0%	\$928	78.5%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	17.8%	
	Total	14	100.0%	\$1,345	100.0%	100.0%	12	100.0%	100.0%	\$1,182	100.0%	100.0%	
HOME IMPROVEMENT	Low	13	25.5%	\$38	15.4%	16.2%	10	25.6%	11.7%	\$30	15.7%	3.2%	
	Moderate	22	43.1%	\$106	43.1%	20.0%	17	43.6%	33.1%	\$82	42.9%	19.5%	
	Middle	4	7.8%	\$34	13.8%	24.0%	3	7.7%	15.6%	\$29	15.2%	16.2%	
	Upper	7	13.7%	\$40	16.3%	39.9%	4	10.3%	35.1%	\$22	11.5%	58.5%	
	Unknown	5	9.8%	\$28	11.4%	0.0%	5	12.8%	4.5%	\$28	14.7%	2.5%	
	Total	51	100.0%	\$246	100.0%	100.0%	39	100.0%	100.0%	\$191	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.2%	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%	
	Middle	0	0.0%	\$0	0.0%	24.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	21.7%	\$99	4.9%	16.2%	11	20.4%	3.3%	\$53	3.5%	1.3%	
	Moderate	27	39.1%	\$344	16.9%	20.0%	21	38.9%	10.5%	\$195	12.9%	6.1%	
	Middle	8	11.6%	\$167	8.2%	24.0%	7	13.0%	17.6%	\$162	10.7%	13.8%	
	Upper	14	20.3%	\$1,399	68.7%	39.9%	10	18.5%	56.6%	\$1,073	71.0%	65.7%	
	Unknown	5	7.2%	\$28	1.4%	0.0%	5	9.3%	12.0%	\$28	1.9%	13.0%	
	Total	69	100.0%	\$2,037	100.0%	100.0%	54	100.0%	100.0%	\$1,511	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	69	55.2%	\$3,502	29.8%	93.9%	43	54.4%	41.4%	\$1,880	26.7%	40.1%
		Over \$1 Million	41	32.8%	\$7,354	62.5%	2.8%	27	34.2%				
		Total Rev. available	110	88.0%	\$10,856	92.3%	96.7%	70	88.6%				
		Rev. Not Known	15	12.0%	\$904	7.7%	3.3%	9	11.4%				
		Total	125	100.0%	\$11,760	100.0%	100.0%	79	100.0%				
	Loan Size	\$100,000 or Less	94	75.2%	\$2,636	22.4%		63	79.7%	96.4%	\$1,661	23.6%	47.9%
		\$100,001 - \$250,000	21	16.8%	\$3,696	31.4%		11	13.9%	1.8%	\$1,858	26.4%	13.3%
		\$250,001 - \$1 Million	10	8.0%	\$5,428	46.2%		5	6.3%	1.8%	\$3,530	50.1%	38.7%
		Total	125	100.0%	\$11,760	100.0%		79	100.0%	100.0%	\$7,049	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	72.2%	\$0	0.0%	83.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.4%	\$0	0.0%	77.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	22.8%
		\$250,001 - \$500,000	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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: FL Citrus Sunter

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	11,194	16.7
Moderate-income	7	15.2	6,500	9.7	873	13.4	13,222	19.7
Middle-income	32	69.6	46,639	69.6	4,186	9.0	14,679	21.9
Upper-income	5	10.9	13,850	20.7	676	4.9	27,894	41.6
Unknown-income	2	4.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	46	100.0	66,989	100.0	5,735	8.6	66,989	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	12,714	7,442	8.7	58.5	2,205	17.3	3,067	24.1
Middle-income	90,316	60,903	71.5	67.4	10,235	11.3	19,178	21.2
Upper-income	22,056	16,838	19.8	76.3	940	4.3	4,278	19.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	125,086	85,183	100.0	68.1	13,380	10.7	26,523	21.2
	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	1,714	11.9	1,582	11.6	71	18.2	61	13.3
Middle-income	9,986	69.1	9,393	69.0	261	66.9	332	72.3
Upper-income	2,758	19.1	2,634	19.4	58	14.9	66	14.4
Unknown-income	3	0.0	3	0.0	0	0.0	0	0.0
Total Assessment Area	14,461	100.0	13,612	100.0	390	100.0	459	100.0
	Percentage of Total Businesses:			94.1		2.7		3.2
	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	50	16.5	49	16.4	1	25.0	0	0.0
Middle-income	211	69.6	208	69.6	3	75.0	0	0.0
Upper-income	42	13.9	42	14.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	303	100.0	299	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Citrus Sunter

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%
	Middle	2	100.0%	\$143	100.0%	71.5%
	Upper	0	0.0%	\$0	0.0%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$143</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%
	Middle	11	78.6%	\$949	70.7%	71.5%
	Upper	3	21.4%	\$394	29.3%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$1,343</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	4.1%	\$16	3.7%	8.7%
	Middle	60	82.2%	\$323	75.6%	71.5%
	Upper	10	13.7%	\$88	20.6%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>73</i>	<i>100.0%</i>	<i>\$427</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	3.4%	\$16	0.8%	8.7%
	Middle	73	82.0%	\$1,415	74.0%	71.5%
	Upper	13	14.6%	\$482	25.2%	19.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>89</i>	<i>100.0%</i>	<i>\$1,913</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	10	12.5%	\$1,782	12.5%	11.6%
	Middle	63	78.8%	\$10,909	76.5%	69.0%
	Upper	7	8.8%	\$1,577	11.1%	19.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>\$14,268</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%
	Middle	2	100.0%	\$401	100.0%	69.6%
	Upper	0	0.0%	\$0	0.0%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$401</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: FL Citrus Sunter

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.7%	
	Moderate	1	50.0%	\$99	69.2%	19.7%	
	Middle	0	0.0%	\$0	0.0%	21.9%	
	Upper	1	50.0%	\$44	30.8%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$143	100.0%	100.0%	
REFINANCE	Low	2	14.3%	\$178	13.3%	16.7%	
	Moderate	6	42.9%	\$395	29.4%	19.7%	
	Middle	2	14.3%	\$189	14.1%	21.9%	
	Upper	4	28.6%	\$581	43.3%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$1,343	100.0%	100.0%	
HOME IMPROVEMENT	Low	19	26.0%	\$55	12.9%	16.7%	
	Moderate	26	35.6%	\$158	37.0%	19.7%	
	Middle	16	21.9%	\$90	21.1%	21.9%	
	Upper	10	13.7%	\$117	27.4%	41.6%	
	Unknown	2	2.7%	\$7	1.6%	0.0%	
	Total	73	100.0%	\$427	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.7%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	
	Middle	0	0.0%	\$0	0.0%	21.9%	
	Upper	0	0.0%	\$0	0.0%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	23.6%	\$233	12.2%	16.7%	
	Moderate	33	37.1%	\$652	34.1%	19.7%	
	Middle	18	20.2%	\$279	14.6%	21.9%	
	Upper	15	16.9%	\$742	38.8%	41.6%	
	Unknown	2	2.2%	\$7	0.4%	0.0%	
	Total	89	100.0%	\$1,913	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	40	50.0%	\$2,573	18.0%	94.1%
		Over \$1 Million	33	41.3%	\$9,197	64.5%	2.7%
		Total Rev. available	73	91.3%	\$11,770	82.5%	96.8%
		Rev. Not Known	7	8.8%	\$2,498	17.5%	3.2%
	Total	80	100.0%	\$14,268	100.0%	100.0%	
	Loan Size	\$100,000 or Less	48	60.0%	\$1,330	9.3%	
		\$100,001 - \$250,000	11	13.8%	\$1,913	13.4%	
		\$250,001 - \$1 Million	21	26.3%	\$11,025	77.3%	
		Total	80	100.0%	\$14,268	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%
		Over \$1 Million	1	50.0%	\$34	8.5%	1.3%
		Not Known	1	50.0%	\$367	91.5%	0.0%
	Total	2	100.0%	\$401	100.0%	100.0%	
	Loan Size	\$100,000 or Less	1	50.0%	\$34	8.5%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	1	50.0%	\$367	91.5%	
Total		2	100.0%	\$401	100.0%		

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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
<b>Total Assessment Area</b>	<b>78</b>	<b>100.0</b>	<b>120,720</b>	<b>100.0</b>	<b>9,585</b>	<b>7.9</b>	<b>120,720</b>	<b>100.0</b>
	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
<b>Total Assessment Area</b>	<b>211,938</b>	<b>139,037</b>	<b>100.0</b>	<b>65.6</b>	<b>45,686</b>	<b>21.6</b>	<b>27,215</b>	<b>12.8</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	370	0.9	326	0.9	27	1.9	17	1.3
Moderate-income	5,570	13.9	4,976	13.4	347	24.8	247	19.2
Middle-income	26,503	66.4	24,913	66.9	787	56.3	803	62.3
Upper-income	7,486	18.7	7,029	18.9	236	16.9	221	17.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>39,929</b>	<b>100.0</b>	<b>37,244</b>	<b>100.0</b>	<b>1,397</b>	<b>100.0</b>	<b>1,288</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>93.3</b>		<b>3.5</b>		<b>3.2</b>
	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	2.5	9	2.3	1	7.7	0	0.0
Middle-income	298	73.2	288	73.1	10	76.9	0	0.0
Upper-income	99	24.3	97	24.6	2	15.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>407</b>	<b>100.0</b>	<b>394</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>96.8</b>		<b>3.2</b>		<b>.0</b>

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	4.7%	\$0	0.0%	4.0%
	Middle	17	58.6%	\$3,527	51.2%	74.0%	13	54.2%	71.7%	\$2,744	49.7%	64.7%
	Upper	12	41.4%	\$3,368	48.8%	15.9%	11	45.8%	23.6%	\$2,781	50.3%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$6,895	100.0%	100.0%	24	100.0%	100.0%	\$5,525	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$21	0.2%	0.5%	1	2.4%	0.0%	\$21	0.4%	0.0%
	Moderate	4	7.4%	\$261	3.1%	9.6%	3	7.3%	4.4%	\$217	4.0%	3.3%
	Middle	25	46.3%	\$4,720	55.9%	74.0%	18	43.9%	65.6%	\$3,082	56.6%	61.4%
	Upper	24	44.4%	\$3,437	40.7%	15.9%	19	46.3%	30.0%	\$2,127	39.0%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$8,439	100.0%	100.0%	41	100.0%	100.0%	\$5,447	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.7%	\$3	0.3%	0.5%	1	1.0%	0.4%	\$3	0.5%	0.0%
	Moderate	17	11.2%	\$104	11.6%	9.6%	12	11.9%	10.3%	\$73	11.9%	11.1%
	Middle	115	75.7%	\$610	68.2%	74.0%	72	71.3%	65.2%	\$369	60.2%	55.6%
	Upper	19	12.5%	\$178	19.9%	15.9%	16	15.8%	24.1%	\$168	27.4%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	152	100.0%	\$895	100.0%	100.0%	101	100.0%	100.0%	\$613	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	38.9%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	55.6%	\$0	0.0%	75.9%
	Upper	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	0.9%	\$24	0.1%	0.5%	2	1.2%	0.0%	\$24	0.2%	0.0%
	Moderate	21	8.9%	\$365	2.2%	9.6%	15	9.0%	4.8%	\$290	2.5%	3.9%
	Middle	157	66.8%	\$8,857	54.6%	74.0%	103	62.0%	69.0%	\$6,195	53.5%	63.4%
	Upper	55	23.4%	\$6,983	43.0%	15.9%	46	27.7%	26.2%	\$5,076	43.8%	32.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	235	100.0%	\$16,229	100.0%	100.0%	166	100.0%	100.0%	\$11,585	100.0%	100.0%
SMALL BUSINESSES	Low	4	1.3%	\$139	0.3%	0.9%	3	1.4%	1.0%	\$56	0.2%	1.0%
	Moderate	63	20.3%	\$9,330	21.0%	13.4%	44	20.6%	14.2%	\$7,191	24.2%	22.7%
	Middle	188	60.6%	\$26,627	59.9%	66.9%	131	61.2%	63.1%	\$15,477	52.1%	57.3%
	Upper	55	17.7%	\$8,378	18.8%	18.9%	36	16.8%	20.4%	\$6,985	23.5%	18.6%
	Unknown	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%	0.3%
	Total	310	100.0%	\$44,474	100.0%	100.0%	214	100.0%	100.0%	\$29,709	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%
	Moderate	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	73.1%	0	0.0%	78.9%	\$0	0.0%	86.0%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	21.1%	\$0	0.0%	14.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	4	13.8%	\$154	2.2%	17.5%	2	8.3%	11.1%	\$108	2.0%	5.9%	
	Moderate	7	24.1%	\$335	4.9%	19.6%	6	25.0%	21.0%	\$320	5.8%	15.4%	
	Middle	7	24.1%	\$574	8.3%	23.4%	7	29.2%	20.1%	\$574	10.4%	18.8%	
	Upper	11	37.9%	\$5,832	84.6%	39.5%	9	37.5%	34.8%	\$4,523	81.9%	46.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	13.2%	
	Total	29	100.0%	\$6,895	100.0%	100.0%	24	100.0%	100.0%	\$5,525	100.0%	100.0%	
REFINANCE	Low	6	11.1%	\$273	3.2%	17.5%	6	14.6%	6.7%	\$273	5.0%	3.6%	
	Moderate	9	16.7%	\$693	8.2%	19.6%	7	17.1%	14.0%	\$523	9.6%	9.2%	
	Middle	15	27.8%	\$737	8.7%	23.4%	9	22.0%	17.4%	\$395	7.3%	14.2%	
	Upper	24	44.4%	\$6,736	79.8%	39.5%	19	46.3%	37.8%	\$4,256	78.1%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.1%	\$0	0.0%	22.9%	
	Total	54	100.0%	\$8,439	100.0%	100.0%	41	100.0%	100.0%	\$5,447	100.0%	100.0%	
HOME IMPROVEMENT	Low	41	27.0%	\$141	15.8%	17.5%	29	28.7%	18.8%	\$96	15.7%	5.7%	
	Moderate	65	42.8%	\$352	39.3%	19.6%	43	42.6%	31.2%	\$240	39.2%	16.0%	
	Middle	29	19.1%	\$208	23.2%	23.4%	18	17.8%	20.6%	\$129	21.0%	18.0%	
	Upper	15	9.9%	\$185	20.7%	39.5%	9	8.9%	27.0%	\$139	22.7%	53.4%	
	Unknown	2	1.3%	\$9	1.0%	0.0%	2	2.0%	2.5%	\$9	1.5%	6.9%	
	Total	152	100.0%	\$895	100.0%	100.0%	101	100.0%	100.0%	\$613	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	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%	
	Middle	0	0.0%	\$0	0.0%	23.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	51	21.7%	\$568	3.5%	17.5%	37	22.3%	9.5%	\$477	4.1%	4.7%	
	Moderate	81	34.5%	\$1,380	8.5%	19.6%	56	33.7%	18.3%	\$1,083	9.3%	12.2%	
	Middle	51	21.7%	\$1,519	9.4%	23.4%	34	20.5%	19.0%	\$1,098	9.5%	16.2%	
	Upper	50	21.3%	\$12,753	78.6%	39.5%	37	22.3%	35.7%	\$8,918	77.0%	46.8%	
	Unknown	2	0.9%	\$9	0.1%	0.0%	2	1.2%	17.5%	\$9	0.1%	20.1%	
	Total	235	100.0%	\$16,229	100.0%	100.0%	166	100.0%	100.0%	\$11,585	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	184	59.4%	\$16,957	38.1%	93.3%	123	57.5%	47.6%	\$9,082	30.6%	36.0%
		Over \$1 Million	97	31.3%	\$22,476	50.5%	3.5%	72	33.6%				
		Total Rev. available	281	90.7%	\$39,433	88.6%	96.8%	195	91.1%				
		Rev. Not Known	29	9.4%	\$5,041	11.3%	3.2%	19	8.9%				
		Total	310	100.0%	\$44,474	100.0%	100.0%	214	100.0%				
	Loan Size	\$100,000 or Less	206	66.5%	\$6,157	13.8%		143	66.8%	95.8%	\$4,241	14.3%	42.6%
		\$100,001 - \$250,000	46	14.8%	\$7,868	17.7%		34	15.9%	2.1%	\$5,557	18.7%	14.0%
		\$250,001 - \$1 Million	58	18.7%	\$30,449	68.5%		37	17.3%	2.0%	\$19,911	67.0%	43.4%
		Total	310	100.0%	\$44,474	100.0%		214	100.0%	100.0%	\$29,709	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	63.2%	\$0	0.0%	40.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	5	4.4	2,705	2.1	1,284	47.5	25,518	20.1
Moderate-income	23	20.4	22,932	18.1	4,028	17.6	22,892	18.1
Middle-income	60	53.1	67,290	53.1	5,354	8.0	27,620	21.8
Upper-income	25	22.1	33,726	26.6	1,273	3.8	50,623	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	113	100.0	126,653	100.0	11,939	9.4	126,653	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,966	1,967	1.3	24.7	3,947	49.5	2,052	25.8
Moderate-income	51,366	23,857	15.7	46.4	17,667	34.4	9,842	19.2
Middle-income	127,382	83,311	54.8	65.4	20,546	16.1	23,525	18.5
Upper-income	64,835	43,025	28.3	66.4	6,026	9.3	15,784	24.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	251,549	152,160	100.0	60.5	48,186	19.2	51,203	20.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1,358	3.5	1,179	3.2	101	7.6	78	6.4
Moderate-income	7,956	20.3	7,266	19.9	388	29.2	302	24.8
Middle-income	19,100	48.8	18,018	49.3	526	39.6	556	45.6
Upper-income	10,693	27.3	10,098	27.6	312	23.5	283	23.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	39,107	100.0	36,561	100.0	1,327	100.0	1,219	100.0
	Percentage of Total Businesses:			93.5		3.4		3.1
	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	86	22.2	80	21.3	6	46.2	0	0.0
Middle-income	182	46.9	176	46.9	6	46.2	0	0.0
Upper-income	120	30.9	119	31.7	1	7.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	388	100.0	375	100.0	13	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	3	12.0%	\$412	9.7%	15.7%
	Middle	14	56.0%	\$1,823	43.1%	54.8%
	Upper	8	32.0%	\$1,992	47.1%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$4,227</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	4	9.3%	\$313	12.1%	15.7%
	Middle	20	46.5%	\$868	33.7%	54.8%
	Upper	19	44.2%	\$1,397	54.2%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>43</i>	<i>100.0%</i>	<i>\$2,578</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	4	2.8%	\$23	2.7%	1.3%
	Moderate	40	28.0%	\$270	31.1%	15.7%
	Middle	74	51.7%	\$431	49.7%	54.8%
	Upper	25	17.5%	\$143	16.5%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>143</i>	<i>100.0%</i>	<i>\$867</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	4	1.9%	\$23	0.3%	1.3%
	Moderate	47	22.3%	\$995	13.0%	15.7%
	Middle	108	51.2%	\$3,122	40.7%	54.8%
	Upper	52	24.6%	\$3,532	46.0%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>211</i>	<i>100.0%</i>	<i>\$7,672</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	6	3.5%	\$1,375	5.5%	3.2%
	Moderate	49	28.7%	\$6,520	26.2%	19.9%
	Middle	59	34.5%	\$8,254	33.2%	49.3%
	Upper	57	33.3%	\$8,701	35.0%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>171</i>	<i>100.0%</i>	<i>\$24,850</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.3%
	Middle	0	0.0%	\$0	0.0%	46.9%
	Upper	0	0.0%	\$0	0.0%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	4	16.0%	\$214	5.1%	20.1%	
	Moderate	5	20.0%	\$402	9.5%	18.1%	
	Middle	3	12.0%	\$111	2.6%	21.8%	
	Upper	13	52.0%	\$3,500	82.8%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	25	100.0%	\$4,227	100.0%	100.0%	
REFINANCE	Low	5	11.6%	\$413	16.0%	20.1%	
	Moderate	16	37.2%	\$629	24.4%	18.1%	
	Middle	9	20.9%	\$398	15.4%	21.8%	
	Upper	12	27.9%	\$1,068	41.4%	40.0%	
	Unknown	1	2.3%	\$70	2.7%	0.0%	
	Total	43	100.0%	\$2,578	100.0%	100.0%	
HOME IMPROVEMENT	Low	45	31.5%	\$163	18.8%	20.1%	
	Moderate	51	35.7%	\$290	33.4%	18.1%	
	Middle	29	20.3%	\$228	26.3%	21.8%	
	Upper	17	11.9%	\$183	21.1%	40.0%	
	Unknown	1	0.7%	\$3	0.3%	0.0%	
	Total	143	100.0%	\$867	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	54	25.6%	\$790	10.3%	20.1%	
	Moderate	72	34.1%	\$1,321	17.2%	18.1%	
	Middle	41	19.4%	\$737	9.6%	21.8%	
	Upper	42	19.9%	\$4,751	61.9%	40.0%	
	Unknown	2	0.9%	\$73	1.0%	0.0%	
	Total	211	100.0%	\$7,672	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	91	53.2%	\$5,681	22.9%	93.5%
		Over \$1 Million	64	37.4%	\$14,649	58.9%	3.4%
		Total Rev. available	155	90.6%	\$20,330	81.8%	96.9%
		Rev. Not Known	16	9.4%	\$4,520	18.2%	3.1%
	Total	171	100.0%	\$24,850	100.0%	100.0%	
	Loan Size	\$100,000 or Less	116	67.8%	\$3,079	12.4%	
		\$100,001 - \$250,000	17	9.9%	\$3,103	12.5%	
		\$250,001 - \$1 Million	38	22.2%	\$18,668	75.1%	
		Total	171	100.0%	\$24,850	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	429	0.8	378	0.7	33	1.6	18	1.0
Moderate-income	6,077	11.1	5,440	10.7	363	17.2	274	15.0
Middle-income	34,294	62.4	32,118	62.9	1,123	53.3	1,053	57.6
Upper-income	14,195	25.8	13,126	25.7	586	27.8	483	26.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	54,995	100.0	51,062	100.0	2,105	100.0	1,828	100.0
	Percentage of Total Businesses:			92.8		3.8		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	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	39	10.3	36	9.8	3	30.0	0	0.0
Middle-income	247	65.2	240	65.2	6	60.0	1	100.0
Upper-income	92	24.3	91	24.7	1	10.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	379	100.0	368	100.0	10	100.0	1	100.0
	Percentage of Total Farms:			97.1		2.6		.3

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	1	6.3%	\$351	5.5%	12.4%	1	9.1%	4.3%	\$351	9.1%	3.1%
	Middle	8	50.0%	\$1,777	27.8%	63.9%	5	45.5%	67.0%	\$914	23.6%	53.8%
	Upper	7	43.8%	\$4,275	66.8%	22.8%	5	45.5%	28.6%	\$2,606	67.3%	43.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$6,403	100.0%	100.0%	11	100.0%	100.0%	\$3,871	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.7%	\$326	2.9%	12.4%	2	9.1%	3.3%	\$326	5.0%	2.4%
	Middle	12	40.0%	\$1,045	9.4%	63.9%	9	40.9%	52.6%	\$274	4.2%	40.2%
	Upper	16	53.3%	\$9,775	87.7%	22.8%	11	50.0%	44.1%	\$5,911	90.8%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$11,146	100.0%	100.0%	22	100.0%	100.0%	\$6,511	100.0%	100.0%
HOME IMPROVEMENT	Low	4	8.0%	\$13	5.1%	0.9%	4	10.0%	1.7%	\$13	6.5%	0.1%
	Moderate	13	26.0%	\$86	33.5%	12.4%	10	25.0%	14.4%	\$67	33.3%	7.0%
	Middle	30	60.0%	\$141	54.9%	63.9%	24	60.0%	61.9%	\$113	56.2%	48.4%
	Upper	3	6.0%	\$17	6.6%	22.8%	2	5.0%	22.0%	\$8	4.0%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$257	100.0%	100.0%	40	100.0%	100.0%	\$201	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.8%	\$0	0.0%	17.2%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	47.4%	\$0	0.0%	70.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	4.2%	\$13	0.1%	0.9%	4	5.5%	0.1%	\$13	0.1%	0.0%
	Moderate	16	16.7%	\$763	4.3%	12.4%	13	17.8%	4.1%	\$744	7.0%	2.8%
	Middle	50	52.1%	\$2,963	16.6%	63.9%	38	52.1%	61.7%	\$1,301	12.3%	47.9%
	Upper	26	27.1%	\$14,067	79.0%	22.8%	18	24.7%	34.1%	\$8,525	80.6%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$17,806	100.0%	100.0%	73	100.0%	100.0%	\$10,583	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	2	0.9%	\$461	1.3%	0.7%	0	0.0%	0.7%	\$0	0.0%	1.2%
	Moderate	33	14.8%	\$6,584	19.0%	10.7%	20	14.7%	9.5%	\$3,051	13.1%	12.3%
	Middle	134	60.1%	\$19,069	55.1%	62.9%	85	62.5%	58.2%	\$15,131	64.7%	53.2%
	Upper	54	24.2%	\$8,467	24.5%	25.7%	31	22.8%	29.9%	\$5,192	22.2%	32.7%
	Unknown	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%	0.5%
Total	223	100.0%	\$34,581	100.0%	100.0%	136	100.0%	100.0%	\$23,374	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%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	4.2%	\$0	0.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	65.2%	0	0.0%	70.8%	\$0	0.0%	37.2%
	Upper	0	0.0%	\$0	0.0%	24.7%	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%
	Tr Unknown	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%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	12.5%	\$254	4.0%	17.1%	2	18.2%	8.6%	\$254	6.6%	4.1%	
	Moderate	3	18.8%	\$353	5.5%	19.9%	2	18.2%	15.0%	\$265	6.8%	9.3%	
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	15.8%	\$0	0.0%	12.5%	
	Upper	11	68.8%	\$5,796	90.5%	39.6%	7	63.6%	45.8%	\$3,352	86.6%	60.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	13.3%	
	Total	16	100.0%	\$6,403	100.0%	100.0%	11	100.0%	100.0%	\$3,871	100.0%	100.0%	
REFINANCE	Low	3	10.0%	\$230	2.1%	17.1%	2	9.1%	3.8%	\$60	0.9%	1.8%	
	Moderate	6	20.0%	\$504	4.5%	19.9%	5	22.7%	8.3%	\$456	7.0%	4.3%	
	Middle	2	6.7%	\$32	0.3%	23.3%	2	9.1%	14.6%	\$32	0.5%	9.2%	
	Upper	19	63.3%	\$10,380	93.1%	39.6%	13	59.1%	53.6%	\$5,963	91.6%	67.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.7%	\$0	0.0%	17.7%	
	Total	30	100.0%	\$11,146	100.0%	100.0%	22	100.0%	100.0%	\$6,511	100.0%	100.0%	
HOME IMPROVEMENT	Low	17	34.0%	\$65	25.3%	17.1%	12	30.0%	11.0%	\$41	20.4%	2.8%	
	Moderate	21	42.0%	\$107	41.6%	19.9%	17	42.5%	23.3%	\$85	42.3%	11.2%	
	Middle	6	12.0%	\$49	19.1%	23.3%	6	15.0%	24.2%	\$49	24.4%	16.5%	
	Upper	3	6.0%	\$22	8.6%	39.6%	2	5.0%	36.9%	\$12	6.0%	62.6%	
	Unknown	3	6.0%	\$14	5.4%	0.0%	3	7.5%	4.7%	\$14	7.0%	6.8%	
	Total	50	100.0%	\$257	100.0%	100.0%	40	100.0%	100.0%	\$201	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	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%	
	Middle	0	0.0%	\$0	0.0%	23.3%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	22.9%	\$549	3.1%	17.1%	16	21.9%	6.9%	\$355	3.4%	3.1%	
	Moderate	30	31.3%	\$964	5.4%	19.9%	24	32.9%	12.7%	\$806	7.6%	7.0%	
	Middle	8	8.3%	\$81	0.5%	23.3%	8	11.0%	15.5%	\$81	0.8%	11.0%	
	Upper	33	34.4%	\$16,198	91.0%	39.6%	22	30.1%	48.5%	\$9,327	88.1%	63.2%	
	Unknown	3	3.1%	\$14	0.1%	0.0%	3	4.1%	16.5%	\$14	0.1%	15.6%	
	Total	96	100.0%	\$17,806	100.0%	100.0%	73	100.0%	100.0%	\$10,583	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	94	42.2%	\$6,105	17.7%	92.8%	55	40.4%	43.8%	\$3,788	16.2%	38.1%
		Over \$1 Million	113	50.7%	\$25,530	73.8%	3.8%	73	53.7%				
		Total Rev. available	207	92.9%	\$31,635	91.5%	96.6%	128	94.1%				
		Rev. Not Known	16	7.2%	\$2,946	8.5%	3.3%	8	5.9%				
	Total	223	100.0%	\$34,581	100.0%	100.0%	136	100.0%					
	Loan Size	\$100,000 or Less	145	65.0%	\$4,152	12.0%		86	63.2%	95.1%	\$2,594	11.1%	38.1%
		\$100,001 - \$250,000	28	12.6%	\$5,122	14.8%		16	11.8%	2.3%	\$2,918	12.5%	13.5%
		\$250,001 - \$1 Million	50	22.4%	\$25,307	73.2%		34	25.0%	2.6%	\$17,862	76.4%	48.4%
Total		223	100.0%	\$34,581	100.0%		136	100.0%	100.0%	\$23,374	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	54.2%	\$0	0.0%	56.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.3%	\$0	0.0%	19.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	24.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	5	3.0	4,411	2.7	1,344	30.5	30,892	19.0
Moderate-income	32	19.3	27,458	16.9	4,214	15.3	30,886	19.0
Middle-income	80	48.2	86,515	53.1	5,796	6.7	34,898	21.4
Upper-income	48	28.9	44,541	27.3	1,390	3.1	66,249	40.7
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	166	100.0	162,925	100.0	12,744	7.8	162,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,760	2,430	1.3	22.6	5,440	50.6	2,890	26.9
Moderate-income	61,029	26,066	14.2	42.7	16,593	27.2	18,370	30.1
Middle-income	185,990	102,292	55.6	55.0	29,224	15.7	54,474	29.3
Upper-income	106,113	53,140	28.9	50.1	10,566	10.0	42,407	40.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	363,892	183,928	100.0	50.5	61,823	17.0	118,141	32.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,880	3.4	1,619	3.2	161	8.0	100	5.5
Moderate-income	8,071	14.8	7,435	14.6	328	16.2	308	16.9
Middle-income	28,505	52.1	26,719	52.6	871	43.1	915	50.1
Upper-income	16,176	29.6	15,022	29.5	655	32.4	499	27.3
Unknown-income	52	0.1	42	0.1	5	0.2	5	0.3
Total Assessment Area	54,684	100.0	50,837	100.0	2,020	100.0	1,827	100.0
	Percentage of Total Businesses:			93.0		3.7		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	5	1.3	4	1.1	1	8.3	0	0.0
Moderate-income	48	12.6	46	12.5	2	16.7	0	0.0
Middle-income	175	45.9	171	46.3	4	33.3	0	0.0
Upper-income	153	40.2	148	40.1	5	41.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	381	100.0	369	100.0	12	100.0	0	.0
	Percentage of Total Farms:			96.9		3.1		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	5	22.7%	\$603	8.8%	14.2%
	Middle	9	40.9%	\$2,330	34.0%	55.6%
	Upper	8	36.4%	\$3,918	57.2%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$6,851</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	7.4%	\$265	3.3%	14.2%
	Middle	11	40.7%	\$1,546	19.2%	55.6%
	Upper	14	51.9%	\$6,252	77.5%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$8,063</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	1.7%	\$3	0.9%	1.3%
	Moderate	16	27.1%	\$103	31.5%	14.2%
	Middle	32	54.2%	\$172	52.6%	55.6%
	Upper	10	16.9%	\$49	15.0%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>59</i>	<i>100.0%</i>	<i>\$327</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	0.9%	\$3	0.0%	1.3%
	Moderate	23	21.3%	\$971	6.4%	14.2%
	Middle	52	48.1%	\$4,048	26.6%	55.6%
	Upper	32	29.6%	\$10,219	67.0%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>108</i>	<i>100.0%</i>	<i>\$15,241</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		Small Businesses				
	Low	6	4.3%	\$806	4.8%	3.2%
	Moderate	19	13.5%	\$2,548	15.3%	14.6%
	Middle	76	53.9%	\$8,148	49.0%	52.6%
	Upper	40	28.4%	\$5,118	30.8%	29.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>141</i>	<i>100.0%</i>	<i>\$16,620</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	12.5%
	Middle	0	0.0%	\$0	0.0%	46.3%
	Upper	0	0.0%	\$0	0.0%	40.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012					
		Bank				Families by	
		Count		Dollar		Family Income	
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	3	13.6%	\$238	3.5%	19.0%	
	Moderate	5	22.7%	\$502	7.3%	19.0%	
	Middle	1	4.5%	\$197	2.9%	21.4%	
	Upper	13	59.1%	\$5,914	86.3%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$6,851	100.0%	100.0%	
REFINANCE	Low	1	3.7%	\$81	1.0%	19.0%	
	Moderate	3	11.1%	\$317	3.9%	19.0%	
	Middle	6	22.2%	\$534	6.6%	21.4%	
	Upper	17	63.0%	\$7,131	88.4%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$8,063	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	30.5%	\$75	22.9%	19.0%	
	Moderate	22	37.3%	\$141	43.1%	19.0%	
	Middle	8	13.6%	\$50	15.3%	21.4%	
	Upper	5	8.5%	\$34	10.4%	40.7%	
	Unknown	6	10.2%	\$27	8.3%	0.0%	
	Total	59	100.0%	\$327	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	
	Upper	0	0.0%	\$0	0.0%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	20.4%	\$394	2.6%	19.0%	
	Moderate	30	27.8%	\$960	6.3%	19.0%	
	Middle	15	13.9%	\$781	5.1%	21.4%	
	Upper	35	32.4%	\$13,079	85.8%	40.7%	
	Unknown	6	5.6%	\$27	0.2%	0.0%	
	Total	108	100.0%	\$15,241	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	66	46.8%	\$2,271	13.7%	93.0%
		Over \$1 Million	70	49.6%	\$13,349	80.3%	3.7%
		Total Rev. available	136	96.4%	\$15,620	94.0%	96.7%
		Rev. Not Known	5	3.5%	\$1,000	6.0%	3.3%
	Total	141	100.0%	\$16,620	100.0%	100.0%	
	Loan Size	\$100,000 or Less	108	76.6%	\$2,769	16.7%	
		\$100,001 - \$250,000	10	7.1%	\$1,612	9.7%	
		\$250,001 - \$1 Million	23	16.3%	\$12,239	73.6%	
		Total	141	100.0%	\$16,620	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.1%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	1,306	8.6	1,168	8.3	78	12.9	60	11.6
Middle-income	10,283	67.9	9,547	68.1	400	66.2	336	64.9
Upper-income	3,551	23.5	3,303	23.6	126	20.9	122	23.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,140	100.0	14,018	100.0	604	100.0	518	100.0
	Percentage of Total Businesses:			92.6		4.0		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	23	21.1	22	21.0	1	33.3	0	0.0
Middle-income	71	65.1	68	64.8	2	66.7	1	100.0
Upper-income	15	13.8	15	14.3	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	105	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			96.3		2.8		.9

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	11.8%	\$276	5.6%	5.5%	1	16.7%	6.1%	\$101	5.4%	5.2%
	Middle	9	52.9%	\$2,518	51.4%	74.2%	3	50.0%	69.9%	\$911	48.4%	64.8%
	Upper	6	35.3%	\$2,101	42.9%	20.3%	2	33.3%	24.0%	\$871	46.3%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$4,895	100.0%	100.0%	6	100.0%	100.0%	\$1,883	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$163	3.2%	5.5%	0	0.0%	5.1%	\$0	0.0%	4.5%
	Middle	9	69.2%	\$3,530	69.6%	74.2%	2	50.0%	66.4%	\$511	27.6%	60.4%
	Upper	3	23.1%	\$1,376	27.1%	20.3%	2	50.0%	28.4%	\$1,342	72.4%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$5,069	100.0%	100.0%	4	100.0%	100.0%	\$1,853	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%
	Moderate	0	0.0%	\$0	0.0%	5.5%	0	0.0%	11.5%	\$0	0.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	74.2%	0	0.0%	66.4%	\$0	0.0%	65.0%
	Upper	1	100.0%	\$8	100.0%	20.3%	1	100.0%	22.1%	\$8	100.0%	20.0%
	Unknown	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%	1	100.0%	100.0%	\$8	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	4.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
	Total	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%
	Moderate	3	9.7%	\$439	4.4%	5.5%	1	9.1%	5.8%	\$101	2.7%	4.9%
	Middle	18	58.1%	\$6,048	60.6%	74.2%	5	45.5%	68.3%	\$1,422	38.0%	62.0%
	Upper	10	32.3%	\$3,485	34.9%	20.3%	5	45.5%	25.9%	\$2,221	59.3%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$9,972	100.0%	100.0%	11	100.0%	100.0%	\$3,744	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%
	Moderate	1	3.8%	\$16	0.7%	8.3%	1	6.7%	10.1%	\$16	1.4%	12.1%
	Middle	18	69.2%	\$1,401	59.0%	68.1%	10	66.7%	61.3%	\$509	44.8%	60.7%
	Upper	7	26.9%	\$958	40.3%	23.6%	4	26.7%	26.4%	\$612	53.8%	26.2%
	Unknown	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%	1.1%
	Total	26	100.0%	\$2,375	100.0%	100.0%	15	100.0%	100.0%	\$1,137	100.0%	100.0%
	SMALL FARM	Low	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%	25.0%	\$0	0.0%	44.4%
Middle		0	0.0%	\$0	0.0%	64.8%	0	0.0%	50.0%	\$0	0.0%	44.4%
Upper		0	0.0%	\$0	0.0%	14.3%	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%
Tr Unknown		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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	11.8%	\$196	4.0%	17.0%	2	33.3%	5.6%	\$196	10.4%	2.5%	
	Moderate	7	41.2%	\$1,088	22.2%	19.9%	1	16.7%	18.0%	\$127	6.7%	12.9%	
	Middle	1	5.9%	\$117	2.4%	24.3%	0	0.0%	27.5%	\$0	0.0%	26.3%	
	Upper	7	41.2%	\$3,494	71.4%	38.8%	3	50.0%	34.4%	\$1,560	82.8%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	14.0%	
	Total	17	100.0%	\$4,895	100.0%	100.0%	6	100.0%	100.0%	\$1,883	100.0%	100.0%	
REFINANCE	Low	1	7.7%	\$163	3.2%	17.0%	0	0.0%	5.2%	\$0	0.0%	2.4%	
	Moderate	6	46.2%	\$859	16.9%	19.9%	1	25.0%	9.1%	\$112	6.0%	5.1%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	13.9%	\$0	0.0%	10.7%	
	Upper	6	46.2%	\$4,047	79.8%	38.8%	3	75.0%	35.4%	\$1,741	94.0%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	36.4%	\$0	0.0%	37.9%	
	Total	13	100.0%	\$5,069	100.0%	100.0%	4	100.0%	100.0%	\$1,853	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	13.0%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	14.5%	\$0	0.0%	9.5%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	22.9%	\$0	0.0%	20.9%	
	Upper	1	100.0%	\$8	100.0%	38.8%	1	100.0%	42.7%	\$8	100.0%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	7.1%	
	Total	1	100.0%	\$8	100.0%	100.0%	1	100.0%	100.0%	\$8	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.0%	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%	
	Middle	0	0.0%	\$0	0.0%	24.3%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	9.7%	\$359	3.6%	17.0%	2	18.2%	5.6%	\$196	5.2%	2.4%	
	Moderate	13	41.9%	\$1,947	19.5%	19.9%	2	18.2%	14.1%	\$239	6.4%	9.4%	
	Middle	1	3.2%	\$117	1.2%	24.3%	0	0.0%	21.6%	\$0	0.0%	19.3%	
	Upper	14	45.2%	\$7,549	75.7%	38.8%	7	63.6%	34.9%	\$3,309	88.4%	43.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.7%	\$0	0.0%	25.4%	
	Total	31	100.0%	\$9,972	100.0%	100.0%	11	100.0%	100.0%	\$3,744	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	12	46.2%	\$467	19.7%	92.6%	10	66.7%	41.3%	\$440	38.7%	44.9%
		Over \$1 Million	12	46.2%	\$1,818	76.5%	4.0%	4	26.7%				
		Total Rev. available	24	92.4%	\$2,285	96.2%	96.6%	14	93.4%				
		Rev. Not Known	2	7.7%	\$90	3.8%	3.4%	1	6.7%				
		Total	26	100.0%	\$2,375	100.0%	100.0%	15	100.0%				
	Loan Size	\$100,000 or Less	20	76.9%	\$701	29.5%		13	86.7%	93.0%	\$519	45.6%	33.2%
		\$100,001 - \$250,000	3	11.5%	\$466	19.6%		1	6.7%	3.1%	\$118	10.4%	14.1%
		\$250,001 - \$1 Million	3	11.5%	\$1,208	50.9%		1	6.7%	3.9%	\$500	44.0%	52.7%
Total	26	100.0%	\$2,375	100.0%		15	100.0%	100.0%	\$1,137	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	50.0%	\$0	0.0%	55.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	9,001	18.4
Moderate-income	7	16.3	8,139	16.7	1,354	16.6	9,149	18.7
Middle-income	23	53.5	28,074	57.5	1,829	6.5	11,382	23.3
Upper-income	11	25.6	12,613	25.8	439	3.5	19,294	39.5
Unknown-income	2	4.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	43	100.0	48,826	100.0	3,622	7.4	48,826	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	13,987	6,014	12.3	43.0	5,504	39.4	2,469	17.7
Middle-income	51,706	29,262	60.0	56.6	14,439	27.9	8,005	15.5
Upper-income	25,931	13,496	27.7	52.0	3,727	14.4	8,708	33.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	91,624	48,772	100.0	53.2	23,670	25.8	19,182	20.9
	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	2,562	16.6	2,343	16.4	123	20.8	96	19.3
Middle-income	8,766	56.9	8,194	57.2	316	53.5	256	51.5
Upper-income	4,088	26.5	3,791	26.5	152	25.7	145	29.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,416	100.0	14,328	100.0	591	100.0	497	100.0
	Percentage of Total Businesses:			92.9		3.8		3.2
	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	60	52.6	59	53.2	1	33.3	0	0.0
Middle-income	38	33.3	36	32.4	2	66.7	0	0.0
Upper-income	16	14.0	16	14.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	114	100.0	111	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	60.0%
	Upper	2	100.0%	\$1,058	100.0%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,058</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$84	7.6%	12.3%
	Middle	1	25.0%	\$108	9.8%	60.0%
	Upper	2	50.0%	\$915	82.7%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$1,107</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.3%
	Middle	0	0.0%	\$0	0.0%	60.0%
	Upper	0	0.0%	\$0	0.0%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$84	3.9%	12.3%
	Middle	1	16.7%	\$108	5.0%	60.0%
	Upper	4	66.7%	\$1,973	91.1%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,165</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.4%
	Middle	6	75.0%	\$1,206	69.7%	57.2%
	Upper	2	25.0%	\$525	30.3%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,731</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	53.2%
	Middle	0	0.0%	\$0	0.0%	32.4%
	Upper	0	0.0%	\$0	0.0%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012					
		Bank				Families by	
		Count		Dollar		Family Income	
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.4%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	
	Middle	0	0.0%	\$0	0.0%	23.3%	
	Upper	2	100.0%	\$1,058	100.0%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$1,058	100.0%	100.0%	
REFINANCE	Low	1	25.0%	\$108	9.8%	18.4%	
	Moderate	2	50.0%	\$269	24.3%	18.7%	
	Middle	0	0.0%	\$0	0.0%	23.3%	
	Upper	1	25.0%	\$730	65.9%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,107	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.4%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	
	Middle	0	0.0%	\$0	0.0%	23.3%	
	Upper	0	0.0%	\$0	0.0%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	
	Middle	0	0.0%	\$0	0.0%	23.3%	
	Upper	0	0.0%	\$0	0.0%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$108	5.0%	18.4%	
	Moderate	2	33.3%	\$269	12.4%	18.7%	
	Middle	0	0.0%	\$0	0.0%	23.3%	
	Upper	3	50.0%	\$1,788	82.6%	39.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$2,165	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	5	62.5%	\$211	12.2%	92.9%
		Over \$1 Million	3	37.5%	\$1,520	87.8%	3.8%
		Total Rev. available	8	100.0%	\$1,731	100.0%	96.7%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.2%
		Total	8	100.0%	\$1,731	100.0%	100.0%
	Loan Size	\$100,000 or Less	4	50.0%	\$23	1.3%	
		\$100,001 - \$250,000	2	25.0%	\$353	20.4%	
		\$250,001 - \$1 Million	2	25.0%	\$1,355	78.3%	
		Total	8	100.0%	\$1,731	100.0%	
		Small Farm	Revenue	Total Farms			
\$1 Million or Less	0			0.0%	\$0	0.0%	97.4%
Over \$1 Million	0			0.0%	\$0	0.0%	2.6%
Not Known	0			0.0%	\$0	0.0%	0.0%
Total	0		0.0%	\$0	0.0%	100.0%	
Loan Size	\$100,000 or Less		0	0.0%	\$0	0.0%	
	\$100,001 - \$250,000		0	0.0%	\$0	0.0%	
	\$250,001 - \$500,000		0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	1,068	7.3	936	7.0	61	8.1	71	12.0
Moderate-income	3,413	23.2	3,019	22.6	221	29.5	173	29.1
Middle-income	5,806	39.5	5,347	40.1	267	35.6	192	32.3
Upper-income	4,395	29.9	4,037	30.3	200	26.7	158	26.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,682	100.0	13,339	100.0	749	100.0	594	100.0
	Percentage of Total Businesses:			90.9		5.1		4.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	2.0	6	2.1	0	0.0	0	0.0
Moderate-income	16	5.4	15	5.2	1	12.5	0	0.0
Middle-income	224	75.9	218	76.0	6	75.0	0	0.0
Upper-income	49	16.6	48	16.7	1	12.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	295	100.0	287	100.0	8	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	3.9%	\$0	0.0%	2.3%
	Moderate	1	2.9%	\$167	1.5%	15.6%	1	4.0%	10.5%	\$167	2.1%	6.6%
	Middle	12	35.3%	\$2,820	26.1%	47.7%	9	36.0%	43.1%	\$1,993	25.6%	39.4%
	Upper	21	61.8%	\$7,837	72.4%	30.5%	15	60.0%	42.5%	\$5,615	72.2%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$10,824	100.0%	100.0%	25	100.0%	100.0%	\$7,775	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	2.4%	\$0	0.0%	1.6%
	Moderate	3	27.3%	\$486	8.6%	15.6%	1	14.3%	9.0%	\$17	0.4%	6.4%
	Middle	1	9.1%	\$973	17.3%	47.7%	1	14.3%	42.3%	\$973	21.6%	39.5%
	Upper	7	63.6%	\$4,169	74.1%	30.5%	5	71.4%	46.3%	\$3,505	78.0%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$5,628	100.0%	100.0%	7	100.0%	100.0%	\$4,495	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	10.9%	\$0	0.0%	58.5%
	Moderate	1	33.3%	\$1	1.5%	15.6%	0	0.0%	12.0%	\$0	0.0%	4.1%
	Middle	1	33.3%	\$1	1.5%	47.7%	0	0.0%	42.4%	\$0	0.0%	14.3%
	Upper	1	33.3%	\$65	97.0%	30.5%	1	100.0%	34.8%	\$65	100.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$67	100.0%	100.0%	1	100.0%	100.0%	\$65	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	75.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	25.0%
	Middle	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%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	3.3%	\$0	0.0%	4.1%
	Moderate	5	10.4%	\$654	4.0%	15.6%	2	6.1%	9.8%	\$184	1.5%	6.7%
	Middle	14	29.2%	\$3,794	23.0%	47.7%	10	30.3%	42.6%	\$2,966	24.0%	38.4%
	Upper	29	60.4%	\$12,071	73.1%	30.5%	21	63.6%	44.2%	\$9,185	74.5%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$16,519	100.0%	100.0%	33	100.0%	100.0%	\$12,335	100.0%	100.0%
SMALL BUSINESSES	Low	2	4.0%	\$51	0.7%	7.0%	1	2.9%	6.7%	\$15	0.3%	6.2%
	Moderate	18	36.0%	\$2,724	35.6%	22.6%	13	38.2%	22.8%	\$2,342	41.1%	23.9%
	Middle	11	22.0%	\$1,669	21.8%	40.1%	8	23.5%	33.3%	\$1,364	23.9%	37.9%
	Upper	19	38.0%	\$3,213	42.0%	30.3%	12	35.3%	34.4%	\$1,977	34.7%	31.5%
	Unknown	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%	0.5%
	Total	50	100.0%	\$7,657	100.0%	100.0%	34	100.0%	100.0%	\$5,698	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$750	100.0%	76.0%	1	100.0%	86.8%	\$300	100.0%	89.2%
	Upper	0	0.0%	\$0	0.0%	16.7%	0	0.0%	9.4%	\$0	0.0%	10.6%
	Unknown	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%	0.2%
	Total	3	100.0%	\$750	100.0%	100.0%	1	100.0%	100.0%	\$300	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		%	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	4.9%	\$0	0.0%	2.2%	
	Moderate	1	2.9%	\$180	1.7%	15.8%	0	0.0%	14.1%	\$0	0.0%	8.7%	
	Middle	10	29.4%	\$1,773	16.4%	19.3%	10	40.0%	19.3%	\$1,773	22.8%	16.3%	
	Upper	23	67.6%	\$8,871	82.0%	41.7%	15	60.0%	42.8%	\$6,002	77.2%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	19.3%	
	Total	34	100.0%	\$10,824	100.0%	100.0%	25	100.0%	100.0%	\$7,775	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	2.7%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	7.8%	\$0	0.0%	5.2%	
	Middle	1	9.1%	\$64	1.1%	19.3%	0	0.0%	15.5%	\$0	0.0%	11.0%	
	Upper	9	81.8%	\$5,512	97.9%	41.7%	7	100.0%	52.0%	\$4,495	100.0%	61.2%	
	Unknown	1	9.1%	\$52	0.9%	0.0%	0	0.0%	22.1%	\$0	0.0%	21.3%	
	Total	11	100.0%	\$5,628	100.0%	100.0%	7	100.0%	100.0%	\$4,495	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	66.7%	\$2	3.0%	23.1%	0	0.0%	4.3%	\$0	0.0%	0.7%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	17.4%	\$0	0.0%	4.6%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	19.6%	\$0	0.0%	5.5%	
	Upper	1	33.3%	\$65	97.0%	41.7%	1	100.0%	44.6%	\$65	100.0%	22.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	66.6%	
	Total	3	100.0%	\$67	100.0%	100.0%	1	100.0%	100.0%	\$65	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	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%	
	Middle	0	0.0%	\$0	0.0%	19.3%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	4.2%	\$2	0.0%	23.1%	0	0.0%	3.8%	\$0	0.0%	1.7%	
	Moderate	1	2.1%	\$180	1.1%	15.8%	0	0.0%	10.9%	\$0	0.0%	6.7%	
	Middle	11	22.9%	\$1,837	11.1%	19.3%	10	30.3%	17.3%	\$1,773	14.4%	13.2%	
	Upper	33	68.8%	\$14,448	87.5%	41.7%	23	69.7%	47.5%	\$10,562	85.6%	56.1%	
	Unknown	1	2.1%	\$52	0.3%	0.0%	0	0.0%	20.6%	\$0	0.0%	22.3%	
	Total	48	100.0%	\$16,519	100.0%	100.0%	33	100.0%	100.0%	\$12,335	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	21	42.0%	\$2,374	31.0%	90.9%	16	47.1%	47.2%	\$2,177	38.2%	36.6%
		Over \$1 Million	26	52.0%	\$5,134	67.0%	5.1%	16	47.1%				
		Total Rev. available	47	94.0%	\$7,508	98.0%	96.0%	32	94.2%				
		Rev. Not Known	3	6.0%	\$149	1.9%	4.0%	2	5.9%				
	Total	50	100.0%	\$7,657	100.0%	100.0%	34	100.0%					
	Loan Size	\$100,000 or Less	36	72.0%	\$1,211	15.8%		26	76.5%	95.5%	\$749	13.1%	41.5%
		\$100,001 - \$250,000	5	10.0%	\$948	12.4%		1	2.9%	2.4%	\$226	4.0%	15.3%
		\$250,001 - \$1 Million	9	18.0%	\$5,498	71.8%		7	20.6%	2.1%	\$4,723	82.9%	43.2%
		Total	50	100.0%	\$7,657	100.0%		34	100.0%	100.0%	\$5,698	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	56.6%	\$0	0.0%	35.7%
		Over \$1 Million	3	100.0%	\$750	100.0%	2.7%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	3	100.0%	\$750	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.4%	\$0	0.0%	25.6%
		\$100,001 - \$250,000	1	33.3%	\$150	20.0%		0	0.0%	13.2%	\$0	0.0%	30.8%
		\$250,001 - \$500,000	2	66.7%	\$600	80.0%		1	100.0%	9.4%	\$300	100.0%	43.6%
		Total	3	100.0%	\$750	100.0%		1	100.0%	100.0%	\$300	100.0%	100.0%
	Total Farms												

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	12	21.4	6,016	11.5	1,930	32.1	11,910	22.8
Moderate-income	12	21.4	9,062	17.4	1,670	18.4	8,922	17.1
Middle-income	14	25.0	14,113	27.1	1,386	9.8	9,413	18.0
Upper-income	18	32.1	22,971	44.0	1,074	4.7	21,917	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	56	100.0	52,162	100.0	6,060	11.6	52,162	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,631	2,746	5.1	13.3	15,241	73.9	2,644	12.8
Moderate-income	21,075	8,028	15.0	38.1	9,927	47.1	3,120	14.8
Middle-income	30,233	16,465	30.8	54.5	9,553	31.6	4,215	13.9
Upper-income	39,063	26,287	49.1	67.3	9,293	23.8	3,483	8.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	111,002	53,526	100.0	48.2	44,014	39.7	13,462	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,404	9.7	1,217	9.3	92	12.5	95	16.0
Moderate-income	2,603	18.0	2,294	17.4	183	24.9	126	21.2
Middle-income	4,411	30.5	4,049	30.8	198	27.0	164	27.7
Upper-income	6,059	41.9	5,590	42.5	261	35.6	208	35.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,477	100.0	13,150	100.0	734	100.0	593	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	5	1.5	4	1.2	1	20.0	0	0.0
Moderate-income	22	6.7	22	6.8	0	0.0	0	0.0
Middle-income	180	54.5	176	54.2	4	80.0	0	0.0
Upper-income	123	37.3	123	37.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	330	100.0	325	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.1%
	Moderate	2	5.0%	\$603	4.5%	15.0%
	Middle	1	2.5%	\$122	0.9%	30.8%
	Upper	37	92.5%	\$12,809	94.6%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>40</i>	<i>100.0%</i>	<i>\$13,534</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	5.1%
	Moderate	0	0.0%	\$0	0.0%	15.0%
	Middle	0	0.0%	\$0	0.0%	30.8%
	Upper	7	100.0%	\$2,358	100.0%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$2,358</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	5.1%
	Moderate	1	20.0%	\$6	8.7%	15.0%
	Middle	3	60.0%	\$13	18.8%	30.8%
	Upper	1	20.0%	\$50	72.5%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$69</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	5.1%
	Moderate	3	5.8%	\$609	3.8%	15.0%
	Middle	4	7.7%	\$135	0.8%	30.8%
	Upper	45	86.5%	\$15,217	95.3%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>52</i>	<i>100.0%</i>	<i>\$15,961</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	4	9.3%	\$415	7.9%	9.3%
	Moderate	9	20.9%	\$1,224	23.4%	17.4%
	Middle	10	23.3%	\$2,418	46.3%	30.8%
	Upper	20	46.5%	\$1,167	22.3%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>43</i>	<i>100.0%</i>	<i>\$5,224</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	54.2%
	Upper	0	0.0%	\$0	0.0%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	
	Middle	11	27.5%	\$1,869	13.8%	18.0%	
	Upper	29	72.5%	\$11,665	86.2%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	40	100.0%	\$13,534	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	
	Middle	0	0.0%	\$0	0.0%	18.0%	
	Upper	7	100.0%	\$2,358	100.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$2,358	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	4.3%	22.8%	
	Moderate	1	20.0%	\$6	8.7%	17.1%	
	Middle	1	20.0%	\$4	5.8%	18.0%	
	Upper	1	20.0%	\$50	72.5%	42.0%	
	Unknown	1	20.0%	\$6	8.7%	0.0%	
	Total	5	100.0%	\$69	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	
	Middle	0	0.0%	\$0	0.0%	18.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.9%	\$3	0.0%	22.8%	
	Moderate	1	1.9%	\$6	0.0%	17.1%	
	Middle	12	23.1%	\$1,873	11.7%	18.0%	
	Upper	37	71.2%	\$14,073	88.2%	42.0%	
	Unknown	1	1.9%	\$6	0.0%	0.0%	
	Total	52	100.0%	\$15,961	100.0%	100.0%	
Small Business	Revenue			Total Businesses			
		\$1 Million or Less	14	32.6%	\$999	19.1%	90.8%
		Over \$1 Million	26	60.5%	\$3,940	75.4%	5.1%
		Total Rev. available	40	93.1%	\$4,939	94.5%	95.9%
		Rev. Not Known	3	7.0%	\$285	5.5%	4.1%
	Total	43	100.0%	\$5,224	100.0%	100.0%	
	Loan Size	\$100,000 or Less	33	76.7%	\$866	16.6%	
		\$100,001 - \$250,000	3	7.0%	\$558	10.7%	
		\$250,001 - \$1 Million	7	16.3%	\$3,800	72.7%	
		Total	43	100.0%	\$5,224	100.0%	
Small Farm	Revenue			Total Farms			
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL Jackson

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	2,376	20.4
Moderate-income	1	9.1	1,363	11.7	247	18.1	2,143	18.4
Middle-income	9	81.8	9,126	78.3	1,180	12.9	2,528	21.7
Upper-income	1	9.1	1,170	10.0	65	5.6	4,612	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	11,659	100.0	1,492	12.8	11,659	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	10.7	56.6	725	29.6	338	13.8
Middle-income	15,079	10,292	79.5	68.3	2,666	17.7	2,121	14.1
Upper-income	1,959	1,262	9.8	64.4	286	14.6	411	21.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	19,490	12,943	100.0	66.4	3,677	18.9	2,870	14.7
	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	473	17.0	425	16.4	23	23.5	25	25.5
Middle-income	1,986	71.3	1,858	71.8	66	67.3	62	63.3
Upper-income	325	11.7	305	11.8	9	9.2	11	11.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,784	100.0	2,588	100.0	98	100.0	98	100.0
	Percentage of Total Businesses:			93.0		3.5		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	15	5.5	15	5.6	0	0.0	0	0.0
Middle-income	241	88.9	237	88.8	3	100.0	1	100.0
Upper-income	15	5.5	15	5.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	271	100.0	267	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			98.5		1.1		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	\$0	0.0%	7.6%
	Middle	0	0.0%	\$0	0.0%	79.5%	0	0.0%	\$0	0.0%	68.2%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	24.2%
	Unknown	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%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	\$0	0.0%	6.9%
	Middle	0	0.0%	\$0	0.0%	79.5%	0	0.0%	\$0	0.0%	73.5%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	19.5%
	Unknown	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%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$10	20.0%	10.7%	1	33.3%	\$10	47.6%	20.2%
	Middle	9	90.0%	\$40	80.0%	79.5%	2	66.7%	\$11	52.4%	48.5%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$50	100.0%	100.0%	3	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$10	20.0%	10.7%	1	33.3%	\$10	47.6%	7.4%
	Middle	9	90.0%	\$40	80.0%	79.5%	2	66.7%	\$11	52.4%	71.2%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	\$0	0.0%	21.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$50	100.0%	100.0%	3	100.0%	\$21	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%
	Moderate	4	30.8%	\$602	27.4%	16.4%	1	16.7%	\$40	8.3%	10.6%
	Middle	8	61.5%	\$1,579	71.8%	71.8%	4	66.7%	\$423	87.8%	75.3%
	Upper	1	7.7%	\$19	0.9%	11.8%	1	16.7%	\$19	3.9%	9.1%
	Unknown	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%	5.0%
	Total	13	100.0%	\$2,200	100.0%	100.0%	6	100.0%	\$482	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%
	Moderate	0	0.0%	\$0	0.0%	5.6%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.8%	0	0.0%	\$0	0.0%	97.3%
	Upper	0	0.0%	\$0	0.0%	5.6%	0	0.0%	\$0	0.0%	2.5%
	Unknown	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%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	4.3%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	24.5%	\$0	0.0%	17.6%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	28.2%	\$0	0.0%	28.1%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	33.1%	\$0	0.0%	43.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.8%	\$0	0.0%	8.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.4%	0	0.0%	2.0%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	10.8%	\$0	0.0%	6.2%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	20.3%	\$0	0.0%	17.2%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	51.5%	\$0	0.0%	59.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	16.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	5	50.0%	\$26	52.0%	20.4%	1	33.3%	9.5%	\$10	47.6%	7.5%	
	Moderate	4	40.0%	\$14	28.0%	18.4%	2	66.7%	9.5%	\$11	52.4%	1.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	14.3%	\$0	0.0%	11.9%	
	Upper	1	10.0%	\$10	20.0%	39.6%	0	0.0%	66.7%	\$0	0.0%	79.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$50	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.4%	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%	
	Middle	0	0.0%	\$0	0.0%	21.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	50.0%	\$26	52.0%	20.4%	1	33.3%	3.1%	\$10	47.6%	1.7%	
	Moderate	4	40.0%	\$14	28.0%	18.4%	2	66.7%	15.4%	\$11	52.4%	9.8%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	22.7%	\$0	0.0%	20.6%	
	Upper	1	10.0%	\$10	20.0%	39.6%	0	0.0%	45.8%	\$0	0.0%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.9%	\$0	0.0%	13.3%	
	Total	10	100.0%	\$50	100.0%	100.0%	3	100.0%	100.0%	\$21	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	8	61.5%	\$1,532	69.6%	93.0%	3	50.0%	40.4%	\$105	21.8%	43.8%
		Over \$1 Million	5	38.5%	\$668	30.4%	3.5%	3	50.0%				
		Total Rev. available	13	100.0%	\$2,200	100.0%	96.5%	6	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.5%	0	0.0%				
	Total	13	100.0%	\$2,200	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	8	61.5%	\$217	9.9%		5	83.3%	98.2%	\$132	27.4%	69.9%
		\$100,001 - \$250,000	2	15.4%	\$396	18.0%		0	0.0%	1.3%	\$0	0.0%	13.8%
		\$250,001 - \$1 Million	3	23.1%	\$1,587	72.1%		1	16.7%	0.5%	\$350	72.6%	16.3%
Total		13	100.0%	\$2,200	100.0%		6	100.0%	100.0%	\$482	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	72.5%	\$0	0.0%	65.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	21.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	15.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	17.5%	\$0	0.0%	63.2%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: FL Jackson

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	2,004	17.9
Moderate-income	1	9.1	1,122	10.0	197	17.6	1,945	17.4
Middle-income	8	72.7	7,785	69.6	843	10.8	2,522	22.5
Upper-income	2	18.2	2,283	20.4	194	8.5	4,719	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	11,190	100.0	1,234	11.0	11,190	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	2,624	1,268	9.8	48.3	585	22.3	771	29.4
Middle-income	14,387	9,068	70.1	63.0	2,737	19.0	2,582	17.9
Upper-income	3,890	2,603	20.1	66.9	506	13.0	781	20.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	20,901	12,939	100.0	61.9	3,828	18.3	4,134	19.8
	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	400	15.1	361	14.7	20	19.2	19	21.3
Middle-income	1,762	66.5	1,644	66.9	64	61.5	54	60.7
Upper-income	488	18.4	452	18.4	20	19.2	16	18.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,650	100.0	2,457	100.0	104	100.0	89	100.0
	Percentage of Total Businesses:			92.7		3.9		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	14	4.7	14	4.7	0	0.0	0	0.0
Middle-income	232	77.6	229	77.4	3	100.0	0	0.0
Upper-income	53	17.7	53	17.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	299	100.0	296	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	70.1%
	Upper	0	0.0%	\$0	0.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	70.1%
	Upper	0	0.0%	\$0	0.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%
	Middle	5	83.3%	\$23	88.5%	70.1%
	Upper	1	16.7%	\$3	11.5%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$26</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%
	Middle	5	83.3%	\$23	88.5%	70.1%
	Upper	1	16.7%	\$3	11.5%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$26</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%
	Middle	4	80.0%	\$120	97.6%	66.9%
	Upper	1	20.0%	\$3	2.4%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$123</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	77.4%
	Upper	0	0.0%	\$0	0.0%	17.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.9%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.9%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$3	11.5%	17.9%	
	Moderate	3	50.0%	\$16	61.5%	17.4%	
	Middle	2	33.3%	\$7	26.9%	22.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$26	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.9%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$3	11.5%	17.9%	
	Moderate	3	50.0%	\$16	61.5%	17.4%	
	Middle	2	33.3%	\$7	26.9%	22.5%	
	Upper	0	0.0%	\$0	0.0%	42.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$26	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	40.0%	\$23	18.7%	92.7%
		Over \$1 Million	3	60.0%	\$100	81.3%	3.9%
		Total Rev. available	5	100.0%	\$123	100.0%	96.6%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.4%
		Total	5	100.0%	\$123	100.0%	100.0%
	Loan Size	\$100,000 or Less	5	100.0%	\$123	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	5	100.0%	\$123	100.0%	
	Total Businesses						
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
	Total Farms						

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	3,320	3.4	2,829	3.2	332	7.5	159	4.6
Moderate-income	18,910	19.5	16,871	18.9	1,298	29.2	741	21.6
Middle-income	48,726	50.1	45,053	50.4	1,912	43.0	1,761	51.4
Upper-income	26,232	27.0	24,563	27.5	904	20.3	765	22.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	97,188	100.0	89,316	100.0	4,446	100.0	3,426	100.0
	Percentage of Total Businesses:			91.9		4.6		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.2	5	0.9	2	10.0	0	0.0
Moderate-income	57	10.1	54	9.9	3	15.0	0	0.0
Middle-income	393	69.3	378	69.6	12	60.0	3	75.0
Upper-income	110	19.4	106	19.5	3	15.0	1	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	567	100.0	543	100.0	20	100.0	4	100.0
	Percentage of Total Farms:			95.8		3.5		.7

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	9	11.8%	\$1,700	5.0%	16.3%	6	14.0%	10.8%	\$1,161	6.0%	7.4%
	Middle	30	39.5%	\$10,985	32.3%	54.5%	16	37.2%	57.1%	\$7,565	38.9%	51.6%
	Upper	37	48.7%	\$21,272	62.6%	27.1%	21	48.8%	31.7%	\$10,710	55.1%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	76	100.0%	\$33,957	100.0%	100.0%	43	100.0%	100.0%	\$19,436	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	3	9.1%	\$327	2.3%	16.3%	2	10.5%	7.8%	\$145	2.1%	5.7%
	Middle	14	42.4%	\$2,812	19.8%	54.5%	10	52.6%	50.0%	\$1,780	25.7%	44.5%
	Upper	16	48.5%	\$11,066	77.9%	27.1%	7	36.8%	42.1%	\$5,012	72.3%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$14,205	100.0%	100.0%	19	100.0%	100.0%	\$6,937	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.6%	\$6	2.6%	2.0%	1	3.7%	1.1%	\$6	3.4%	0.4%
	Moderate	12	30.8%	\$62	26.6%	16.3%	8	29.6%	11.6%	\$44	25.3%	7.5%
	Middle	21	53.8%	\$128	54.9%	54.5%	15	55.6%	54.9%	\$103	59.2%	47.9%
	Upper	5	12.8%	\$37	15.9%	27.1%	3	11.1%	32.3%	\$21	12.1%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$233	100.0%	100.0%	27	100.0%	100.0%	\$174	100.0%	100.0%
MULTI-FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	32.1%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	53.6%	\$0	0.0%	44.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	0.7%	\$6	0.0%	2.0%	1	1.1%	0.3%	\$6	0.0%	0.1%
	Moderate	24	16.2%	\$2,089	4.3%	16.3%	16	18.0%	9.5%	\$1,350	5.1%	6.7%
	Middle	65	43.9%	\$13,925	28.8%	54.5%	41	46.1%	53.9%	\$9,448	35.6%	48.0%
	Upper	58	39.2%	\$32,375	66.9%	27.1%	31	34.8%	36.3%	\$15,743	59.3%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	148	100.0%	\$48,395	100.0%	100.0%	89	100.0%	100.0%	\$26,547	100.0%	100.0%
SMALL BUSINESSES	Low	24	6.9%	\$6,960	9.7%	3.2%	16	7.1%	3.2%	\$4,458	9.7%	4.3%
	Moderate	94	27.2%	\$18,612	26.0%	18.9%	64	28.4%	19.7%	\$14,838	32.2%	24.3%
	Middle	144	41.6%	\$30,999	43.3%	50.4%	87	38.7%	45.0%	\$18,586	40.4%	44.7%
	Upper	84	24.3%	\$15,013	21.0%	27.5%	58	25.8%	31.2%	\$8,158	17.7%	26.5%
	Unknown	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%	0.2%
	Total	346	100.0%	\$71,584	100.0%	100.0%	225	100.0%	100.0%	\$46,040	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	6.1%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	9.9%	0	0.0%	8.2%	\$0	0.0%	1.9%
Middle		0	0.0%	\$0	0.0%	69.6%	0	0.0%	63.3%	\$0	0.0%	71.4%
Upper		0	0.0%	\$0	0.0%	19.5%	0	0.0%	18.4%	\$0	0.0%	25.1%
Unknown		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%	0.2%
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	5	6.6%	\$540	1.6%	19.3%	4	9.3%	10.1%	\$407	2.1%	4.8%	
	Moderate	26	34.2%	\$3,869	11.4%	18.5%	13	30.2%	23.1%	\$1,866	9.6%	16.7%	
	Middle	3	3.9%	\$442	1.3%	23.0%	1	2.3%	19.8%	\$139	0.7%	19.0%	
	Upper	41	53.9%	\$29,046	85.5%	39.2%	24	55.8%	30.4%	\$16,964	87.3%	44.8%	
	Unknown	1	1.3%	\$60	0.2%	0.0%	1	2.3%	16.7%	\$60	0.3%	14.8%	
	Total	76	100.0%	\$33,957	100.0%	100.0%	43	100.0%	100.0%	\$19,436	100.0%	100.0%	
REFINANCE	Low	1	3.0%	\$24	0.2%	19.3%	1	5.3%	5.7%	\$24	0.3%	2.9%	
	Moderate	10	30.3%	\$1,028	7.2%	18.5%	7	36.8%	12.0%	\$606	8.7%	7.7%	
	Middle	2	6.1%	\$297	2.1%	23.0%	0	0.0%	16.1%	\$0	0.0%	12.7%	
	Upper	20	60.6%	\$12,856	90.5%	39.2%	11	57.9%	38.4%	\$6,307	90.9%	49.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.8%	\$0	0.0%	27.0%	
	Total	33	100.0%	\$14,205	100.0%	100.0%	19	100.0%	100.0%	\$6,937	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	17.9%	\$25	10.7%	19.3%	4	14.8%	10.4%	\$18	10.3%	5.7%	
	Moderate	20	51.3%	\$123	52.8%	18.5%	15	55.6%	22.1%	\$102	58.6%	13.6%	
	Middle	8	20.5%	\$54	23.2%	23.0%	7	25.9%	23.9%	\$44	25.3%	20.3%	
	Upper	2	5.1%	\$20	8.6%	39.2%	1	3.7%	38.5%	\$10	5.7%	53.1%	
	Unknown	2	5.1%	\$11	4.7%	0.0%	0	0.0%	5.1%	\$0	0.0%	7.3%	
	Total	39	100.0%	\$233	100.0%	100.0%	27	100.0%	100.0%	\$174	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	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%	
	Middle	0	0.0%	\$0	0.0%	23.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	8.8%	\$589	1.2%	19.3%	9	10.1%	8.1%	\$449	1.7%	3.8%	
	Moderate	56	37.8%	\$5,020	10.4%	18.5%	35	39.3%	18.1%	\$2,574	9.7%	11.9%	
	Middle	13	8.8%	\$793	1.6%	23.0%	8	9.0%	18.3%	\$183	0.7%	15.4%	
	Upper	63	42.6%	\$41,922	86.6%	39.2%	36	40.4%	34.2%	\$23,281	87.7%	45.5%	
	Unknown	3	2.0%	\$71	0.1%	0.0%	1	1.1%	21.4%	\$60	0.2%	23.3%	
	Total	148	100.0%	\$48,395	100.0%	100.0%	89	100.0%	100.0%	\$26,547	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	119	34.4%	\$9,137	12.8%	91.9%	76	33.8%	42.4%	\$5,745	12.5%	33.0%
		Over \$1 Million	207	59.8%	\$58,736	82.1%	4.6%	135	60.0%				
		Total Rev. available	326	94.2%	\$67,873	94.9%	96.5%	211	93.8%				
		Rev. Not Known	20	5.8%	\$3,711	5.2%	3.5%	14	6.2%				
	Total	346	100.0%	\$71,584	100.0%	100.0%	225	100.0%					
	Loan Size	\$100,000 or Less	193	55.8%	\$6,861	9.6%		126	56.0%	94.3%	\$4,546	9.9%	39.3%
		\$100,001 - \$250,000	56	16.2%	\$10,128	14.1%		34	15.1%	2.8%	\$6,118	13.3%	14.4%
\$250,001 - \$1 Million		97	28.0%	\$54,595	76.3%		65	28.9%	2.9%	\$35,376	76.8%	46.3%	
Total		346	100.0%	\$71,584	100.0%		225	100.0%	100.0%	\$46,040	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	46.9%	\$0	0.0%	52.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.8%	\$0	0.0%	49.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.2%	\$0	0.0%	37.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	12.8%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	17	6.6	13,392	4.1	4,572	34.1	67,215	20.5
Moderate-income	59	23.0	58,680	17.9	9,375	16.0	57,844	17.6
Middle-income	109	42.6	153,478	46.7	12,011	7.8	71,463	21.8
Upper-income	69	27.0	102,813	31.3	3,410	3.3	131,841	40.2
Unknown-income	2	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	256	100.0	328,363	100.0	29,368	8.9	328,363	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,546	9,912	2.9	33.5	13,742	46.5	5,892	19.9
Moderate-income	118,250	52,104	15.5	44.1	46,828	39.6	19,318	16.3
Middle-income	259,758	159,802	47.4	61.5	64,617	24.9	35,339	13.6
Upper-income	170,490	115,259	34.2	67.6	33,084	19.4	22,147	13.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	578,044	337,077	100.0	58.3	158,271	27.4	82,696	14.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4,095	4.3	3,622	4.1	341	7.8	132	3.9
Moderate-income	19,054	20.0	17,026	19.5	1,244	28.5	784	23.4
Middle-income	41,141	43.3	38,059	43.5	1,644	37.6	1,438	43.0
Upper-income	30,829	32.4	28,700	32.8	1,138	26.1	991	29.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	95,119	100.0	87,407	100.0	4,367	100.0	3,345	100.0
	Percentage of Total Businesses:			91.9		4.6		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.5	2	0.3	1	5.3	0	0.0
Moderate-income	61	10.3	55	9.6	6	31.6	0	0.0
Middle-income	351	59.2	344	59.9	7	36.8	0	0.0
Upper-income	178	30.0	173	30.1	5	26.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	593	100.0	574	100.0	19	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	5	6.0%	\$1,241	3.5%	15.5%
	Middle	30	36.1%	\$9,714	27.7%	47.4%
	Upper	48	57.8%	\$24,134	68.8%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>83</i>	<i>100.0%</i>	<i>\$35,089</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	2.6%	\$94	0.8%	2.9%
	Moderate	7	18.4%	\$691	5.7%	15.5%
	Middle	11	28.9%	\$2,042	16.9%	47.4%
	Upper	19	50.0%	\$9,273	76.6%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$12,100</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	5	9.8%	\$27	4.7%	15.5%
	Middle	30	58.8%	\$240	41.5%	47.4%
	Upper	16	31.4%	\$311	53.8%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>51</i>	<i>100.0%</i>	<i>\$578</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	0.6%	\$94	0.2%	2.9%
	Moderate	17	9.9%	\$1,959	4.1%	15.5%
	Middle	71	41.3%	\$11,996	25.1%	47.4%
	Upper	83	48.3%	\$33,718	70.6%	34.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>172</i>	<i>100.0%</i>	<i>\$47,767</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	18	7.2%	\$1,899	5.0%	4.1%
	Moderate	63	25.1%	\$11,661	30.9%	19.5%
	Middle	82	32.7%	\$14,240	37.7%	43.5%
	Upper	88	35.1%	\$9,981	26.4%	32.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>251</i>	<i>100.0%</i>	<i>\$37,781</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	59.9%
	Upper	0	0.0%	\$0	0.0%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	5	6.0%	\$491	1.4%	20.5%	
	Moderate	29	34.9%	\$4,049	11.5%	17.6%	
	Middle	1	1.2%	\$175	0.5%	21.8%	
	Upper	48	57.8%	\$30,374	86.6%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	83	100.0%	\$35,089	100.0%	100.0%	
REFINANCE	Low	7	18.4%	\$304	2.5%	20.5%	
	Moderate	9	23.7%	\$1,019	8.4%	17.6%	
	Middle	7	18.4%	\$408	3.4%	21.8%	
	Upper	13	34.2%	\$9,944	82.2%	40.2%	
	Unknown	2	5.3%	\$425	3.5%	0.0%	
	Total	38	100.0%	\$12,100	100.0%	100.0%	
HOME IMPROVEMENT	Low	12	23.5%	\$56	9.7%	20.5%	
	Moderate	21	41.2%	\$132	22.8%	17.6%	
	Middle	10	19.6%	\$117	20.2%	21.8%	
	Upper	5	9.8%	\$255	44.1%	40.2%	
	Unknown	3	5.9%	\$18	3.1%	0.0%	
	Total	51	100.0%	\$578	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	24	14.0%	\$851	1.8%	20.5%	
	Moderate	59	34.3%	\$5,200	10.9%	17.6%	
	Middle	18	10.5%	\$700	1.5%	21.8%	
	Upper	66	38.4%	\$40,573	84.9%	40.2%	
	Unknown	5	2.9%	\$443	0.9%	0.0%	
	Total	172	100.0%	\$47,767	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	91	36.3%	\$5,778	15.3%	91.9%
		Over \$1 Million	149	59.4%	\$29,314	77.6%	4.6%
		Total Rev. available	240	95.7%	\$35,092	92.9%	96.5%
		Rev. Not Known	11	4.4%	\$2,689	7.1%	3.5%
		251	100.0%	\$37,781	100.0%	100.0%	
	Loan Size	\$100,000 or Less	175	69.7%	\$4,963	13.1%	
		\$100,001 - \$250,000	34	13.5%	\$6,285	16.6%	
		\$250,001 - \$1 Million	42	16.7%	\$26,533	70.2%	
		Total	251	100.0%	\$37,781	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	105	0.3	87	0.3	9	0.6	9	0.8
Moderate-income	6,097	18.2	5,402	17.5	444	31.1	251	22.4
Middle-income	19,295	57.7	17,847	57.8	786	55.1	662	59.1
Upper-income	7,918	23.7	7,532	24.4	187	13.1	199	17.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33,415	100.0	30,868	100.0	1,426	100.0	1,121	100.0
	Percentage of Total Businesses:			92.4		4.3		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	101	15.9	90	15.4	11	22.0	0	0.0
Middle-income	431	67.8	397	67.9	34	68.0	0	0.0
Upper-income	104	16.4	98	16.8	5	10.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	636	100.0	585	100.0	50	100.0	1	100.0
	Percentage of Total Farms:			92.0		7.9		.2

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$112	5.8%	15.4%	1	12.5%	7.3%	\$112	7.1%	6.6%
	Middle	7	77.8%	\$1,326	68.1%	60.8%	6	75.0%	62.6%	\$965	60.9%	60.1%
	Upper	1	11.1%	\$508	26.1%	23.7%	1	12.5%	30.1%	\$508	32.1%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,946	100.0%	100.0%	8	100.0%	100.0%	\$1,585	100.0%	100.0%
REFINANCE	Low	1	4.8%	\$18	0.7%	0.1%	1	7.1%	0.1%	\$18	1.0%	0.0%
	Moderate	1	4.8%	\$44	1.6%	15.4%	1	7.1%	6.0%	\$44	2.4%	4.8%
	Middle	8	38.1%	\$433	15.9%	60.8%	3	21.4%	55.2%	\$178	9.8%	52.6%
	Upper	11	52.4%	\$2,222	81.8%	23.7%	9	64.3%	38.7%	\$1,572	86.8%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$2,717	100.0%	100.0%	14	100.0%	100.0%	\$1,812	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.6%	\$4	0.5%	0.1%	1	1.0%	0.3%	\$4	0.8%	0.0%
	Moderate	30	17.0%	\$145	17.6%	15.4%	19	18.3%	13.3%	\$93	18.4%	6.9%
	Middle	113	64.2%	\$527	64.0%	60.8%	64	61.5%	61.1%	\$306	60.5%	58.8%
	Upper	32	18.2%	\$148	18.0%	23.7%	20	19.2%	25.3%	\$103	20.4%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	176	100.0%	\$824	100.0%	100.0%	104	100.0%	100.0%	\$506	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.3%	\$0	0.0%	92.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.0%	\$22	0.4%	0.1%	2	1.6%	0.1%	\$22	0.6%	0.0%
	Moderate	32	15.5%	\$301	5.5%	15.4%	21	16.7%	7.1%	\$249	6.4%	5.9%
	Middle	128	62.1%	\$2,286	41.7%	60.8%	73	57.9%	60.1%	\$1,449	37.1%	57.4%
	Upper	44	21.4%	\$2,878	52.5%	23.7%	30	23.8%	32.7%	\$2,183	55.9%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	206	100.0%	\$5,487	100.0%	100.0%	126	100.0%	100.0%	\$3,903	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	68	28.3%	\$14,299	33.9%	17.5%	48	30.6%	18.3%	\$9,185	33.0%	25.1%
	Middle	147	61.3%	\$25,809	61.3%	57.8%	92	58.6%	54.0%	\$17,548	63.0%	55.4%
	Upper	25	10.4%	\$2,017	4.8%	24.4%	17	10.8%	24.4%	\$1,120	4.0%	18.1%
	Unknown	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%	1.1%
Total	240	100.0%	\$42,125	100.0%	100.0%	157	100.0%	100.0%	\$27,853	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%
	Moderate	3	30.0%	\$653	41.1%	15.4%	3	37.5%	24.3%	\$653	46.5%	22.8%
	Middle	5	50.0%	\$436	27.4%	67.9%	3	37.5%	48.6%	\$250	17.8%	52.6%
	Upper	2	20.0%	\$500	31.5%	16.8%	2	25.0%	21.6%	\$500	35.6%	24.3%
	Unknown	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%	0.3%
Total	10	100.0%	\$1,589	100.0%	100.0%	8	100.0%	100.0%	\$1,403	100.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	22.2%	\$88	4.5%	18.3%	2	25.0%	8.2%	\$88	5.6%	4.7%	
	Moderate	1	11.1%	\$123	6.3%	19.5%	1	12.5%	24.4%	\$123	7.8%	20.1%	
	Middle	1	11.1%	\$112	5.8%	22.6%	1	12.5%	20.4%	\$112	7.1%	20.0%	
	Upper	3	33.3%	\$1,425	73.2%	39.7%	2	25.0%	29.1%	\$1,064	67.1%	37.2%	
	Unknown	2	22.2%	\$198	10.2%	0.0%	2	25.0%	18.0%	\$198	12.5%	18.0%	
	Total	9	100.0%	\$1,946	100.0%	100.0%	8	100.0%	100.0%	\$1,585	100.0%	100.0%	
REFINANCE	Low	2	9.5%	\$60	2.2%	18.3%	1	7.1%	3.7%	\$18	1.0%	1.9%	
	Moderate	4	19.0%	\$205	7.5%	19.5%	3	21.4%	12.5%	\$182	10.0%	7.9%	
	Middle	2	9.5%	\$137	5.0%	22.6%	2	14.3%	16.8%	\$137	7.6%	13.7%	
	Upper	13	61.9%	\$2,315	85.2%	39.7%	8	57.1%	41.4%	\$1,475	81.4%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.7%	\$0	0.0%	26.2%	
	Total	21	100.0%	\$2,717	100.0%	100.0%	14	100.0%	100.0%	\$1,812	100.0%	100.0%	
HOME IMPROVEMENT	Low	45	25.6%	\$147	17.8%	18.3%	27	26.0%	14.1%	\$96	19.0%	4.9%	
	Moderate	81	46.0%	\$392	47.6%	19.5%	50	48.1%	31.5%	\$246	48.6%	15.7%	
	Middle	30	17.0%	\$154	18.7%	22.6%	19	18.3%	19.5%	\$94	18.6%	17.0%	
	Upper	14	8.0%	\$103	12.5%	39.7%	5	4.8%	30.7%	\$54	10.7%	51.6%	
	Unknown	6	3.4%	\$28	3.4%	0.0%	3	2.9%	4.3%	\$16	3.2%	10.8%	
	Total	176	100.0%	\$824	100.0%	100.0%	104	100.0%	100.0%	\$506	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.3%	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%	
	Middle	0	0.0%	\$0	0.0%	22.6%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	49	23.8%	\$295	5.4%	18.3%	30	23.8%	6.9%	\$202	5.2%	3.7%	
	Moderate	86	41.7%	\$720	13.1%	19.5%	54	42.9%	20.7%	\$551	14.1%	15.4%	
	Middle	33	16.0%	\$403	7.3%	22.6%	22	17.5%	19.2%	\$343	8.8%	17.6%	
	Upper	30	14.6%	\$3,843	70.0%	39.7%	15	11.9%	33.1%	\$2,593	66.4%	42.1%	
	Unknown	8	3.9%	\$226	4.1%	0.0%	5	4.0%	20.1%	\$214	5.5%	21.2%	
	Total	206	100.0%	\$5,487	100.0%	100.0%	126	100.0%	100.0%	\$3,903	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	92	38.3%	\$9,376	22.3%	92.4%	61	38.9%	40.1%	\$6,695	24.0%	30.6%
		Over \$1 Million	128	53.3%	\$28,216	67.0%	4.3%	88	56.1%				
		Total Rev. available	220	91.6%	\$37,592	89.3%	96.7%	149	95.0%				
		Rev. Not Known	20	8.3%	\$4,533	10.8%	3.4%	8	5.1%				
	Total	240	100.0%	\$42,125	100.0%	100.0%	157	100.0%					
	Loan Size	\$100,000 or Less	153	63.8%	\$5,585	13.3%		101	64.3%	96.4%	\$3,390	12.2%	47.3%
		\$100,001 - \$250,000	38	15.8%	\$6,765	16.1%		22	14.0%	1.9%	\$3,989	14.3%	13.7%
		\$250,001 - \$1 Million	49	20.4%	\$29,775	70.7%		34	21.7%	1.7%	\$20,474	73.5%	39.0%
Total		240	100.0%	\$42,125	100.0%		157	100.0%	100.0%	\$27,853	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	6	60.0%	\$689	43.4%	92.0%	4	50.0%	62.2%	\$503	35.9%	59.7%
		Over \$1 Million	3	30.0%	\$500	31.5%	7.9%	3	37.5%				
		Not Known	1	10.0%	\$400	25.2%	0.2%	1	12.5%				
		Total	10	100.0%	\$1,589	100.0%	100.0%	8	100.0%				
	Loan Size	\$100,000 or Less	4	40.0%	\$278	17.5%		3	37.5%	73.0%	\$225	16.0%	20.5%
		\$100,001 - \$250,000	5	50.0%	\$911	57.3%		4	50.0%	16.2%	\$778	55.5%	33.1%
		\$250,001 - \$500,000	1	10.0%	\$400	25.2%		1	12.5%	10.8%	\$400	28.5%	46.4%
		Total	10	100.0%	\$1,589	100.0%		8	100.0%	100.0%	\$1,403	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	5	3.2	2,767	1.8	904	32.7	31,848	20.3
Moderate-income	36	23.4	34,777	22.1	6,874	19.8	29,313	18.6
Middle-income	76	49.4	83,287	53.0	8,566	10.3	32,628	20.8
Upper-income	36	23.4	36,391	23.1	1,765	4.9	63,433	40.3
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	154	100.0	157,222	100.0	18,109	11.5	157,222	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,981	2,045	1.3	29.3	3,592	51.5	1,344	19.3
Moderate-income	62,254	30,950	19.2	49.7	19,029	30.6	12,275	19.7
Middle-income	153,613	88,103	54.7	57.4	32,057	20.9	33,453	21.8
Upper-income	54,699	40,110	24.9	73.3	7,803	14.3	6,786	12.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	277,547	161,208	100.0	58.1	62,481	22.5	53,858	19.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,424	4.3	1,248	4.0	89	6.5	87	8.0
Moderate-income	6,796	20.4	6,190	20.0	354	25.8	252	23.3
Middle-income	16,663	50.0	15,439	50.0	679	49.5	545	50.4
Upper-income	8,448	25.3	8,001	25.9	249	18.2	198	18.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33,331	100.0	30,878	100.0	1,371	100.0	1,082	100.0
	Percentage of Total Businesses:			92.6		4.1		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	11	1.6	7	1.1	4	8.3	0	0.0
Moderate-income	167	23.7	153	23.3	14	29.2	0	0.0
Middle-income	366	52.0	341	52.0	25	52.1	0	0.0
Upper-income	160	22.7	155	23.6	5	10.4	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	704	100.0	656	100.0	48	100.0	0	.0
	Percentage of Total Farms:			93.2		6.8		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	33.3%	\$179	46.6%	19.2%
	Middle	3	50.0%	\$137	35.7%	54.7%
	Upper	1	16.7%	\$68	17.7%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$384</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	9.5%	\$249	5.6%	19.2%
	Middle	10	47.6%	\$1,904	42.8%	54.7%
	Upper	9	42.9%	\$2,298	51.6%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$4,451</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	1.7%	\$5	0.8%	1.3%
	Moderate	30	25.0%	\$146	23.0%	19.2%
	Middle	58	48.3%	\$339	53.5%	54.7%
	Upper	30	25.0%	\$144	22.7%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>120</i>	<i>100.0%</i>	<i>\$634</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	2	1.4%	\$5	0.1%	1.3%
	Moderate	34	23.1%	\$574	10.5%	19.2%
	Middle	71	48.3%	\$2,380	43.5%	54.7%
	Upper	40	27.2%	\$2,510	45.9%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>\$5,469</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	6	3.9%	\$1,265	4.7%	4.0%
	Moderate	41	26.8%	\$7,871	29.5%	20.0%
	Middle	75	49.0%	\$11,773	44.1%	50.0%
	Upper	31	20.3%	\$5,793	21.7%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>153</i>	<i>100.0%</i>	<i>\$26,702</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	1	12.5%	\$120	9.9%	1.1%
	Moderate	5	62.5%	\$997	81.9%	23.3%
	Middle	2	25.0%	\$100	8.2%	52.0%
	Upper	0	0.0%	\$0	0.0%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$1,217</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	33.3%	\$115	29.9%	20.3%	
	Moderate	4	66.7%	\$269	70.1%	18.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$384	100.0%	100.0%	
REFINANCE	Low	2	9.5%	\$196	4.4%	20.3%	
	Moderate	4	19.0%	\$566	12.7%	18.6%	
	Middle	5	23.8%	\$406	9.1%	20.8%	
	Upper	10	47.6%	\$3,283	73.8%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$4,451	100.0%	100.0%	
HOME IMPROVEMENT	Low	36	30.0%	\$131	20.7%	20.3%	
	Moderate	45	37.5%	\$218	34.4%	18.6%	
	Middle	26	21.7%	\$159	25.1%	20.8%	
	Upper	12	10.0%	\$116	18.3%	40.3%	
	Unknown	1	0.8%	\$10	1.6%	0.0%	
	Total	120	100.0%	\$634	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	40	27.2%	\$442	8.1%	20.3%	
	Moderate	53	36.1%	\$1,053	19.3%	18.6%	
	Middle	31	21.1%	\$565	10.3%	20.8%	
	Upper	22	15.0%	\$3,399	62.2%	40.3%	
	Unknown	1	0.7%	\$10	0.2%	0.0%	
	Total	147	100.0%	\$5,469	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	77	50.3%	\$5,199	19.5%	92.6%
		Over \$1 Million	64	41.8%	\$17,996	67.4%	4.1%
		Total Rev. available	141	92.1%	\$23,195	86.9%	96.7%
		Rev. Not Known	12	7.8%	\$3,507	13.1%	3.2%
	Total	153	100.0%	\$26,702	100.0%	100.0%	
	Loan Size	\$100,000 or Less	97	63.4%	\$2,893	10.8%	
		\$100,001 - \$250,000	18	11.8%	\$3,037	11.4%	
		\$250,001 - \$1 Million	38	24.8%	\$20,772	77.8%	
		Total	153	100.0%	\$26,702	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	3	37.5%	\$262	21.5%	93.2%
		Over \$1 Million	4	50.0%	\$603	49.5%	6.8%
		Not Known	1	12.5%	\$352	28.9%	0.0%
		Total	8	100.0%	\$1,217	100.0%	100.0%
	Loan Size	\$100,000 or Less	3	37.5%	\$157	12.9%	
		\$100,001 - \$250,000	4	50.0%	\$708	58.2%	
		\$250,001 - \$500,000	1	12.5%	\$352	28.9%	
		Total	8	100.0%	\$1,217	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL Middle 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	7,951	18.5
Moderate-income	5	17.9	5,374	12.5	1,308	24.3	8,494	19.8
Middle-income	23	82.1	37,614	87.5	3,530	9.4	10,251	23.8
Upper-income	0	0.0	0	0.0	0	0.0	16,292	37.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	42,988	100.0	4,838	11.3	42,988	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	10,286	5,253	11.1	51.1	2,833	27.5	2,200	21.4
Middle-income	67,672	42,057	88.9	62.1	10,667	15.8	14,948	22.1
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	77,958	47,310	100.0	60.7	13,500	17.3	17,148	22.0
	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	1,327	12.1	1,234	12.0	52	14.6	41	11.4
Middle-income	9,656	87.9	9,034	88.0	303	85.4	319	88.6
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	10,983	100.0	10,268	100.0	355	100.0	360	100.0
	Percentage of Total Businesses:			93.5		3.2		3.3
	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	27	4.2	23	3.9	3	5.5	1	33.3
Middle-income	619	95.8	565	96.1	52	94.5	2	66.7
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	646	100.0	588	100.0	55	100.0	3	100.0
	Percentage of Total Farms:			91.0		8.5		.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Middle FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank \$ (000s)	Agg %		
		#	%	\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$34	77.3%	11.1%	1	100.0%	6.3%	\$34	100.0%	4.8%
	Middle	1	50.0%	\$10	22.7%	88.9%	0	0.0%	93.7%	\$0	0.0%	95.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$44	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	5.8%	\$0	0.0%	4.7%
	Middle	4	100.0%	\$225	100.0%	88.9%	3	100.0%	94.2%	\$162	100.0%	95.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$225	100.0%	100.0%	3	100.0%	100.0%	\$162	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%
	Moderate	10	20.0%	\$39	18.8%	11.1%	7	18.9%	10.2%	\$29	17.9%	3.8%
	Middle	40	80.0%	\$168	81.2%	88.9%	30	81.1%	89.8%	\$133	82.1%	96.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$207	100.0%	100.0%	37	100.0%	100.0%	\$162	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	11	19.6%	\$73	15.3%	11.1%	8	19.5%	6.3%	\$63	17.6%	4.7%
	Middle	45	80.4%	\$403	84.7%	88.9%	33	80.5%	93.7%	\$295	82.4%	95.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$476	100.0%	100.0%	41	100.0%	100.0%	\$358	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%
	Moderate	5	10.4%	\$942	20.5%	12.0%	5	14.3%	11.5%	\$942	23.5%	10.8%
	Middle	43	89.6%	\$3,661	79.5%	88.0%	30	85.7%	84.6%	\$3,070	76.5%	88.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	1.2%
	Total	48	100.0%	\$4,603	100.0%	100.0%	35	100.0%	100.0%	\$4,012	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%
	Moderate	1	6.7%	\$450	9.9%	3.9%	1	14.3%	6.3%	\$450	22.4%	10.5%
	Middle	14	93.3%	\$4,102	90.1%	96.1%	6	85.7%	89.6%	\$1,561	77.6%	88.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	1.1%
	Total	15	100.0%	\$4,552	100.0%	100.0%	7	100.0%	100.0%	\$2,011	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Middle FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	50.0%	\$34	77.3%	18.5%	1	100.0%	6.0%	\$34	100.0%	3.4%	
	Moderate	1	50.0%	\$10	22.7%	19.8%	0	0.0%	20.6%	\$0	0.0%	15.0%	
	Middle	0	0.0%	\$0	0.0%	23.8%	0	0.0%	19.9%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	32.9%	\$0	0.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	20.8%	
	Total	2	100.0%	\$44	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	2.8%	\$0	0.0%	1.8%	
	Moderate	3	75.0%	\$162	72.0%	19.8%	3	100.0%	11.8%	\$162	100.0%	7.7%	
	Middle	1	25.0%	\$63	28.0%	23.8%	0	0.0%	15.2%	\$0	0.0%	12.4%	
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	39.7%	\$0	0.0%	47.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.5%	\$0	0.0%	30.2%	
	Total	4	100.0%	\$225	100.0%	100.0%	3	100.0%	100.0%	\$162	100.0%	100.0%	
HOME IMPROVEMENT	Low	15	30.0%	\$53	25.6%	18.5%	12	32.4%	18.4%	\$47	29.0%	3.6%	
	Moderate	22	44.0%	\$80	38.6%	19.8%	17	45.9%	30.6%	\$62	38.3%	13.1%	
	Middle	9	18.0%	\$39	18.8%	23.8%	4	10.8%	21.4%	\$18	11.1%	33.7%	
	Upper	3	6.0%	\$30	14.5%	37.9%	3	8.1%	25.5%	\$30	18.5%	43.7%	
	Unknown	1	2.0%	\$5	2.4%	0.0%	1	2.7%	4.1%	\$5	3.1%	5.9%	
	Total	50	100.0%	\$207	100.0%	100.0%	37	100.0%	100.0%	\$162	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	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%	
	Upper	0	0.0%	\$0	0.0%	37.9%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	16	28.6%	\$87	18.3%	18.5%	13	31.7%	5.4%	\$81	22.6%	2.7%	
	Moderate	26	46.4%	\$252	52.9%	19.8%	20	48.8%	17.7%	\$224	62.6%	11.6%	
	Middle	10	17.9%	\$102	21.4%	23.8%	4	9.8%	18.1%	\$18	5.0%	16.3%	
	Upper	3	5.4%	\$30	6.3%	37.9%	3	7.3%	35.2%	\$30	8.4%	44.4%	
	Unknown	1	1.8%	\$5	1.1%	0.0%	1	2.4%	23.6%	\$5	1.4%	25.0%	
	Total	56	100.0%	\$476	100.0%	100.0%	41	100.0%	100.0%	\$358	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	25	52.1%	\$1,105	24.0%	93.5%	19	54.3%	41.3%	\$912	22.7%	41.3%
		Over \$1 Million	17	35.4%	\$2,050	44.5%	3.2%	11	31.4%				
		Total Rev. available	42	87.5%	\$3,155	68.5%	96.7%	30	85.7%				
		Rev. Not Known	6	12.5%	\$1,448	31.5%	3.3%	5	14.3%				
	Total	48	100.0%	\$4,603	100.0%	100.0%	35	100.0%					
	Loan Size	\$100,000 or Less	36	75.0%	\$1,057	23.0%		25	71.4%	96.5%	\$780	19.4%	46.9%
		\$100,001 - \$250,000	7	14.6%	\$1,135	24.7%		5	14.3%	2.0%	\$821	20.5%	15.4%
		\$250,001 - \$1 Million	5	10.4%	\$2,411	52.4%		5	14.3%	1.5%	\$2,411	60.1%	37.8%
Total		48	100.0%	\$4,603	100.0%		35	100.0%	100.0%	\$4,012	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	6.7%	\$41	0.9%	91.0%	0	0.0%	43.8%	\$0	0.0%	23.6%
		Over \$1 Million	8	53.3%	\$2,591	56.9%	8.5%	4	57.1%				
		Not Known	6	40.0%	\$1,920	42.2%	0.5%	3	42.9%				
	Total	15	100.0%	\$4,552	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	2	13.3%	\$61	1.3%		1	14.3%	77.1%	\$20	1.0%	23.3%
		\$100,001 - \$250,000	3	20.0%	\$750	16.5%		2	28.6%	10.4%	\$500	24.9%	21.7%
		\$250,001 - \$500,000	10	66.7%	\$3,741	82.2%		4	57.1%	12.5%	\$1,491	74.1%	55.0%
		Total	15	100.0%	\$4,552	100.0%		7	100.0%	100.0%	\$2,011	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: FL Middle 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	9,341	21.2
Moderate-income	13	27.7	11,965	27.2	2,488	20.8	9,819	22.3
Middle-income	27	57.4	28,398	64.5	3,028	10.7	9,489	21.6
Upper-income	4	8.5	3,623	8.2	272	7.5	15,350	34.9
Unknown-income	3	6.4	13	0.0	0	0.0	0	0.0
Total Assessment Area	47	100.0	43,999	100.0	5,788	13.2	43,999	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	25,296	12,689	24.8	50.2	5,884	23.3	6,723	26.6
Middle-income	55,926	34,251	67.0	61.2	7,187	12.9	14,488	25.9
Upper-income	6,091	4,155	8.1	68.2	493	8.1	1,443	23.7
Unknown-income	67	0	0.0	0.0	13	19.4	54	80.6
Total Assessment Area	87,380	51,095	100.0	58.5	13,577	15.5	22,708	26.0
	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	2,996	28.6	2,763	28.2	117	35.1	116	32.9
Middle-income	6,511	62.1	6,115	62.4	189	56.8	207	58.6
Upper-income	940	9.0	893	9.1	23	6.9	24	6.8
Unknown-income	42	0.4	32	0.3	4	1.2	6	1.7
Total Assessment Area	10,489	100.0	9,803	100.0	333	100.0	353	100.0
	Percentage of Total Businesses:			93.5		3.2		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	164	24.0	148	23.9	16	25.4	0	0.0
Middle-income	427	62.5	389	62.8	37	58.7	1	100.0
Upper-income	87	12.7	78	12.6	9	14.3	0	0.0
Unknown-income	5	0.7	4	0.6	1	1.6	0	0.0
Total Assessment Area	683	100.0	619	100.0	63	100.0	1	100.0
	Percentage of Total Farms:			90.6		9.2		.1

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Middle FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
Count		Dollar				
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.8%
	Middle	0	0.0%	\$0	0.0%	67.0%
	Upper	0	0.0%	\$0	0.0%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$195	31.8%	24.8%
	Middle	7	77.8%	\$419	68.2%	67.0%
	Upper	0	0.0%	\$0	0.0%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$614	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	44.4%	\$63	46.0%	24.8%
	Middle	13	48.1%	\$64	46.7%	67.0%
	Upper	2	7.4%	\$10	7.3%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$137	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	14	38.9%	\$258	34.4%	24.8%
	Middle	20	55.6%	\$483	64.3%	67.0%
	Upper	2	5.6%	\$10	1.3%	8.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$751	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	31.6%	\$1,830	36.2%	28.2%
	Middle	23	60.5%	\$2,699	53.4%	62.4%
	Upper	3	7.9%	\$530	10.5%	9.1%
	Unknown	0	0.0%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	38	100.0%	\$5,059	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$600	29.9%	23.9%
	Middle	5	71.4%	\$1,405	70.1%	62.8%
	Upper	0	0.0%	\$0	0.0%	12.6%
	Unknown	0	0.0%	\$0	0.0%	0.6%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	7	100.0%	\$2,005	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Middle FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	22.3%	
	Middle	0	0.0%	\$0	0.0%	21.6%	
	Upper	0	0.0%	\$0	0.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	11.1%	\$48	7.8%	21.2%	
	Moderate	3	33.3%	\$108	17.6%	22.3%	
	Middle	4	44.4%	\$399	65.0%	21.6%	
	Upper	1	11.1%	\$59	9.6%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$614	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	11.1%	\$9	6.6%	21.2%	
	Moderate	17	63.0%	\$74	54.0%	22.3%	
	Middle	4	14.8%	\$36	26.3%	21.6%	
	Upper	1	3.7%	\$10	7.3%	34.9%	
	Unknown	2	7.4%	\$8	5.8%	0.0%	
	Total	27	100.0%	\$137	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	22.3%	
	Middle	0	0.0%	\$0	0.0%	21.6%	
	Upper	0	0.0%	\$0	0.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	11.1%	\$57	7.6%	21.2%	
	Moderate	20	55.6%	\$182	24.2%	22.3%	
	Middle	8	22.2%	\$435	57.9%	21.6%	
	Upper	2	5.6%	\$69	9.2%	34.9%	
	Unknown	2	5.6%	\$8	1.1%	0.0%	
	Total	36	100.0%	\$751	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	16	42.1%	\$1,334	26.4%	93.5%
		Over \$1 Million	18	47.4%	\$2,800	55.3%	3.2%
		Total Rev. available	34	89.5%	\$4,134	81.7%	96.7%
		Rev. Not Known	4	10.5%	\$925	18.3%	3.4%
	Total	38	100.0%	\$5,059	100.0%	100.0%	
	Loan Size	\$100,000 or Less	25	65.8%	\$932	18.4%	
		\$100,001 - \$250,000	6	15.8%	\$1,023	20.2%	
		\$250,001 - \$1 Million	7	18.4%	\$3,104	61.4%	
		Total	38	100.0%	\$5,059	100.0%	
Small Farm		Revenue	Total Farms				
	\$1 Million or Less		2	28.6%	\$500	24.9%	90.6%
	Over \$1 Million		5	71.4%	\$1,505	75.1%	9.2%
	Not Known		0	0.0%	\$0	0.0%	0.1%
	Total	7	100.0%	\$2,005	100.0%	100.0%	
	Loan Size	\$100,000 or Less	1	14.3%	\$30	1.5%	
		\$100,001 - \$250,000	2	28.6%	\$350	17.5%	
		\$250,001 - \$500,000	4	57.1%	\$1,625	81.0%	
		Total	7	100.0%	\$2,005	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	551	1.7	490	1.7	29	2.2	32	3.0
Moderate-income	3,467	11.0	3,223	11.0	100	7.7	144	13.6
Middle-income	14,379	45.5	13,364	45.7	567	43.5	448	42.3
Upper-income	13,207	41.8	12,165	41.6	607	46.6	435	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31,604	100.0	29,242	100.0	1,303	100.0	1,059	100.0
	Percentage of Total Businesses:			92.5		4.1		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	28	11.6	20	9.0	8	44.4	0	0.0
Moderate-income	52	21.5	45	20.3	6	33.3	1	50.0
Middle-income	103	42.6	101	45.5	2	11.1	0	0.0
Upper-income	59	24.4	56	25.2	2	11.1	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	242	100.0	222	100.0	18	100.0	2	100.0
	Percentage of Total Farms:			91.7		7.4		.8

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	13.7%	\$0	0.0%	8.5%
	Middle	9	47.4%	\$3,073	29.2%	48.0%	6	54.5%	51.7%	\$2,035	37.9%	40.2%
	Upper	10	52.6%	\$7,457	70.8%	36.6%	5	45.5%	34.2%	\$3,337	62.1%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$10,530	100.0%	100.0%	11	100.0%	100.0%	\$5,372	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	7.3%	\$0	0.0%	4.6%
	Middle	8	32.0%	\$6,964	34.3%	48.0%	3	25.0%	43.1%	\$2,752	28.9%	32.4%
	Upper	17	68.0%	\$13,367	65.7%	36.6%	9	75.0%	49.2%	\$6,783	71.1%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$20,331	100.0%	100.0%	12	100.0%	100.0%	\$9,535	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	1	10.0%	\$10	15.4%	13.1%	1	14.3%	13.3%	\$10	19.6%	4.5%
	Middle	8	80.0%	\$54	83.1%	48.0%	6	85.7%	51.0%	\$41	80.4%	53.0%
	Upper	1	10.0%	\$1	1.5%	36.6%	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%
	Total	10	100.0%	\$65	100.0%	100.0%	7	100.0%	100.0%	\$51	100.0%	100.0%
MULTI FAMILY	Low	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%	0.0%	0	0.0%	16.7%	\$0	0.0%	18.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	77.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
	Total	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%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	1	1.9%	\$10	0.0%	13.1%	1	3.3%	10.9%	\$10	0.1%	6.7%
	Middle	25	46.3%	\$10,091	32.6%	48.0%	15	50.0%	48.0%	\$4,828	32.3%	37.2%
	Upper	28	51.9%	\$20,825	67.3%	36.6%	14	46.7%	40.7%	\$10,120	67.7%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$30,926	100.0%	100.0%	30	100.0%	100.0%	\$14,958	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.8%	\$0	0.0%	1.4%
	Moderate	5	4.4%	\$108	0.6%	11.0%	3	3.7%	8.0%	\$53	0.4%	6.8%
	Middle	46	40.7%	\$9,135	54.6%	45.7%	36	44.4%	43.3%	\$7,440	58.1%	40.4%
	Upper	62	54.9%	\$7,474	44.7%	41.6%	42	51.9%	47.2%	\$5,308	41.5%	51.2%
	Unknown	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%	0.2%
	Total	113	100.0%	\$16,717	100.0%	100.0%	81	100.0%	100.0%	\$12,801	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	17.6%	\$0	0.0%	54.3%
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	29.4%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	45.5%	0	0.0%	23.5%	\$0	0.0%	30.6%
	Upper	0	0.0%	\$0	0.0%	25.2%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	3	15.8%	\$396	3.8%	18.9%	2	18.2%	11.5%	\$285	5.3%	4.8%	
	Moderate	3	15.8%	\$386	3.7%	19.2%	2	18.2%	15.3%	\$219	4.1%	8.4%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	12.9%	\$0	0.0%	8.9%	
	Upper	13	68.4%	\$9,748	92.6%	41.2%	7	63.6%	48.8%	\$4,868	90.6%	67.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	10.4%	
	Total	19	100.0%	\$10,530	100.0%	100.0%	11	100.0%	100.0%	\$5,372	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	4.6%	\$0	0.0%	1.9%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	10.3%	\$0	0.0%	4.7%	
	Middle	1	4.0%	\$144	0.7%	20.7%	1	8.3%	15.9%	\$144	1.5%	9.6%	
	Upper	24	96.0%	\$20,187	99.3%	41.2%	11	91.7%	54.0%	\$9,391	98.5%	70.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	13.5%	
	Total	25	100.0%	\$20,331	100.0%	100.0%	12	100.0%	100.0%	\$9,535	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	30.0%	\$21	32.3%	18.9%	3	42.9%	8.2%	\$21	41.2%	0.6%	
	Moderate	3	30.0%	\$16	24.6%	19.2%	2	28.6%	17.3%	\$15	29.4%	6.1%	
	Middle	1	10.0%	\$10	15.4%	20.7%	1	14.3%	25.5%	\$10	19.6%	13.9%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	40.8%	\$0	0.0%	61.1%	
	Unknown	3	30.0%	\$18	27.7%	0.0%	1	14.3%	8.2%	\$5	9.8%	18.3%	
	Total	10	100.0%	\$65	100.0%	100.0%	7	100.0%	100.0%	\$51	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	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%	
	Middle	0	0.0%	\$0	0.0%	20.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	11.1%	\$417	1.3%	18.9%	5	16.7%	8.5%	\$306	2.0%	3.3%	
	Moderate	6	11.1%	\$402	1.3%	19.2%	4	13.3%	13.2%	\$234	1.6%	6.4%	
	Middle	2	3.7%	\$154	0.5%	20.7%	2	6.7%	14.3%	\$154	1.0%	9.1%	
	Upper	37	68.5%	\$29,935	96.8%	41.2%	18	60.0%	50.9%	\$14,259	95.3%	67.6%	
	Unknown	3	5.6%	\$18	0.1%	0.0%	1	3.3%	13.1%	\$5	0.0%	13.5%	
	Total	54	100.0%	\$30,926	100.0%	100.0%	30	100.0%	100.0%	\$14,958	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	58	51.3%	\$3,695	22.1%	92.5%	40	49.4%	39.6%	\$2,638	20.6%	39.3%
		Over \$1 Million	49	43.4%	\$11,634	69.6%	4.1%	37	45.7%				
		Total Rev. available	107	94.7%	\$15,329	91.7%	96.6%	77	95.1%				
		Rev. Not Known	6	5.3%	\$1,388	8.3%	3.4%	4	4.9%				
		Total	113	100.0%	\$16,717	100.0%	100.0%	81	100.0%				
	Loan Size	\$100,000 or Less	78	69.0%	\$1,849	11.1%		55	67.9%	95.0%	\$1,275	10.0%	40.2%
		\$100,001 - \$250,000	13	11.5%	\$2,162	12.9%		9	11.1%	2.5%	\$1,470	11.5%	14.7%
		\$250,001 - \$1 Million	22	19.5%	\$12,706	76.0%		17	21.0%	2.5%	\$10,056	78.6%	45.1%
Total	113	100.0%	\$16,717	100.0%		81	100.0%	100.0%	\$12,801	100.0%	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.7%	0	0.0%	58.8%	\$0	0.0%	31.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.2%	\$0	0.0%	25.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	22.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	51.7%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	6	8.2	4,181	5.2	1,603	38.3	17,150	21.1
Moderate-income	15	20.5	15,305	18.9	1,780	11.6	14,862	18.3
Middle-income	28	38.4	35,999	44.4	1,934	5.4	15,449	19.0
Upper-income	24	32.9	25,650	31.6	1,070	4.2	33,674	41.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	73	100.0	81,135	100.0	6,387	7.9	81,135	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,154	2,191	2.4	26.9	3,532	43.3	2,431	29.8
Moderate-income	33,145	15,007	16.4	45.3	7,875	23.8	10,263	31.0
Middle-income	84,139	42,071	46.0	50.0	10,889	12.9	31,179	37.1
Upper-income	69,091	32,128	35.2	46.5	5,824	8.4	31,139	45.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	194,529	91,397	100.0	47.0	28,120	14.5	75,012	38.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	853	2.7	771	2.6	32	2.5	50	4.8
Moderate-income	4,231	13.4	3,966	13.6	114	9.0	151	14.4
Middle-income	13,664	43.4	12,689	43.5	508	40.1	467	44.5
Upper-income	12,730	40.4	11,736	40.2	612	48.3	382	36.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31,478	100.0	29,162	100.0	1,266	100.0	1,050	100.0
	Percentage of Total Businesses:			92.6		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	29	11.5	22	9.4	7	38.9	0	0.0
Moderate-income	44	17.5	37	15.9	6	33.3	1	100.0
Middle-income	117	46.4	114	48.9	3	16.7	0	0.0
Upper-income	62	24.6	60	25.8	2	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	252	100.0	233	100.0	18	100.0	1	100.0
	Percentage of Total Farms:			92.5		7.1		.4

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	1	3.4%	\$28	0.2%	2.4%
	Moderate	7	24.1%	\$1,213	8.8%	16.4%
	Middle	10	34.5%	\$5,378	39.0%	46.0%
	Upper	11	37.9%	\$7,183	52.0%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$13,802	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	2	28.6%	\$726	33.8%	16.4%
	Middle	3	42.9%	\$632	29.4%	46.0%
	Upper	2	28.6%	\$793	36.9%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$2,151	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.8%	\$3	2.4%	2.4%
	Moderate	2	9.5%	\$9	7.3%	16.4%
	Middle	12	57.1%	\$71	57.3%	46.0%
	Upper	6	28.6%	\$41	33.1%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$124	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	2	3.5%	\$31	0.2%	2.4%
	Moderate	11	19.3%	\$1,948	12.1%	16.4%
	Middle	25	43.9%	\$6,081	37.8%	46.0%
	Upper	19	33.3%	\$8,017	49.9%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$16,077	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	2.6%
	Moderate	3	3.7%	\$85	1.1%	13.6%
	Middle	32	39.5%	\$2,364	32.0%	43.5%
	Upper	46	56.8%	\$4,943	66.9%	40.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	81	100.0%	\$7,392	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	15.9%
Middle		1	100.0%	\$125	100.0%	48.9%
Upper		0	0.0%	\$0	0.0%	25.8%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		1	100.0%	\$125	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	6.9%	\$151	1.1%	21.1%	
	Moderate	3	10.3%	\$370	2.7%	18.3%	
	Middle	0	0.0%	\$0	0.0%	19.0%	
	Upper	24	82.8%	\$13,281	96.2%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$13,802	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	
	Moderate	2	28.6%	\$77	3.6%	18.3%	
	Middle	0	0.0%	\$0	0.0%	19.0%	
	Upper	5	71.4%	\$2,074	96.4%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$2,151	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	47.6%	\$44	35.5%	21.1%	
	Moderate	5	23.8%	\$38	30.6%	18.3%	
	Middle	3	14.3%	\$25	20.2%	19.0%	
	Upper	1	4.8%	\$6	4.8%	41.5%	
	Unknown	2	9.5%	\$11	8.9%	0.0%	
	Total	21	100.0%	\$124	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	
	Middle	0	0.0%	\$0	0.0%	19.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	21.1%	\$195	1.2%	21.1%	
	Moderate	10	17.5%	\$485	3.0%	18.3%	
	Middle	3	5.3%	\$25	0.2%	19.0%	
	Upper	30	52.6%	\$15,361	95.5%	41.5%	
	Unknown	2	3.5%	\$11	0.1%	0.0%	
	Total	57	100.0%	\$16,077	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	42	51.9%	\$3,443	46.6%	92.6%
		Over \$1 Million	38	46.9%	\$3,868	52.3%	4.0%
		Total Rev. available	80	98.8%	\$7,311	98.9%	96.6%
		Rev. Not Known	1	1.2%	\$81	1.1%	3.3%
		81	100.0%	\$7,392	100.0%	100.0%	
	Loan Size	\$100,000 or Less	61	75.3%	\$1,460	19.8%	
		\$100,001 - \$250,000	11	13.6%	\$1,938	26.2%	
		\$250,001 - \$1 Million	9	11.1%	\$3,994	54.0%	
		Total	81	100.0%	\$7,392	100.0%	
Small Farm		Revenue	Total Farms				
	\$1 Million or Less		0	0.0%	\$0	0.0%	92.5%
	Over \$1 Million		0	0.0%	\$0	0.0%	7.1%
	Not Known		1	100.0%	\$125	100.0%	0.4%
	Total	1	100.0%	\$125	100.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	100.0%	\$125	100.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$125	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	144	0.6	127	0.6	9	1.1	8	1.1
Moderate-income	927	4.0	828	3.9	75	9.0	24	3.3
Middle-income	16,934	73.8	15,876	74.2	542	65.2	516	71.9
Upper-income	4,929	21.5	4,554	21.3	205	24.7	170	23.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22,934	100.0	21,385	100.0	831	100.0	718	100.0
	Percentage of Total Businesses:			93.2		3.6		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.1	1	0.1	0	0.0	0	0.0
Moderate-income	8	1.0	8	1.0	0	0.0	0	0.0
Middle-income	739	88.2	720	88.3	16	84.2	3	75.0
Upper-income	90	10.7	86	10.6	3	15.8	1	25.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	838	100.0	815	100.0	19	100.0	4	100.0
	Percentage of Total Farms:			97.3		2.3		.5

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.4%	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%	0.7%
	Middle	3	100.0%	\$778	100.0%	79.1%	2	100.0%	83.8%	\$664	100.0%	79.0%
	Upper	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.3%	\$0	0.0%	20.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$778	100.0%	100.0%	2	100.0%	100.0%	\$664	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.1%	\$0	0.0%	0.7%
	Middle	17	94.4%	\$955	95.1%	79.1%	10	90.9%	76.5%	\$616	92.6%	71.5%
	Upper	1	5.6%	\$49	4.9%	17.7%	1	9.1%	22.4%	\$49	7.4%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$1,004	100.0%	100.0%	11	100.0%	100.0%	\$665	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.7%	\$2	0.6%	0.4%	1	2.0%	0.5%	\$2	0.9%	0.0%
	Moderate	1	1.7%	\$3	1.0%	2.8%	1	2.0%	1.6%	\$3	1.3%	0.8%
	Middle	50	86.2%	\$286	90.8%	79.1%	42	84.0%	80.2%	\$197	87.2%	63.1%
	Upper	6	10.3%	\$24	7.6%	17.7%	6	12.0%	17.6%	\$24	10.6%	36.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	58	100.0%	\$315	100.0%	100.0%	50	100.0%	100.0%	\$226	100.0%	100.0%
MULTI FAMILY	Low	1	100.0%	\$342	100.0%	0.0%	1	100.0%	16.7%	\$342	100.0%	6.1%
	Moderate	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%	0.0%	0	0.0%	66.7%	\$0	0.0%	38.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$342	100.0%	0.0%	1	100.0%	100.0%	\$342	100.0%	100.0%
HMDA TOTALS	Low	2	2.5%	\$344	14.1%	0.4%	2	3.1%	0.0%	\$344	18.1%	0.1%
	Moderate	1	1.3%	\$3	0.1%	2.8%	1	1.6%	1.0%	\$3	0.2%	1.1%
	Middle	70	87.5%	\$2,019	82.8%	79.1%	54	84.4%	80.7%	\$1,477	77.9%	75.1%
	Upper	7	8.8%	\$73	3.0%	17.7%	7	10.9%	18.2%	\$73	3.8%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	80	100.0%	\$2,439	100.0%	100.0%	64	100.0%	100.0%	\$1,897	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	2	1.7%	\$18	0.1%	0.6%	1	1.7%	0.7%	\$16	0.1%	0.4%
	Moderate	5	4.3%	\$309	1.8%	3.9%	4	6.7%	3.7%	\$270	2.4%	4.0%
	Middle	76	66.1%	\$13,525	77.7%	74.2%	37	61.7%	67.2%	\$8,986	80.9%	61.4%
	Upper	32	27.8%	\$3,558	20.4%	21.3%	18	30.0%	26.4%	\$1,838	16.5%	33.6%
	Unknown	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%	0.6%
	Total	115	100.0%	\$17,410	100.0%	100.0%	60	100.0%	100.0%	\$11,110	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%
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	83.3%	\$546	94.3%	88.3%	1	50.0%	81.8%	\$26	44.1%	65.6%
	Upper	1	16.7%	\$33	5.7%	10.6%	1	50.0%	18.2%	\$33	55.9%	34.4%
	Unknown	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%
	Total	6	100.0%	\$579	100.0%	100.0%	2	100.0%	100.0%	\$59	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	8.2%	\$0	0.0%	4.8%	
	Moderate	1	33.3%	\$114	14.7%	19.9%	0	0.0%	23.9%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	0	0.0%	21.4%	\$0	0.0%	19.5%	
	Upper	2	66.7%	\$664	85.3%	39.5%	2	100.0%	28.6%	\$664	100.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	18.2%	
	Total	3	100.0%	\$778	100.0%	100.0%	2	100.0%	100.0%	\$664	100.0%	100.0%	
REFINANCE	Low	4	22.2%	\$206	20.5%	17.1%	3	27.3%	4.4%	\$156	23.5%	2.3%	
	Moderate	7	38.9%	\$266	26.5%	19.9%	5	45.5%	11.8%	\$168	25.3%	7.4%	
	Middle	3	16.7%	\$135	13.4%	23.5%	0	0.0%	18.7%	\$0	0.0%	15.3%	
	Upper	4	22.2%	\$397	39.5%	39.5%	3	27.3%	38.9%	\$341	51.3%	48.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.2%	\$0	0.0%	26.3%	
	Total	18	100.0%	\$1,004	100.0%	100.0%	11	100.0%	100.0%	\$665	100.0%	100.0%	
HOME IMPROVEMENT	Low	26	44.8%	\$105	33.3%	17.1%	23	46.0%	22.0%	\$97	42.9%	5.1%	
	Moderate	15	25.9%	\$54	17.1%	19.9%	13	26.0%	20.3%	\$47	20.8%	5.3%	
	Middle	9	15.5%	\$79	25.1%	23.5%	7	14.0%	17.0%	\$36	15.9%	15.3%	
	Upper	7	12.1%	\$73	23.2%	39.5%	6	12.0%	36.8%	\$42	18.6%	58.8%	
	Unknown	1	1.7%	\$4	1.3%	0.0%	1	2.0%	3.8%	\$4	1.8%	15.6%	
	Total	58	100.0%	\$315	100.0%	100.0%	50	100.0%	100.0%	\$226	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	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%	
	Middle	0	0.0%	\$0	0.0%	23.5%	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%	
	Unknown	1	100.0%	\$342	100.0%	0.0%	1	100.0%	100.0%	\$342	100.0%	100.0%	
	Total	1	100.0%	\$342	100.0%	100.0%	1	100.0%	100.0%	\$342	100.0%	100.0%	
HMDA TOTALS	Low	30	37.5%	\$311	12.8%	17.1%	26	40.6%	7.1%	\$253	13.3%	3.6%	
	Moderate	23	28.8%	\$434	17.8%	19.9%	18	28.1%	18.8%	\$215	11.3%	12.5%	
	Middle	12	15.0%	\$214	8.8%	23.5%	7	10.9%	20.2%	\$36	1.9%	17.4%	
	Upper	13	16.3%	\$1,134	46.5%	39.5%	11	17.2%	33.0%	\$1,047	55.2%	44.0%	
	Unknown	2	2.5%	\$346	14.2%	0.0%	2	3.1%	20.9%	\$346	18.2%	22.5%	
	Total	80	100.0%	\$2,439	100.0%	100.0%	64	100.0%	100.0%	\$1,897	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	65	56.5%	\$6,791	39.0%	93.2%	33	55.0%	40.0%	\$3,345	30.1%	33.0%
		Over \$1 Million	45	39.1%	\$10,173	58.4%	3.6%	24	40.0%				
		Total Rev. available	110	95.6%	\$16,964	97.4%	96.8%	57	95.0%				
		Rev. Not Known	5	4.3%	\$446	2.6%	3.1%	3	5.0%				
	Total	115	100.0%	\$17,410	100.0%	100.0%	60	100.0%					
	Loan Size	\$100,000 or Less	83	72.2%	\$2,404	13.8%		42	70.0%	94.9%	\$1,251	11.3%	41.2%
		\$100,001 - \$250,000	11	9.6%	\$1,900	10.9%		5	8.3%	2.9%	\$942	8.5%	17.7%
		\$250,001 - \$1 Million	21	18.3%	\$13,106	75.3%		13	21.7%	2.2%	\$8,917	80.3%	41.1%
		Total	115	100.0%	\$17,410	100.0%		60	100.0%	100.0%	\$11,110	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	5	83.3%	\$322	55.6%	97.3%	2	100.0%	69.1%	\$59	100.0%	71.3%
		Over \$1 Million	1	16.7%	\$257	44.4%	2.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
	Total	6	100.0%	\$579	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	4	66.7%	\$170	29.4%		2	100.0%	87.3%	\$59	100.0%	39.2%
		\$100,001 - \$250,000	1	16.7%	\$152	26.3%		0	0.0%	10.9%	\$0	0.0%	41.3%
		\$250,001 - \$500,000	1	16.7%	\$257	44.4%		0	0.0%	1.8%	\$0	0.0%	19.5%
		Total	6	100.0%	\$579	100.0%		2	100.0%	100.0%	\$59	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	0	0.0	0	0.0	0	0.0	16,559	18.1
Moderate-income	15	23.8	14,168	15.5	2,984	21.1	18,120	19.8
Middle-income	35	55.6	64,450	70.4	6,338	9.8	20,885	22.8
Upper-income	11	17.5	12,895	14.1	872	6.8	35,949	39.3
Unknown-income	2	3.2	0	0.0	0	0.0	0	0.0
Total Assessment Area	63	100.0	91,513	100.0	10,194	11.1	91,513	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	27,398	13,776	13.0	50.3	7,963	29.1	5,659	20.7
Middle-income	110,769	77,213	73.1	69.7	15,259	13.8	18,297	16.5
Upper-income	23,097	14,683	13.9	63.6	5,072	22.0	3,342	14.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	161,264	105,672	100.0	65.5	28,294	17.5	27,298	16.9
	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	4,115	18.1	3,785	17.8	206	26.2	124	17.9
Middle-income	13,081	57.5	12,389	58.2	305	38.8	387	56.0
Upper-income	5,552	24.4	5,096	24.0	276	35.1	180	26.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22,748	100.0	21,270	100.0	787	100.0	691	100.0
	Percentage of Total Businesses:			93.5		3.5		3.0
	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	119	14.0	113	13.6	6	31.6	0	0.0
Middle-income	481	56.6	474	57.0	7	36.8	0	0.0
Upper-income	250	29.4	244	29.4	6	31.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	850	100.0	831	100.0	19	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	28.6%	\$137	10.4%	13.0%
	Middle	3	42.9%	\$499	37.9%	73.1%
	Upper	2	28.6%	\$680	51.7%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,316	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$37	3.5%	13.0%
	Middle	5	71.4%	\$455	42.6%	73.1%
	Upper	1	14.3%	\$575	53.9%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,067	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	9	12.7%	\$41	12.3%	13.0%
	Middle	58	81.7%	\$274	82.3%	73.1%
	Upper	4	5.6%	\$18	5.4%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$333	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	14.1%	\$215	7.9%	13.0%
	Middle	66	77.6%	\$1,228	45.2%	73.1%
	Upper	7	8.2%	\$1,273	46.9%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$2,716	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	16.7%	\$2,221	18.3%	17.8%
	Middle	35	48.6%	\$5,489	45.3%	58.2%
	Upper	25	34.7%	\$4,410	36.4%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	72	100.0%	\$12,120	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.6%
	Middle	0	0.0%	\$0	0.0%	57.0%
	Upper	0	0.0%	\$0	0.0%	29.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	28.6%	\$100	7.6%	18.1%	
	Moderate	2	28.6%	\$207	15.7%	19.8%	
	Middle	1	14.3%	\$13	1.0%	22.8%	
	Upper	2	28.6%	\$996	75.7%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,316	100.0%	100.0%	
REFINANCE	Low	1	14.3%	\$166	15.6%	18.1%	
	Moderate	2	28.6%	\$214	20.1%	19.8%	
	Middle	2	28.6%	\$82	7.7%	22.8%	
	Upper	2	28.6%	\$605	56.7%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,067	100.0%	100.0%	
HOME IMPROVEMENT	Low	30	42.3%	\$105	31.5%	18.1%	
	Moderate	22	31.0%	\$105	31.5%	19.8%	
	Middle	12	16.9%	\$76	22.8%	22.8%	
	Upper	7	9.9%	\$47	14.1%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	71	100.0%	\$333	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	
	Middle	0	0.0%	\$0	0.0%	22.8%	
	Upper	0	0.0%	\$0	0.0%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	33	38.8%	\$371	13.7%	18.1%	
	Moderate	26	30.6%	\$526	19.4%	19.8%	
	Middle	15	17.6%	\$171	6.3%	22.8%	
	Upper	11	12.9%	\$1,648	60.7%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	85	100.0%	\$2,716	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	35	48.6%	\$2,518	20.8%	93.5%
		Over \$1 Million	34	47.2%	\$9,334	77.0%	3.5%
		Total Rev. available	69	95.8%	\$11,852	97.8%	97.0%
		Rev. Not Known	3	4.2%	\$268	2.2%	3.0%
	Total	72	100.0%	\$12,120	100.0%	100.0%	
	Loan Size	\$100,000 or Less	46	63.9%	\$1,482	12.2%	
		\$100,001 - \$250,000	11	15.3%	\$1,737	14.3%	
		\$250,001 - \$1 Million	15	20.8%	\$8,901	73.4%	
		Total	72	100.0%	\$12,120	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL Palm Coast

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	2,688	17.1
Moderate-income	0	0.0	0	0.0	0	0.0	3,173	20.2
Middle-income	6	100.0	15,705	100.0	1,048	6.7	3,657	23.3
Upper-income	0	0.0	0	0.0	0	0.0	6,187	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6	100.0	15,705	100.0	1,048	6.7	15,705	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	24,452	17,900	100.0	73.2	3,394	13.9	3,158	12.9
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	24,452	17,900	100.0	73.2	3,394	13.9	3,158	12.9
	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	6,833	100.0	6,463	100.0	131	100.0	239	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	6,833	100.0	6,463	100.0	131	100.0	239	100.0
	Percentage of Total Businesses:			94.6		1.9		3.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	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	46	100.0	41	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	46	100.0	41	100.0	4	100.0	1	100.0
	Percentage of Total Farms:			89.1		8.7		2.2

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Palm Coast

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$497	100.0%	100.0%	1	100.0%	100.0%	\$417	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$497	100.0%	100.0%	1	100.0%	100.0%	\$417	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	30	100.0%	\$2,094	100.0%	100.0%	24	100.0%	100.0%	\$1,854	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$2,094	100.0%	100.0%	24	100.0%	100.0%	\$1,854	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	38	100.0%	\$192	100.0%	100.0%	34	100.0%	100.0%	\$164	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$192	100.0%	100.0%	34	100.0%	100.0%	\$164	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	71	100.0%	\$2,783	100.0%	100.0%	59	100.0%	100.0%	\$2,435	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$2,783	100.0%	100.0%	59	100.0%	100.0%	\$2,435	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	36	100.0%	\$4,506	100.0%	100.0%	23	100.0%	97.2%	\$2,999	100.0%	99.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.8%
Total	36	100.0%	\$4,506	100.0%	100.0%	23	100.0%	100.0%	\$2,999	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Palm Coast

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	7.7%	\$0	0.0%	4.6%	
	Moderate	1	33.3%	\$25	5.0%	20.2%	0	0.0%	20.1%	\$0	0.0%	14.8%	
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	21.1%	\$0	0.0%	17.9%	
	Upper	2	66.7%	\$472	95.0%	39.4%	1	100.0%	38.4%	\$417	100.0%	49.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	13.2%	
	Total	3	100.0%	\$497	100.0%	100.0%	1	100.0%	100.0%	\$417	100.0%	100.0%	
REFINANCE	Low	7	23.3%	\$349	16.7%	17.1%	6	25.0%	7.4%	\$299	16.1%	4.4%	
	Moderate	8	26.7%	\$366	17.5%	20.2%	5	20.8%	13.7%	\$212	11.4%	9.1%	
	Middle	7	23.3%	\$272	13.0%	23.3%	6	25.0%	20.1%	\$256	13.8%	16.7%	
	Upper	8	26.7%	\$1,107	52.9%	39.4%	7	29.2%	35.7%	\$1,087	58.6%	48.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.2%	\$0	0.0%	21.7%	
	Total	30	100.0%	\$2,094	100.0%	100.0%	24	100.0%	100.0%	\$1,854	100.0%	100.0%	
HOME IMPROVEMENT	Low	12	31.6%	\$46	24.0%	17.1%	11	32.4%	22.9%	\$42	25.6%	7.9%	
	Moderate	20	52.6%	\$114	59.4%	20.2%	19	55.9%	40.0%	\$107	65.2%	17.9%	
	Middle	4	10.5%	\$27	14.1%	23.3%	3	8.8%	14.3%	\$13	7.9%	15.9%	
	Upper	1	2.6%	\$3	1.6%	39.4%	0	0.0%	17.1%	\$0	0.0%	49.0%	
	Unknown	1	2.6%	\$2	1.0%	0.0%	1	2.9%	5.7%	\$2	1.2%	9.3%	
	Total	38	100.0%	\$192	100.0%	100.0%	34	100.0%	100.0%	\$164	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	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%	
	Middle	0	0.0%	\$0	0.0%	23.3%	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%	
	Unknown	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%	
HMDA TOTALS	Low	19	26.8%	\$395	14.2%	17.1%	17	28.8%	8.0%	\$341	14.0%	4.6%	
	Moderate	29	40.8%	\$505	18.1%	20.2%	24	40.7%	17.8%	\$319	13.1%	12.1%	
	Middle	11	15.5%	\$299	10.7%	23.3%	9	15.3%	20.5%	\$269	11.0%	17.3%	
	Upper	11	15.5%	\$1,582	56.8%	39.4%	8	13.6%	36.6%	\$1,504	61.8%	48.9%	
	Unknown	1	1.4%	\$2	0.1%	0.0%	1	1.7%	17.1%	\$2	0.1%	17.2%	
	Total	71	100.0%	\$2,783	100.0%	100.0%	59	100.0%	100.0%	\$2,435	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	24	66.7%	\$1,341	29.8%	94.6%	17	73.9%	46.7%	\$1,071	35.7%	42.0%
		Over \$1 Million	11	30.6%	\$3,140	69.7%	1.9%	6	26.1%				
		Total Rev. available	35	97.3%	\$4,481	99.5%	96.5%	23	100.0%				
		Rev. Not Known	1	2.8%	\$25	0.6%	3.5%	0	0.0%				
	Total	36	100.0%	\$4,506	100.0%	100.0%	23	100.0%					
	Loan Size	\$100,000 or Less	27	75.0%	\$957	21.2%		17	73.9%	98.0%	\$582	19.4%	53.8%
		\$100,001 - \$250,000	4	11.1%	\$780	17.3%		3	13.0%	0.9%	\$530	17.7%	9.3%
		\$250,001 - \$1 Million	5	13.9%	\$2,769	61.5%		3	13.0%	1.1%	\$1,887	62.9%	37.0%
Total		36	100.0%	\$4,506	100.0%		23	100.0%	100.0%	\$2,999	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	89.1%	0	0.0%	50.0%	\$0	0.0%	24.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	8.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: FL Palm Coast

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	4,792	18.4
Moderate-income	2	10.0	2,600	10.0	271	10.4	4,987	19.1
Middle-income	15	75.0	20,237	77.5	1,744	8.6	5,996	23.0
Upper-income	3	15.0	3,265	12.5	82	2.5	10,327	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	26,102	100.0	2,097	8.0	26,102	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	4,479	2,737	9.3	61.1	755	16.9	987	22.0
Middle-income	36,296	22,551	76.9	62.1	5,717	15.8	8,028	22.1
Upper-income	6,380	4,042	13.8	63.4	380	6.0	1,958	30.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	47,155	29,330	100.0	62.2	6,852	14.5	10,973	23.3
	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	826	11.9	781	11.9	25	19.8	20	9.2
Middle-income	5,278	76.3	5,012	76.3	83	65.9	183	83.9
Upper-income	809	11.7	776	11.8	18	14.3	15	6.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,913	100.0	6,569	100.0	126	100.0	218	100.0
	Percentage of Total Businesses:			95.0		1.8		3.2
	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	26	51.0	24	51.1	2	66.7	0	0.0
Middle-income	21	41.2	19	40.4	1	33.3	1	100.0
Upper-income	4	7.8	4	8.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	51	100.0	47	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			92.2		5.9		2.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Palm Coast

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.3%
	Middle	1	100.0%	\$112	100.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$112	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.3%
	Middle	13	100.0%	\$717	100.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$717	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	13.8%	\$24	17.5%	9.3%
	Middle	21	72.4%	\$98	71.5%	76.9%
	Upper	4	13.8%	\$15	10.9%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$137	100.0%	100.0%
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	9.3%	\$24	2.5%	9.3%
	Middle	35	81.4%	\$927	96.0%	76.9%
	Upper	4	9.3%	\$15	1.6%	13.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	43	100.0%	\$966	100.0%	100.0%
SMALL BUSINESSES		Small Businesses				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	11.1%	\$90	2.6%	11.9%
	Middle	20	74.1%	\$2,752	79.2%	76.3%
	Upper	4	14.8%	\$633	18.2%	11.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	27	100.0%	\$3,475	100.0%	100.0%	
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.1%
	Middle	0	0.0%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Palm Coast

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.4%	
	Moderate	1	100.0%	\$112	100.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	23.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$112	100.0%	100.0%	
REFINANCE	Low	1	7.7%	\$92	12.8%	18.4%	
	Moderate	6	46.2%	\$278	38.8%	19.1%	
	Middle	3	23.1%	\$190	26.5%	23.0%	
	Upper	3	23.1%	\$157	21.9%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$717	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	31.0%	\$30	21.9%	18.4%	
	Moderate	15	51.7%	\$79	57.7%	19.1%	
	Middle	4	13.8%	\$25	18.2%	23.0%	
	Upper	1	3.4%	\$3	2.2%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$137	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	23.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	23.3%	\$122	12.6%	18.4%	
	Moderate	22	51.2%	\$469	48.6%	19.1%	
	Middle	7	16.3%	\$215	22.3%	23.0%	
	Upper	4	9.3%	\$160	16.6%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	43	100.0%	\$966	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	15	55.6%	\$246	7.1%	95.0%
		Over \$1 Million	9	33.3%	\$2,376	68.4%	1.8%
		Total Rev. available	24	88.9%	\$2,622	75.5%	96.8%
		Rev. Not Known	3	11.1%	\$853	24.5%	3.2%
		27	100.0%	\$3,475	100.0%	100.0%	
	Loan Size	\$100,000 or Less	20	74.1%	\$385	11.1%	
		\$100,001 - \$250,000	2	7.4%	\$311	8.9%	
		\$250,001 - \$1 Million	5	18.5%	\$2,779	80.0%	
		Total	27	100.0%	\$3,475	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	92.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.9%
		Not Known	0	0.0%	\$0	0.0%	2.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	104	0.8	95	0.8	5	0.9	4	0.8
Moderate-income	3,059	23.0	2,751	22.5	194	33.3	114	24.2
Middle-income	7,173	54.0	6,634	54.3	260	44.6	279	59.2
Upper-income	2,939	22.1	2,741	22.4	124	21.3	74	15.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,275	100.0	12,221	100.0	583	100.0	471	100.0
	Percentage of Total Businesses:			92.1		4.4		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	28	27.5	28	27.7	0	0.0	0	0.0
Middle-income	55	53.9	54	53.5	1	100.0	0	0.0
Upper-income	19	18.6	19	18.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	102	100.0	101	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg %	Bank		Agg %
		#	%	\$ (000s)	\$ %		#	%		\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	8.2%	\$0	0.0%	5.3%
	Middle	8	80.0%	\$3,965	87.9%	56.3%	6	85.7%	75.5%	\$2,672	96.3%	77.6%
	Upper	2	20.0%	\$546	12.1%	23.0%	1	14.3%	16.0%	\$104	3.7%	17.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$4,511	100.0%	100.0%	7	100.0%	100.0%	\$2,776	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	8.3%	\$0	0.0%	6.0%
	Middle	4	80.0%	\$1,933	94.0%	56.3%	4	80.0%	66.6%	\$1,933	94.0%	70.2%
	Upper	1	20.0%	\$124	6.0%	23.0%	1	20.0%	24.7%	\$124	6.0%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$2,057	100.0%	100.0%	5	100.0%	100.0%	\$2,057	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%
	Moderate	8	36.4%	\$33	30.0%	19.7%	6	33.3%	14.4%	\$24	25.5%	11.1%
	Middle	10	45.5%	\$62	56.4%	56.3%	9	50.0%	60.0%	\$59	62.8%	60.3%
	Upper	4	18.2%	\$15	13.6%	23.0%	3	16.7%	25.6%	\$11	11.7%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$110	100.0%	100.0%	18	100.0%	100.0%	\$94	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	40.0%	\$0	0.0%	97.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	60.0%	\$0	0.0%	2.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	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%	1.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	8	21.6%	\$33	0.5%	19.7%	6	20.0%	8.5%	\$24	0.5%	10.4%
	Middle	22	59.5%	\$5,960	89.2%	56.3%	19	63.3%	71.2%	\$4,664	94.7%	70.3%
	Upper	7	18.9%	\$685	10.3%	23.0%	5	16.7%	20.0%	\$239	4.9%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$6,678	100.0%	100.0%	30	100.0%	100.0%	\$4,927	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.4%	\$0	0.0%	1.4%
	Moderate	16	30.8%	\$3,240	34.1%	22.5%	10	27.0%	22.4%	\$2,663	33.0%	19.4%
	Middle	22	42.3%	\$4,092	43.1%	54.3%	14	37.8%	52.9%	\$3,233	40.1%	50.5%
	Upper	14	26.9%	\$2,171	22.8%	22.4%	13	35.1%	22.2%	\$2,168	26.9%	28.4%
	Unknown	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%	0.3%
	Total	52	100.0%	\$9,503	100.0%	100.0%	37	100.0%	100.0%	\$8,064	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%
	Moderate	0	0.0%	\$0	0.0%	27.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	18.8%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	10.0%	\$104	2.3%	19.7%	1	14.3%	5.3%	\$104	3.7%	2.7%	
	Moderate	3	30.0%	\$337	7.5%	18.2%	3	42.9%	16.6%	\$337	12.1%	11.2%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	18.5%	\$0	0.0%	16.8%	
	Upper	6	60.0%	\$4,070	90.2%	40.0%	3	42.9%	43.1%	\$2,335	84.1%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	16.1%	
	Total	10	100.0%	\$4,511	100.0%	100.0%	7	100.0%	100.0%	\$2,776	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	3.6%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	9.4%	\$0	0.0%	5.2%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	14.8%	\$0	0.0%	10.7%	
	Upper	4	80.0%	\$1,933	94.0%	40.0%	4	80.0%	40.0%	\$1,933	94.0%	47.1%	
	Unknown	1	20.0%	\$124	6.0%	0.0%	1	20.0%	32.2%	\$124	6.0%	35.2%	
	Total	5	100.0%	\$2,057	100.0%	100.0%	5	100.0%	100.0%	\$2,057	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	40.9%	\$35	31.8%	19.7%	8	44.4%	15.0%	\$32	34.0%	5.7%	
	Moderate	8	36.4%	\$43	39.1%	18.2%	5	27.8%	19.4%	\$30	31.9%	15.7%	
	Middle	4	18.2%	\$27	24.5%	22.1%	4	22.2%	25.6%	\$27	28.7%	19.2%	
	Upper	1	4.5%	\$5	4.5%	40.0%	1	5.6%	36.7%	\$5	5.3%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	5.7%	
	Total	22	100.0%	\$110	100.0%	100.0%	18	100.0%	100.0%	\$94	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	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%	
	Middle	0	0.0%	\$0	0.0%	22.1%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	27.0%	\$139	2.1%	19.7%	9	30.0%	4.9%	\$136	2.8%	2.2%	
	Moderate	11	29.7%	\$380	5.7%	18.2%	8	26.7%	13.7%	\$367	7.4%	8.1%	
	Middle	4	10.8%	\$27	0.4%	22.1%	4	13.3%	17.2%	\$27	0.5%	13.4%	
	Upper	11	29.7%	\$6,008	90.0%	40.0%	8	26.7%	41.5%	\$4,273	86.7%	47.8%	
	Unknown	1	2.7%	\$124	1.9%	0.0%	1	3.3%	22.7%	\$124	2.5%	28.5%	
	Total	37	100.0%	\$6,678	100.0%	100.0%	30	100.0%	100.0%	\$4,927	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	20	38.5%	\$2,271	23.9%	92.1%	14	37.8%	39.2%	\$1,945	24.1%	44.5%
		Over \$1 Million	29	55.8%	\$6,472	68.1%	4.4%	21	56.8%				
		Total Rev. available	49	94.3%	\$8,743	92.0%	96.5%	35	94.6%				
		Rev. Not Known	3	5.8%	\$760	8.0%	3.5%	2	5.4%				
	Total	52	100.0%	\$9,503	100.0%	100.0%	37	100.0%					
	Loan Size	\$100,000 or Less	32	61.5%	\$1,312	13.8%		21	56.8%	92.2%	\$791	9.8%	32.7%
		\$100,001 - \$250,000	9	17.3%	\$1,736	18.3%		5	13.5%	3.8%	\$818	10.1%	16.5%
\$250,001 - \$1 Million		11	21.2%	\$6,455	67.9%		11	29.7%	4.0%	\$6,455	80.0%	50.8%	
Total	52	100.0%	\$9,503	100.0%		37	100.0%	100.0%	\$8,064	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	3.2%
		\$100,001 - \$250,000	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%	50.0%	\$0	0.0%	96.8%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	2.3	802	1.8	278	34.7	8,727	19.6
Moderate-income	11	25.6	8,849	19.9	1,210	13.7	8,210	18.5
Middle-income	22	51.2	24,874	55.9	2,171	8.7	9,660	21.7
Upper-income	9	20.9	9,955	22.4	368	3.7	17,883	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	43	100.0	44,480	100.0	4,027	9.1	44,480	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,951	600	1.3	30.8	885	45.4	466	23.9
Moderate-income	20,217	7,384	16.3	36.5	6,886	34.1	5,947	29.4
Middle-income	51,580	26,554	58.4	51.5	10,969	21.3	14,057	27.3
Upper-income	24,543	10,895	24.0	44.4	4,634	18.9	9,014	36.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	98,291	45,433	100.0	46.2	23,374	23.8	29,484	30.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	403	3.0	341	2.7	39	7.0	23	5.0
Moderate-income	2,080	15.5	1,896	15.3	103	18.4	81	17.6
Middle-income	7,340	54.6	6,854	55.2	259	46.2	227	49.2
Upper-income	3,626	27.0	3,336	26.8	160	28.5	130	28.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,449	100.0	12,427	100.0	561	100.0	461	100.0
	Percentage of Total Businesses:			92.4		4.2		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	7	7.4	7	7.4	0	0.0	0	0.0
Middle-income	71	74.7	71	74.7	0	0.0	0	0.0
Upper-income	17	17.9	17	17.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	95	100.0	95	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	4	66.7%	\$593	41.8%	16.3%
	Middle	1	16.7%	\$178	12.5%	58.4%
	Upper	1	16.7%	\$648	45.7%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$1,419</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	3	100.0%	\$1,058	100.0%	58.4%
	Upper	0	0.0%	\$0	0.0%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,058</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	10.5%	\$19	15.6%	1.3%
	Moderate	7	36.8%	\$41	33.6%	16.3%
	Middle	7	36.8%	\$36	29.5%	58.4%
	Upper	3	15.8%	\$26	21.3%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$122</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	2	7.1%	\$19	0.7%	1.3%
	Moderate	11	39.3%	\$634	24.4%	16.3%
	Middle	11	39.3%	\$1,272	48.9%	58.4%
	Upper	4	14.3%	\$674	25.9%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>28</i>	<i>100.0%</i>	<i>\$2,599</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	2	8.7%	\$1,250	28.8%	2.7%
	Moderate	2	8.7%	\$243	5.6%	15.3%
	Middle	13	56.5%	\$1,016	23.4%	55.2%
	Upper	6	26.1%	\$1,832	42.2%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$4,341</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	74.7%
	Upper	0	0.0%	\$0	0.0%	17.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	16.7%	\$46	3.2%	19.6%	
	Moderate	1	16.7%	\$178	12.5%	18.5%	
	Middle	2	33.3%	\$367	25.9%	21.7%	
	Upper	2	33.3%	\$828	58.4%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$1,419	100.0%	100.0%	
REFINANCE	Low	1	33.3%	\$43	4.1%	19.6%	
	Moderate	0	0.0%	\$0	0.0%	18.5%	
	Middle	1	33.3%	\$65	6.1%	21.7%	
	Upper	1	33.3%	\$950	89.8%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$1,058	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	36.8%	\$23	18.9%	19.6%	
	Moderate	6	31.6%	\$52	42.6%	18.5%	
	Middle	2	10.5%	\$17	13.9%	21.7%	
	Upper	3	15.8%	\$27	22.1%	40.2%	
	Unknown	1	5.3%	\$3	2.5%	0.0%	
	Total	19	100.0%	\$122	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	0	0.0%	\$0	0.0%	18.5%	
	Middle	0	0.0%	\$0	0.0%	21.7%	
	Upper	0	0.0%	\$0	0.0%	40.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	32.1%	\$112	4.3%	19.6%	
	Moderate	7	25.0%	\$230	8.8%	18.5%	
	Middle	5	17.9%	\$449	17.3%	21.7%	
	Upper	6	21.4%	\$1,805	69.4%	40.2%	
	Unknown	1	3.6%	\$3	0.1%	0.0%	
	Total	28	100.0%	\$2,599	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	8	34.8%	\$787	18.1%	92.4%
		Over \$1 Million	12	52.2%	\$2,482	57.2%	4.2%
		Total Rev. available	20	87.0%	\$3,269	75.3%	96.6%
		Rev. Not Known	3	13.0%	\$1,072	24.7%	3.4%
	Total	23	100.0%	\$4,341	100.0%	100.0%	
	Loan Size	\$100,000 or Less	17	73.9%	\$674	15.5%	
		\$100,001 - \$250,000	2	8.7%	\$467	10.8%	
		\$250,001 - \$1 Million	4	17.4%	\$3,200	73.7%	
		Total	23	100.0%	\$4,341	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	773	2.4	673	2.3	79	6.2	21	2.2
Moderate-income	6,137	19.3	5,489	18.5	421	33.1	227	23.9
Middle-income	16,624	52.2	15,576	52.6	536	42.2	512	53.9
Upper-income	8,292	26.1	7,867	26.6	235	18.5	190	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31,826	100.0	29,605	100.0	1,271	100.0	950	100.0
	Percentage of Total Businesses:			93.0		4.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.3	1	0.3	0	0.0	0	0.0
Moderate-income	42	11.2	41	11.1	1	16.7	0	0.0
Middle-income	267	71.0	263	71.3	3	50.0	1	100.0
Upper-income	66	17.6	64	17.3	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	376	100.0	369	100.0	6	100.0	1	100.0
	Percentage of Total Farms:			98.1		1.6		.3

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	1	3.8%	\$66	0.6%	1.3%	1	5.0%	0.4%	\$66	0.9%	0.2%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	6.9%	\$0	0.0%	4.7%
	Middle	11	42.3%	\$2,006	19.3%	56.9%	9	45.0%	60.4%	\$1,689	22.0%	57.6%
	Upper	14	53.8%	\$8,335	80.1%	25.6%	10	50.0%	32.3%	\$5,919	77.1%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$10,407	100.0%	100.0%	20	100.0%	100.0%	\$7,674	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	5.6%	\$0	0.0%	4.3%
	Middle	6	66.7%	\$1,439	42.6%	56.9%	1	100.0%	59.5%	\$108	100.0%	56.9%
	Upper	3	33.3%	\$1,939	57.4%	25.6%	0	0.0%	34.7%	\$0	0.0%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$3,378	100.0%	100.0%	1	100.0%	100.0%	\$108	100.0%	100.0%
HOME IMPROVEMENT	Low	1	16.7%	\$3	5.7%	1.3%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Moderate	1	16.7%	\$3	5.7%	16.2%	1	25.0%	12.1%	\$3	6.1%	6.6%
	Middle	3	50.0%	\$12	22.6%	56.9%	2	50.0%	59.2%	\$11	22.4%	53.5%
	Upper	1	16.7%	\$35	66.0%	25.6%	1	25.0%	27.9%	\$35	71.4%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$53	100.0%	100.0%	4	100.0%	100.0%	\$49	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.2%	\$0	0.0%	19.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	73.0%
	Upper	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Multi-Family Units											
HMDA TOTALS	Low	2	4.9%	\$69	0.5%	1.3%	1	4.0%	0.3%	\$66	0.8%	0.1%
	Moderate	1	2.4%	\$3	0.0%	16.2%	1	4.0%	6.5%	\$3	0.0%	4.9%
	Middle	20	48.8%	\$3,457	25.0%	56.9%	12	48.0%	59.9%	\$1,808	23.1%	57.6%
	Upper	18	43.9%	\$10,309	74.5%	25.6%	11	44.0%	33.3%	\$5,954	76.0%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$13,838	100.0%	100.0%	25	100.0%	100.0%	\$7,831	100.0%	100.0%
SMALL BUSINESSES	Low	1	1.4%	\$25	0.2%	2.3%	0	0.0%	3.4%	\$0	0.0%	4.7%
	Moderate	22	31.9%	\$4,908	45.5%	18.5%	10	25.0%	22.1%	\$2,138	38.9%	35.2%
	Middle	27	39.1%	\$2,547	23.6%	52.6%	17	42.5%	44.8%	\$1,618	29.4%	38.3%
	Upper	19	27.5%	\$3,304	30.6%	26.6%	13	32.5%	28.4%	\$1,744	31.7%	21.5%
	Unknown	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%
	Total	69	100.0%	\$10,784	100.0%	100.0%	40	100.0%	100.0%	\$5,500	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	8.3%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	71.3%	0	0.0%	75.0%	\$0	0.0%	80.7%
	Upper	0	0.0%	\$0	0.0%	17.3%	0	0.0%	16.7%	\$0	0.0%	14.4%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farms												

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	11.5%	\$193	1.9%	20.3%	3	15.0%	7.4%	\$193	2.5%	3.3%	
	Moderate	8	30.8%	\$1,046	10.1%	17.8%	6	30.0%	17.2%	\$729	9.5%	11.9%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	23.3%	\$0	0.0%	21.7%	
	Upper	15	57.7%	\$9,168	88.1%	39.9%	11	55.0%	35.6%	\$6,752	88.0%	48.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	14.9%	
	Total	26	100.0%	\$10,407	100.0%	100.0%	20	100.0%	100.0%	\$7,674	100.0%	100.0%	
REFINANCE	Low	2	22.2%	\$283	8.4%	20.3%	1	100.0%	4.4%	\$108	100.0%	2.3%	
	Moderate	3	33.3%	\$488	14.4%	17.8%	0	0.0%	10.9%	\$0	0.0%	6.8%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	16.8%	\$0	0.0%	13.0%	
	Upper	4	44.4%	\$2,607	77.2%	39.9%	0	0.0%	37.8%	\$0	0.0%	46.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.1%	\$0	0.0%	31.8%	
	Total	9	100.0%	\$3,378	100.0%	100.0%	1	100.0%	100.0%	\$108	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	50.0%	\$7	13.2%	20.3%	1	25.0%	8.0%	\$3	6.1%	4.8%	
	Moderate	2	33.3%	\$11	20.8%	17.8%	2	50.0%	15.3%	\$11	22.4%	9.1%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	24.0%	\$0	0.0%	19.1%	
	Upper	1	16.7%	\$35	66.0%	39.9%	1	25.0%	42.5%	\$35	71.4%	53.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.2%	\$0	0.0%	13.4%	
	Total	6	100.0%	\$53	100.0%	100.0%	4	100.0%	100.0%	\$49	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	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%	
	Middle	0	0.0%	\$0	0.0%	22.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	19.5%	\$483	3.5%	20.3%	5	20.0%	6.0%	\$304	3.9%	2.8%	
	Moderate	13	31.7%	\$1,545	11.2%	17.8%	8	32.0%	14.2%	\$740	9.4%	9.2%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	20.3%	\$0	0.0%	17.1%	
	Upper	20	48.8%	\$11,810	85.3%	39.9%	12	48.0%	36.8%	\$6,787	86.7%	46.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.7%	\$0	0.0%	24.9%	
	Total	41	100.0%	\$13,838	100.0%	100.0%	25	100.0%	100.0%	\$7,831	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	30	43.5%	\$3,168	29.4%	93.0%	20	50.0%	39.7%	\$1,423	25.9%	42.4%
		Over \$1 Million	34	49.3%	\$6,495	60.2%	4.0%	17	42.5%				
		Total Rev. available	64	92.8%	\$9,663	89.6%	97.0%	37	92.5%				
		Rev. Not Known	5	7.2%	\$1,121	10.4%	3.0%	3	7.5%				
		Total	69	100.0%	\$10,784	100.0%	100.0%	40	100.0%				
	Loan Size	\$100,000 or Less	43	62.3%	\$1,578	14.6%		27	67.5%	91.0%	\$904	16.4%	33.0%
		\$100,001 - \$250,000	13	18.8%	\$2,383	22.1%		7	17.5%	4.8%	\$1,168	21.2%	19.0%
		\$250,001 - \$1 Million	13	18.8%	\$6,823	63.3%		6	15.0%	4.2%	\$3,428	62.3%	48.0%
Total	69	100.0%	\$10,784	100.0%		40	100.0%	100.0%	\$5,500	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	41.7%	\$0	0.0%	30.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	20.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	48.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	30.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	3.1	1,783	1.6	799	44.8	24,210	21.1
Moderate-income	26	27.1	23,146	20.2	4,388	19.0	20,154	17.6
Middle-income	44	45.8	55,651	48.6	5,386	9.7	23,837	20.8
Upper-income	23	24.0	33,905	29.6	1,766	5.2	46,284	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	96	100.0	114,485	100.0	12,339	10.8	114,485	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,733	1,161	1.0	31.1	1,891	50.7	681	18.2
Moderate-income	47,374	21,324	17.9	45.0	17,567	37.1	8,483	17.9
Middle-income	93,582	59,255	49.8	63.3	21,753	23.2	12,574	13.4
Upper-income	54,521	37,171	31.3	68.2	8,051	14.8	9,299	17.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	199,210	118,911	100.0	59.7	49,262	24.7	31,037	15.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	644	2.0	560	1.9	71	5.6	13	1.5
Moderate-income	7,597	24.0	6,866	23.3	482	38.0	249	29.6
Middle-income	14,100	44.6	13,231	44.9	488	38.5	381	45.4
Upper-income	9,260	29.3	8,836	30.0	227	17.9	197	23.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31,601	100.0	29,493	100.0	1,268	100.0	840	100.0
	Percentage of Total Businesses:			93.3		4.0		2.7
	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	33	8.1	32	8.0	1	20.0	0	0.0
Middle-income	286	70.3	285	70.9	1	20.0	0	0.0
Upper-income	87	21.4	84	20.9	3	60.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	407	100.0	402	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.8		1.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	1	9.1%	\$489	9.5%	17.9%
	Middle	1	9.1%	\$86	1.7%	49.8%
	Upper	9	81.8%	\$4,568	88.8%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$5,143</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	2	14.3%	\$160	4.3%	17.9%
	Middle	3	21.4%	\$818	22.2%	49.8%
	Upper	9	64.3%	\$2,706	73.5%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$3,684</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	2	28.6%	\$11	15.7%	17.9%
	Middle	4	57.1%	\$53	75.7%	49.8%
	Upper	1	14.3%	\$6	8.6%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$70</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	5	15.6%	\$660	7.4%	17.9%
	Middle	8	25.0%	\$957	10.8%	49.8%
	Upper	19	59.4%	\$7,280	81.8%	31.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>32</i>	<i>100.0%</i>	<i>\$8,897</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	1.6%	\$24	0.5%	1.9%
	Moderate	17	27.0%	\$1,152	22.4%	23.3%
	Middle	24	38.1%	\$1,401	27.3%	44.9%
	Upper	21	33.3%	\$2,560	49.8%	30.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>63</i>	<i>100.0%</i>	<i>\$5,137</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	8.0%
	Middle	0	0.0%	\$0	0.0%	70.9%
	Upper	0	0.0%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	9.1%	\$86	1.7%	21.1%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	10	90.9%	\$5,057	98.3%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$5,143	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.1%	
	Moderate	3	21.4%	\$444	12.1%	17.6%	
	Middle	2	14.3%	\$180	4.9%	20.8%	
	Upper	9	64.3%	\$3,060	83.1%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$3,684	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	28.6%	\$6	8.6%	21.1%	
	Moderate	4	57.1%	\$24	34.3%	17.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	1	14.3%	\$40	57.1%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$70	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	9.4%	\$92	1.0%	21.1%	
	Moderate	7	21.9%	\$468	5.3%	17.6%	
	Middle	2	6.3%	\$180	2.0%	20.8%	
	Upper	20	62.5%	\$8,157	91.7%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	32	100.0%	\$8,897	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	26	41.3%	\$1,139	22.2%	93.3%
		Over \$1 Million	34	54.0%	\$3,650	71.1%	4.0%
		Total Rev. available	60	95.3%	\$4,789	93.3%	97.3%
		Rev. Not Known	3	4.8%	\$348	6.8%	2.7%
	Total	63	100.0%	\$5,137	100.0%	100.0%	
	Loan Size	\$100,000 or Less	49	77.8%	\$1,384	26.9%	
		\$100,001 - \$250,000	10	15.9%	\$1,823	35.5%	
		\$250,001 - \$1 Million	4	6.3%	\$1,930	37.6%	
		Total	63	100.0%	\$5,137	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.0	2,583	2.8	1,305	50.5	16,736	18.4
Moderate-income	13	21.7	12,923	14.2	2,197	17.0	17,538	19.3
Middle-income	31	51.7	53,803	59.3	3,036	5.6	20,150	22.2
Upper-income	13	21.7	21,494	23.7	737	3.4	36,379	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	60	100.0	90,803	100.0	7,275	8.0	90,803	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,759	1,203	1.2	25.3	2,874	60.4	682	14.3
Moderate-income	23,417	11,877	11.4	50.7	8,081	34.5	3,459	14.8
Middle-income	89,887	64,798	62.2	72.1	13,390	14.9	11,699	13.0
Upper-income	38,670	26,288	25.2	68.0	3,710	9.6	8,672	22.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	156,733	104,166	100.0	66.5	28,055	17.9	24,512	15.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	708	2.0	632	1.9	33	2.7	43	3.8
Moderate-income	6,147	17.3	5,496	16.6	408	33.8	243	21.5
Middle-income	20,802	58.6	19,620	59.2	531	44.0	651	57.5
Upper-income	7,819	22.0	7,390	22.3	234	19.4	195	17.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	35,476	100.0	33,138	100.0	1,206	100.0	1,132	100.0
	Percentage of Total Businesses:			93.4		3.4		3.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	7	1.9	5	1.5	2	7.1	0	0.0
Moderate-income	82	21.9	75	21.8	7	25.0	0	0.0
Middle-income	188	50.3	173	50.3	14	50.0	1	50.0
Upper-income	97	25.9	91	26.5	5	17.9	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	374	100.0	344	100.0	28	100.0	2	100.0
	Percentage of Total Farms:			92.0		7.5		.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	3.8%	\$0	0.0%	2.5%
	Middle	7	50.0%	\$3,040	49.1%	62.2%	5	71.4%	72.7%	\$1,000	42.6%	60.2%
	Upper	7	50.0%	\$3,148	50.9%	25.2%	2	28.6%	23.5%	\$1,345	57.4%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$6,188	100.0%	100.0%	7	100.0%	100.0%	\$2,345	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	3.1%	\$0	0.0%	2.6%
	Middle	3	42.9%	\$660	10.4%	62.2%	3	60.0%	62.6%	\$660	17.7%	50.4%
	Upper	4	57.1%	\$5,685	89.6%	25.2%	2	40.0%	34.2%	\$3,060	82.3%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$6,345	100.0%	100.0%	5	100.0%	100.0%	\$3,720	100.0%	100.0%
HOME IMPROVEMENT	Low	1	6.7%	\$5	6.2%	1.2%	1	9.1%	1.4%	\$5	8.5%	1.5%
	Moderate	5	33.3%	\$31	38.3%	11.4%	4	36.4%	8.4%	\$25	42.4%	4.3%
	Middle	7	46.7%	\$35	43.2%	62.2%	4	36.4%	66.8%	\$19	32.2%	61.5%
	Upper	2	13.3%	\$10	12.3%	25.2%	2	18.2%	23.4%	\$10	16.9%	32.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$81	100.0%	100.0%	11	100.0%	100.0%	\$59	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	44.2%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.0%	\$0	0.0%	55.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.8%	\$5	0.0%	1.2%	1	4.3%	0.1%	\$5	0.1%	0.0%
	Moderate	5	13.9%	\$31	0.2%	11.4%	4	17.4%	3.6%	\$25	0.4%	3.3%
	Middle	17	47.2%	\$3,735	29.6%	62.2%	12	52.2%	68.7%	\$1,679	27.4%	55.9%
	Upper	13	36.1%	\$8,843	70.1%	25.2%	6	26.1%	27.6%	\$4,415	72.1%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$12,614	100.0%	100.0%	23	100.0%	100.0%	\$6,124	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	4	5.5%	\$334	4.2%	1.9%	3	5.8%	1.4%	\$257	3.7%	2.4%
	Moderate	13	17.8%	\$1,158	14.7%	16.6%	9	17.3%	17.5%	\$933	13.5%	24.9%
	Middle	42	57.5%	\$4,800	60.8%	59.2%	32	61.5%	53.3%	\$4,583	66.3%	50.2%
	Upper	14	19.2%	\$1,606	20.3%	22.3%	8	15.4%	26.6%	\$1,144	16.5%	22.1%
	Unknown	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%	0.3%
	Total	73	100.0%	\$7,898	100.0%	100.0%	52	100.0%	100.0%	\$6,917	100.0%	100.0%
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	18.5%	\$0	0.0%	43.6%
	Middle	0	0.0%	\$0	0.0%	50.3%	0	0.0%	51.9%	\$0	0.0%	44.6%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	29.6%	\$0	0.0%	11.8%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	7.1%	\$87	1.4%	18.4%	0	0.0%	8.0%	\$0	0.0%	3.9%	
	Moderate	2	14.3%	\$202	3.3%	19.3%	2	28.6%	18.2%	\$202	8.6%	11.8%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	20.3%	\$0	0.0%	17.0%	
	Upper	11	78.6%	\$5,899	95.3%	40.1%	5	71.4%	37.1%	\$2,143	91.4%	50.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	16.4%	
	Total	14	100.0%	\$6,188	100.0%	100.0%	7	100.0%	100.0%	\$2,345	100.0%	100.0%	
REFINANCE	Low	1	14.3%	\$40	0.6%	18.4%	1	20.0%	4.4%	\$40	1.1%	2.1%	
	Moderate	1	14.3%	\$54	0.9%	19.3%	1	20.0%	10.0%	\$54	1.5%	5.4%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	13.9%	\$0	0.0%	9.4%	
	Upper	5	71.4%	\$6,251	98.5%	40.1%	3	60.0%	44.0%	\$3,626	97.5%	58.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.7%	\$0	0.0%	24.6%	
	Total	7	100.0%	\$6,345	100.0%	100.0%	5	100.0%	100.0%	\$3,720	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	20.0%	\$13	16.0%	18.4%	3	27.3%	9.8%	\$13	22.0%	3.5%	
	Moderate	9	60.0%	\$46	56.8%	19.3%	7	63.6%	22.9%	\$36	61.0%	10.0%	
	Middle	1	6.7%	\$5	6.2%	22.2%	0	0.0%	26.2%	\$0	0.0%	21.0%	
	Upper	2	13.3%	\$17	21.0%	40.1%	1	9.1%	35.5%	\$10	16.9%	57.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	8.1%	
	Total	15	100.0%	\$81	100.0%	100.0%	11	100.0%	100.0%	\$59	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	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%	
	Middle	0	0.0%	\$0	0.0%	22.2%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	13.9%	\$140	1.1%	18.4%	4	17.4%	6.7%	\$53	0.9%	3.0%	
	Moderate	12	33.3%	\$302	2.4%	19.3%	10	43.5%	15.1%	\$292	4.8%	8.8%	
	Middle	1	2.8%	\$5	0.0%	22.2%	0	0.0%	17.9%	\$0	0.0%	13.5%	
	Upper	18	50.0%	\$12,167	96.5%	40.1%	9	39.1%	39.7%	\$5,779	94.4%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.6%	\$0	0.0%	21.3%	
	Total	36	100.0%	\$12,614	100.0%	100.0%	23	100.0%	100.0%	\$6,124	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	46	63.0%	\$2,187	27.7%	93.4%	28	53.8%	45.4%	\$1,343	19.4%	34.6%
		Over \$1 Million	24	32.9%	\$4,803	60.8%	3.4%	21	40.4%				
		Total Rev. available	70	95.9%	\$6,990	88.5%	96.8%	49	94.2%				
		Rev. Not Known	3	4.1%	\$908	11.5%	3.2%	3	5.8%				
	Total	73	100.0%	\$7,898	100.0%	100.0%	52	100.0%					
	Loan Size	\$100,000 or Less	59	80.8%	\$1,556	19.7%		39	75.0%	96.2%	\$975	14.1%	44.3%
		\$100,001 - \$250,000	6	8.2%	\$1,135	14.4%		6	11.5%	1.8%	\$1,135	16.4%	13.0%
\$250,001 - \$1 Million		8	11.0%	\$5,207	65.9%		7	13.5%	2.0%	\$4,807	69.5%	42.7%	
Total	73	100.0%	\$7,898	100.0%		52	100.0%	100.0%	\$6,917	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	92.0%	0	0.0%	48.1%	\$0	0.0%	58.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.5%	\$0	0.0%	29.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.4%	\$0	0.0%	13.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	57.4%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.8	2,353	2.2	981	41.7	20,282	18.6
Moderate-income	19	24.1	17,704	16.3	2,801	15.8	21,908	20.1
Middle-income	35	44.3	62,534	57.4	4,543	7.3	22,134	20.3
Upper-income	20	25.3	26,341	24.2	1,163	4.4	44,608	41.0
Unknown-income	2	2.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	79	100.0	108,932	100.0	9,488	8.7	108,932	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,751	1,285	1.0	27.0	2,239	47.1	1,227	25.8
Moderate-income	39,001	18,441	14.7	47.3	11,293	29.0	9,267	23.8
Middle-income	112,706	72,061	57.5	63.9	18,066	16.0	22,579	20.0
Upper-income	55,130	33,616	26.8	61.0	5,305	9.6	16,209	29.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	211,588	125,403	100.0	59.3	36,903	17.4	49,282	23.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	709	2.0	627	1.9	32	2.8	50	4.8
Moderate-income	6,844	19.4	6,202	18.8	392	33.9	250	23.8
Middle-income	18,780	53.3	17,758	53.7	453	39.2	569	54.1
Upper-income	8,891	25.2	8,440	25.5	272	23.5	179	17.0
Unknown-income	43	0.1	32	0.1	7	0.6	4	0.4
Total Assessment Area	35,267	100.0	33,059	100.0	1,156	100.0	1,052	100.0
	Percentage of Total Businesses:			93.7		3.3		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.4	4	1.2	1	3.8	0	0.0
Moderate-income	99	26.8	91	26.5	8	30.8	0	0.0
Middle-income	152	41.1	141	41.1	11	42.3	0	0.0
Upper-income	114	30.8	107	31.2	6	23.1	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	370	100.0	343	100.0	26	100.0	1	100.0
	Percentage of Total Farms:			92.7		7.0		.3

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	4	25.0%	\$426	15.2%	14.7%
	Middle	9	56.3%	\$934	33.4%	57.5%
	Upper	3	18.8%	\$1,438	51.4%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$2,798	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	2	12.5%	\$255	5.3%	14.7%
	Middle	8	50.0%	\$1,864	39.0%	57.5%
	Upper	6	37.5%	\$2,659	55.7%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$4,778	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	9	32.1%	\$58	33.0%	14.7%
	Middle	17	60.7%	\$103	58.5%	57.5%
	Upper	2	7.1%	\$15	8.5%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$176	100.0%	100.0%
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	15	25.0%	\$739	9.5%	14.7%
	Middle	34	56.7%	\$2,901	37.4%	57.5%
	Upper	11	18.3%	\$4,112	53.0%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$7,752	100.0%	100.0%
SMALL BUSINESSES		Small Businesses				
	Low	1	1.5%	\$223	3.7%	1.9%
	Moderate	17	25.8%	\$411	6.8%	18.8%
	Middle	26	39.4%	\$4,504	74.4%	53.7%
	Upper	21	31.8%	\$894	14.8%	25.5%
	Unknown	1	1.5%	\$25	0.4%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	66	100.0%	\$6,057	100.0%	100.0%
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	26.5%
	Middle	0	0.0%	\$0	0.0%	41.1%
	Upper	0	0.0%	\$0	0.0%	31.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	6.3%	\$74	2.6%	18.6%	
	Moderate	9	56.3%	\$885	31.6%	20.1%	
	Middle	2	12.5%	\$210	7.5%	20.3%	
	Upper	4	25.0%	\$1,629	58.2%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$2,798	100.0%	100.0%	
REFINANCE	Low	1	6.3%	\$159	3.3%	18.6%	
	Moderate	5	31.3%	\$573	12.0%	20.1%	
	Middle	3	18.8%	\$359	7.5%	20.3%	
	Upper	7	43.8%	\$3,687	77.2%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$4,778	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	25.0%	\$25	14.2%	18.6%	
	Moderate	11	39.3%	\$78	44.3%	20.1%	
	Middle	4	14.3%	\$29	16.5%	20.3%	
	Upper	5	17.9%	\$39	22.2%	41.0%	
	Unknown	1	3.6%	\$5	2.8%	0.0%	
	Total	28	100.0%	\$176	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	
	Moderate	0	0.0%	\$0	0.0%	20.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	15.0%	\$258	3.3%	18.6%	
	Moderate	25	41.7%	\$1,536	19.8%	20.1%	
	Middle	9	15.0%	\$598	7.7%	20.3%	
	Upper	16	26.7%	\$5,355	69.1%	41.0%	
	Unknown	1	1.7%	\$5	0.1%	0.0%	
	Total	60	100.0%	\$7,752	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	38	57.6%	\$778	12.8%	93.7%
		Over \$1 Million	27	40.9%	\$5,265	86.9%	3.3%
		Total Rev. available	65	98.5%	\$6,043	99.7%	97.0%
		Rev. Not Known	1	1.5%	\$14	0.2%	3.0%
		Total	66	100.0%	\$6,057	100.0%	100.0%
	Loan Size	\$100,000 or Less	54	81.8%	\$966	15.9%	
		\$100,001 - \$250,000	6	9.1%	\$1,250	20.6%	
		\$250,001 - \$1 Million	6	9.1%	\$3,841	63.4%	
		Total	66	100.0%	\$6,057	100.0%	
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%
Over \$1 Million			0	0.0%	\$0	0.0%	7.0%
Not Known			0	0.0%	\$0	0.0%	0.3%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	675	4.7	629	4.7	25	5.8	21	4.7
Middle-income	12,404	86.3	11,632	86.3	377	87.1	395	88.6
Upper-income	1,286	9.0	1,225	9.1	31	7.2	30	6.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,365	100.0	13,486	100.0	433	100.0	446	100.0
	Percentage of Total Businesses:			93.9		3.0		3.1
	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	2	1.8	2	1.8	0	0.0	0	0.0
Middle-income	102	91.1	101	91.0	1	100.0	0	0.0
Upper-income	8	7.1	8	7.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	112	100.0	111	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

Based on 2011 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					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	0.6%
	Middle	0	0.0%	\$0	0.0%	83.0%	0	0.0%	\$0	0.0%	77.2%
	Upper	2	100.0%	\$1,350	100.0%	11.9%	2	100.0%	\$1,350	100.0%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$1,350	100.0%	100.0%	2	100.0%	\$1,350	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	7.7%	\$37	0.8%	5.1%	2	11.8%	\$37	1.8%	0.5%
	Middle	21	80.8%	\$3,120	69.4%	83.0%	12	70.6%	\$682	33.2%	69.8%
	Upper	3	11.5%	\$1,336	29.7%	11.9%	3	17.6%	\$1,336	65.0%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$4,493	100.0%	100.0%	17	100.0%	\$2,055	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$7	9.0%	5.1%	1	9.1%	\$7	10.3%	3.2%
	Middle	11	84.6%	\$61	78.2%	83.0%	9	81.8%	\$51	75.0%	83.2%
	Upper	1	7.7%	\$10	12.8%	11.9%	1	9.1%	\$10	14.7%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$78	100.0%	100.0%	11	100.0%	\$68	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	43.9%
	Middle	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%	56.1%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.3%	\$44	0.7%	5.1%	3	10.0%	\$44	1.3%	0.6%
	Middle	32	78.0%	\$3,181	53.7%	83.0%	21	70.0%	\$733	21.1%	73.5%
	Upper	6	14.6%	\$2,696	45.5%	11.9%	6	20.0%	\$2,696	77.6%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$5,921	100.0%	100.0%	30	100.0%	\$3,473	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%
	Moderate	10	13.9%	\$3,619	36.9%	4.7%	5	12.2%	\$2,105	38.6%	9.1%
	Middle	59	81.9%	\$5,639	57.4%	86.3%	33	80.5%	\$2,791	51.2%	79.4%
	Upper	3	4.2%	\$560	5.7%	9.1%	3	7.3%	\$560	10.3%	10.9%
	Unknown	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%	0.5%
	Total	72	100.0%	\$9,818	100.0%	100.0%	41	100.0%	\$5,456	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%
	Moderate	0	0.0%	\$0	0.0%	1.8%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	91.0%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	7.2%	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%
	Tr Unknown	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%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	6.7%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	16.3%	\$0	0.0%	10.5%	
	Middle	0	0.0%	\$0	0.0%	25.4%	0	0.0%	19.6%	\$0	0.0%	16.5%	
	Upper	2	100.0%	\$1,350	100.0%	38.5%	2	100.0%	46.6%	\$1,350	100.0%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	11.9%	
	Total	2	100.0%	\$1,350	100.0%	100.0%	2	100.0%	100.0%	\$1,350	100.0%	100.0%	
REFINANCE	Low	2	7.7%	\$49	1.1%	15.5%	2	11.8%	5.5%	\$49	2.4%	3.2%	
	Moderate	4	15.4%	\$222	4.9%	20.5%	4	23.5%	13.4%	\$222	10.8%	9.0%	
	Middle	6	23.1%	\$450	10.0%	25.4%	4	23.5%	18.2%	\$274	13.3%	14.8%	
	Upper	14	53.8%	\$3,772	84.0%	38.5%	7	41.2%	39.9%	\$1,510	73.5%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.0%	\$0	0.0%	22.1%	
	Total	26	100.0%	\$4,493	100.0%	100.0%	17	100.0%	100.0%	\$2,055	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	23.1%	\$12	15.4%	15.5%	3	27.3%	18.8%	\$12	17.6%	11.7%	
	Moderate	4	30.8%	\$24	30.8%	20.5%	3	27.3%	15.9%	\$19	27.9%	10.3%	
	Middle	3	23.1%	\$21	26.9%	25.4%	3	27.3%	33.3%	\$21	30.9%	38.9%	
	Upper	2	15.4%	\$15	19.2%	38.5%	1	9.1%	30.4%	\$10	14.7%	38.9%	
	Unknown	1	7.7%	\$6	7.7%	0.0%	1	9.1%	1.4%	\$6	8.8%	0.2%	
	Total	13	100.0%	\$78	100.0%	100.0%	11	100.0%	100.0%	\$68	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.5%	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%	
	Middle	0	0.0%	\$0	0.0%	25.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	12.2%	\$61	1.0%	15.5%	5	16.7%	6.4%	\$61	1.8%	3.3%	
	Moderate	8	19.5%	\$246	4.2%	20.5%	7	23.3%	15.0%	\$241	6.9%	9.7%	
	Middle	9	22.0%	\$471	8.0%	25.4%	7	23.3%	19.2%	\$295	8.5%	15.7%	
	Upper	18	43.9%	\$5,137	86.8%	38.5%	10	33.3%	43.3%	\$2,870	82.6%	54.3%	
	Unknown	1	2.4%	\$6	0.1%	0.0%	1	3.3%	16.1%	\$6	0.2%	16.9%	
	Total	41	100.0%	\$5,921	100.0%	100.0%	30	100.0%	100.0%	\$3,473	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	34	47.2%	\$2,097	21.4%	93.9%	19	46.3%	42.2%	\$1,128	20.7%	35.5%
		Over \$1 Million	33	45.8%	\$6,590	67.1%	3.0%	20	48.8%				
		Total Rev. available	67	93.0%	\$8,687	88.5%	96.9%	39	95.1%				
		Rev. Not Known	5	6.9%	\$1,131	11.5%	3.1%	2	4.9%				
	Total	72	100.0%	\$9,818	100.0%	100.0%	41	100.0%					
	Loan Size	\$100,000 or Less	49	68.1%	\$1,353	13.8%		29	70.7%	97.2%	\$740	13.6%	57.4%
		\$100,001 - \$250,000	8	11.1%	\$1,307	13.3%		4	9.8%	1.3%	\$645	11.8%	10.6%
		\$250,001 - \$1 Million	15	20.8%	\$7,158	72.9%		8	19.5%	1.4%	\$4,071	74.6%	32.0%
		Total	72	100.0%	\$9,818	100.0%		41	100.0%	100.0%	\$5,456	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	80.0%	\$0	0.0%	97.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	7,896	16.4
Moderate-income	3	7.9	2,938	6.1	258	8.8	9,424	19.6
Middle-income	27	71.1	37,123	77.3	2,929	7.9	12,159	25.3
Upper-income	8	21.1	7,983	16.6	353	4.4	18,565	38.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>38</b>	<b>100.0</b>	<b>48,044</b>	<b>100.0</b>	<b>3,540</b>	<b>7.4</b>	<b>48,044</b>	<b>100.0</b>
	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	7,337	3,656	6.3	49.8	2,060	28.1	1,621	22.1
Middle-income	75,519	44,647	76.5	59.1	10,543	14.0	20,329	26.9
Upper-income	16,566	10,074	17.3	60.8	1,011	6.1	5,481	33.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>99,422</b>	<b>58,377</b>	<b>100.0</b>	<b>58.7</b>	<b>13,614</b>	<b>13.7</b>	<b>27,431</b>	<b>27.6</b>
	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	963	6.9	902	6.8	26	6.6	35	8.6
Middle-income	11,134	79.2	10,465	79.0	333	84.7	336	82.2
Upper-income	1,954	13.9	1,882	14.2	34	8.7	38	9.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14,051</b>	<b>100.0</b>	<b>13,249</b>	<b>100.0</b>	<b>393</b>	<b>100.0</b>	<b>409</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>94.3</b>		<b>2.8</b>		<b>2.9</b>
	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	5.2	6	5.3	0	0.0	0	0.0
Middle-income	61	53.0	60	52.6	1	100.0	0	0.0
Upper-income	48	41.7	48	42.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>115</b>	<b>100.0</b>	<b>114</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				<b>99.1</b>		<b>.9</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%
	Middle	5	71.4%	\$499	39.3%	76.5%
	Upper	2	28.6%	\$770	60.7%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,269	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$68	4.1%	6.3%
	Middle	10	76.9%	\$631	38.3%	76.5%
	Upper	2	15.4%	\$950	57.6%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,649	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.8%	\$4	2.4%	6.3%
	Middle	25	96.2%	\$160	97.6%	76.5%
	Upper	0	0.0%	\$0	0.0%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$164	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	4.3%	\$72	2.3%	6.3%
	Middle	40	87.0%	\$1,290	41.9%	76.5%
	Upper	4	8.7%	\$1,720	55.8%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$3,082	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	9	16.4%	\$2,134	30.8%	6.8%
	Middle	41	74.5%	\$4,536	65.6%	79.0%
	Upper	5	9.1%	\$248	3.6%	14.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	55	100.0%	\$6,918	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.3%
	Middle	0	0.0%	\$0	0.0%	52.6%
	Upper	0	0.0%	\$0	0.0%	42.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count	Dollar				
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	28.6%	\$126	9.9%	16.4%	
	Moderate	3	42.9%	\$373	29.4%	19.6%	
	Middle	0	0.0%	\$0	0.0%	25.3%	
	Upper	2	28.6%	\$770	60.7%	38.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,269	100.0%	100.0%	
REFINANCE	Low	3	23.1%	\$155	9.4%	16.4%	
	Moderate	4	30.8%	\$448	27.2%	19.6%	
	Middle	1	7.7%	\$45	2.7%	25.3%	
	Upper	5	38.5%	\$1,001	60.7%	38.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$1,649	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	26.9%	\$25	15.2%	16.4%	
	Moderate	13	50.0%	\$76	46.3%	19.6%	
	Middle	1	3.8%	\$7	4.3%	25.3%	
	Upper	4	15.4%	\$46	28.0%	38.6%	
	Unknown	1	3.8%	\$10	6.1%	0.0%	
	Total	26	100.0%	\$164	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	
	Middle	0	0.0%	\$0	0.0%	25.3%	
	Upper	0	0.0%	\$0	0.0%	38.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	26.1%	\$306	9.9%	16.4%	
	Moderate	20	43.5%	\$897	29.1%	19.6%	
	Middle	2	4.3%	\$52	1.7%	25.3%	
	Upper	11	23.9%	\$1,817	59.0%	38.6%	
	Unknown	1	2.2%	\$10	0.3%	0.0%	
	Total	46	100.0%	\$3,082	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	28	50.9%	\$2,452	35.4%	94.3%
		Over \$1 Million	24	43.6%	\$3,555	51.4%	2.8%
		Total Rev. available	52	94.5%	\$6,007	86.8%	97.1%
		Rev. Not Known	3	5.5%	\$911	13.2%	2.9%
	Total	55	100.0%	\$6,918	100.0%	100.0%	
	Loan Size	\$100,000 or Less	44	80.0%	\$1,278	18.5%	
		\$100,001 - \$250,000	3	5.5%	\$422	6.1%	
		\$250,001 - \$1 Million	8	14.5%	\$5,218	75.4%	
		Total	55	100.0%	\$6,918	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	248	0.4	226	0.4	16	0.6	6	0.3
Moderate-income	10,719	17.4	9,834	17.2	487	19.2	398	20.3
Middle-income	32,462	52.7	30,105	52.8	1,334	52.6	1,023	52.3
Upper-income	18,126	29.4	16,899	29.6	697	27.5	530	27.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61,555	100.0	57,064	100.0	2,534	100.0	1,957	100.0
	Percentage of Total Businesses:			92.7		4.1		3.2
	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	49	8.9	47	9.1	2	5.9	0	0.0
Middle-income	306	55.3	281	54.4	24	70.6	1	50.0
Upper-income	198	35.8	189	36.6	8	23.5	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	553	100.0	517	100.0	34	100.0	2	100.0
	Percentage of Total Farms:			93.5		6.1		.4

Based on 2011 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					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.1%	\$656	7.0%	20.5%	1	14.3%	\$656	12.3%	6.2%
	Middle	4	28.6%	\$3,484	37.1%	54.7%	2	28.6%	\$1,910	35.8%	46.3%
	Upper	9	64.3%	\$5,241	55.9%	24.6%	4	57.1%	\$2,764	51.9%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$9,381	100.0%	100.0%	7	100.0%	\$5,330	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	15.6%	\$231	1.4%	20.5%	4	14.3%	\$83	1.1%	4.2%
	Middle	23	51.1%	\$8,549	50.3%	54.7%	16	57.1%	\$3,771	50.4%	41.9%
	Upper	15	33.3%	\$8,232	48.4%	24.6%	8	28.6%	\$3,633	48.5%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$17,012	100.0%	100.0%	28	100.0%	\$7,487	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	33	32.0%	\$188	27.5%	20.5%	24	28.2%	\$136	26.5%	8.3%
	Middle	53	51.5%	\$309	45.2%	54.7%	46	54.1%	\$247	48.1%	42.1%
	Upper	17	16.5%	\$186	27.2%	24.6%	15	17.6%	\$130	25.3%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	103	100.0%	\$683	100.0%	100.0%	85	100.0%	\$513	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	54.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	44.8%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	\$0	0.0%	0.0%
	Moderate	41	25.3%	\$1,075	4.0%	20.5%	29	24.2%	\$875	6.6%	5.2%
	Middle	80	49.4%	\$12,342	45.6%	54.7%	64	53.3%	\$5,928	44.5%	44.3%
	Upper	41	25.3%	\$13,659	50.4%	24.6%	27	22.5%	\$6,527	49.0%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$27,076	100.0%	100.0%	120	100.0%	\$13,330	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	2	0.6%	\$31	0.1%	0.4%	0	0.0%	\$0	0.0%	0.3%
	Moderate	47	13.6%	\$7,996	19.0%	17.2%	34	14.5%	\$6,234	21.2%	15.7%
	Middle	169	48.8%	\$20,628	48.9%	52.8%	117	49.8%	\$14,323	48.7%	50.4%
	Upper	128	37.0%	\$13,492	32.0%	29.6%	84	35.7%	\$8,843	30.1%	33.4%
	Unknown	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%	0.2%
	Total	346	100.0%	\$42,147	100.0%	100.0%	235	100.0%	\$29,400	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%
	Moderate	0	0.0%	\$0	0.0%	9.1%	0	0.0%	\$0	0.0%	22.7%
	Middle	0	0.0%	\$0	0.0%	54.4%	0	0.0%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	36.6%	0	0.0%	\$0	0.0%	30.6%
	Unknown	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%	2.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	6.6%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	15.9%	\$0	0.0%	9.6%	
	Middle	0	0.0%	\$0	0.0%	23.6%	0	0.0%	18.1%	\$0	0.0%	14.0%	
	Upper	14	100.0%	\$9,381	100.0%	39.2%	7	100.0%	46.5%	\$5,330	100.0%	61.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	11.9%	
	Total	14	100.0%	\$9,381	100.0%	100.0%	7	100.0%	100.0%	\$5,330	100.0%	100.0%	
REFINANCE	Low	6	13.3%	\$165	1.0%	17.6%	5	17.9%	3.8%	\$98	1.3%	1.8%	
	Moderate	3	6.7%	\$95	0.6%	19.6%	3	10.7%	10.7%	\$95	1.3%	6.2%	
	Middle	4	8.9%	\$215	1.3%	23.6%	2	7.1%	15.9%	\$102	1.4%	11.0%	
	Upper	31	68.9%	\$16,401	96.4%	39.2%	18	64.3%	48.9%	\$7,192	96.1%	62.8%	
	Unknown	1	2.2%	\$136	0.8%	0.0%	0	0.0%	20.7%	\$0	0.0%	18.3%	
	Total	45	100.0%	\$17,012	100.0%	100.0%	28	100.0%	100.0%	\$7,487	100.0%	100.0%	
HOME IMPROVEMENT	Low	39	37.9%	\$158	23.1%	17.6%	30	35.3%	14.9%	\$121	23.6%	3.2%	
	Moderate	43	41.7%	\$262	38.4%	19.6%	38	44.7%	27.5%	\$228	44.4%	12.6%	
	Middle	14	13.6%	\$110	16.1%	23.6%	13	15.3%	17.5%	\$104	20.3%	12.6%	
	Upper	5	4.9%	\$141	20.6%	39.2%	3	3.5%	36.2%	\$54	10.5%	65.2%	
	Unknown	2	1.9%	\$12	1.8%	0.0%	1	1.2%	3.9%	\$6	1.2%	6.3%	
	Total	103	100.0%	\$683	100.0%	100.0%	85	100.0%	100.0%	\$513	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.6%	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%	
	Middle	0	0.0%	\$0	0.0%	23.6%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	45	27.8%	\$323	1.2%	17.6%	35	29.2%	5.5%	\$219	1.6%	2.3%	
	Moderate	46	28.4%	\$357	1.3%	19.6%	41	34.2%	13.8%	\$323	2.4%	7.8%	
	Middle	18	11.1%	\$325	1.2%	23.6%	15	12.5%	17.1%	\$206	1.5%	12.4%	
	Upper	50	30.9%	\$25,923	95.7%	39.2%	28	23.3%	47.4%	\$12,576	94.3%	61.5%	
	Unknown	3	1.9%	\$148	0.5%	0.0%	1	0.8%	16.3%	\$6	0.0%	16.0%	
	Total	162	100.0%	\$27,076	100.0%	100.0%	120	100.0%	100.0%	\$13,330	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	173	50.0%	\$10,945	26.0%	92.7%	110	46.8%	44.0%	\$7,775	26.4%	35.9%
		Over \$1 Million	149	43.1%	\$28,554	67.7%	4.1%	108	46.0%				
		Total Rev. available	322	93.1%	\$39,499	93.7%	96.8%	218	92.8%				
		Rev. Not Known	24	6.9%	\$2,648	6.3%	3.2%	17	7.2%				
		Total	346	100.0%	\$42,147	100.0%	100.0%	235	100.0%				
	Loan Size	\$100,000 or Less	264	76.3%	\$7,049	16.7%		176	74.9%	94.5%	\$4,382	14.9%	37.0%
		\$100,001 - \$250,000	34	9.8%	\$6,250	14.8%		27	11.5%	2.9%	\$5,211	17.7%	16.6%
		\$250,001 - \$1 Million	48	13.9%	\$28,848	68.4%		32	13.6%	2.6%	\$19,807	67.4%	46.5%
		Total	346	100.0%	\$42,147	100.0%		235	100.0%	100.0%	\$29,400	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.5%	0	0.0%	39.4%	\$0	0.0%	59.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.9%	\$0	0.0%	47.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	22.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	29.6%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	4	2.3	4,053	2.2	1,275	31.5	36,809	19.6
Moderate-income	42	24.4	38,939	20.7	5,818	14.9	35,850	19.0
Middle-income	78	45.3	90,137	47.9	5,461	6.1	39,390	20.9
Upper-income	48	27.9	55,100	29.3	1,927	3.5	76,180	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	172	100.0	188,229	100.0	14,481	7.7	188,229	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,714	2,871	1.3	37.2	3,716	48.2	1,127	14.6
Moderate-income	90,078	45,769	20.1	50.8	22,421	24.9	21,888	24.3
Middle-income	181,215	111,729	49.0	61.7	31,818	17.6	37,668	20.8
Upper-income	117,625	67,681	29.7	57.5	14,204	12.1	35,740	30.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	396,632	228,050	100.0	57.5	72,159	18.2	96,423	24.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,040	1.7	936	1.6	64	2.7	40	2.2
Moderate-income	12,568	20.3	11,457	19.9	680	28.5	431	24.1
Middle-income	27,237	44.0	25,669	44.5	823	34.5	745	41.6
Upper-income	21,027	34.0	19,635	34.0	816	34.2	576	32.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61,872	100.0	57,697	100.0	2,383	100.0	1,792	100.0
	Percentage of Total Businesses:			93.3		3.9		2.9
	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	69	12.1	64	11.9	5	14.7	0	0.0
Middle-income	246	43.1	229	42.6	17	50.0	0	0.0
Upper-income	255	44.7	243	45.3	12	35.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	571	100.0	537	100.0	34	100.0	0	.0
	Percentage of Total Farms:			94.0		6.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
Count		Dollar				
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	9.1%	\$147	1.4%	20.1%
	Middle	5	22.7%	\$1,867	17.8%	49.0%
	Upper	15	68.2%	\$8,453	80.8%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$10,467	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	2	8.7%	\$89	1.6%	20.1%
	Middle	13	56.5%	\$2,427	42.8%	49.0%
	Upper	8	34.8%	\$3,152	55.6%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$5,668	100.0%	100.0%
HOME IMPROVEMENT	Low	3	3.0%	\$13	2.2%	1.3%
	Moderate	35	35.0%	\$206	34.5%	20.1%
	Middle	50	50.0%	\$296	49.6%	49.0%
	Upper	12	12.0%	\$82	13.7%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$597	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
		Multi-Family Units				
HMDA TOTALS	Low	3	2.1%	\$13	0.1%	1.3%
	Moderate	39	26.9%	\$442	2.6%	20.1%
	Middle	68	46.9%	\$4,590	27.4%	49.0%
	Upper	35	24.1%	\$11,687	69.8%	29.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	145	100.0%	\$16,732	100.0%	100.0%
SMALL BUSINESSES	Low	5	2.2%	\$888	3.2%	1.6%
	Moderate	55	24.4%	\$6,990	24.9%	19.9%
	Middle	72	32.0%	\$8,446	30.1%	44.5%
	Upper	93	41.3%	\$11,717	41.8%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	225	100.0%	\$28,041	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	42.6%
	Upper	0	0.0%	\$0	0.0%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%
	Small Farms					

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	5	22.7%	\$472	4.5%	19.0%	
	Middle	2	9.1%	\$96	0.9%	20.9%	
	Upper	15	68.2%	\$9,899	94.6%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	22	100.0%	\$10,467	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	8	34.8%	\$441	7.8%	19.0%	
	Middle	5	21.7%	\$307	5.4%	20.9%	
	Upper	10	43.5%	\$4,920	86.8%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	23	100.0%	\$5,668	100.0%	100.0%	
HOME IMPROVEMENT	Low	23	23.0%	\$89	14.9%	19.6%	
	Moderate	45	45.0%	\$258	43.2%	19.0%	
	Middle	24	24.0%	\$181	30.3%	20.9%	
	Upper	6	6.0%	\$64	10.7%	40.5%	
	Unknown	2	2.0%	\$5	0.8%	0.0%	
	Total	100	100.0%	\$597	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	
	Upper	0	0.0%	\$0	0.0%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	23	15.9%	\$89	0.5%	19.6%	
	Moderate	58	40.0%	\$1,171	7.0%	19.0%	
	Middle	31	21.4%	\$584	3.5%	20.9%	
	Upper	31	21.4%	\$14,883	88.9%	40.5%	
	Unknown	2	1.4%	\$5	0.0%	0.0%	
	Total	145	100.0%	\$16,732	100.0%	100.0%	
Small Business	Revenue			Total Businesses			
		\$1 Million or Less	92	40.9%	\$6,103	21.8%	93.3%
		Over \$1 Million	119	52.9%	\$17,763	63.3%	3.9%
		Total Rev. available	211	93.8%	\$23,866	85.1%	97.2%
		Rev. Not Known	14	6.2%	\$4,175	14.9%	2.9%
	Total	225	100.0%	\$28,041	100.0%	100.0%	
	Loan Size	\$100,000 or Less	169	75.1%	\$4,705	16.8%	
		\$100,001 - \$250,000	24	10.7%	\$4,591	16.4%	
		\$250,001 - \$1 Million	32	14.2%	\$18,745	66.8%	
		Total	225	100.0%	\$28,041	100.0%	
Small Farm	Revenue			Total Farms			
		\$1 Million or Less	0	0.0%	\$0	0.0%	94.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	15.8	5,364	8.1	1,892	35.3	14,478	21.8
Moderate-income	16	28.1	14,974	22.6	2,762	18.4	10,409	15.7
Middle-income	19	33.3	25,083	37.8	1,830	7.3	14,191	21.4
Upper-income	12	21.1	20,923	31.5	578	2.8	27,266	41.1
Unknown-income	1	1.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	57	100.0	66,344	100.0	7,062	10.6	66,344	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	19,362	3,392	5.0	17.5	13,700	70.8	2,270	11.7
Moderate-income	28,377	14,442	21.4	50.9	11,102	39.1	2,833	10.0
Middle-income	44,917	26,860	39.9	59.8	15,136	33.7	2,921	6.5
Upper-income	29,021	22,699	33.7	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	121,677	67,393	100.0	55.4	44,995	37.0	9,289	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,822	7.8	1,600	7.4	119	10.9	103	13.0
Moderate-income	3,987	17.0	3,650	16.9	186	17.1	151	19.0
Middle-income	10,039	42.8	9,146	42.4	523	48.0	370	46.5
Upper-income	7,544	32.2	7,118	33.0	257	23.6	169	21.3
Unknown-income	60	0.3	53	0.2	5	0.5	2	0.3
Total Assessment Area	23,452	100.0	21,567	100.0	1,090	100.0	795	100.0
	Percentage of Total Businesses:			92.0		4.6		3.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	1.5	4	1.6	0	0.0	0	0.0
Moderate-income	70	26.7	67	26.5	3	33.3	0	0.0
Middle-income	100	38.2	96	37.9	4	44.4	0	0.0
Upper-income	88	33.6	86	34.0	2	22.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	262	100.0	253	100.0	9	100.0	0	.0
	Percentage of Total Farms:			96.6		3.4		.0

Based on 2011 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					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	2.8%	\$0	0.0%	1.6%
	Moderate	2	10.5%	\$231	3.0%	21.4%	1	8.3%	11.8%	\$219	4.3%	7.3%
	Middle	11	57.9%	\$4,002	51.7%	39.9%	7	58.3%	43.9%	\$2,608	51.0%	37.6%
	Upper	6	31.6%	\$3,503	45.3%	33.7%	4	33.3%	41.5%	\$2,284	44.7%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$7,736	100.0%	100.0%	12	100.0%	100.0%	\$5,111	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	1.7%	\$0	0.0%	1.6%
	Moderate	1	5.6%	\$73	1.9%	21.4%	0	0.0%	6.6%	\$0	0.0%	4.6%
	Middle	5	27.8%	\$616	16.0%	39.9%	3	33.3%	36.4%	\$307	16.1%	32.3%
	Upper	12	66.7%	\$3,169	82.1%	33.7%	6	66.7%	55.2%	\$1,605	83.9%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$3,858	100.0%	100.0%	9	100.0%	100.0%	\$1,912	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.7%	\$5	7.0%	5.0%	0	0.0%	4.4%	\$0	0.0%	1.7%
	Moderate	2	15.4%	\$11	15.5%	21.4%	1	12.5%	13.2%	\$6	13.3%	6.5%
	Middle	4	30.8%	\$16	22.5%	39.9%	4	50.0%	36.4%	\$16	35.6%	23.8%
	Upper	6	46.2%	\$39	54.9%	33.7%	3	37.5%	46.0%	\$23	51.1%	68.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$71	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%	47.1%	\$0	0.0%	33.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.6%	\$0	0.0%	4.7%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	35.3%	\$0	0.0%	62.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.0%	\$5	0.0%	5.0%	0	0.0%	2.4%	\$0	0.0%	2.8%
	Moderate	5	10.0%	\$315	2.7%	21.4%	2	6.9%	9.1%	\$225	3.2%	5.8%
	Middle	20	40.0%	\$4,634	39.7%	39.9%	14	48.3%	39.7%	\$2,931	41.5%	35.6%
	Upper	24	48.0%	\$6,711	57.5%	33.7%	13	44.8%	48.8%	\$3,912	55.3%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$11,665	100.0%	100.0%	29	100.0%	100.0%	\$7,068	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	6	5.7%	\$1,949	7.6%	7.4%	2	2.8%	6.4%	\$810	4.9%	5.2%
	Moderate	11	10.4%	\$3,017	11.7%	16.9%	6	8.3%	16.1%	\$1,196	7.3%	14.8%
	Middle	60	56.6%	\$15,322	59.6%	42.4%	44	61.1%	39.8%	\$10,833	65.8%	47.4%
	Upper	29	27.4%	\$5,424	21.1%	33.0%	20	27.8%	35.7%	\$3,636	22.1%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.3%
Total	106	100.0%	\$25,712	100.0%	100.0%	72	100.0%	100.0%	\$16,475	100.0%	100.0%	
SMALL FARM	Small Farms											
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.5%	0	0.0%	36.4%	\$0	0.0%	7.9%
	Middle	0	0.0%	\$0	0.0%	37.9%	0	0.0%	18.2%	\$0	0.0%	1.9%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	45.5%	\$0	0.0%	90.2%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	8.0%	\$0	0.0%	3.8%	
	Moderate	4	21.1%	\$562	7.3%	15.7%	2	16.7%	18.9%	\$410	8.0%	13.6%	
	Middle	2	10.5%	\$441	5.7%	21.4%	2	16.7%	21.3%	\$441	8.6%	20.8%	
	Upper	13	68.4%	\$6,733	87.0%	41.1%	8	66.7%	35.6%	\$4,260	83.3%	47.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%	\$0	0.0%	14.5%	
	Total	19	100.0%	\$7,736	100.0%	100.0%	12	100.0%	100.0%	\$5,111	100.0%	100.0%	
REFINANCE	Low	1	5.6%	\$128	3.3%	21.8%	0	0.0%	4.3%	\$0	0.0%	2.4%	
	Moderate	5	27.8%	\$666	17.3%	15.7%	1	11.1%	12.6%	\$112	5.9%	8.3%	
	Middle	5	27.8%	\$339	8.8%	21.4%	4	44.4%	19.5%	\$266	13.9%	16.9%	
	Upper	7	38.9%	\$2,725	70.6%	41.1%	4	44.4%	43.7%	\$1,534	80.2%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	19.4%	
	Total	18	100.0%	\$3,858	100.0%	100.0%	9	100.0%	100.0%	\$1,912	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	23.1%	\$13	18.3%	21.8%	2	25.0%	13.6%	\$12	26.7%	5.5%	
	Moderate	6	46.2%	\$31	43.7%	15.7%	4	50.0%	22.4%	\$19	42.2%	8.8%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	25.2%	\$0	0.0%	20.1%	
	Upper	1	7.7%	\$10	14.1%	41.1%	1	12.5%	34.0%	\$10	22.2%	59.4%	
	Unknown	3	23.1%	\$17	23.9%	0.0%	1	12.5%	4.8%	\$4	8.9%	6.2%	
	Total	13	100.0%	\$71	100.0%	100.0%	8	100.0%	100.0%	\$45	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	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%	
	Middle	0	0.0%	\$0	0.0%	21.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	8.0%	\$141	1.2%	21.8%	2	6.9%	6.2%	\$12	0.2%	3.0%	
	Moderate	15	30.0%	\$1,259	10.8%	15.7%	7	24.1%	15.7%	\$541	7.7%	10.2%	
	Middle	7	14.0%	\$780	6.7%	21.4%	6	20.7%	20.4%	\$707	10.0%	17.9%	
	Upper	21	42.0%	\$9,468	81.2%	41.1%	13	44.8%	39.7%	\$5,804	82.1%	48.6%	
	Unknown	3	6.0%	\$17	0.1%	0.0%	1	3.4%	17.9%	\$4	0.1%	20.3%	
	Total	50	100.0%	\$11,665	100.0%	100.0%	29	100.0%	100.0%	\$7,068	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	38	35.8%	\$5,400	21.0%	92.0%	23	31.9%	45.1%	\$3,202	19.4%	41.2%
		Over \$1 Million	55	51.9%	\$15,048	58.5%	4.6%	39	54.2%				
		Total Rev. available	93	87.7%	\$20,448	79.5%	96.6%	62	86.1%				
		Rev. Not Known	13	12.3%	\$5,264	20.5%	3.4%	10	13.9%				
	Total	106	100.0%	\$25,712	100.0%	100.0%	72	100.0%					
	Loan Size	\$100,000 or Less	45	42.5%	\$1,605	6.2%		34	47.2%	93.4%	\$1,213	7.4%	34.0%
		\$100,001 - \$250,000	21	19.8%	\$3,931	15.3%		14	19.4%	3.5%	\$2,622	15.9%	18.2%
\$250,001 - \$1 Million		40	37.7%	\$20,176	78.5%		24	33.3%	3.1%	\$12,640	76.7%	47.8%	
Total		106	100.0%	\$25,712	100.0%		72	100.0%	100.0%	\$16,475	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.6%	0	0.0%	72.7%	\$0	0.0%	51.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.8%	\$0	0.0%	25.4%
		\$100,001 - \$250,000	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%	18.2%	\$0	0.0%	74.6%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	12	15.6	5,847	8.2	2,312	39.5	17,011	23.9
Moderate-income	23	29.9	20,060	28.2	4,302	21.4	11,116	15.6
Middle-income	20	26.0	18,790	26.4	1,801	9.6	13,101	18.4
Upper-income	21	27.3	26,457	37.2	765	2.9	29,926	42.1
Unknown-income	1	1.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	77	100.0	71,154	100.0	9,180	12.9	71,154	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,319	2,783	3.9	13.1	15,671	73.5	2,865	13.4
Moderate-income	43,695	18,395	25.5	42.1	19,150	43.8	6,150	14.1
Middle-income	36,438	21,353	29.6	58.6	10,781	29.6	4,304	11.8
Upper-income	40,297	29,608	41.0	73.5	7,876	19.5	2,813	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	141,749	72,139	100.0	50.9	53,478	37.7	16,132	11.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	1,669	7.1	1,474	6.8	90	8.6	105	13.4
Moderate-income	6,343	26.9	5,792	26.7	314	29.9	237	30.3
Middle-income	6,789	28.8	6,222	28.6	347	33.0	220	28.1
Upper-income	8,717	37.0	8,206	37.8	295	28.1	216	27.6
Unknown-income	41	0.2	32	0.1	4	0.4	5	0.6
Total Assessment Area	23,559	100.0	21,726	100.0	1,050	100.0	783	100.0
	Percentage of Total Businesses:			92.2		4.5		3.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	4	1.5	4	1.5	0	0.0	0	0.0
Moderate-income	88	32.7	82	31.7	6	60.0	0	0.0
Middle-income	74	27.5	72	27.8	2	20.0	0	0.0
Upper-income	103	38.3	101	39.0	2	20.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	269	100.0	259	100.0	10	100.0	0	.0
	Percentage of Total Farms:			96.3		3.7		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.9%
	Moderate	3	21.4%	\$502	11.4%	25.5%
	Middle	1	7.1%	\$175	4.0%	29.6%
	Upper	10	71.4%	\$3,718	84.6%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$4,395</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.9%
	Moderate	0	0.0%	\$0	0.0%	25.5%
	Middle	0	0.0%	\$0	0.0%	29.6%
	Upper	8	100.0%	\$3,739	100.0%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$3,739</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	5.9%	\$30	16.2%	3.9%
	Moderate	3	17.6%	\$15	8.1%	25.5%
	Middle	4	23.5%	\$19	10.3%	29.6%
	Upper	9	52.9%	\$121	65.4%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$185</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	2.6%	\$30	0.4%	3.9%
	Moderate	6	15.4%	\$517	6.2%	25.5%
	Middle	5	12.8%	\$194	2.3%	29.6%
	Upper	27	69.2%	\$7,578	91.1%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$8,319</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	1.7%	\$460	4.2%	6.8%
	Moderate	18	31.0%	\$4,143	37.8%	26.7%
	Middle	13	22.4%	\$1,642	15.0%	28.6%
	Upper	26	44.8%	\$4,722	43.1%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$10,967</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	31.7%
	Middle	0	0.0%	\$0	0.0%	27.8%
	Upper	0	0.0%	\$0	0.0%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	14.3%	\$223	5.1%	23.9%	
	Moderate	3	21.4%	\$415	9.4%	15.6%	
	Middle	0	0.0%	\$0	0.0%	18.4%	
	Upper	9	64.3%	\$3,757	85.5%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$4,395	100.0%	100.0%	
REFINANCE	Low	1	12.5%	\$103	2.8%	23.9%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	18.4%	
	Upper	7	87.5%	\$3,636	97.2%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$3,739	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	17.6%	\$7	3.8%	23.9%	
	Moderate	4	23.5%	\$22	11.9%	15.6%	
	Middle	3	17.6%	\$18	9.7%	18.4%	
	Upper	7	41.2%	\$138	74.6%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$185	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	18.4%	
	Upper	0	0.0%	\$0	0.0%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	15.4%	\$333	4.0%	23.9%	
	Moderate	7	17.9%	\$437	5.3%	15.6%	
	Middle	3	7.7%	\$18	0.2%	18.4%	
	Upper	23	59.0%	\$7,531	90.5%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	39	100.0%	\$8,319	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	19	32.8%	\$2,034	18.5%	92.2%
		Over \$1 Million	37	63.8%	\$8,826	80.5%	4.5%
		Total Rev. available	56	96.6%	\$10,860	99.0%	96.7%
		Rev. Not Known	2	3.4%	\$107	1.0%	3.3%
	Total	58	100.0%	\$10,967	100.0%	100.0%	
	Loan Size	\$100,000 or Less	31	53.4%	\$1,261	11.5%	
		\$100,001 - \$250,000	14	24.1%	\$2,430	22.2%	
		\$250,001 - \$1 Million	13	22.4%	\$7,276	66.3%	
		Total	58	100.0%	\$10,967	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.7%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL Vero 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	5,842	17.8
Moderate-income	4	17.4	4,951	15.0	618	12.5	6,487	19.7
Middle-income	13	56.5	20,161	61.3	1,222	6.1	7,378	22.4
Upper-income	6	26.1	7,789	23.7	221	2.8	13,194	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	32,901	100.0	2,061	6.3	32,901	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	9,710	5,135	13.5	52.9	3,260	33.6	1,315	13.5
Middle-income	33,552	23,481	61.6	70.0	6,229	18.6	3,842	11.5
Upper-income	14,640	9,503	24.9	64.9	1,529	10.4	3,608	24.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	57,902	38,119	100.0	65.8	11,018	19.0	8,765	15.1
	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	1,563	11.9	1,425	11.6	80	15.8	58	14.1
Middle-income	7,933	60.1	7,427	60.5	253	49.9	253	61.6
Upper-income	3,693	28.0	3,419	27.9	174	34.3	100	24.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,189	100.0	12,271	100.0	507	100.0	411	100.0
	Percentage of Total Businesses:			93.0		3.8		3.1
	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	36	15.7	28	13.8	7	26.9	1	100.0
Middle-income	127	55.2	118	58.1	9	34.6	0	0.0
Upper-income	67	29.1	57	28.1	10	38.5	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	230	100.0	203	100.0	26	100.0	1	100.0
	Percentage of Total Farms:			88.3		11.3		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$822	25.5%	13.5%	1	25.0%	8.6%	\$822	30.9%	6.1%
	Middle	1	20.0%	\$523	16.2%	61.6%	1	25.0%	63.9%	\$523	19.6%	44.0%
	Upper	3	60.0%	\$1,881	58.3%	24.9%	2	50.0%	27.5%	\$1,318	49.5%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$3,226	100.0%	100.0%	4	100.0%	100.0%	\$2,663	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.7%	\$20	0.2%	13.5%	1	14.3%	6.7%	\$20	0.5%	4.0%
	Middle	4	26.7%	\$245	2.3%	61.6%	0	0.0%	54.8%	\$0	0.0%	34.4%
	Upper	10	66.7%	\$10,531	97.5%	24.9%	6	85.7%	38.5%	\$3,628	99.5%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$10,796	100.0%	100.0%	7	100.0%	100.0%	\$3,648	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%
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	8.1%	\$0	0.0%	4.5%
	Middle	1	33.3%	\$4	33.3%	61.6%	1	33.3%	60.8%	\$4	33.3%	27.9%
	Upper	2	66.7%	\$8	66.7%	24.9%	2	66.7%	31.1%	\$8	66.7%	67.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$12	100.0%	100.0%	3	100.0%	100.0%	\$12	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	92.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	1.1%
	Unknown	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	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%
	Moderate	2	8.7%	\$842	6.0%	13.5%	2	14.3%	7.8%	\$842	13.3%	5.0%
	Middle	6	26.1%	\$772	5.5%	61.6%	2	14.3%	59.5%	\$527	8.3%	39.9%
	Upper	15	65.2%	\$12,420	88.5%	24.9%	10	71.4%	32.7%	\$4,954	78.3%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$14,034	100.0%	100.0%	14	100.0%	100.0%	\$6,323	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%
	Moderate	5	10.4%	\$240	5.0%	11.6%	2	7.4%	12.0%	\$49	4.7%	10.1%
	Middle	27	56.3%	\$1,583	32.7%	60.5%	18	66.7%	54.9%	\$687	66.2%	51.2%
	Upper	16	33.3%	\$3,017	62.3%	27.9%	7	25.9%	31.7%	\$301	29.0%	38.4%
	Unknown	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%
Total	48	100.0%	\$4,840	100.0%	100.0%	27	100.0%	100.0%	\$1,037	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%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	10.0%	\$0	0.0%	2.0%
	Middle	1	100.0%	\$250	100.0%	58.1%	1	100.0%	80.0%	\$250	100.0%	93.5%
	Upper	0	0.0%	\$0	0.0%	28.1%	0	0.0%	10.0%	\$0	0.0%	4.6%
	Unknown	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%
Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Vero Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	6.6%	\$0	0.0%	2.5%	
	Moderate	0	0.0%	\$0	0.0%	19.7%	0	0.0%	17.2%	\$0	0.0%	9.4%	
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	16.7%	\$0	0.0%	12.4%	
	Upper	5	100.0%	\$3,226	100.0%	40.1%	4	100.0%	44.7%	\$2,663	100.0%	63.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.8%	\$0	0.0%	11.8%	
	Total	5	100.0%	\$3,226	100.0%	100.0%	4	100.0%	100.0%	\$2,663	100.0%	100.0%	
REFINANCE	Low	1	6.7%	\$20	0.2%	17.8%	1	14.3%	3.6%	\$20	0.5%	1.5%	
	Moderate	2	13.3%	\$161	1.5%	19.7%	0	0.0%	9.4%	\$0	0.0%	4.6%	
	Middle	2	13.3%	\$84	0.8%	22.4%	0	0.0%	13.8%	\$0	0.0%	8.0%	
	Upper	10	66.7%	\$10,531	97.5%	40.1%	6	85.7%	46.8%	\$3,628	99.5%	65.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.4%	\$0	0.0%	20.6%	
	Total	15	100.0%	\$10,796	100.0%	100.0%	7	100.0%	100.0%	\$3,648	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	9.5%	\$0	0.0%	2.2%	
	Moderate	3	100.0%	\$12	100.0%	19.7%	3	100.0%	18.9%	\$12	100.0%	5.1%	
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	21.6%	\$0	0.0%	10.9%	
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	47.3%	\$0	0.0%	78.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	3.6%	
	Total	3	100.0%	\$12	100.0%	100.0%	3	100.0%	100.0%	\$12	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.8%	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%	
	Middle	0	0.0%	\$0	0.0%	22.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	4.3%	\$20	0.1%	17.8%	1	7.1%	5.3%	\$20	0.3%	1.9%	
	Moderate	5	21.7%	\$173	1.2%	19.7%	3	21.4%	13.5%	\$12	0.2%	6.6%	
	Middle	2	8.7%	\$84	0.6%	22.4%	0	0.0%	15.4%	\$0	0.0%	9.8%	
	Upper	15	65.2%	\$13,757	98.0%	40.1%	10	71.4%	45.6%	\$6,291	99.5%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.1%	\$0	0.0%	18.3%	
	Total	23	100.0%	\$14,034	100.0%	100.0%	14	100.0%	100.0%	\$6,323	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	30	62.5%	\$1,978	40.9%	93.0%	18	66.7%	43.2%	\$505	48.7%	36.6%
		Over \$1 Million	15	31.3%	\$2,716	56.1%	3.8%	7	25.9%				
		Total Rev. available	45	93.8%	\$4,694	97.0%	96.8%	25	92.6%				
		Rev. Not Known	3	6.3%	\$146	3.0%	3.1%	2	7.4%				
	Total	48	100.0%	\$4,840	100.0%	100.0%	27	100.0%					
	Loan Size	\$100,000 or Less	36	75.0%	\$1,028	21.2%		23	85.2%	94.3%	\$384	37.0%	36.1%
		\$100,001 - \$250,000	6	12.5%	\$990	20.5%		3	11.1%	2.8%	\$394	38.0%	15.5%
		\$250,001 - \$1 Million	6	12.5%	\$2,822	58.3%		1	3.7%	2.9%	\$259	25.0%	48.5%
Total		48	100.0%	\$4,840	100.0%		27	100.0%	100.0%	\$1,037	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	88.3%	0	0.0%	30.0%	\$0	0.0%	7.6%
		Over \$1 Million	1	100.0%	\$250	100.0%	11.3%	1	100.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	1	100.0%	\$250	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	24.1%
		\$100,001 - \$250,000	1	100.0%	\$250	100.0%		1	100.0%	10.0%	\$250	100.0%	29.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	46.7%
		Total	1	100.0%	\$250	100.0%		1	100.0%	100.0%	\$250	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: FL Vero Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	682	1.8	376	55.1	7,583	20.3
Moderate-income	4	13.3	4,803	12.9	925	19.3	6,336	17.0
Middle-income	17	56.7	21,819	58.5	1,666	7.6	8,202	22.0
Upper-income	7	23.3	10,010	26.8	372	3.7	15,193	40.7
Unknown-income	1	3.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	37,314	100.0	3,339	8.9	37,314	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,022	476	1.1	23.5	1,144	56.6	402	19.9
Moderate-income	10,418	5,249	11.9	50.4	2,573	24.7	2,596	24.9
Middle-income	42,115	25,951	58.7	61.6	7,803	18.5	8,361	19.9
Upper-income	20,870	12,510	28.3	59.9	1,854	8.9	6,506	31.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	75,425	44,186	100.0	58.6	13,374	17.7	17,865	23.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	597	4.6	525	4.3	40	8.0	32	7.9
Moderate-income	1,187	9.1	1,090	9.0	53	10.6	44	10.8
Middle-income	7,428	57.1	6,947	57.3	243	48.7	238	58.6
Upper-income	3,771	29.0	3,527	29.1	154	30.9	90	22.2
Unknown-income	37	0.3	26	0.2	9	1.8	2	0.5
Total Assessment Area	13,020	100.0	12,115	100.0	499	100.0	406	100.0
	Percentage of Total Businesses:			93.0		3.8		3.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.9	2	1.0	0	0.0	0	0.0
Moderate-income	57	24.8	50	24.6	7	25.9	0	0.0
Middle-income	110	47.8	98	48.3	12	44.4	0	0.0
Upper-income	60	26.1	52	25.6	8	29.6	0	0.0
Unknown-income	1	0.4	1	0.5	0	0.0	0	0.0
Total Assessment Area	230	100.0	203	100.0	27	100.0	0	.0
	Percentage of Total Farms:			88.3		11.7		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	1	25.0%	\$269	13.8%	11.9%
	Middle	0	0.0%	\$0	0.0%	58.7%
	Upper	3	75.0%	\$1,682	86.2%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,951	100.0%	100.0%
REFINANCE	Low	1	14.3%	\$88	7.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	11.9%
	Middle	5	71.4%	\$590	46.8%	58.7%
	Upper	1	14.3%	\$582	46.2%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,260	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	1	9.1%	\$4	5.5%	11.9%
	Middle	7	63.6%	\$43	58.9%	58.7%
	Upper	3	27.3%	\$26	35.6%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$73	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	1	4.5%	\$88	2.7%	1.1%
	Moderate	2	9.1%	\$273	8.3%	11.9%
	Middle	12	54.5%	\$633	19.3%	58.7%
	Upper	7	31.8%	\$2,290	69.7%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$3,284	100.0%	100.0%
SMALL BUSINESSES	Low	1	2.6%	\$250	7.1%	4.3%
	Moderate	3	7.9%	\$129	3.6%	9.0%
	Middle	21	55.3%	\$2,532	71.4%	57.3%
	Upper	13	34.2%	\$634	17.9%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	38	100.0%	\$3,545	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	24.6%
Middle		1	100.0%	\$250	100.0%	48.3%
Upper		0	0.0%	\$0	0.0%	25.6%
Unknown		0	0.0%	\$0	0.0%	0.5%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		1	100.0%	\$250	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Vero Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	
	Middle	1	25.0%	\$269	13.8%	22.0%	
	Upper	3	75.0%	\$1,682	86.2%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,951	100.0%	100.0%	
REFINANCE	Low	1	14.3%	\$150	11.9%	20.3%	
	Moderate	1	14.3%	\$180	14.3%	17.0%	
	Middle	3	42.9%	\$208	16.5%	22.0%	
	Upper	2	28.6%	\$722	57.3%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,260	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	18.2%	\$7	9.6%	20.3%	
	Moderate	2	18.2%	\$8	11.0%	17.0%	
	Middle	3	27.3%	\$24	32.9%	22.0%	
	Upper	2	18.2%	\$22	30.1%	40.7%	
	Unknown	2	18.2%	\$12	16.4%	0.0%	
	Total	11	100.0%	\$73	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	13.6%	\$157	4.8%	20.3%	
	Moderate	3	13.6%	\$188	5.7%	17.0%	
	Middle	7	31.8%	\$501	15.3%	22.0%	
	Upper	7	31.8%	\$2,426	73.9%	40.7%	
	Unknown	2	9.1%	\$12	0.4%	0.0%	
	Total	22	100.0%	\$3,284	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	18	47.4%	\$522	14.7%	93.0%
		Over \$1 Million	19	50.0%	\$2,768	78.1%	3.8%
		Total Rev. available	37	97.4%	\$3,290	92.8%	96.8%
		Rev. Not Known	1	2.6%	\$255	7.2%	3.1%
	Total	38	100.0%	\$3,545	100.0%	100.0%	
	Loan Size	\$100,000 or Less	29	76.3%	\$728	20.5%	
		\$100,001 - \$250,000	4	10.5%	\$620	17.5%	
		\$250,001 - \$1 Million	5	13.2%	\$2,197	62.0%	
		Total	38	100.0%	\$3,545	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	88.3%
		Over \$1 Million	1	100.0%	\$250	100.0%	11.7%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$250	100.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	100.0%	\$250	100.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		1	100.0%	\$250	100.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: FL 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	2,110	18.7
Moderate-income	0	0.0	0	0.0	0	0.0	2,035	18.0
Middle-income	5	83.3	8,436	74.7	1,179	14.0	2,349	20.8
Upper-income	1	16.7	2,864	25.3	133	4.6	4,806	42.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6	100.0	11,300	100.0	1,312	11.6	11,300	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	14,613	9,583	73.3	65.6	2,446	16.7	2,584	17.7
Upper-income	14,470	3,489	26.7	24.1	1,030	7.1	9,951	68.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	29,083	13,072	100.0	44.9	3,476	12.0	12,535	43.1
	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	2,143	40.5	1,992	40.7	65	37.8	86	39.6
Upper-income	3,145	59.5	2,907	59.3	107	62.2	131	60.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,288	100.0	4,899	100.0	172	100.0	217	100.0
	Percentage of Total Businesses:			92.6		3.3		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	87	92.6	86	92.5	1	100.0	0	0.0
Upper-income	7	7.4	7	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	94	100.0	93	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: FL Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank				Owner Occupied Units %	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	0	0.0%	\$0	0.0%	73.3%	0	0.0%	\$0	0.0%	13.7%
	Upper	6	100.0%	\$3,570	100.0%	26.7%	4	100.0%	\$2,136	100.0%	86.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$3,570	100.0%	100.0%	4	100.0%	\$2,136	100.0%	100.0%
REFINANCE	Low	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%
	Middle	0	0.0%	\$0	0.0%	73.3%	0	0.0%	\$0	0.0%	13.4%
	Upper	8	100.0%	\$7,568	100.0%	26.7%	3	100.0%	\$2,821	100.0%	86.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$7,568	100.0%	100.0%	3	100.0%	\$2,821	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	1	100.0%	\$4	100.0%	73.3%	1	100.0%	\$4	100.0%	21.7%
	Upper	0	0.0%	\$0	0.0%	26.7%	0	0.0%	\$0	0.0%	78.3%
	Unknown	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%	\$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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	71.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.7%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	1	6.7%	\$4	0.0%	73.3%	1	12.5%	\$4	0.1%	14.0%
	Upper	14	93.3%	\$11,138	100.0%	26.7%	7	87.5%	\$4,957	99.9%	86.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$11,142	100.0%	100.0%	8	100.0%	\$4,961	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	10	40.0%	\$1,096	37.9%	40.7%	5	29.4%	\$741	30.3%	17.8%
	Upper	15	60.0%	\$1,795	62.1%	59.3%	12	70.6%	\$1,705	69.7%	81.7%
	Unknown	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%	0.5%
	Total	25	100.0%	\$2,891	100.0%	100.0%	17	100.0%	\$2,446	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	92.5%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	7.5%	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%
	Tr Unknown	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%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	1.1%	\$0	0.0%	0.4%	
	Moderate	2	33.3%	\$316	8.9%	18.0%	1	25.0%	6.4%	\$107	5.0%	2.6%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	11.3%	\$0	0.0%	6.3%	
	Upper	4	66.7%	\$3,254	91.1%	42.5%	3	75.0%	69.9%	\$2,029	95.0%	79.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.3%	\$0	0.0%	11.4%	
	Total	6	100.0%	\$3,570	100.0%	100.0%	4	100.0%	100.0%	\$2,136	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	1.0%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	3.4%	\$0	0.0%	1.2%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	9.0%	\$0	0.0%	4.5%	
	Upper	8	100.0%	\$7,568	100.0%	42.5%	3	100.0%	63.4%	\$2,821	100.0%	71.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	22.4%	
	Total	8	100.0%	\$7,568	100.0%	100.0%	3	100.0%	100.0%	\$2,821	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	1	100.0%	\$4	100.0%	18.0%	1	100.0%	15.2%	\$4	100.0%	5.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	27.3%	\$0	0.0%	12.7%	
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	54.5%	\$0	0.0%	82.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	0.2%	
	Total	1	100.0%	\$4	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.7%	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%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.5%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.7%	0	0.0%	1.0%	\$0	0.0%	0.4%	
	Moderate	3	20.0%	\$320	2.9%	18.0%	2	25.0%	5.5%	\$111	2.2%	2.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	10.7%	\$0	0.0%	5.7%	
	Upper	12	80.0%	\$10,822	97.1%	42.5%	6	75.0%	67.4%	\$4,850	97.8%	75.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	16.0%	
	Total	15	100.0%	\$11,142	100.0%	100.0%	8	100.0%	100.0%	\$4,961	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	9	36.0%	\$1,149	39.7%	92.6%	6	35.3%	37.9%	\$1,069	43.7%	48.2%
		Over \$1 Million	12	48.0%	\$1,567	54.2%	3.3%	9	52.9%				
		Total Rev. available	21	84.0%	\$2,716	93.9%	95.9%	15	88.2%				
		Rev. Not Known	4	16.0%	\$175	6.1%	4.1%	2	11.8%				
	Total	25	100.0%	\$2,891	100.0%	100.0%	17	100.0%					
	Loan Size	\$100,000 or Less	16	64.0%	\$433	15.0%		10	58.8%	94.4%	\$263	10.8%	40.7%
		\$100,001 - \$250,000	5	20.0%	\$821	28.4%		3	17.6%	2.6%	\$546	22.3%	13.6%
\$250,001 - \$1 Million		4	16.0%	\$1,637	56.6%		4	23.5%	2.9%	\$1,637	66.9%	45.7%	
Total	25	100.0%	\$2,891	100.0%		17	100.0%	100.0%	\$2,446	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	71.4%	\$0	0.0%	84.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	36.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	63.9%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: FL 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	2,642	17.4
Moderate-income	0	0.0	0	0.0	0	0.0	2,079	13.7
Middle-income	7	63.6	8,885	58.5	1,280	14.4	2,725	17.9
Upper-income	4	36.4	6,300	41.5	255	4.0	7,739	51.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	15,185	100.0	1,535	10.1	15,185	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	16,949	10,096	58.5	59.6	3,214	19.0	3,639	21.5
Upper-income	26,822	7,169	41.5	26.7	2,437	9.1	17,216	64.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	43,771	17,265	100.0	39.4	5,651	12.9	20,855	47.6
	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	2,216	39.0	2,083	39.4	55	31.8	78	34.4
Upper-income	3,473	61.0	3,206	60.6	118	68.2	149	65.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,689	100.0	5,289	100.0	173	100.0	227	100.0
	Percentage of Total Businesses:			93.0		3.0		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	69	64.5	68	64.8	1	100.0	0	0.0
Upper-income	38	35.5	37	35.2	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	107	100.0	105	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			98.1		.9		.9

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: FL Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.5%
	Upper	5	100.0%	\$3,793	100.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$3,793</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.5%
	Upper	4	100.0%	\$4,672	100.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$4,672</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$16	100.0%	58.5%
	Upper	0	0.0%	\$0	0.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$16</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	18.2%	\$16	0.2%	58.5%
	Upper	9	81.8%	\$8,465	99.8%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$8,481</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	5	29.4%	\$195	51.2%	39.4%
	Upper	12	70.6%	\$186	48.8%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$381</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.8%
	Upper	0	0.0%	\$0	0.0%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012					
		Bank				Families by Family Income	
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.4%	
	Moderate	0	0.0%	\$0	0.0%	13.7%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	5	100.0%	\$3,793	100.0%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$3,793	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.4%	
	Moderate	0	0.0%	\$0	0.0%	13.7%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	4	100.0%	\$4,672	100.0%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$4,672	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.4%	
	Moderate	1	50.0%	\$6	37.5%	13.7%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	1	50.0%	\$10	62.5%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$16	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.4%	
	Moderate	0	0.0%	\$0	0.0%	13.7%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	17.4%	
	Moderate	1	9.1%	\$6	0.1%	13.7%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	10	90.9%	\$8,475	99.9%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$8,481	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	29.4%	\$34	8.9%	93.0%
		Over \$1 Million	12	70.6%	\$347	91.1%	3.0%
		Total Rev. available	17	100.0%	\$381	100.0%	96.0%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.0%
	Total	17	100.0%	\$381	100.0%	100.0%	
	Loan Size	\$100,000 or Less	17	100.0%	\$381	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	17	100.0%	\$381	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%
		Not Known	0	0.0%	\$0	0.0%	0.9%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	10.0	2,456	6.6	1,155	47.0	9,032	24.1
Moderate-income	12	30.0	10,596	28.3	2,902	27.4	5,814	15.5
Middle-income	14	35.0	13,023	34.8	1,546	11.9	6,981	18.6
Upper-income	10	25.0	11,387	30.4	531	4.7	15,635	41.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	40	100.0	37,462	100.0	6,134	16.4	37,462	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,546	1,156	3.7	25.4	2,809	61.8	581	12.8
Moderate-income	17,322	7,200	22.8	41.6	7,955	45.9	2,167	12.5
Middle-income	19,960	12,390	39.2	62.1	5,630	28.2	1,940	9.7
Upper-income	15,727	10,885	34.4	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	57,555	31,631	100.0	55.0	20,256	35.2	5,668	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	703	8.0	625	7.7	48	12.3	30	10.5
Moderate-income	2,455	27.9	2,218	27.3	136	34.8	101	35.4
Middle-income	2,531	28.8	2,366	29.2	90	23.0	75	26.3
Upper-income	3,098	35.3	2,902	35.8	117	29.9	79	27.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,787	100.0	8,111	100.0	391	100.0	285	100.0
	Percentage of Total Businesses:			92.3		4.4		3.2
	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	2	0.7	0	0.0	0	0.0
Moderate-income	27	9.7	27	10.0	0	0.0	0	0.0
Middle-income	179	64.2	174	64.4	5	62.5	0	0.0
Upper-income	71	25.4	67	24.8	3	37.5	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	279	100.0	270	100.0	8	100.0	1	100.0
	Percentage of Total Farms:			96.8		2.9		.4

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	22.8%	0	0.0%	8.2%	\$0	0.0%	4.3%
	Middle	0	0.0%	\$0	0.0%	39.2%	0	0.0%	34.8%	\$0	0.0%	30.8%
	Upper	3	100.0%	\$695	100.0%	34.4%	0	0.0%	56.8%	\$0	0.0%	64.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$695	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.7%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Moderate	1	20.0%	\$101	6.7%	22.8%	0	0.0%	12.2%	\$0	0.0%	13.1%
	Middle	1	20.0%	\$435	29.0%	39.2%	1	50.0%	30.1%	\$435	89.7%	25.2%
	Upper	3	60.0%	\$964	64.3%	34.4%	1	50.0%	55.9%	\$50	10.3%	61.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,500	100.0%	100.0%	2	100.0%	100.0%	\$485	100.0%	100.0%
HOME IMPROVEMENT	Low	2	9.5%	\$13	10.0%	3.7%	0	0.0%	2.4%	\$0	0.0%	3.7%
	Moderate	5	23.8%	\$26	20.0%	22.8%	4	26.7%	23.2%	\$20	27.8%	21.7%
	Middle	9	42.9%	\$66	50.8%	39.2%	7	46.7%	40.0%	\$30	41.7%	37.4%
	Upper	5	23.8%	\$25	19.2%	34.4%	4	26.7%	34.4%	\$22	30.6%	37.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$130	100.0%	100.0%	15	100.0%	100.0%	\$72	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	69.2%
	Middle	1	100.0%	\$837	100.0%	0.0%	0	0.0%	27.8%	\$0	0.0%	24.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
	Total	1	100.0%	\$837	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	2	6.7%	\$13	0.4%	3.7%	0	0.0%	1.2%	\$0	0.0%	0.6%
	Moderate	6	20.0%	\$127	4.0%	22.8%	4	23.5%	11.3%	\$20	3.6%	13.7%
	Middle	11	36.7%	\$1,338	42.3%	39.2%	8	47.1%	32.3%	\$465	83.5%	27.2%
	Upper	11	36.7%	\$1,684	53.3%	34.4%	5	29.4%	55.2%	\$72	12.9%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$3,162	100.0%	100.0%	17	100.0%	100.0%	\$557	100.0%	100.0%
SMALL BUSINESSES	Low	5	6.0%	\$1,291	7.3%	7.7%	4	7.8%	6.6%	\$1,094	9.6%	5.6%
	Moderate	24	28.9%	\$5,498	31.0%	27.3%	18	35.3%	22.9%	\$4,051	35.4%	26.1%
	Middle	22	26.5%	\$5,079	28.6%	29.2%	15	29.4%	31.1%	\$3,933	34.4%	29.3%
	Upper	32	38.6%	\$5,887	33.2%	35.8%	14	27.5%	36.6%	\$2,367	20.7%	38.4%
	Unknown	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%	0.6%
	Total	83	100.0%	\$17,755	100.0%	100.0%	51	100.0%	100.0%	\$11,445	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	8.8%	\$0	0.0%	9.6%
	Middle	1	50.0%	\$52	10.8%	64.4%	0	0.0%	72.8%	\$0	0.0%	57.2%
	Upper	1	50.0%	\$428	89.2%	24.8%	1	100.0%	16.2%	\$428	100.0%	32.9%
	Unknown	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%
	Total	2	100.0%	\$480	100.0%	100.0%	1	100.0%	100.0%	\$428	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	3.8%	\$0	0.0%	1.9%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	15.2%	\$0	0.0%	10.2%	
	Middle	1	33.3%	\$146	21.0%	18.6%	0	0.0%	23.4%	\$0	0.0%	21.4%	
	Upper	2	66.7%	\$549	79.0%	41.7%	0	0.0%	40.8%	\$0	0.0%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.9%	\$0	0.0%	15.1%	
	Total	3	100.0%	\$695	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	3.5%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	7.6%	\$0	0.0%	3.9%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	14.7%	\$0	0.0%	9.2%	
	Upper	5	100.0%	\$1,500	100.0%	41.7%	2	100.0%	50.2%	\$485	100.0%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.9%	\$0	0.0%	31.0%	
	Total	5	100.0%	\$1,500	100.0%	100.0%	2	100.0%	100.0%	\$485	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	19.0%	\$12	9.2%	24.1%	3	20.0%	8.0%	\$9	12.5%	2.9%	
	Moderate	10	47.6%	\$79	60.8%	15.5%	6	40.0%	19.2%	\$34	47.2%	19.0%	
	Middle	3	14.3%	\$12	9.2%	18.6%	3	20.0%	24.8%	\$12	16.7%	25.8%	
	Upper	4	19.0%	\$27	20.8%	41.7%	3	20.0%	40.0%	\$17	23.6%	42.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	10.2%	
	Total	21	100.0%	\$130	100.0%	100.0%	15	100.0%	100.0%	\$72	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.1%	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%	
	Middle	0	0.0%	\$0	0.0%	18.6%	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%	
	Unknown	1	100.0%	\$837	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$837	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	13.3%	\$12	0.4%	24.1%	3	17.6%	3.8%	\$9	1.6%	1.4%	
	Moderate	10	33.3%	\$79	2.5%	15.5%	6	35.3%	10.9%	\$34	6.1%	6.0%	
	Middle	4	13.3%	\$158	5.0%	18.6%	3	17.6%	18.3%	\$12	2.2%	13.0%	
	Upper	11	36.7%	\$2,076	65.7%	41.7%	5	29.4%	45.9%	\$502	90.1%	50.0%	
	Unknown	1	3.3%	\$837	26.5%	0.0%	0	0.0%	21.0%	\$0	0.0%	29.7%	
	Total	30	100.0%	\$3,162	100.0%	100.0%	17	100.0%	100.0%	\$557	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	32	38.6%	\$5,863	33.0%	92.3%	18	35.3%	43.8%	\$3,022	26.4%	50.7%
		Over \$1 Million	35	42.2%	\$8,266	46.6%	4.4%	24	47.1%				
		Total Rev. available	67	80.8%	\$14,129	79.6%	96.7%	42	82.4%				
		Rev. Not Known	16	19.3%	\$3,626	20.4%	3.2%	9	17.6%				
	Total	83	100.0%	\$17,755	100.0%	100.0%	51	100.0%					
	Loan Size	\$100,000 or Less	36	43.4%	\$1,678	9.5%		24	47.1%	88.2%	\$1,042	9.1%	23.7%
		\$100,001 - \$250,000	20	24.1%	\$3,218	18.1%		11	21.6%	6.1%	\$1,974	17.2%	19.9%
		\$250,001 - \$1 Million	27	32.5%	\$12,859	72.4%		16	31.4%	5.6%	\$8,429	73.6%	56.4%
Total		83	100.0%	\$17,755	100.0%		51	100.0%	100.0%	\$11,445	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$428	89.2%	96.8%	1	100.0%	65.4%	\$428	100.0%	69.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
		Not Known	1	50.0%	\$52	10.8%	0.4%	0	0.0%				
	Total	2	100.0%	\$480	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	50.0%	\$52	10.8%		0	0.0%	71.3%	\$0	0.0%	22.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	19.1%	\$0	0.0%	39.1%
		\$250,001 - \$500,000	1	50.0%	\$428	89.2%		1	100.0%	9.6%	\$428	100.0%	38.5%
		Total	2	100.0%	\$480	100.0%		1	100.0%	100.0%	\$428	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	7	18.9	4,808	13.3	2,195	45.7	9,011	25.0
Moderate-income	6	16.2	6,116	17.0	1,898	31.0	5,360	14.9
Middle-income	10	27.0	8,570	23.8	1,191	13.9	6,333	17.6
Upper-income	14	37.8	16,523	45.9	1,367	8.3	15,313	42.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	37	100.0	36,017	100.0	6,651	18.5	36,017	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,586	2,106	6.9	22.0	6,047	63.1	1,433	14.9
Moderate-income	10,863	4,011	13.1	36.9	5,320	49.0	1,532	14.1
Middle-income	15,213	8,245	27.0	54.2	5,015	33.0	1,953	12.8
Upper-income	24,866	16,176	53.0	65.1	6,647	26.7	2,043	8.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	60,528	30,538	100.0	50.5	23,029	38.0	6,961	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,466	18.1	1,315	17.7	77	20.2	74	28.1
Moderate-income	1,020	12.6	924	12.4	61	16.0	35	13.3
Middle-income	2,138	26.5	1,966	26.4	112	29.3	60	22.8
Upper-income	3,457	42.8	3,231	43.5	132	34.6	94	35.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,081	100.0	7,436	100.0	382	100.0	263	100.0
	Percentage of Total Businesses:			92.0		4.7		3.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	1.9	6	2.0	0	0.0	0	0.0
Moderate-income	17	5.4	17	5.6	0	0.0	0	0.0
Middle-income	149	47.6	147	48.2	2	25.0	0	0.0
Upper-income	141	45.0	135	44.3	6	75.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	313	100.0	305	100.0	8	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	13.1%
	Middle	0	0.0%	\$0	0.0%	27.0%
	Upper	3	100.0%	\$791	100.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$791	100.0%	100.0%
REFINANCE	Low	1	100.0%	\$29	100.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	13.1%
	Middle	0	0.0%	\$0	0.0%	27.0%
	Upper	0	0.0%	\$0	0.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$29	100.0%	100.0%
HOME IMPROVEMENT	Low	13	32.5%	\$56	28.9%	6.9%
	Moderate	8	20.0%	\$44	22.7%	13.1%
	Middle	11	27.5%	\$58	29.9%	27.0%
	Upper	8	20.0%	\$36	18.6%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$194	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	14	31.8%	\$85	8.4%	6.9%
	Moderate	8	18.2%	\$44	4.3%	13.1%
	Middle	11	25.0%	\$58	5.7%	27.0%
	Upper	11	25.0%	\$827	81.6%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$1,014	100.0%	100.0%
SMALL BUSINESSES	Low	4	16.0%	\$1,279	32.4%	17.7%
	Moderate	7	28.0%	\$1,144	29.0%	12.4%
	Middle	8	32.0%	\$1,131	28.6%	26.4%
	Upper	6	24.0%	\$397	10.0%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	25	100.0%	\$3,951	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	5.6%
	Middle	0	0.0%	\$0	0.0%	48.2%
	Upper	0	0.0%	\$0	0.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.0%	
	Moderate	1	33.3%	\$61	7.7%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	2	66.7%	\$730	92.3%	42.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$791	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	25.0%	
	Moderate	1	100.0%	\$29	100.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	0	0.0%	\$0	0.0%	42.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$29	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	10.0%	\$15	7.7%	25.0%	
	Moderate	16	40.0%	\$64	33.0%	14.9%	
	Middle	12	30.0%	\$60	30.9%	17.6%	
	Upper	7	17.5%	\$50	25.8%	42.5%	
	Unknown	1	2.5%	\$5	2.6%	0.0%	
	Total	40	100.0%	\$194	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	0	0.0%	\$0	0.0%	42.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	9.1%	\$15	1.5%	25.0%	
	Moderate	18	40.9%	\$154	15.2%	14.9%	
	Middle	12	27.3%	\$60	5.9%	17.6%	
	Upper	9	20.5%	\$780	76.9%	42.5%	
	Unknown	1	2.3%	\$5	0.5%	0.0%	
	Total	44	100.0%	\$1,014	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	14	56.0%	\$1,489	37.7%	92.0%
		Over \$1 Million	9	36.0%	\$2,280	57.7%	4.7%
		Total Rev. available	23	92.0%	\$3,769	95.4%	96.7%
		Rev. Not Known	2	8.0%	\$182	4.6%	3.3%
	Total	25	100.0%	\$3,951	100.0%	100.0%	
	Loan Size	\$100,000 or Less	13	52.0%	\$376	9.5%	
		\$100,001 - \$250,000	8	32.0%	\$1,375	34.8%	
		\$250,001 - \$1 Million	4	16.0%	\$2,200	55.7%	
		Total	25	100.0%	\$3,951	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Appling Wayne

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	2,681	22.4
Moderate-income	0	0.0	0	0.0	0	0.0	1,938	16.2
Middle-income	10	90.9	11,096	92.8	1,549	14.0	2,389	20.0
Upper-income	1	9.1	858	7.2	125	14.6	4,946	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	11,954	100.0	1,674	14.0	11,954	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	17,199	11,557	93.6	67.2	3,162	18.4	2,480	14.4
Upper-income	1,482	794	6.4	53.6	417	28.1	271	18.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	18,681	12,351	100.0	66.1	3,579	19.2	2,751	14.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,721	92.8	2,524	92.9	105	95.5	92	88.5
Upper-income	211	7.2	194	7.1	5	4.5	12	11.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,932	100.0	2,718	100.0	110	100.0	104	100.0
	Percentage of Total Businesses:			92.7		3.8		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	207	99.0	204	99.0	3	100.0	0	0.0
Upper-income	2	1.0	2	1.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	209	100.0	206	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Appling Wayne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	1	100.0%	\$334	100.0%	93.6%	1	100.0%	\$334	100.0%	92.0%
	Upper	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	7.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.7%
	Total	1	100.0%	\$334	100.0%	100.0%	1	100.0%	\$334	100.0%	100.0%
REFINANCE	Low	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%
	Middle	2	100.0%	\$165	100.0%	93.6%	1	100.0%	\$22	100.0%	85.7%
	Upper	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	13.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.9%
	Total	2	100.0%	\$165	100.0%	100.0%	1	100.0%	\$22	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	6	100.0%	\$31	100.0%	93.6%	3	100.0%	\$9	100.0%	96.2%
	Upper	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	3.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$31	100.0%	100.0%	3	100.0%	\$9	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	78.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	21.2%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	9	100.0%	\$530	100.0%	93.6%	5	100.0%	\$365	100.0%	88.4%
	Upper	0	0.0%	\$0	0.0%	6.4%	0	0.0%	\$0	0.0%	10.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.8%
	Total	9	100.0%	\$530	100.0%	100.0%	5	100.0%	\$365	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	12	80.0%	\$2,521	73.2%	92.9%	3	100.0%	\$733	100.0%	96.3%
	Upper	3	20.0%	\$921	26.8%	7.1%	0	0.0%	\$0	0.0%	3.4%
	Unknown	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%	0.4%
	Total	15	100.0%	\$3,442	100.0%	100.0%	3	100.0%	\$733	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$120	100.0%	99.0%	1	100.0%	\$60	100.0%	99.6%
	Upper	0	0.0%	\$0	0.0%	1.0%	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%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.4%
	Total	2	100.0%	\$120	100.0%	100.0%	1	100.0%	\$60	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Appling Wayne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	5.5%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	19.9%	\$0	0.0%	12.1%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	25.1%	\$0	0.0%	24.0%	
	Upper	1	100.0%	\$334	100.0%	41.4%	1	100.0%	42.5%	\$334	100.0%	54.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.9%	\$0	0.0%	7.0%	
	Total	1	100.0%	\$334	100.0%	100.0%	1	100.0%	100.0%	\$334	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	4.6%	\$0	0.0%	2.2%	
	Moderate	1	50.0%	\$143	86.7%	16.2%	0	0.0%	12.2%	\$0	0.0%	7.9%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	19.0%	\$0	0.0%	15.9%	
	Upper	1	50.0%	\$22	13.3%	41.4%	1	100.0%	50.9%	\$22	100.0%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	14.3%	
	Total	2	100.0%	\$165	100.0%	100.0%	1	100.0%	100.0%	\$22	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	16.7%	\$3	9.7%	22.4%	1	33.3%	4.3%	\$3	33.3%	0.7%	
	Moderate	1	16.7%	\$2	6.5%	16.2%	1	33.3%	17.0%	\$2	22.2%	4.8%	
	Middle	2	33.3%	\$15	48.4%	20.0%	0	0.0%	27.7%	\$0	0.0%	30.3%	
	Upper	2	33.3%	\$11	35.5%	41.4%	1	33.3%	51.1%	\$4	44.4%	64.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$31	100.0%	100.0%	3	100.0%	100.0%	\$9	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	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%	
	Middle	0	0.0%	\$0	0.0%	20.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	11.1%	\$3	0.6%	22.4%	1	20.0%	4.9%	\$3	0.8%	2.3%	
	Moderate	2	22.2%	\$145	27.4%	16.2%	1	20.0%	15.4%	\$2	0.5%	9.4%	
	Middle	2	22.2%	\$15	2.8%	20.0%	0	0.0%	21.8%	\$0	0.0%	19.3%	
	Upper	4	44.4%	\$367	69.2%	41.4%	3	60.0%	47.5%	\$360	98.6%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	12.1%	
	Total	9	100.0%	\$530	100.0%	100.0%	5	100.0%	100.0%	\$365	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less Over \$1 Million Total Rev. available Rev. Not Known Total	6	40.0%	\$1,321	38.4%	92.7%	1	33.3%	39.1%	\$200	27.3%	73.4%
			8	53.3%	\$1,621	47.1%	3.8%	1	33.3%				
			14	93.3%	\$2,942	85.5%	96.5%	2	66.6%				
			1	6.7%	\$500	14.5%	3.5%	1	33.3%				
			15	100.0%	\$3,442	100.0%	100.0%	3	100.0%				
	Loan Size	\$100,000 or Less \$100,001 - \$250,000 \$250,001 - \$1 Million Total	7	46.7%	\$268	7.8%		1	33.3%	93.2%	\$33	4.5%	27.2%
			3	20.0%	\$450	13.1%		1	33.3%	2.9%	\$200	27.3%	17.9%
			5	33.3%	\$2,724	79.1%		1	33.3%	3.9%	\$500	68.2%	54.9%
			15	100.0%	\$3,442	100.0%		3	100.0%	100.0%	\$733	100.0%	100.0%
Small Farm	Revenue	\$1 Million or Less Over \$1 Million Not Known Total	2	100.0%	\$120	100.0%	98.6%	1	100.0%	58.3%	\$60	100.0%	83.9%
			0	0.0%	\$0	0.0%	1.4%	0	0.0%				
			0	0.0%	\$0	0.0%	0.0%	0	0.0%				
			2	100.0%	\$120	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less \$100,001 - \$250,000 \$250,001 - \$500,000 Total	2	100.0%	\$120	100.0%		1	100.0%	66.7%	\$60	100.0%	21.4%
			0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	24.6%
			0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	54.0%
			2	100.0%	\$120	100.0%		1	100.0%	100.0%	\$60	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Appling Wayne

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	2,805	22.8
Moderate-income	1	9.1	1,165	9.5	313	26.9	2,134	17.3
Middle-income	8	72.7	9,186	74.5	1,259	13.7	2,277	18.5
Upper-income	2	18.2	1,972	16.0	218	11.1	5,107	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>11</b>	<b>100.0</b>	<b>12,323</b>	<b>100.0</b>	<b>1,790</b>	<b>14.5</b>	<b>12,323</b>	<b>100.0</b>
	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	2,039	1,163	9.4	57.0	548	26.9	328	16.1
Middle-income	15,213	8,983	72.2	59.0	4,104	27.0	2,126	14.0
Upper-income	3,194	2,292	18.4	71.8	417	13.1	485	15.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>20,446</b>	<b>12,438</b>	<b>100.0</b>	<b>60.8</b>	<b>5,069</b>	<b>24.8</b>	<b>2,939</b>	<b>14.4</b>
	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	260	10.2	239	10.1	14	14.3	7	7.6
Middle-income	1,964	76.7	1,809	76.3	77	78.6	78	84.8
Upper-income	337	13.2	323	13.6	7	7.1	7	7.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>2,561</b>	<b>100.0</b>	<b>2,371</b>	<b>100.0</b>	<b>98</b>	<b>100.0</b>	<b>92</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>92.6</b>		<b>3.8</b>		<b>3.6</b>
	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	20	7.9	20	8.0	0	0.0	0	0.0
Middle-income	167	66.0	163	65.5	4	100.0	0	0.0
Upper-income	66	26.1	66	26.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>253</b>	<b>100.0</b>	<b>249</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
Percentage of Total Farms:				<b>98.4</b>		<b>1.6</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Appling Wayne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank		Owner Occupied Units		
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.4%
	Middle	1	100.0%	\$327	100.0%	72.2%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$327</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	72.2%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$2	8.3%	9.4%
	Middle	3	60.0%	\$18	75.0%	72.2%
	Upper	1	20.0%	\$4	16.7%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$24</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$2	0.6%	9.4%
	Middle	4	66.7%	\$345	98.3%	72.2%
	Upper	1	16.7%	\$4	1.1%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$351</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$5	0.7%	10.1%
	Middle	8	88.9%	\$710	99.3%	76.3%
	Upper	0	0.0%	\$0	0.0%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$715</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.0%
	Middle	0	0.0%	\$0	0.0%	65.5%
	Upper	0	0.0%	\$0	0.0%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Appling Wayne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012					
		Bank				Families by	
		Count		Dollar		Family Income	
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	18.5%	
	Upper	1	100.0%	\$327	100.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$327	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	18.5%	
	Upper	0	0.0%	\$0	0.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$2	8.3%	22.8%	
	Moderate	3	60.0%	\$15	62.5%	17.3%	
	Middle	1	20.0%	\$7	29.2%	18.5%	
	Upper	0	0.0%	\$0	0.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$24	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	18.5%	
	Upper	0	0.0%	\$0	0.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$2	0.6%	22.8%	
	Moderate	3	50.0%	\$15	4.3%	17.3%	
	Middle	1	16.7%	\$7	2.0%	18.5%	
	Upper	1	16.7%	\$327	93.2%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$351	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	3	33.3%	\$171	23.9%	92.6%
		Over \$1 Million	4	44.4%	\$278	38.9%	3.8%
		Total Rev. available	7	77.7%	\$449	62.8%	96.4%
		Rev. Not Known	2	22.2%	\$266	37.2%	3.6%
	Total	9	100.0%	\$715	100.0%	100.0%	
	Loan Size	\$100,000 or Less	7	77.8%	\$332	46.4%	
		\$100,001 - \$250,000	2	22.2%	\$383	53.6%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	9	100.0%	\$715	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	14.3	2,070	7.6	866	41.8	5,933	21.8
Moderate-income	9	25.7	5,824	21.4	1,204	20.7	4,498	16.5
Middle-income	5	14.3	4,215	15.5	401	9.5	5,137	18.9
Upper-income	16	45.7	15,097	55.5	827	5.5	11,638	42.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	35	100.0	27,206	100.0	3,298	12.1	27,206	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,557	955	4.0	14.6	5,138	78.4	464	7.1
Moderate-income	13,228	4,373	18.2	33.1	8,008	60.5	847	6.4
Middle-income	6,366	3,940	16.4	61.9	2,118	33.3	308	4.8
Upper-income	25,503	14,708	61.3	57.7	9,517	37.3	1,278	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,654	23,976	100.0	46.4	24,781	48.0	2,897	5.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,413	15.7	1,221	14.9	97	22.8	95	25.7
Moderate-income	1,422	15.8	1,277	15.6	77	18.1	68	18.4
Middle-income	1,241	13.8	1,128	13.7	72	16.9	41	11.1
Upper-income	4,925	54.7	4,580	55.8	179	42.1	166	44.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,001	100.0	8,206	100.0	425	100.0	370	100.0
	Percentage of Total Businesses:			91.2		4.7		4.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	6	3.2	6	3.2	0	0.0	0	0.0
Moderate-income	10	5.3	9	4.9	0	0.0	1	50.0
Middle-income	45	23.7	45	24.3	0	0.0	0	0.0
Upper-income	129	67.9	125	67.6	3	100.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	190	100.0	185	100.0	3	100.0	2	100.0
	Percentage of Total Farms:			97.4		1.6		1.1

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		
HOME PURCHASE	Low	1	16.7%	\$210	14.4%	4.0%	1	33.3%	3.9%	\$210	32.6%	4.5%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	15.1%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	16.4%	0	0.0%	18.4%	\$0	0.0%	13.8%
	Upper	5	83.3%	\$1,248	85.6%	61.3%	2	66.7%	62.5%	\$434	67.4%	69.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	6	100.0%	\$1,458	100.0%	100.0%	3	100.0%	100.0%	\$644	100.0%	100.0%
REFINANCE	Low	1	6.3%	\$100	2.2%	4.0%	1	14.3%	4.7%	\$100	4.3%	3.7%
	Moderate	4	25.0%	\$492	10.9%	18.2%	1	14.3%	11.6%	\$39	1.7%	9.4%
	Middle	0	0.0%	\$0	0.0%	16.4%	0	0.0%	14.1%	\$0	0.0%	12.1%
	Upper	11	68.8%	\$3,907	86.8%	61.3%	5	71.4%	69.6%	\$2,193	94.0%	74.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	16	100.0%	\$4,499	100.0%	100.0%	7	100.0%	100.0%	\$2,332	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	4.0%	0	0.0%	7.7%	\$0	0.0%	7.4%
	Moderate	9	64.3%	\$53	63.1%	18.2%	8	72.7%	18.3%	\$49	77.8%	8.3%
	Middle	1	7.1%	\$9	10.7%	16.4%	1	9.1%	15.4%	\$9	14.3%	14.2%
	Upper	4	28.6%	\$22	26.2%	61.3%	2	18.2%	58.7%	\$5	7.9%	70.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$84	100.0%	100.0%	11	100.0%	100.0%	\$63	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.5%	\$0	0.0%	3.2%
	Moderate	2	100.0%	\$3,028	100.0%	0.0%	1	100.0%	42.3%	\$2,147	100.0%	60.8%
	Middle	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%	0.0%	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%
	Total	2	100.0%	\$3,028	100.0%	0.0%	1	100.0%	100.0%	\$2,147	100.0%	100.0%
HMDA TOTALS	Low	2	5.3%	\$310	3.4%	4.0%	2	9.1%	4.6%	\$310	6.0%	3.9%
	Moderate	15	39.5%	\$3,573	39.4%	18.2%	10	45.5%	13.0%	\$2,235	43.1%	13.2%
	Middle	1	2.6%	\$9	0.1%	16.4%	1	4.5%	15.4%	\$9	0.2%	12.1%
	Upper	20	52.6%	\$5,177	57.1%	61.3%	9	40.9%	67.0%	\$2,632	50.8%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	38	100.0%	\$9,069	100.0%	100.0%	22	100.0%	100.0%	\$5,186	100.0%	100.0%
SMALL BUSINESSES	Low	5	7.6%	\$3,050	23.5%	14.9%	2	5.0%	14.4%	\$1,025	18.0%	20.8%
	Moderate	11	16.7%	\$1,261	9.7%	15.6%	5	12.5%	13.8%	\$191	3.4%	12.4%
	Middle	14	21.2%	\$3,560	27.4%	13.7%	7	17.5%	13.9%	\$1,536	27.0%	15.8%
	Upper	36	54.5%	\$5,128	39.4%	55.8%	26	65.0%	55.4%	\$2,941	51.7%	50.7%
	Unknown	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%	0.3%
	Total	66	100.0%	\$12,999	100.0%	100.0%	40	100.0%	100.0%	\$5,693	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.9%	0	0.0%	14.3%	\$0	0.0%	2.3%
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	42.9%	\$0	0.0%	63.9%
	Upper	0	0.0%	\$0	0.0%	67.6%	0	0.0%	28.6%	\$0	0.0%	31.6%
	Unknown	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%	14.3%	\$0	0.0%	2.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	7.5%	\$0	0.0%	3.5%	
	Moderate	2	33.3%	\$211	14.5%	16.5%	1	33.3%	14.8%	\$58	9.0%	10.4%	
	Middle	1	16.7%	\$211	14.5%	18.9%	0	0.0%	17.1%	\$0	0.0%	15.0%	
	Upper	3	50.0%	\$1,036	71.1%	42.8%	2	66.7%	44.7%	\$586	91.0%	54.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	16.7%	
	Total	6	100.0%	\$1,458	100.0%	100.0%	3	100.0%	100.0%	\$644	100.0%	100.0%	
REFINANCE	Low	2	12.5%	\$221	4.9%	21.8%	0	0.0%	4.4%	\$0	0.0%	2.1%	
	Moderate	1	6.3%	\$39	0.9%	16.5%	1	14.3%	9.4%	\$39	1.7%	5.8%	
	Middle	1	6.3%	\$15	0.3%	18.9%	0	0.0%	15.1%	\$0	0.0%	12.1%	
	Upper	12	75.0%	\$4,224	93.9%	42.8%	6	85.7%	49.0%	\$2,293	98.3%	57.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	22.4%	
	Total	16	100.0%	\$4,499	100.0%	100.0%	7	100.0%	100.0%	\$2,332	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	28.6%	\$15	17.9%	21.8%	4	36.4%	8.7%	\$15	23.8%	1.2%	
	Moderate	4	28.6%	\$27	32.1%	16.5%	3	27.3%	19.2%	\$20	31.7%	11.0%	
	Middle	1	7.1%	\$4	4.8%	18.9%	1	9.1%	17.3%	\$4	6.3%	14.4%	
	Upper	3	21.4%	\$24	28.6%	42.8%	1	9.1%	40.4%	\$10	15.9%	48.7%	
	Unknown	2	14.3%	\$14	16.7%	0.0%	2	18.2%	14.4%	\$14	22.2%	24.7%	
	Total	14	100.0%	\$84	100.0%	100.0%	11	100.0%	100.0%	\$63	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	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%	
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	2	100.0%	\$3,028	100.0%	0.0%	1	100.0%	100.0%	\$2,147	100.0%	100.0%	
	Total	2	100.0%	\$3,028	100.0%	100.0%	1	100.0%	100.0%	\$2,147	100.0%	100.0%	
HMDA TOTALS	Low	6	15.8%	\$236	2.6%	21.8%	4	18.2%	5.4%	\$15	0.3%	2.4%	
	Moderate	7	18.4%	\$277	3.1%	16.5%	5	22.7%	11.2%	\$117	2.3%	6.8%	
	Middle	3	7.9%	\$230	2.5%	18.9%	1	4.5%	15.7%	\$4	0.1%	12.2%	
	Upper	18	47.4%	\$5,284	58.3%	42.8%	9	40.9%	47.2%	\$2,889	55.7%	53.0%	
	Unknown	4	10.5%	\$3,042	33.5%	0.0%	3	13.6%	20.5%	\$2,161	41.7%	25.5%	
	Total	38	100.0%	\$9,069	100.0%	100.0%	22	100.0%	100.0%	\$5,186	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	26	39.4%	\$2,220	17.1%	91.2%	16	40.0%	48.6%	\$1,253	22.0%	53.4%
		Over \$1 Million	35	53.0%	\$9,491	73.0%	4.7%	22	55.0%				
		Total Rev. available	61	92.4%	\$11,711	90.1%	95.9%	38	95.0%				
		Rev. Not Known	5	7.6%	\$1,288	9.9%	4.1%	2	5.0%				
	Total	66	100.0%	\$12,999	100.0%	100.0%	40	100.0%					
	Loan Size	\$100,000 or Less	37	56.1%	\$1,276	9.8%		26	65.0%	85.7%	\$754	13.2%	19.4%
		\$100,001 - \$250,000	10	15.2%	\$1,856	14.3%		6	15.0%	6.2%	\$1,157	20.3%	16.9%
\$250,001 - \$1 Million		19	28.8%	\$9,867	75.9%		8	20.0%	8.1%	\$3,782	66.4%	63.7%	
Total		66	100.0%	\$12,999	100.0%		40	100.0%	100.0%	\$5,693	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%	0	0.0%	57.1%	\$0	0.0%	95.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	71.4%	\$0	0.0%	31.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	28.6%	\$0	0.0%	68.2%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	8	22.2	3,496	11.6	1,253	35.8	7,166	23.8
Moderate-income	6	16.7	3,740	12.4	803	21.5	4,503	14.9
Middle-income	10	27.8	9,275	30.8	1,136	12.2	5,274	17.5
Upper-income	12	33.3	13,637	45.2	897	6.6	13,205	43.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	30,148	100.0	4,089	13.6	30,148	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,085	1,930	6.8	17.4	6,775	61.1	2,380	21.5
Moderate-income	10,231	2,686	9.4	26.3	5,286	51.7	2,259	22.1
Middle-income	18,961	9,612	33.7	50.7	6,878	36.3	2,471	13.0
Upper-income	22,550	14,255	50.0	63.2	5,713	25.3	2,582	11.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	62,827	28,483	100.0	45.3	24,652	39.2	9,692	15.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,580	18.1	1,372	17.2	99	24.5	109	28.6
Moderate-income	927	10.6	825	10.4	50	12.4	52	13.6
Middle-income	2,354	26.9	2,143	26.9	115	28.5	96	25.2
Upper-income	3,878	44.4	3,614	45.4	140	34.7	124	32.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,739	100.0	7,954	100.0	404	100.0	381	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	6	2.9	6	2.9	0	0.0	0	0.0
Moderate-income	12	5.8	12	5.9	0	0.0	0	0.0
Middle-income	55	26.4	55	26.8	0	0.0	0	0.0
Upper-income	135	64.9	132	64.4	3	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	208	100.0	205	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.8%
	Moderate	0	0.0%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	33.7%
	Upper	2	100.0%	\$1,340	100.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,340</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	6.8%
	Moderate	0	0.0%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	33.7%
	Upper	3	100.0%	\$825	100.0%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$825</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	17.6%	\$14	14.1%	6.8%
	Moderate	3	17.6%	\$7	7.1%	9.4%
	Middle	9	52.9%	\$72	72.7%	33.7%
	Upper	2	11.8%	\$6	6.1%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$99</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	3	13.6%	\$14	0.6%	6.8%
	Moderate	3	13.6%	\$7	0.3%	9.4%
	Middle	9	40.9%	\$72	3.2%	33.7%
	Upper	7	31.8%	\$2,171	95.9%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$2,264</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	4.0%	\$625	21.7%	17.2%
	Moderate	1	4.0%	\$750	26.1%	10.4%
	Middle	5	20.0%	\$713	24.8%	26.9%
	Upper	18	72.0%	\$791	27.5%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>25</i>	<i>100.0%</i>	<i>\$2,879</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	5.9%
	Middle	0	0.0%	\$0	0.0%	26.8%
	Upper	0	0.0%	\$0	0.0%	64.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012					
		Bank				Families by Family Income	
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.8%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.5%	
	Upper	2	100.0%	\$1,340	100.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$1,340	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.8%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.5%	
	Upper	3	100.0%	\$825	100.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$825	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	41.2%	\$19	19.2%	23.8%	
	Moderate	4	23.5%	\$31	31.3%	14.9%	
	Middle	3	17.6%	\$13	13.1%	17.5%	
	Upper	2	11.8%	\$30	30.3%	43.8%	
	Unknown	1	5.9%	\$6	6.1%	0.0%	
	Total	17	100.0%	\$99	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	
	Middle	0	0.0%	\$0	0.0%	17.5%	
	Upper	0	0.0%	\$0	0.0%	43.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	31.8%	\$19	0.8%	23.8%	
	Moderate	4	18.2%	\$31	1.4%	14.9%	
	Middle	3	13.6%	\$13	0.6%	17.5%	
	Upper	7	31.8%	\$2,195	97.0%	43.8%	
	Unknown	1	4.5%	\$6	0.3%	0.0%	
	Total	22	100.0%	\$2,264	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	10	40.0%	\$209	7.3%	91.0%
		Over \$1 Million	15	60.0%	\$2,670	92.7%	4.6%
		Total Rev. available	25	100.0%	\$2,879	100.0%	95.6%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.4%
	Total	25	100.0%	\$2,879	100.0%	100.0%	
	Loan Size	\$100,000 or Less	21	84.0%	\$684	23.8%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	4	16.0%	\$2,195	76.2%	
		Total	25	100.0%	\$2,879	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	8.3	907	4.9	351	38.7	3,918	21.0
Moderate-income	2	16.7	2,778	14.9	563	20.3	2,814	15.1
Middle-income	4	33.3	6,231	33.4	837	13.4	3,281	17.6
Upper-income	5	41.7	8,733	46.8	419	4.8	8,636	46.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	18,649	100.0	2,170	11.6	18,649	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,835	500	2.8	27.2	1,035	56.4	300	16.3
Moderate-income	4,935	2,294	12.9	46.5	2,126	43.1	515	10.4
Middle-income	9,873	5,315	29.8	53.8	3,598	36.4	960	9.7
Upper-income	15,993	9,709	54.5	60.7	2,631	16.5	3,653	22.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	32,636	17,818	100.0	54.6	9,390	28.8	5,428	16.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	447	7.1	408	7.1	18	6.7	21	8.1
Moderate-income	1,209	19.2	1,062	18.4	96	35.7	51	19.8
Middle-income	1,500	23.8	1,387	24.0	51	19.0	62	24.0
Upper-income	3,144	49.9	2,916	50.5	104	38.7	124	48.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,300	100.0	5,773	100.0	269	100.0	258	100.0
	Percentage of Total Businesses:			91.6		4.3		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	2	6.3	2	6.3	0	0.0	0	0.0
Middle-income	14	43.8	14	43.8	0	0.0	0	0.0
Upper-income	16	50.0	16	50.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	32	100.0	32	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$117	2.4%	12.9%	1	14.3%	\$117	3.1%	2.0%
	Middle	3	33.3%	\$538	11.2%	29.8%	2	28.6%	\$431	11.5%	13.9%
	Upper	5	55.6%	\$4,161	86.4%	54.5%	4	57.1%	\$3,201	85.4%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$4,816	100.0%	100.0%	7	100.0%	\$3,749	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	\$0	0.0%	2.1%
	Middle	2	10.0%	\$701	4.2%	29.8%	1	7.7%	\$26	0.2%	11.5%
	Upper	18	90.0%	\$16,039	95.8%	54.5%	12	92.3%	\$10,941	99.8%	86.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$16,740	100.0%	100.0%	13	100.0%	\$10,967	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	12.9%	0	0.0%	\$0	0.0%	0.0%
	Middle	2	50.0%	\$6	42.9%	29.8%	1	33.3%	\$3	27.3%	14.1%
	Upper	2	50.0%	\$8	57.1%	54.5%	2	66.7%	\$8	72.7%	85.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$14	100.0%	100.0%	3	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	39.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	60.4%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	\$0	0.0%	0.1%
	Moderate	1	3.0%	\$117	0.5%	12.9%	1	4.3%	\$117	0.8%	2.0%
	Middle	7	21.2%	\$1,245	5.8%	29.8%	4	17.4%	\$460	3.1%	12.6%
	Upper	25	75.8%	\$20,208	93.7%	54.5%	18	78.3%	\$14,150	96.1%	85.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$21,570	100.0%	100.0%	23	100.0%	\$14,727	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	7	6.3%	\$1,050	3.8%	7.1%	4	6.2%	\$756	5.1%	3.5%
	Moderate	36	32.1%	\$9,345	33.6%	18.4%	19	29.2%	\$3,781	25.6%	22.9%
	Middle	9	8.0%	\$4,466	16.0%	24.0%	7	10.8%	\$2,961	20.0%	19.8%
	Upper	60	53.6%	\$12,979	46.6%	50.5%	35	53.8%	\$7,294	49.3%	53.6%
	Unknown	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%	0.3%
	Total	112	100.0%	\$27,840	100.0%	100.0%	65	100.0%	\$14,792	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%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	43.8%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	\$0	0.0%	100.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	11.1%	\$117	2.4%	21.0%	1	14.3%	8.5%	\$117	3.1%	3.9%	
	Moderate	1	11.1%	\$111	2.3%	15.1%	1	14.3%	16.2%	\$111	3.0%	9.3%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	19.8%	\$0	0.0%	15.0%	
	Upper	6	66.7%	\$4,481	93.0%	46.3%	5	71.4%	41.7%	\$3,521	93.9%	58.9%	
	Unknown	1	11.1%	\$107	2.2%	0.0%	0	0.0%	13.8%	\$0	0.0%	12.9%	
	Total	9	100.0%	\$4,816	100.0%	100.0%	7	100.0%	100.0%	\$3,749	100.0%	100.0%	
REFINANCE	Low	1	5.0%	\$26	0.2%	21.0%	1	7.7%	4.6%	\$26	0.2%	1.6%	
	Moderate	0	0.0%	\$0	0.0%	15.1%	0	0.0%	9.0%	\$0	0.0%	4.3%	
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	14.3%	\$0	0.0%	8.8%	
	Upper	19	95.0%	\$16,714	99.8%	46.3%	12	92.3%	47.8%	\$10,941	99.8%	59.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.3%	\$0	0.0%	25.9%	
	Total	20	100.0%	\$16,740	100.0%	100.0%	13	100.0%	100.0%	\$10,967	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	25.0%	\$3	21.4%	21.0%	1	33.3%	12.1%	\$3	27.3%	8.9%	
	Moderate	2	50.0%	\$8	57.1%	15.1%	2	66.7%	12.1%	\$8	72.7%	1.0%	
	Middle	1	25.0%	\$3	21.4%	17.6%	0	0.0%	22.4%	\$0	0.0%	9.5%	
	Upper	0	0.0%	\$0	0.0%	46.3%	0	0.0%	44.8%	\$0	0.0%	65.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	14.9%	
	Total	4	100.0%	\$14	100.0%	100.0%	3	100.0%	100.0%	\$11	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.1%	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%	
	Upper	0	0.0%	\$0	0.0%	46.3%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	9.1%	\$146	0.7%	21.0%	3	13.0%	6.3%	\$146	1.0%	2.4%	
	Moderate	3	9.1%	\$119	0.6%	15.1%	3	13.0%	11.9%	\$119	0.8%	5.9%	
	Middle	1	3.0%	\$3	0.0%	17.6%	0	0.0%	16.6%	\$0	0.0%	10.8%	
	Upper	25	75.8%	\$21,195	98.3%	46.3%	17	73.9%	45.3%	\$14,462	98.2%	58.7%	
	Unknown	1	3.0%	\$107	0.5%	0.0%	0	0.0%	19.9%	\$0	0.0%	22.1%	
	Total	33	100.0%	\$21,570	100.0%	100.0%	23	100.0%	100.0%	\$14,727	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	48	42.9%	\$7,975	28.6%	91.6%	27	41.5%	49.0%	\$5,229	35.4%	56.8%
		Over \$1 Million	48	42.9%	\$17,116	61.5%	4.3%	26	40.0%				
		Total Rev. available	96	85.8%	\$25,091	90.1%	95.9%	53	81.5%				
		Rev. Not Known	16	14.3%	\$2,749	9.9%	4.1%	12	18.5%				
		Total	112	100.0%	\$27,840	100.0%	100.0%	65	100.0%				
	Loan Size	\$100,000 or Less	41	36.6%	\$1,959	7.0%		26	40.0%	87.5%	\$1,104	7.5%	22.4%
		\$100,001 - \$250,000	34	30.4%	\$6,159	22.1%		19	29.2%	6.4%	\$3,339	22.6%	19.4%
		\$250,001 - \$1 Million	37	33.0%	\$19,722	70.8%		20	30.8%	6.1%	\$10,349	70.0%	58.1%
		Total	112	100.0%	\$27,840	100.0%		65	100.0%	100.0%	\$14,792	100.0%	100.0%
		Small Farm	Revenue	Total Farms									
\$1 Million or Less	0			0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Over \$1 Million	0			0.0%	\$0	0.0%	0.0%	0	0.0%				
Not Known	0			0.0%	\$0	0.0%	0.0%	0	0.0%				
Total	0		0.0%	\$0	0.0%	100.0%	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%
	\$100,001 - \$250,000		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%
	Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Brunswick

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	4,561	22.4
Moderate-income	5	33.3	5,296	26.0	1,510	28.5	2,966	14.6
Middle-income	5	33.3	8,071	39.6	579	7.2	3,777	18.5
Upper-income	5	33.3	7,004	34.4	286	4.1	9,067	44.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	20,371	100.0	2,375	11.7	20,371	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	11,198	3,774	19.1	33.7	5,226	46.7	2,198	19.6
Middle-income	12,767	7,824	39.6	61.3	3,498	27.4	1,445	11.3
Upper-income	15,772	8,159	41.3	51.7	2,136	13.5	5,477	34.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	39,737	19,757	100.0	49.7	10,860	27.3	9,120	23.0
	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	1,987	33.4	1,780	32.6	120	46.9	87	37.5
Middle-income	1,640	27.5	1,526	27.9	67	26.2	47	20.3
Upper-income	2,328	39.1	2,161	39.5	69	27.0	98	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,955	100.0	5,467	100.0	256	100.0	232	100.0
	Percentage of Total Businesses:			91.8		4.3		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	6	14.6	6	14.6	0	0.0	0	0.0
Middle-income	18	43.9	18	43.9	0	0.0	0	0.0
Upper-income	17	41.5	17	41.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	41	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	25.0%	\$715	24.0%	19.1%
	Middle	2	25.0%	\$233	7.8%	39.6%
	Upper	4	50.0%	\$2,037	68.2%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$2,985	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%
	Middle	1	11.1%	\$50	0.6%	39.6%
	Upper	8	88.9%	\$7,996	99.4%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$8,046	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	33.3%	\$9	34.6%	19.1%
	Middle	4	66.7%	\$17	65.4%	39.6%
	Upper	0	0.0%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$26	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	17.4%	\$724	6.5%	19.1%
	Middle	7	30.4%	\$300	2.7%	39.6%
	Upper	12	52.2%	\$10,033	90.7%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$11,057	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	23	40.4%	\$6,846	49.6%	32.6%
	Middle	10	17.5%	\$2,967	21.5%	27.9%
	Upper	24	42.1%	\$3,978	28.8%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	57	100.0%	\$13,791	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%
	Middle	0	0.0%	\$0	0.0%	43.9%
	Upper	0	0.0%	\$0	0.0%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	12.5%	\$121	4.1%	22.4%	
	Moderate	1	12.5%	\$112	3.8%	14.6%	
	Middle	1	12.5%	\$255	8.5%	18.5%	
	Upper	5	62.5%	\$2,497	83.7%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$2,985	100.0%	100.0%	
REFINANCE	Low	1	11.1%	\$201	2.5%	22.4%	
	Moderate	0	0.0%	\$0	0.0%	14.6%	
	Middle	1	11.1%	\$50	0.6%	18.5%	
	Upper	7	77.8%	\$7,795	96.9%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$8,046	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	50.0%	\$13	50.0%	22.4%	
	Moderate	2	33.3%	\$8	30.8%	14.6%	
	Middle	0	0.0%	\$0	0.0%	18.5%	
	Upper	0	0.0%	\$0	0.0%	44.5%	
	Unknown	1	16.7%	\$5	19.2%	0.0%	
	Total	6	100.0%	\$26	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	
	Moderate	0	0.0%	\$0	0.0%	14.6%	
	Middle	0	0.0%	\$0	0.0%	18.5%	
	Upper	0	0.0%	\$0	0.0%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	21.7%	\$335	3.0%	22.4%	
	Moderate	3	13.0%	\$120	1.1%	14.6%	
	Middle	2	8.7%	\$305	2.8%	18.5%	
	Upper	12	52.2%	\$10,292	93.1%	44.5%	
	Unknown	1	4.3%	\$5	0.0%	0.0%	
	Total	23	100.0%	\$11,057	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	26	45.6%	\$3,207	23.3%	91.8%
		Over \$1 Million	26	45.6%	\$8,925	64.7%	4.3%
		Total Rev. available	52	91.2%	\$12,132	88.0%	96.1%
		Rev. Not Known	5	8.8%	\$1,659	12.0%	3.9%
	Total	57	100.0%	\$13,791	100.0%	100.0%	
	Loan Size	\$100,000 or Less	28	49.1%	\$1,078	7.8%	
		\$100,001 - \$250,000	14	24.6%	\$2,934	21.3%	
		\$250,001 - \$1 Million	15	26.3%	\$9,779	70.9%	
		Total	57	100.0%	\$13,791	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Central 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	4,253	17.8
Moderate-income	2	9.1	958	4.0	187	19.5	3,430	14.4
Middle-income	10	45.5	11,869	49.8	1,746	14.7	4,653	19.5
Upper-income	10	45.5	11,002	46.2	846	7.7	11,493	48.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	23,829	100.0	2,779	11.7	23,829	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	1,651	779	3.2	47.2	609	36.9	263	15.9
Middle-income	18,894	11,689	48.3	61.9	4,882	25.8	2,323	12.3
Upper-income	19,728	11,711	48.4	59.4	3,525	17.9	4,492	22.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,273	24,179	100.0	60.0	9,016	22.4	7,078	17.6
	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	179	2.7	154	2.5	8	3.4	17	6.8
Middle-income	3,232	49.5	2,969	49.1	131	55.7	132	52.8
Upper-income	3,123	47.8	2,926	48.4	96	40.9	101	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,534	100.0	6,049	100.0	235	100.0	250	100.0
	Percentage of Total Businesses:			92.6		3.6		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	8	3.4	8	3.5	0	0.0	0	0.0
Middle-income	125	52.7	118	51.8	6	85.7	1	50.0
Upper-income	104	43.9	102	44.7	1	14.3	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	237	100.0	228	100.0	7	100.0	2	100.0
	Percentage of Total Farms:			96.2		3.0		.8

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Central GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	%	Agg %	Bank		Agg \$ %
		#	%	\$ (000s)	\$ %					\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.8%	\$0	0.0%	0.7%
	Middle	3	60.0%	\$2,496	79.5%	48.3%	1	50.0%	40.4%	\$1,060	84.1%	42.4%
	Upper	2	40.0%	\$642	20.5%	48.4%	1	50.0%	58.7%	\$200	15.9%	56.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	5	100.0%	\$3,138	100.0%	100.0%	2	100.0%	100.0%	\$1,260	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.2%	\$0	0.0%	0.9%
	Middle	22	55.0%	\$12,686	78.3%	48.3%	11	57.9%	42.5%	\$5,869	88.7%	48.2%
	Upper	18	45.0%	\$3,526	21.7%	48.4%	8	42.1%	56.1%	\$745	11.3%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	40	100.0%	\$16,212	100.0%	100.0%	19	100.0%	100.0%	\$6,614	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%
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.4%	\$0	0.0%	1.7%
	Middle	9	75.0%	\$50	80.6%	48.3%	9	75.0%	48.6%	\$50	80.6%	50.8%
	Upper	3	25.0%	\$12	19.4%	48.4%	3	25.0%	48.6%	\$12	19.4%	47.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	0.1%
	Total	12	100.0%	\$62	100.0%	100.0%	12	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.0%	\$0	0.0%	41.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	58.6%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Middle	34	59.6%	\$15,232	78.5%	48.3%	21	63.6%	42.1%	\$6,979	87.9%	46.6%
	Upper	23	40.4%	\$4,180	21.5%	48.4%	12	36.4%	56.7%	\$957	12.1%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	57	100.0%	\$19,412	100.0%	100.0%	33	100.0%	100.0%	\$7,936	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%
	Moderate	2	3.8%	\$68	0.6%	2.5%	1	3.1%	2.7%	\$24	0.3%	0.3%
	Middle	31	59.6%	\$7,325	68.5%	49.1%	16	50.0%	43.2%	\$4,596	61.2%	47.6%
	Upper	19	36.5%	\$3,306	30.9%	48.4%	15	46.9%	50.5%	\$2,893	38.5%	50.2%
	Unknown	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%	1.9%
	Total	52	100.0%	\$10,699	100.0%	100.0%	32	100.0%	100.0%	\$7,513	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%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	5.6%	\$0	0.0%	11.6%
	Middle	0	0.0%	\$0	0.0%	51.8%	0	0.0%	44.4%	\$0	0.0%	79.9%
	Upper	0	0.0%	\$0	0.0%	44.7%	0	0.0%	44.4%	\$0	0.0%	8.0%
	Unknown	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%	0.5%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Central GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	2.6%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	14.4%	0	0.0%	12.9%	\$0	0.0%	6.3%	
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	15.8%	\$0	0.0%	9.7%	
	Upper	5	100.0%	\$3,138	100.0%	48.2%	2	100.0%	56.0%	\$1,260	100.0%	73.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	10.0%	
	Total	5	100.0%	\$3,138	100.0%	100.0%	2	100.0%	100.0%	\$1,260	100.0%	100.0%	
REFINANCE	Low	1	2.5%	\$23	0.1%	17.8%	0	0.0%	2.3%	\$0	0.0%	0.6%	
	Moderate	3	7.5%	\$129	0.8%	14.4%	2	10.5%	6.4%	\$54	0.8%	2.9%	
	Middle	5	12.5%	\$320	2.0%	19.5%	3	15.8%	13.2%	\$210	3.2%	7.2%	
	Upper	31	77.5%	\$15,740	97.1%	48.2%	14	73.7%	63.1%	\$6,350	96.0%	74.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.0%	\$0	0.0%	14.5%	
	Total	40	100.0%	\$16,212	100.0%	100.0%	19	100.0%	100.0%	\$6,614	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	16.7%	\$6	9.7%	17.8%	2	16.7%	6.8%	\$6	9.7%	0.9%	
	Moderate	3	25.0%	\$18	29.0%	14.4%	3	25.0%	9.5%	\$18	29.0%	4.4%	
	Middle	6	50.0%	\$35	56.5%	19.5%	6	50.0%	24.3%	\$35	56.5%	11.6%	
	Upper	1	8.3%	\$3	4.8%	48.2%	1	8.3%	55.4%	\$3	4.8%	75.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	7.3%	
	Total	12	100.0%	\$62	100.0%	100.0%	12	100.0%	100.0%	\$62	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.4%	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%	
	Upper	0	0.0%	\$0	0.0%	48.2%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	5.3%	\$29	0.1%	17.8%	2	6.1%	2.5%	\$6	0.1%	0.7%	
	Moderate	6	10.5%	\$147	0.8%	14.4%	5	15.2%	8.5%	\$72	0.9%	3.8%	
	Middle	11	19.3%	\$355	1.8%	19.5%	9	27.3%	14.3%	\$245	3.1%	7.9%	
	Upper	37	64.9%	\$18,881	97.3%	48.2%	17	51.5%	60.6%	\$7,613	95.9%	73.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	14.1%	
	Total	57	100.0%	\$19,412	100.0%	100.0%	33	100.0%	100.0%	\$7,936	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	28	53.8%	\$2,805	26.2%	92.6%	13	40.6%	44.9%	\$934	12.4%	45.8%
		Over \$1 Million	11	21.2%	\$2,368	22.1%	3.6%	7	21.9%				
		Total Rev. available	39	75.0%	\$5,173	48.3%	96.2%	20	62.5%				
		Rev. Not Known	13	25.0%	\$5,526	51.6%	3.8%	12	37.5%				
	Total	52	100.0%	\$10,699	100.0%	100.0%	32	100.0%					
	Loan Size	\$100,000 or Less	26	50.0%	\$702	6.6%		16	50.0%	93.9%	\$439	5.8%	30.7%
		\$100,001 - \$250,000	10	19.2%	\$1,770	16.5%		6	18.8%	2.8%	\$998	13.3%	15.1%
		\$250,001 - \$1 Million	16	30.8%	\$8,227	76.9%		10	31.3%	3.3%	\$6,076	80.9%	54.2%
Total		52	100.0%	\$10,699	100.0%		32	100.0%	100.0%	\$7,513	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.2%	0	0.0%	66.7%	\$0	0.0%	67.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.3%	\$0	0.0%	37.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	35.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	27.5%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Central 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	5,267	20.8
Moderate-income	6	23.1	5,132	20.2	1,293	25.2	3,791	15.0
Middle-income	13	50.0	11,830	46.7	1,599	13.5	4,927	19.4
Upper-income	7	26.9	8,383	33.1	792	9.4	11,360	44.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26	100.0	25,345	100.0	3,684	14.5	25,345	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	9,472	4,166	16.1	44.0	3,271	34.5	2,035	21.5
Middle-income	22,871	12,277	47.5	53.7	5,643	24.7	4,951	21.6
Upper-income	15,725	9,401	36.4	59.8	2,204	14.0	4,120	26.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	48,068	25,844	100.0	53.8	11,118	23.1	11,106	23.1
	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	1,065	18.0	953	17.5	55	25.5	57	22.7
Middle-income	2,429	41.1	2,254	41.4	82	38.0	93	37.1
Upper-income	2,423	40.9	2,243	41.2	79	36.6	101	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,917	100.0	5,450	100.0	216	100.0	251	100.0
	Percentage of Total Businesses:			92.1		3.7		4.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	36	13.3	34	12.9	2	33.3	0	0.0
Middle-income	141	52.2	137	52.1	3	50.0	1	100.0
Upper-income	93	34.4	92	35.0	1	16.7	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	270	100.0	263	100.0	6	100.0	1	100.0
	Percentage of Total Farms:			97.4		2.2		.4

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Central GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$492	31.4%	16.1%
	Middle	1	33.3%	\$548	35.0%	47.5%
	Upper	1	33.3%	\$526	33.6%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$1,566	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%
	Middle	4	66.7%	\$469	61.5%	47.5%
	Upper	2	33.3%	\$293	38.5%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$762	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.6%	\$5	6.6%	16.1%
	Middle	5	27.8%	\$22	28.9%	47.5%
	Upper	12	66.7%	\$49	64.5%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$76	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	7.4%	\$497	20.7%	16.1%
	Middle	10	37.0%	\$1,039	43.2%	47.5%
	Upper	15	55.6%	\$868	36.1%	36.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$2,404	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.0%	\$168	3.6%	17.5%
	Middle	7	28.0%	\$1,985	42.5%	41.4%
	Upper	16	64.0%	\$2,514	53.9%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	25	100.0%	\$4,667	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	12.9%
Middle		0	0.0%	\$0	0.0%	52.1%
Upper		0	0.0%	\$0	0.0%	35.0%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Central GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	3	100.0%	\$1,566	100.0%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$1,566	100.0%	100.0%	
REFINANCE	Low	1	16.7%	\$95	12.5%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	5	83.3%	\$667	87.5%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$762	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	55.6%	\$40	52.6%	20.8%	
	Moderate	6	33.3%	\$21	27.6%	15.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	2	11.1%	\$15	19.7%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$76	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	15.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	40.7%	\$135	5.6%	20.8%	
	Moderate	6	22.2%	\$21	0.9%	15.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	10	37.0%	\$2,248	93.5%	44.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$2,404	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	20	80.0%	\$2,336	50.1%	92.1%
		Over \$1 Million	4	16.0%	\$2,063	44.2%	3.7%
		Total Rev. available	24	96.0%	\$4,399	94.3%	95.8%
		Rev. Not Known	1	4.0%	\$268	5.7%	4.2%
	Total	25	100.0%	\$4,667	100.0%	100.0%	
	Loan Size	\$100,000 or Less	13	52.0%	\$263	5.6%	
		\$100,001 - \$250,000	4	16.0%	\$604	12.9%	
		\$250,001 - \$1 Million	8	32.0%	\$3,800	81.4%	
		Total	25	100.0%	\$4,667	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%
		Not Known	0	0.0%	\$0	0.0%	0.4%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Coffee Ware

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	563	2.9	230	40.9	4,381	22.9
Moderate-income	3	17.6	3,278	17.1	784	23.9	3,500	18.3
Middle-income	12	70.6	13,758	71.9	1,880	13.7	4,132	21.6
Upper-income	1	5.9	1,548	8.1	88	5.7	7,134	37.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17	100.0	19,147	100.0	2,982	15.6	19,147	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,265	485	2.5	38.3	469	37.1	311	24.6
Moderate-income	5,811	3,163	16.3	54.4	1,568	27.0	1,080	18.6
Middle-income	21,863	14,081	72.6	64.4	4,794	21.9	2,988	13.7
Upper-income	2,502	1,678	8.6	67.1	591	23.6	233	9.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,441	19,407	100.0	61.7	7,422	23.6	4,612	14.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	176	4.0	164	4.0	7	3.4	5	3.5
Moderate-income	838	18.9	744	18.2	50	24.2	44	30.6
Middle-income	3,121	70.3	2,889	70.6	141	68.1	91	63.2
Upper-income	307	6.9	294	7.2	9	4.3	4	2.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,442	100.0	4,091	100.0	207	100.0	144	100.0
	Percentage of Total Businesses:			92.1		4.7		3.2
	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	14	5.4	10	4.0	4	50.0	0	0.0
Middle-income	235	91.1	230	92.4	4	50.0	1	100.0
Upper-income	9	3.5	9	3.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	258	100.0	249	100.0	8	100.0	1	100.0
	Percentage of Total Farms:			96.5		3.1		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Coffee Ware

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	#	%	%					\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.8%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	72.6%	0	0.0%	79.2%	\$0	0.0%	78.6%
	Upper	1	100.0%	\$80	100.0%	8.6%	1	100.0%	12.6%	\$80	100.0%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$80	100.0%	100.0%	1	100.0%	100.0%	\$80	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.4%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	15.8%	\$0	0.0%	10.7%
	Middle	3	100.0%	\$206	100.0%	72.6%	2	100.0%	67.9%	\$171	100.0%	68.1%
	Upper	0	0.0%	\$0	0.0%	8.6%	0	0.0%	15.0%	\$0	0.0%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$206	100.0%	100.0%	2	100.0%	100.0%	\$171	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.1%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	7.9%	\$0	0.0%	3.0%
	Middle	25	100.0%	\$100	100.0%	72.6%	20	100.0%	84.3%	\$89	100.0%	82.2%
	Upper	0	0.0%	\$0	0.0%	8.6%	0	0.0%	6.7%	\$0	0.0%	11.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$100	100.0%	100.0%	20	100.0%	100.0%	\$89	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	51.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	48.7%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.5%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	12.4%	\$0	0.0%	8.9%
	Middle	28	96.6%	\$306	79.3%	72.6%	22	95.7%	72.9%	\$260	76.5%	72.1%
	Upper	1	3.4%	\$80	20.7%	8.6%	1	4.3%	13.7%	\$80	23.5%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$386	100.0%	100.0%	23	100.0%	100.0%	\$340	100.0%	100.0%
SMALL BUSINESSES	Low	2	7.7%	\$259	4.9%	4.0%	0	0.0%	2.1%	\$0	0.0%	2.0%
	Moderate	4	15.4%	\$734	13.8%	18.2%	3	17.6%	12.6%	\$729	21.1%	11.7%
	Middle	20	76.9%	\$4,315	81.3%	70.6%	14	82.4%	76.9%	\$2,726	78.9%	80.9%
	Upper	0	0.0%	\$0	0.0%	7.2%	0	0.0%	5.9%	\$0	0.0%	4.9%
	Unknown	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%	0.5%
	Total	26	100.0%	\$5,308	100.0%	100.0%	17	100.0%	100.0%	\$3,455	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%
	Moderate	1	33.3%	\$250	36.1%	4.0%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Middle	2	66.7%	\$443	63.9%	92.4%	2	100.0%	98.0%	\$443	100.0%	99.9%
	Upper	0	0.0%	\$0	0.0%	3.6%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$693	100.0%	100.0%	2	100.0%	100.0%	\$443	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Coffee Ware

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	2.2%	\$0	0.0%	1.0%	
	Moderate	1	100.0%	\$80	100.0%	18.3%	1	100.0%	23.4%	\$80	100.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	29.9%	\$0	0.0%	29.1%	
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	32.7%	\$0	0.0%	38.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.8%	\$0	0.0%	12.5%	
	Total	1	100.0%	\$80	100.0%	100.0%	1	100.0%	100.0%	\$80	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.9%	0	0.0%	5.3%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	12.9%	\$0	0.0%	7.7%	
	Middle	2	66.7%	\$76	36.9%	21.6%	1	50.0%	16.9%	\$41	24.0%	11.8%	
	Upper	1	33.3%	\$130	63.1%	37.3%	1	50.0%	46.8%	\$130	76.0%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	22.3%	
	Total	3	100.0%	\$206	100.0%	100.0%	2	100.0%	100.0%	\$171	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	28.0%	\$17	17.0%	22.9%	5	25.0%	15.7%	\$13	14.6%	4.4%	
	Moderate	9	36.0%	\$27	27.0%	18.3%	7	35.0%	21.3%	\$24	27.0%	12.9%	
	Middle	3	12.0%	\$13	13.0%	21.6%	3	15.0%	25.8%	\$13	14.6%	18.6%	
	Upper	6	24.0%	\$43	43.0%	37.3%	5	25.0%	31.5%	\$39	43.8%	62.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	1.6%	
	Total	25	100.0%	\$100	100.0%	100.0%	20	100.0%	100.0%	\$89	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.9%	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%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.3%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	24.1%	\$17	4.4%	22.9%	5	21.7%	4.9%	\$13	3.8%	1.8%	
	Moderate	10	34.5%	\$107	27.7%	18.3%	8	34.8%	17.2%	\$104	30.6%	11.9%	
	Middle	5	17.2%	\$89	23.1%	21.6%	4	17.4%	22.1%	\$54	15.9%	18.2%	
	Upper	7	24.1%	\$173	44.8%	37.3%	6	26.1%	40.7%	\$169	49.7%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.2%	\$0	0.0%	18.8%	
	Total	29	100.0%	\$386	100.0%	100.0%	23	100.0%	100.0%	\$340	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	13	50.0%	\$1,894	35.7%	92.1%	7	41.2%	43.6%	\$1,182	34.2%	50.5%
		Over \$1 Million	9	34.6%	\$2,642	49.8%	4.7%	7	41.2%				
		Total Rev. available	22	84.6%	\$4,536	85.5%	96.8%	14	82.4%				
		Rev. Not Known	4	15.4%	\$772	14.5%	3.2%	3	17.6%				
	Total	26	100.0%	\$5,308	100.0%	100.0%	17	100.0%					
	Loan Size	\$100,000 or Less	12	46.2%	\$412	7.8%		8	47.1%	90.5%	\$280	8.1%	29.6%
		\$100,001 - \$250,000	4	15.4%	\$741	14.0%		2	11.8%	5.0%	\$482	14.0%	20.2%
		\$250,001 - \$1 Million	10	38.5%	\$4,155	78.3%		7	41.2%	4.5%	\$2,693	77.9%	50.2%
Total		26	100.0%	\$5,308	100.0%		17	100.0%	100.0%	\$3,455	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	3	100.0%	\$693	100.0%	96.5%	2	100.0%	73.5%	\$443	100.0%	73.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	3	100.0%	\$693	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.6%	\$0	0.0%	36.1%
		\$100,001 - \$250,000	3	100.0%	\$693	100.0%		2	100.0%	14.3%	\$443	100.0%	42.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	21.2%
		Total	3	100.0%	\$693	100.0%		2	100.0%	100.0%	\$443	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Coffee Ware

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	409	2.1	134	32.8	4,834	24.9
Moderate-income	6	33.3	6,042	31.2	1,333	22.1	3,228	16.7
Middle-income	9	50.0	9,932	51.2	1,571	15.8	3,856	19.9
Upper-income	2	11.1	2,999	15.5	372	12.4	7,464	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	19,382	100.0	3,410	17.6	19,382	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,193	378	2.0	31.7	439	36.8	376	31.5
Moderate-income	9,720	5,472	29.0	56.3	2,902	29.9	1,346	13.8
Middle-income	17,363	9,901	52.4	57.0	4,308	24.8	3,154	18.2
Upper-income	5,069	3,130	16.6	61.7	1,062	21.0	877	17.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	33,345	18,881	100.0	56.6	8,711	26.1	5,753	17.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	173	4.2	159	4.2	8	4.1	6	3.9
Moderate-income	1,234	30.1	1,104	29.5	61	31.0	69	44.8
Middle-income	2,152	52.5	1,990	53.1	97	49.2	65	42.2
Upper-income	540	13.2	495	13.2	31	15.7	14	9.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,099	100.0	3,748	100.0	197	100.0	154	100.0
	Percentage of Total Businesses:			91.4		4.8		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	90	28.8	87	28.6	3	37.5	0	0.0
Middle-income	183	58.7	178	58.6	5	62.5	0	0.0
Upper-income	39	12.5	39	12.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	312	100.0	304	100.0	8	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Coffee Ware

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	29.0%
	Middle	0	0.0%	\$0	0.0%	52.4%
	Upper	0	0.0%	\$0	0.0%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	29.0%
	Middle	1	100.0%	\$60	100.0%	52.4%
	Upper	0	0.0%	\$0	0.0%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$60</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	5.3%	\$6	5.7%	2.0%
	Moderate	13	68.4%	\$58	54.7%	29.0%
	Middle	5	26.3%	\$42	39.6%	52.4%
	Upper	0	0.0%	\$0	0.0%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$106</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	5.0%	\$6	3.6%	2.0%
	Moderate	13	65.0%	\$58	34.9%	29.0%
	Middle	6	30.0%	\$102	61.4%	52.4%
	Upper	0	0.0%	\$0	0.0%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$166</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	4.2%
	Moderate	2	14.3%	\$550	21.2%	29.5%
	Middle	11	78.6%	\$2,042	78.8%	53.1%
	Upper	1	7.1%	\$1	0.0%	13.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$2,593</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.6%
	Middle	1	100.0%	\$76	100.0%	58.6%
	Upper	0	0.0%	\$0	0.0%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$76</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Coffee Ware

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count	Dollar				
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.9%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.9%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	1	100.0%	\$60	100.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$60	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	42.1%	\$25	23.6%	24.9%	
	Moderate	7	36.8%	\$34	32.1%	16.7%	
	Middle	3	15.8%	\$24	22.6%	19.9%	
	Upper	1	5.3%	\$23	21.7%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$106	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.9%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	40.0%	\$25	15.1%	24.9%	
	Moderate	7	35.0%	\$34	20.5%	16.7%	
	Middle	4	20.0%	\$84	50.6%	19.9%	
	Upper	1	5.0%	\$23	13.9%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$166	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	6	42.9%	\$681	26.3%	91.4%
		Over \$1 Million	5	35.7%	\$1,675	64.6%	4.8%
		Total Rev. available	11	78.6%	\$2,356	90.9%	96.2%
		Rev. Not Known	3	21.4%	\$237	9.1%	3.8%
	Total	14	100.0%	\$2,593	100.0%	100.0%	
	Loan Size	\$100,000 or Less	10	71.4%	\$478	18.4%	
		\$100,001 - \$250,000	1	7.1%	\$115	4.4%	
		\$250,001 - \$1 Million	3	21.4%	\$2,000	77.1%	
		Total	14	100.0%	\$2,593	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	1	100.0%	\$76	100.0%	97.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$76	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	100.0%	\$76	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$76	100.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	16.1	4,226	8.8	2,094	49.6	10,180	21.3
Moderate-income	13	23.2	9,289	19.4	1,770	19.1	8,388	17.5
Middle-income	16	28.6	16,995	35.5	1,725	10.2	9,814	20.5
Upper-income	16	28.6	17,386	36.3	528	3.0	19,514	40.7
Unknown-income	2	3.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	56	100.0	47,896	100.0	6,117	12.8	47,896	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,472	1,343	3.4	15.9	5,815	68.6	1,314	15.5
Moderate-income	16,641	5,234	13.3	31.5	9,021	54.2	2,386	14.3
Middle-income	25,344	15,411	39.1	60.8	8,567	33.8	1,366	5.4
Upper-income	25,435	17,379	44.1	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	76,182	39,372	100.0	51.7	30,447	40.0	6,363	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	978	9.3	847	8.9	79	13.4	52	13.2
Moderate-income	1,545	14.7	1,411	14.8	86	14.6	48	12.2
Middle-income	3,018	28.7	2,769	29.1	149	25.3	100	25.4
Upper-income	4,526	43.1	4,135	43.4	220	37.4	171	43.4
Unknown-income	438	4.2	360	3.8	55	9.3	23	5.8
Total Assessment Area	10,505	100.0	9,522	100.0	589	100.0	394	100.0
	Percentage of Total Businesses:			90.6		5.6		3.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	3.6	2	3.6	0	0.0	0	0.0
Moderate-income	5	9.1	5	9.1	0	0.0	0	0.0
Middle-income	8	14.5	8	14.5	0	0.0	0	0.0
Upper-income	39	70.9	39	70.9	0	0.0	0	0.0
Unknown-income	1	1.8	1	1.8	0	0.0	0	0.0
Total Assessment Area	55	100.0	55	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.4%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	4.9%	\$0	0.0%	2.6%
	Middle	4	28.6%	\$435	9.0%	39.1%	4	40.0%	31.6%	\$435	12.7%	21.4%
	Upper	10	71.4%	\$4,379	91.0%	44.1%	6	60.0%	62.0%	\$3,001	87.3%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.1%
	Total	14	100.0%	\$4,814	100.0%	100.0%	10	100.0%	100.0%	\$3,436	100.0%	100.0%
REFINANCE	Low	2	12.5%	\$346	7.1%	3.4%	1	11.1%	1.0%	\$73	3.1%	0.5%
	Moderate	4	25.0%	\$319	6.5%	13.3%	3	33.3%	5.1%	\$173	7.4%	2.6%
	Middle	2	12.5%	\$863	17.7%	39.1%	2	22.2%	22.3%	\$863	37.1%	14.9%
	Upper	8	50.0%	\$3,349	68.7%	44.1%	3	33.3%	71.4%	\$1,220	52.4%	81.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.6%
	Total	16	100.0%	\$4,877	100.0%	100.0%	9	100.0%	100.0%	\$2,329	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.5%	\$30	14.0%	3.4%	1	6.7%	3.1%	\$30	17.4%	1.3%
	Moderate	5	22.7%	\$23	10.7%	13.3%	4	26.7%	16.7%	\$19	11.0%	16.4%
	Middle	9	40.9%	\$51	23.8%	39.1%	6	40.0%	37.0%	\$29	16.9%	23.5%
	Upper	7	31.8%	\$110	51.4%	44.1%	4	26.7%	43.2%	\$94	54.7%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$214	100.0%	100.0%	15	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%	7.7%	\$0	0.0%	16.6%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	2.5%
	Upper	1	100.0%	\$186	100.0%	0.0%	1	100.0%	61.5%	\$186	100.0%	80.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	0.8%
Total	1	100.0%	\$186	100.0%	0.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	
HMDA TOTALS	Low	3	5.7%	\$376	3.7%	3.4%	2	5.7%	1.0%	\$103	1.7%	1.7%
	Moderate	9	17.0%	\$342	3.4%	13.3%	7	20.0%	5.5%	\$192	3.1%	2.5%
	Middle	15	28.3%	\$1,349	13.4%	39.1%	12	34.3%	26.8%	\$1,327	21.7%	16.6%
	Upper	26	49.1%	\$8,024	79.5%	44.1%	14	40.0%	66.3%	\$4,501	73.5%	78.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.8%
	Total	53	100.0%	\$10,091	100.0%	100.0%	35	100.0%	100.0%	\$6,123	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	22	11.6%	\$6,227	16.6%	8.9%	10	8.1%	8.5%	\$2,956	12.2%	9.8%
	Moderate	24	12.7%	\$4,966	13.2%	14.8%	16	12.9%	13.0%	\$4,215	17.3%	14.7%
	Middle	44	23.3%	\$7,951	21.2%	29.1%	31	25.0%	24.7%	\$4,865	20.0%	23.8%
	Upper	92	48.7%	\$17,192	45.8%	43.4%	62	50.0%	48.6%	\$12,031	49.5%	46.7%
	Unknown	7	3.7%	\$1,236	3.3%	3.8%	5	4.0%	4.3%	\$253	1.0%	5.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.0%	\$0	0.0%	0.1%
Total	189	100.0%	\$37,572	100.0%	100.0%	124	100.0%	100.0%	\$24,320	100.0%	100.0%	
SMALL FARM		Small Farms										
	Low	0	0.0%	\$0	0.0%	3.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.1%	0	0.0%	14.3%	\$0	0.0%	31.7%
	Middle	0	0.0%	\$0	0.0%	14.5%	0	0.0%	14.3%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	70.9%	0	0.0%	71.4%	\$0	0.0%	40.6%
	Unknown	0	0.0%	\$0	0.0%	1.8%	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	2	14.3%	\$170	3.5%	21.3%	2	20.0%	6.2%	\$170	4.9%	2.9%	
	Moderate	3	21.4%	\$348	7.2%	17.5%	3	30.0%	17.9%	\$348	10.1%	11.7%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	20.1%	\$0	0.0%	17.3%	
	Upper	6	42.9%	\$3,826	79.5%	40.7%	4	40.0%	40.5%	\$2,831	82.4%	55.3%	
	Unknown	3	21.4%	\$470	9.8%	0.0%	1	10.0%	15.5%	\$87	2.5%	12.9%	
	Total	14	100.0%	\$4,814	100.0%	100.0%	10	100.0%	100.0%	\$3,436	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	2.4%	\$0	0.0%	1.2%	
	Moderate	2	12.5%	\$313	6.4%	17.5%	1	11.1%	7.8%	\$139	6.0%	4.7%	
	Middle	1	6.3%	\$195	4.0%	20.5%	0	0.0%	14.1%	\$0	0.0%	10.2%	
	Upper	10	62.5%	\$3,900	80.0%	40.7%	7	77.8%	40.3%	\$2,140	91.9%	49.0%	
	Unknown	3	18.8%	\$469	9.6%	0.0%	1	11.1%	35.4%	\$50	2.1%	34.8%	
	Total	16	100.0%	\$4,877	100.0%	100.0%	9	100.0%	100.0%	\$2,329	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	18.2%	\$15	7.0%	21.3%	2	13.3%	13.0%	\$8	4.7%	7.6%	
	Moderate	9	40.9%	\$75	35.0%	17.5%	6	40.0%	16.1%	\$57	33.1%	12.2%	
	Middle	4	18.2%	\$26	12.1%	20.5%	3	20.0%	26.6%	\$16	9.3%	22.0%	
	Upper	5	22.7%	\$98	45.8%	40.7%	4	26.7%	43.8%	\$91	52.9%	56.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	2.2%	
	Total	22	100.0%	\$214	100.0%	100.0%	15	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	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%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$186	100.0%	0.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	
	Total	1	100.0%	\$186	100.0%	100.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	
HMDA TOTALS	Low	6	11.3%	\$185	1.8%	21.3%	4	11.4%	4.4%	\$178	2.9%	1.8%	
	Moderate	14	26.4%	\$736	7.3%	17.5%	10	28.6%	12.4%	\$544	8.9%	7.2%	
	Middle	5	9.4%	\$221	2.2%	20.5%	3	8.6%	17.1%	\$16	0.3%	12.3%	
	Upper	21	39.6%	\$7,824	77.5%	40.7%	15	42.9%	40.4%	\$5,062	82.7%	47.9%	
	Unknown	7	13.2%	\$1,125	11.1%	0.0%	3	8.6%	25.7%	\$323	5.3%	30.8%	
	Total	53	100.0%	\$10,091	100.0%	100.0%	35	100.0%	100.0%	\$6,123	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	95	50.3%	\$13,510	36.0%	90.6%	65	52.4%	44.4%	\$9,987	41.1%	46.1%
		Over \$1 Million	64	33.9%	\$17,118	45.6%	5.6%	37	29.8%				
		Total Rev. available	159	84.2%	\$30,628	81.6%	96.2%	102	82.2%				
		Rev. Not Known	30	15.9%	\$6,944	18.5%	3.8%	22	17.7%				
	Total	189	100.0%	\$37,572	100.0%	100.0%	124	100.0%					
	Loan Size	\$100,000 or Less	96	50.8%	\$3,871	10.3%		60	48.4%	82.2%	\$2,438	10.0%	19.8%
		\$100,001 - \$250,000	48	25.4%	\$8,562	22.8%		38	30.6%	8.8%	\$6,740	27.7%	20.0%
		\$250,001 - \$1 Million	45	23.8%	\$25,139	66.9%		26	21.0%	9.0%	\$15,142	62.3%	60.3%
		Total	189	100.0%	\$37,572	100.0%		124	100.0%	100.0%	\$24,320	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	71.4%	\$0	0.0%	36.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	57.1%	\$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%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	42.9%	\$0	0.0%	95.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	17.0	4,386	9.4	2,109	48.1	10,752	23.0
Moderate-income	16	30.2	9,873	21.1	2,346	23.8	8,056	17.2
Middle-income	15	28.3	15,652	33.4	1,593	10.2	8,720	18.6
Upper-income	12	22.6	16,891	36.1	880	5.2	19,274	41.1
Unknown-income	1	1.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	46,802	100.0	6,928	14.8	46,802	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,138	1,277	3.1	12.6	6,514	64.3	2,347	23.2
Moderate-income	19,900	7,480	18.4	37.6	9,174	46.1	3,246	16.3
Middle-income	25,617	15,020	36.9	58.6	8,097	31.6	2,500	9.8
Upper-income	26,522	16,913	41.6	63.8	7,613	28.7	1,996	7.5
Unknown-income	36	0	0.0	0.0	36	100.0	0	0.0
Total Assessment Area	82,213	40,690	100.0	49.5	31,434	38.2	10,089	12.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	918	9.2	810	8.9	69	11.8	39	10.5
Moderate-income	2,446	24.4	2,189	24.2	173	29.6	84	22.7
Middle-income	3,239	32.4	2,956	32.7	168	28.8	115	31.1
Upper-income	3,396	33.9	3,091	34.1	173	29.6	132	35.7
Unknown-income	7	0.1	6	0.1	1	0.2	0	0.0
Total Assessment Area	10,006	100.0	9,052	100.0	584	100.0	370	100.0
	Percentage of Total Businesses:			90.5		5.8		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.9	1	1.9	0	0.0	0	0.0
Moderate-income	9	17.0	8	15.4	1	100.0	0	0.0
Middle-income	12	22.6	12	23.1	0	0.0	0	0.0
Upper-income	31	58.5	31	59.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	52	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	36.9%
	Upper	1	100.0%	\$500	100.0%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$500</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	18.4%
	Middle	0	0.0%	\$0	0.0%	36.9%
	Upper	4	100.0%	\$1,062	100.0%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$1,062</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	3	23.1%	\$10	8.7%	3.1%
	Moderate	1	7.7%	\$7	6.1%	18.4%
	Middle	5	38.5%	\$76	66.1%	36.9%
	Upper	4	30.8%	\$22	19.1%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$115</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	3	16.7%	\$10	0.6%	3.1%
	Moderate	1	5.6%	\$7	0.4%	18.4%
	Middle	5	27.8%	\$76	4.5%	36.9%
	Upper	9	50.0%	\$1,584	94.5%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,677</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	13	13.4%	\$2,482	12.1%	8.9%
	Moderate	26	26.8%	\$4,624	22.5%	24.2%
	Middle	24	24.7%	\$5,618	27.4%	32.7%
	Upper	34	35.1%	\$7,800	38.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>97</i>	<i>100.0%</i>	<i>\$20,524</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	23.1%
	Upper	0	0.0%	\$0	0.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	1	100.0%	\$500	100.0%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$500	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.0%	
	Moderate	1	25.0%	\$119	11.2%	17.2%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	3	75.0%	\$943	88.8%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,062	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	38.5%	\$23	20.0%	23.0%	
	Moderate	3	23.1%	\$16	13.9%	17.2%	
	Middle	3	23.1%	\$51	44.3%	18.6%	
	Upper	2	15.4%	\$25	21.7%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$115	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	0	0.0%	\$0	0.0%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	27.8%	\$23	1.4%	23.0%	
	Moderate	4	22.2%	\$135	8.1%	17.2%	
	Middle	3	16.7%	\$51	3.0%	18.6%	
	Upper	6	33.3%	\$1,468	87.5%	41.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$1,677	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	46	47.4%	\$7,784	37.9%	90.5%
		Over \$1 Million	40	41.2%	\$11,548	56.3%	5.8%
		Total Rev. available	86	88.6%	\$19,332	94.2%	96.3%
		Rev. Not Known	11	11.3%	\$1,192	5.8%	3.7%
	Total	97	100.0%	\$20,524	100.0%	100.0%	
	Loan Size	\$100,000 or Less	45	46.4%	\$2,058	10.0%	
		\$100,001 - \$250,000	23	23.7%	\$3,646	17.8%	
		\$250,001 - \$1 Million	29	29.9%	\$14,820	72.2%	
		Total	97	100.0%	\$20,524	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	3,941	17.7
Moderate-income	4	22.2	4,612	20.7	788	17.1	4,292	19.3
Middle-income	11	61.1	14,030	62.9	939	6.7	5,057	22.7
Upper-income	3	16.7	3,651	16.4	197	5.4	9,003	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	22,293	100.0	1,924	8.6	22,293	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	7,020	2,644	13.3	37.7	3,961	56.4	415	5.9
Middle-income	18,505	13,769	69.3	74.4	4,020	21.7	716	3.9
Upper-income	5,197	3,449	17.4	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	30,722	19,862	100.0	64.7	9,523	31.0	1,337	4.4
	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	1,732	34.5	1,510	33.8	160	38.6	62	44.9
Middle-income	2,523	50.3	2,276	51.0	184	44.3	63	45.7
Upper-income	762	15.2	678	15.2	71	17.1	13	9.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,017	100.0	4,464	100.0	415	100.0	138	100.0
	Percentage of Total Businesses:			89.0		8.3		2.8
	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	2	2.7	2	2.7	0	0.0	0	0.0
Middle-income	64	85.3	63	85.1	1	100.0	0	0.0
Upper-income	9	12.0	9	12.2	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	75	100.0	74	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	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%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	17.2%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	69.3%	0	0.0%	68.3%	\$0	0.0%	67.2%
	Upper	0	0.0%	\$0	0.0%	17.4%	0	0.0%	14.5%	\$0	0.0%	19.5%
	Unknown	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$88	100.0%	13.3%	1	100.0%	8.9%	\$88	100.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	69.3%	0	0.0%	69.5%	\$0	0.0%	65.3%
	Upper	0	0.0%	\$0	0.0%	17.4%	0	0.0%	21.6%	\$0	0.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$88	100.0%	100.0%	1	100.0%	100.0%	\$88	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%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	13.6%	\$0	0.0%	4.1%
	Middle	2	100.0%	\$18	100.0%	69.3%	2	100.0%	67.9%	\$18	100.0%	57.7%
	Upper	0	0.0%	\$0	0.0%	17.4%	0	0.0%	18.5%	\$0	0.0%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$18	100.0%	100.0%	2	100.0%	100.0%	\$18	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	55.2%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	41.7%	\$0	0.0%	42.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	1.9%
	Unknown	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	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%
	Moderate	1	33.3%	\$88	83.0%	13.3%	1	33.3%	12.8%	\$88	83.0%	11.5%
	Middle	2	66.7%	\$18	17.0%	69.3%	2	66.7%	68.8%	\$18	17.0%	65.3%
	Upper	0	0.0%	\$0	0.0%	17.4%	0	0.0%	18.5%	\$0	0.0%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$106	100.0%	100.0%	3	100.0%	100.0%	\$106	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%
	Moderate	4	44.4%	\$550	32.3%	33.8%	3	50.0%	30.7%	\$300	21.8%	30.9%
	Middle	3	33.3%	\$165	9.7%	51.0%	2	33.3%	49.9%	\$124	9.0%	50.1%
	Upper	2	22.2%	\$990	58.1%	15.2%	1	16.7%	16.2%	\$950	69.1%	18.7%
	Unknown	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%	0.3%
	Total	9	100.0%	\$1,705	100.0%	100.0%	6	100.0%	100.0%	\$1,374	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%
	Moderate	0	0.0%	\$0	0.0%	2.7%	0	0.0%	14.3%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	85.1%	0	0.0%	71.4%	\$0	0.0%	82.8%
	Upper	0	0.0%	\$0	0.0%	12.2%	0	0.0%	14.3%	\$0	0.0%	10.8%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	15.7%	\$0	0.0%	10.2%	
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	30.1%	\$0	0.0%	24.8%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	18.6%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	15.8%	\$0	0.0%	23.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	21.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	5.5%	\$0	0.0%	3.3%	
	Moderate	1	100.0%	\$88	100.0%	19.3%	1	100.0%	14.1%	\$88	100.0%	10.1%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	18.7%	\$0	0.0%	14.7%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	39.4%	\$0	0.0%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.3%	\$0	0.0%	24.3%	
	Total	1	100.0%	\$88	100.0%	100.0%	1	100.0%	100.0%	\$88	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	7.4%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	18.5%	\$0	0.0%	5.0%	
	Middle	1	50.0%	\$8	44.4%	22.7%	1	50.0%	30.9%	\$8	44.4%	21.0%	
	Upper	1	50.0%	\$10	55.6%	40.4%	1	50.0%	42.0%	\$10	55.6%	66.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	4.8%	
	Total	2	100.0%	\$18	100.0%	100.0%	2	100.0%	100.0%	\$18	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	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%	
	Middle	0	0.0%	\$0	0.0%	22.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	9.8%	\$0	0.0%	5.6%	
	Moderate	1	33.3%	\$88	83.0%	19.3%	1	33.3%	20.7%	\$88	83.0%	14.9%	
	Middle	1	33.3%	\$8	7.5%	22.7%	1	33.3%	19.0%	\$8	7.5%	16.5%	
	Upper	1	33.3%	\$10	9.4%	40.4%	1	33.3%	29.6%	\$10	9.4%	38.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.9%	\$0	0.0%	24.6%	
	Total	3	100.0%	\$106	100.0%	100.0%	3	100.0%	100.0%	\$106	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	3	33.3%	\$297	17.4%	89.0%	2	33.3%	43.0%	\$256	18.6%	45.3%
		Over \$1 Million	6	66.7%	\$1,408	82.6%	8.3%	4	66.7%				
		Total Rev. available	9	100.0%	\$1,705	100.0%	97.3%	6	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
	Total	9	100.0%	\$1,705	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	6	66.7%	\$273	16.0%		4	66.7%	85.4%	\$192	14.0%	20.0%
		\$100,001 - \$250,000	2	22.2%	\$482	28.3%		1	16.7%	6.0%	\$232	16.9%	15.2%
		\$250,001 - \$1 Million	1	11.1%	\$950	55.7%		1	16.7%	8.6%	\$950	69.1%	64.7%
		Total	9	100.0%	\$1,705	100.0%		6	100.0%	100.0%	\$1,374	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	85.7%	\$0	0.0%	93.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	71.4%	\$0	0.0%	26.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	28.6%	\$0	0.0%	73.5%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	1	5.6	895	3.6	318	35.5	5,618	22.5
Moderate-income	2	11.1	3,328	13.3	1,213	36.4	4,056	16.2
Middle-income	9	50.0	11,984	47.9	1,689	14.1	5,008	20.0
Upper-income	6	33.3	8,797	35.2	692	7.9	10,322	41.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	25,004	100.0	3,912	15.6	25,004	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,610	503	2.1	31.2	742	46.1	365	22.7
Moderate-income	6,228	2,189	9.3	35.1	2,986	47.9	1,053	16.9
Middle-income	17,811	11,635	49.7	65.3	4,373	24.6	1,803	10.1
Upper-income	13,098	9,091	38.8	69.4	2,773	21.2	1,234	9.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	38,747	23,418	100.0	60.4	10,874	28.1	4,455	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	253	5.3	213	5.0	27	6.7	13	9.8
Moderate-income	1,130	23.7	984	23.2	105	26.2	41	30.8
Middle-income	1,953	41.0	1,720	40.6	183	45.6	50	37.6
Upper-income	1,431	30.0	1,316	31.1	86	21.4	29	21.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,767	100.0	4,233	100.0	401	100.0	133	100.0
	Percentage of Total Businesses:			88.8		8.4		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3	1	1.3	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	62	78.5	61	78.2	1	100.0	0	0.0
Upper-income	16	20.3	16	20.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	79	100.0	78	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	9.3%
	Middle	1	50.0%	\$66	16.0%	49.7%
	Upper	1	50.0%	\$347	84.0%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$413</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	49.7%
	Upper	0	0.0%	\$0	0.0%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	1	25.0%	\$5	27.8%	9.3%
	Middle	0	0.0%	\$0	0.0%	49.7%
	Upper	3	75.0%	\$13	72.2%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$18</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.1%
	Moderate	1	16.7%	\$5	1.2%	9.3%
	Middle	1	16.7%	\$66	15.3%	49.7%
	Upper	4	66.7%	\$360	83.5%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$431</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		Small Businesses				
	Low	0	0.0%	\$0	0.0%	5.0%
	Moderate	3	42.9%	\$316	12.6%	23.2%
	Middle	3	42.9%	\$1,439	57.2%	40.6%
	Upper	1	14.3%	\$760	30.2%	31.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$2,515</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	78.2%
	Upper	0	0.0%	\$0	0.0%	20.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## 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					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.5%	
	Moderate	1	50.0%	\$66	16.0%	16.2%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	1	50.0%	\$347	84.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$413	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.5%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.5%	
	Moderate	2	50.0%	\$8	44.4%	16.2%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	2	50.0%	\$10	55.6%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$18	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.5%	
	Moderate	3	50.0%	\$74	17.2%	16.2%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	3	50.0%	\$357	82.8%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$431	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	2	28.6%	\$38	1.5%	88.8%
		Over \$1 Million	5	71.4%	\$2,477	98.5%	8.4%
		Total Rev. available	7	100.0%	\$2,515	100.0%	97.2%
		Rev. Not Known	0	0.0%	\$0	0.0%	2.8%
	Total	7	100.0%	\$2,515	100.0%	100.0%	
	Loan Size	\$100,000 or Less	3	42.9%	\$138	5.5%	
		\$100,001 - \$250,000	1	14.3%	\$200	8.0%	
		\$250,001 - \$1 Million	3	42.9%	\$2,177	86.6%	
		Total	7	100.0%	\$2,515	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Fannin Lumpkin

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	2,028	17.8
Moderate-income	1	12.5	859	7.5	100	11.6	2,014	17.6
Middle-income	5	62.5	6,623	58.0	748	11.3	2,517	22.0
Upper-income	2	25.0	3,939	34.5	252	6.4	4,862	42.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8	100.0	11,421	100.0	1,100	9.6	11,421	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	1,547	1,003	8.1	64.8	172	11.1	372	24.0
Middle-income	11,964	7,227	58.4	60.4	2,128	17.8	2,609	21.8
Upper-income	5,886	4,136	33.4	70.3	1,240	21.1	510	8.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	19,397	12,366	100.0	63.8	3,540	18.3	3,491	18.0
	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	241	6.7	231	6.8	1	1.1	9	6.3
Middle-income	2,239	61.8	2,076	61.3	61	65.6	102	71.8
Upper-income	1,142	31.5	1,080	31.9	31	33.3	31	21.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,622	100.0	3,387	100.0	93	100.0	142	100.0
	Percentage of Total Businesses:			93.5		2.6		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	9	11.8	9	11.8	0	0.0	0	0.0
Middle-income	35	46.1	35	46.1	0	0.0	0	0.0
Upper-income	32	42.1	32	42.1	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	76	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	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%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	8.7%	\$0	0.0%	8.5%
	Middle	1	100.0%	\$60	100.0%	58.4%	0	0.0%	60.7%	\$0	0.0%	63.2%
	Upper	0	0.0%	\$0	0.0%	33.4%	0	0.0%	30.1%	\$0	0.0%	27.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	1	100.0%	\$60	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$229	29.0%	8.1%	0	0.0%	8.6%	\$0	0.0%	8.0%
	Middle	1	11.1%	\$21	2.7%	58.4%	1	16.7%	56.9%	\$21	4.3%	59.8%
	Upper	7	77.8%	\$540	68.4%	33.4%	5	83.3%	34.3%	\$463	95.7%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	9	100.0%	\$790	100.0%	100.0%	6	100.0%	100.0%	\$484	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%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	3.1%	\$0	0.0%	2.7%
	Middle	1	50.0%	\$4	40.0%	58.4%	1	50.0%	61.2%	\$4	40.0%	65.7%
	Upper	1	50.0%	\$6	60.0%	33.4%	1	50.0%	35.7%	\$6	60.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$10	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	1	8.3%	\$229	26.6%	8.1%	0	0.0%	8.4%	\$0	0.0%	8.0%
	Middle	3	25.0%	\$85	9.9%	58.4%	2	25.0%	58.4%	\$25	5.1%	61.1%
	Upper	8	66.7%	\$546	63.5%	33.4%	6	75.0%	32.9%	\$469	94.9%	30.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Total	12	100.0%	\$860	100.0%	100.0%	8	100.0%	100.0%	\$494	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%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	4.7%	\$0	0.0%	1.9%
	Middle	4	57.1%	\$293	66.9%	61.3%	2	50.0%	54.6%	\$248	72.7%	60.7%
	Upper	3	42.9%	\$145	33.1%	31.9%	2	50.0%	35.2%	\$93	27.3%	36.3%
	Unknown	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%	1.1%
	Total	7	100.0%	\$438	100.0%	100.0%	4	100.0%	100.0%	\$341	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%
	Moderate	0	0.0%	\$0	0.0%	11.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	46.1%	0	0.0%	50.0%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	50.0%	\$0	0.0%	69.5%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	2.1%	\$0	0.0%	0.7%	
	Moderate	1	100.0%	\$60	100.0%	17.6%	0	0.0%	9.4%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	15.8%	\$0	0.0%	11.4%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	62.2%	\$0	0.0%	72.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	10.4%	
	Total	1	100.0%	\$60	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	2	22.2%	\$46	5.8%	17.8%	1	16.7%	4.8%	\$19	3.9%	2.1%	
	Moderate	2	22.2%	\$263	33.3%	17.6%	2	33.3%	8.9%	\$263	54.3%	5.8%	
	Middle	2	22.2%	\$83	10.5%	22.0%	2	33.3%	14.7%	\$83	17.1%	10.9%	
	Upper	3	33.3%	\$398	50.4%	42.6%	1	16.7%	50.3%	\$119	24.6%	55.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	25.5%	
	Total	9	100.0%	\$790	100.0%	100.0%	6	100.0%	100.0%	\$484	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	11.2%	\$0	0.0%	3.5%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	17.3%	\$0	0.0%	12.9%	
	Middle	1	50.0%	\$4	40.0%	22.0%	1	50.0%	18.4%	\$4	40.0%	9.3%	
	Upper	1	50.0%	\$6	60.0%	42.6%	1	50.0%	48.0%	\$6	60.0%	65.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	8.6%	
	Total	2	100.0%	\$10	100.0%	100.0%	2	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.8%	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%	
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.6%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	16.7%	\$46	5.3%	17.8%	1	12.5%	4.2%	\$19	3.8%	1.6%	
	Moderate	3	25.0%	\$323	37.6%	17.6%	2	25.0%	9.5%	\$263	53.2%	5.8%	
	Middle	3	25.0%	\$87	10.1%	22.0%	3	37.5%	15.2%	\$87	17.6%	11.1%	
	Upper	4	33.3%	\$404	47.0%	42.6%	2	25.0%	54.1%	\$125	25.3%	61.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	20.3%	
	Total	12	100.0%	\$860	100.0%	100.0%	8	100.0%	100.0%	\$494	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	71.4%	\$302	68.9%	93.5%	2	50.0%	59.4%	\$205	60.1%	71.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Total Rev. available	5	71.4%	\$302	68.9%	96.1%	2	50.0%				
		Rev. Not Known	2	28.6%	\$136	31.1%	3.9%	2	50.0%				
	Total	7	100.0%	\$438	100.0%	100.0%	4	100.0%					
	Loan Size	\$100,000 or Less	5	71.4%	\$190	43.4%		2	50.0%	91.0%	\$93	27.3%	27.7%
		\$100,001 - \$250,000	2	28.6%	\$248	56.6%		2	50.0%	4.7%	\$248	72.7%	20.4%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	51.8%
		Total	7	100.0%	\$438	100.0%		4	100.0%	100.0%	\$341	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	75.0%	\$0	0.0%	88.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	22.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	27.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	50.8%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Fannin Lumpkin

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	2,533	17.3	
Moderate-income	0	0.0	0	0.0	0	0.0	2,934	20.0	
Middle-income	8	88.9	12,821	87.4	1,456	11.4	2,985	20.3	
Upper-income	1	11.1	1,852	12.6	118	6.4	6,221	42.4	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9	100.0	14,673	100.0	1,574	10.7	14,673	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	25,543		14,077	87.2	55.1	4,731	18.5	6,735	26.4
Upper-income	2,841		2,074	12.8	73.0	505	17.8	262	9.2
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,384		16,151	100.0	56.9	5,236	18.4	6,997	24.7
	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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	3,144	90.6	2,933	90.6	84	91.3	127	90.1	
Upper-income	325	9.4	303	9.4	8	8.7	14	9.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	3,469	100.0	3,236	100.0	92	100.0	141	100.0	
	Percentage of Total Businesses:			93.3		2.7		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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	64	83.1	64	83.1	0	0.0	0	0.0	
Upper-income	13	16.9	13	16.9	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	77	100.0	77	100.0	0	.0	0	.0	
	Percentage of Total Farms:			100.0		.0		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	87.2%
	Upper	0	0.0%	\$0	0.0%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	87.2%
	Upper	1	100.0%	\$34	100.0%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$34	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$7	100.0%	87.2%
	Upper	0	0.0%	\$0	0.0%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$7	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$7	17.1%	87.2%
	Upper	1	33.3%	\$34	82.9%	12.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$41	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	3	50.0%	\$296	47.7%	90.6%
	Upper	3	50.0%	\$325	52.3%	9.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	6	100.0%	\$621	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	83.1%
	Upper	0	0.0%	\$0	0.0%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012					
		Bank				Families by Family Income	
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	1	100.0%	\$34	100.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$34	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$4	57.1%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	
	Middle	1	50.0%	\$3	42.9%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$7	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	33.3%	\$4	9.8%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	
	Middle	1	33.3%	\$3	7.3%	20.3%	
	Upper	1	33.3%	\$34	82.9%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$41	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	16.7%	\$5	0.8%	93.3%
		Over \$1 Million	3	50.0%	\$93	15.0%	2.7%
		Total Rev. available	4	66.7%	\$98	15.8%	96.0%
		Rev. Not Known	2	33.3%	\$523	84.2%	4.1%
		Total	6	100.0%	\$621	100.0%	100.0%
	Loan Size	\$100,000 or Less	4	66.7%	\$98	15.8%	
		\$100,001 - \$250,000	1	16.7%	\$205	33.0%	
		\$250,001 - \$1 Million	1	16.7%	\$318	51.2%	
		Total	6	100.0%	\$621	100.0%	
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%
Over \$1 Million			0	0.0%	\$0	0.0%	0.0%
Not Known			0	0.0%	\$0	0.0%	0.0%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	1,941	17.1	1,649	15.8	188	31.9	104	29.0
Middle-income	7,761	68.2	7,178	68.8	365	62.0	218	60.7
Upper-income	1,676	14.7	1,603	15.4	36	6.1	37	10.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11,378	100.0	10,430	100.0	589	100.0	359	100.0
	Percentage of Total Businesses:			91.7		5.2		3.2
	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	7	4.1	6	3.6	1	50.0	0	0.0
Middle-income	155	90.6	153	91.1	1	50.0	1	100.0
Upper-income	9	5.3	9	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	171	100.0	168	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			98.2		1.2		.6

Based on 2011 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 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	2.3%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	10.5%	\$0	0.0%	6.6%
	Middle	12	66.7%	\$6,313	70.8%	79.0%	6	75.0%	43.1%	\$2,435	81.3%	39.4%
	Upper	6	33.3%	\$2,608	29.2%	15.9%	2	25.0%	42.5%	\$559	18.7%	51.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$8,921	100.0%	100.0%	8	100.0%	100.0%	\$2,994	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.6%
	Moderate	2	5.3%	\$71	0.8%	5.2%	1	4.5%	9.0%	\$52	1.1%	6.4%
	Middle	32	84.2%	\$7,113	83.7%	79.0%	19	86.4%	42.3%	\$4,117	88.1%	39.5%
	Upper	4	10.5%	\$1,315	15.5%	15.9%	2	9.1%	46.3%	\$502	10.7%	52.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$8,499	100.0%	100.0%	22	100.0%	100.0%	\$4,671	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	58.5%
	Moderate	3	10.3%	\$11	7.7%	5.2%	2	10.5%	12.0%	\$7	7.9%	4.1%
	Middle	22	75.9%	\$108	76.1%	79.0%	16	84.2%	42.4%	\$75	84.3%	14.3%
	Upper	4	13.8%	\$23	16.2%	15.9%	1	5.3%	34.8%	\$7	7.9%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$142	100.0%	100.0%	19	100.0%	100.0%	\$89	100.0%	100.0%
MULTI-FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	75.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	25.0%
	Middle	1	100.0%	\$325	100.0%	0.0%	1	100.0%	0.0%	\$325	100.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$325	100.0%	0.0%	1	100.0%	100.0%	\$325	100.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	4.1%
	Moderate	5	5.8%	\$82	0.5%	5.2%	3	6.0%	9.8%	\$59	0.7%	6.7%
	Middle	67	77.9%	\$13,859	77.5%	79.0%	42	84.0%	42.6%	\$6,952	86.1%	38.4%
	Upper	14	16.3%	\$3,946	22.1%	15.9%	5	10.0%	44.2%	\$1,068	13.2%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$17,887	100.0%	100.0%	50	100.0%	100.0%	\$8,079	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	6.2%
	Moderate	13	26.0%	\$3,513	33.6%	15.8%	5	13.9%	22.8%	\$974	14.0%	23.9%
	Middle	29	58.0%	\$6,058	57.9%	68.8%	23	63.9%	33.3%	\$5,092	73.2%	37.9%
	Upper	8	16.0%	\$889	8.5%	15.4%	8	22.2%	34.4%	\$889	12.8%	31.5%
	Unknown	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%	0.5%
Total	50	100.0%	\$10,460	100.0%	100.0%	36	100.0%	100.0%	\$6,955	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%
	Moderate	0	0.0%	\$0	0.0%	3.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	91.1%	0	0.0%	86.8%	\$0	0.0%	89.2%
	Upper	0	0.0%	\$0	0.0%	5.4%	0	0.0%	9.4%	\$0	0.0%	10.6%
	Unknown	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%	0.2%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	11.1%	\$176	2.0%	18.6%	2	25.0%	4.9%	\$176	5.9%	2.2%	
	Moderate	4	22.2%	\$528	5.9%	18.8%	1	12.5%	14.1%	\$76	2.5%	8.7%	
	Middle	0	0.0%	\$0	0.0%	24.3%	0	0.0%	19.3%	\$0	0.0%	16.3%	
	Upper	12	66.7%	\$8,217	92.1%	38.3%	5	62.5%	42.8%	\$2,742	91.6%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.9%	\$0	0.0%	19.3%	
	Total	18	100.0%	\$8,921	100.0%	100.0%	8	100.0%	100.0%	\$2,994	100.0%	100.0%	
REFINANCE	Low	5	13.2%	\$416	4.9%	18.6%	2	9.1%	2.7%	\$64	1.4%	1.3%	
	Moderate	10	26.3%	\$860	10.1%	18.8%	7	31.8%	7.8%	\$578	12.4%	5.2%	
	Middle	5	13.2%	\$356	4.2%	24.3%	4	18.2%	15.5%	\$168	3.6%	11.0%	
	Upper	17	44.7%	\$6,819	80.2%	38.3%	8	36.4%	52.0%	\$3,813	81.6%	61.2%	
	Unknown	1	2.6%	\$48	0.6%	0.0%	1	4.5%	22.1%	\$48	1.0%	21.3%	
	Total	38	100.0%	\$8,499	100.0%	100.0%	22	100.0%	100.0%	\$4,671	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	34.5%	\$44	31.0%	18.6%	7	36.8%	4.3%	\$27	30.3%	0.7%	
	Moderate	14	48.3%	\$57	40.1%	18.8%	9	47.4%	17.4%	\$41	46.1%	4.6%	
	Middle	2	6.9%	\$14	9.9%	24.3%	2	10.5%	19.6%	\$14	15.7%	5.5%	
	Upper	1	3.4%	\$7	4.9%	38.3%	1	5.3%	44.6%	\$7	7.9%	22.6%	
	Unknown	2	6.9%	\$20	14.1%	0.0%	0	0.0%	14.1%	\$0	0.0%	66.6%	
	Total	29	100.0%	\$142	100.0%	100.0%	19	100.0%	100.0%	\$89	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	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%	
	Middle	0	0.0%	\$0	0.0%	24.3%	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%	
	Unknown	1	100.0%	\$325	100.0%	0.0%	1	100.0%	100.0%	\$325	100.0%	100.0%	
	Total	1	100.0%	\$325	100.0%	100.0%	1	100.0%	100.0%	\$325	100.0%	100.0%	
HMDA TOTALS	Low	17	19.8%	\$636	3.6%	18.6%	11	22.0%	3.8%	\$267	3.3%	1.7%	
	Moderate	28	32.6%	\$1,445	8.1%	18.8%	17	34.0%	10.9%	\$695	8.6%	6.7%	
	Middle	7	8.1%	\$370	2.1%	24.3%	6	12.0%	17.3%	\$182	2.3%	13.2%	
	Upper	30	34.9%	\$15,043	84.1%	38.3%	14	28.0%	47.5%	\$6,562	81.2%	56.1%	
	Unknown	4	4.7%	\$393	2.2%	0.0%	2	4.0%	20.6%	\$373	4.6%	22.3%	
	Total	86	100.0%	\$17,887	100.0%	100.0%	50	100.0%	100.0%	\$8,079	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	25	50.0%	\$3,183	30.4%	91.7%	18	50.0%	47.2%	\$2,624	37.7%	36.6%
		Over \$1 Million	21	42.0%	\$6,734	64.4%	5.2%	14	38.9%				
		Total Rev. available	46	92.0%	\$9,917	94.8%	96.9%	32	88.9%				
		Rev. Not Known	4	8.0%	\$543	5.2%	3.2%	4	11.1%				
	Total	50	100.0%	\$10,460	100.0%	100.0%	36	100.0%					
	Loan Size	\$100,000 or Less	27	54.0%	\$559	5.3%		21	58.3%	95.5%	\$387	5.6%	41.5%
		\$100,001 - \$250,000	7	14.0%	\$1,239	11.8%		6	16.7%	2.4%	\$1,129	16.2%	15.3%
		\$250,001 - \$1 Million	16	32.0%	\$8,662	82.8%		9	25.0%	2.1%	\$5,439	78.2%	43.2%
		Total	50	100.0%	\$10,460	100.0%		36	100.0%	100.0%	\$6,955	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.2%	0	0.0%	56.6%	\$0	0.0%	35.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.4%	\$0	0.0%	25.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.2%	\$0	0.0%	30.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.4%	\$0	0.0%	43.6%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	9,616	21.3
Moderate-income	9	25.0	10,088	22.3	2,158	21.4	8,262	18.3
Middle-income	18	50.0	23,460	51.9	2,081	8.9	9,065	20.1
Upper-income	9	25.0	11,624	25.7	880	7.6	18,229	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	45,172	100.0	5,119	11.3	45,172	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	15,541	6,437	15.5	41.4	7,424	47.8	1,680	10.8
Middle-income	35,128	23,042	55.5	65.6	8,421	24.0	3,665	10.4
Upper-income	16,242	12,023	29.0	74.0	2,826	17.4	1,393	8.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	66,911	41,502	100.0	62.0	18,671	27.9	6,738	10.1
	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	3,128	28.6	2,703	27.0	296	49.4	129	39.0
Middle-income	5,039	46.1	4,690	46.9	224	37.4	125	37.8
Upper-income	2,771	25.3	2,615	26.1	79	13.2	77	23.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,938	100.0	10,008	100.0	599	100.0	331	100.0
	Percentage of Total Businesses:			91.5		5.5		3.0
	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	23	12.5	22	12.1	1	50.0	0	0.0
Middle-income	100	54.3	100	54.9	0	0.0	0	0.0
Upper-income	61	33.2	60	33.0	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	184	100.0	182	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.5%
	Middle	7	63.6%	\$1,593	31.6%	55.5%
	Upper	4	36.4%	\$3,443	68.4%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$5,036	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	20.0%	\$150	4.2%	15.5%
	Middle	7	46.7%	\$2,077	58.1%	55.5%
	Upper	5	33.3%	\$1,345	37.7%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$3,572	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	11	30.6%	\$54	29.5%	15.5%
	Middle	17	47.2%	\$86	47.0%	55.5%
	Upper	8	22.2%	\$43	23.5%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$183	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	14	22.6%	\$204	2.3%	15.5%
	Middle	31	50.0%	\$3,756	42.7%	55.5%
	Upper	17	27.4%	\$4,831	55.0%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$8,791	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	37.5%	\$2,129	36.1%	27.0%
	Middle	12	37.5%	\$2,833	48.0%	46.9%
	Upper	8	25.0%	\$943	16.0%	26.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	32	100.0%	\$5,905	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	12.1%
Middle		0	0.0%	\$0	0.0%	54.9%
Upper		0	0.0%	\$0	0.0%	33.0%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.3%	
	Moderate	5	45.5%	\$436	8.7%	18.3%	
	Middle	0	0.0%	\$0	0.0%	20.1%	
	Upper	6	54.5%	\$4,600	91.3%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$5,036	100.0%	100.0%	
REFINANCE	Low	3	20.0%	\$63	1.8%	21.3%	
	Moderate	1	6.7%	\$100	2.8%	18.3%	
	Middle	2	13.3%	\$123	3.4%	20.1%	
	Upper	9	60.0%	\$3,286	92.0%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	15	100.0%	\$3,572	100.0%	100.0%	
HOME IMPROVEMENT	Low	16	44.4%	\$49	26.8%	21.3%	
	Moderate	14	38.9%	\$83	45.4%	18.3%	
	Middle	4	11.1%	\$26	14.2%	20.1%	
	Upper	1	2.8%	\$15	8.2%	40.4%	
	Unknown	1	2.8%	\$10	5.5%	0.0%	
	Total	36	100.0%	\$183	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	
	Middle	0	0.0%	\$0	0.0%	20.1%	
	Upper	0	0.0%	\$0	0.0%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	19	30.6%	\$112	1.3%	21.3%	
	Moderate	20	32.3%	\$619	7.0%	18.3%	
	Middle	6	9.7%	\$149	1.7%	20.1%	
	Upper	16	25.8%	\$7,901	89.9%	40.4%	
	Unknown	1	1.6%	\$10	0.1%	0.0%	
	Total	62	100.0%	\$8,791	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	15	46.9%	\$1,211	20.5%	91.5%
		Over \$1 Million	12	37.5%	\$3,212	54.4%	5.5%
		Total Rev. available	27	84.4%	\$4,423	74.9%	97.0%
		Rev. Not Known	5	15.6%	\$1,482	25.1%	3.0%
	Total	32	100.0%	\$5,905	100.0%	100.0%	
	Loan Size	\$100,000 or Less	20	62.5%	\$379	6.4%	
		\$100,001 - \$250,000	2	6.3%	\$362	6.1%	
		\$250,001 - \$1 Million	10	31.3%	\$5,164	87.5%	
		Total	32	100.0%	\$5,905	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Gordon

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	1,682	13.6
Moderate-income	0	0.0	0	0.0	0	0.0	2,024	16.4
Middle-income	5	55.6	7,355	59.5	669	9.1	2,675	21.6
Upper-income	4	44.4	5,006	40.5	256	5.1	5,980	48.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	12,361	100.0	925	7.5	12,361	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	10,358	6,896	59.4	66.6	2,811	27.1	651	6.3
Upper-income	6,787	4,705	40.6	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	17,145	11,601	100.0	67.7	4,572	26.7	972	5.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,565	59.1	1,426	58.6	96	69.1	43	55.8
Upper-income	1,083	40.9	1,006	41.4	43	30.9	34	44.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,648	100.0	2,432	100.0	139	100.0	77	100.0
	Percentage of Total Businesses:			91.8		5.2		2.9
	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	68	68.7	67	69.1	1	50.0	0	0.0
Upper-income	31	31.3	30	30.9	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	99	100.0	97	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Gordon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.4%	0	0.0%	54.0%	\$0	0.0%	51.6%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	46.0%	\$0	0.0%	48.4%
	Unknown	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.4%	0	0.0%	52.4%	\$0	0.0%	47.8%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	47.6%	\$0	0.0%	52.2%
	Unknown	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	50.0%	\$6	33.3%	59.4%	2	50.0%	61.7%	\$6	33.3%	55.2%
	Upper	2	50.0%	\$12	66.7%	40.6%	2	50.0%	38.3%	\$12	66.7%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$18	100.0%	100.0%	4	100.0%	100.0%	\$18	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	50.0%	\$6	33.3%	59.4%	2	50.0%	53.6%	\$6	33.3%	49.9%
	Upper	2	50.0%	\$12	66.7%	40.6%	2	50.0%	46.4%	\$12	66.7%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$18	100.0%	100.0%	4	100.0%	100.0%	\$18	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.6%	0	0.0%	58.6%	\$0	0.0%	59.3%
	Upper	1	100.0%	\$450	100.0%	41.4%	1	100.0%	39.0%	\$450	100.0%	40.4%
	Unknown	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%
	Total	1	100.0%	\$450	100.0%	100.0%	1	100.0%	100.0%	\$450	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	69.1%	0	0.0%	65.4%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	30.9%	0	0.0%	34.6%	\$0	0.0%	39.1%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Gordon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	13.6%	0	0.0%	9.9%	\$0	0.0%	5.9%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	26.1%	\$0	0.0%	20.5%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	19.9%	\$0	0.0%	19.1%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	26.2%	\$0	0.0%	35.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	19.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	13.6%	0	0.0%	3.4%	\$0	0.0%	1.3%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	9.6%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	18.4%	\$0	0.0%	12.4%	
	Upper	0	0.0%	\$0	0.0%	48.4%	0	0.0%	45.8%	\$0	0.0%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.8%	\$0	0.0%	24.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	2	50.0%	\$6	33.3%	13.6%	2	50.0%	6.7%	\$6	33.3%	1.0%	
	Moderate	1	25.0%	\$3	16.7%	16.4%	1	25.0%	28.3%	\$3	16.7%	21.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	23.3%	\$0	0.0%	17.3%	
	Upper	1	25.0%	\$9	50.0%	48.4%	1	25.0%	38.3%	\$9	50.0%	56.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	3.8%	
	Total	4	100.0%	\$18	100.0%	100.0%	4	100.0%	100.0%	\$18	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.6%	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%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	48.4%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	50.0%	\$6	33.3%	13.6%	2	50.0%	6.4%	\$6	33.3%	3.0%	
	Moderate	1	25.0%	\$3	16.7%	16.4%	1	25.0%	17.7%	\$3	16.7%	11.2%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	19.3%	\$0	0.0%	14.8%	
	Upper	1	25.0%	\$9	50.0%	48.4%	1	25.0%	36.8%	\$9	50.0%	48.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.9%	\$0	0.0%	22.9%	
	Total	4	100.0%	\$18	100.0%	100.0%	4	100.0%	100.0%	\$18	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	1	100.0%	\$450	100.0%	91.8%	1	100.0%	56.9%	\$450	100.0%	61.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.2%	0	0.0%				
		Total Rev. available	1	100.0%	\$450	100.0%	97.0%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	2.9%	0	0.0%				
	Total	1	100.0%	\$450	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.4%	\$0	0.0%	22.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	22.9%
		\$250,001 - \$1 Million	1	100.0%	\$450	100.0%		1	100.0%	7.4%	\$450	100.0%	54.8%
		Total	1	100.0%	\$450	100.0%		1	100.0%	100.0%	\$450	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	80.8%	\$0	0.0%	84.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.8%	\$0	0.0%	42.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.5%	\$0	0.0%	25.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	32.4%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Gordon

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	2,692	19.6
Moderate-income	0	0.0	0	0.0	0	0.0	2,135	15.6
Middle-income	7	77.8	11,321	82.6	1,612	14.2	2,794	20.4
Upper-income	2	22.2	2,382	17.4	265	11.1	6,082	44.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	13,703	100.0	1,877	13.7	13,703	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	17,709	10,845	81.6	61.2	4,702	26.6	2,162	12.2
Upper-income	4,104	2,440	18.4	59.5	1,242	30.3	422	10.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	21,813	13,285	100.0	60.9	5,944	27.2	2,584	11.8
	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	1,977	78.8	1,791	78.2	125	89.9	61	78.2
Upper-income	531	21.2	500	21.8	14	10.1	17	21.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,508	100.0	2,291	100.0	139	100.0	78	100.0
	Percentage of Total Businesses:			91.3		5.5		3.1
	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	95	88.0	94	88.7	1	50.0	0	0.0
Upper-income	13	12.0	12	11.3	1	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	106	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.1		1.9		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Gordon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$68	100.0%	81.6%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$68</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	81.6%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$36	100.0%	81.6%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>8</i>	<i>100.0%</i>	<i>\$36</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	9	100.0%	\$104	100.0%	81.6%
	Upper	0	0.0%	\$0	0.0%	18.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$104</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	78.2%
	Upper	0	0.0%	\$0	0.0%	21.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.7%
	Upper	0	0.0%	\$0	0.0%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Gordon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012					
		Bank				Families by	
		Count		Dollar		Family Income	
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	1	100.0%	\$68	100.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$68	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	12.5%	\$1	2.8%	19.6%	
	Moderate	3	37.5%	\$16	44.4%	15.6%	
	Middle	4	50.0%	\$19	52.8%	20.4%	
	Upper	0	0.0%	\$0	0.0%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	8	100.0%	\$36	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	11.1%	\$1	1.0%	19.6%	
	Moderate	4	44.4%	\$84	80.8%	15.6%	
	Middle	4	44.4%	\$19	18.3%	20.4%	
	Upper	0	0.0%	\$0	0.0%	44.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$104	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.5%
		Total Rev. available	0	0.0%	\$0	0.0%	96.8%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.1%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	34.1	6,435	16.1	2,634	40.9	10,239	25.6
Moderate-income	9	22.0	9,213	23.0	2,137	23.2	6,292	15.7
Middle-income	9	22.0	7,279	18.2	827	11.4	7,528	18.8
Upper-income	9	22.0	17,121	42.8	609	3.6	15,989	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	40,048	100.0	6,207	15.5	40,048	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,746	3,522	10.0	27.6	6,796	53.3	2,428	19.0
Moderate-income	14,946	6,803	19.4	45.5	6,440	43.1	1,703	11.4
Middle-income	12,728	6,756	19.3	53.1	4,547	35.7	1,425	11.2
Upper-income	26,774	18,005	51.3	67.2	6,798	25.4	1,971	7.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	67,194	35,086	100.0	52.2	24,581	36.6	7,527	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2,000	20.1	1,696	19.1	199	32.4	105	24.1
Moderate-income	1,655	16.7	1,488	16.7	86	14.0	81	18.6
Middle-income	1,558	15.7	1,378	15.5	114	18.5	66	15.1
Upper-income	4,725	47.5	4,325	48.7	216	35.1	184	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,938	100.0	8,887	100.0	615	100.0	436	100.0
	Percentage of Total Businesses:			89.4		6.2		4.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	4	4.7	4	4.7	0	0.0	0	0.0
Moderate-income	7	8.1	7	8.1	0	0.0	0	0.0
Middle-income	7	8.1	7	8.1	0	0.0	0	0.0
Upper-income	68	79.1	68	79.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	86	100.0	86	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	10.0%	0	0.0%	2.4%	\$0	0.0%	1.5%
	Moderate	1	4.8%	\$136	2.5%	19.4%	1	5.6%	9.0%	\$136	2.8%	4.7%
	Middle	1	4.8%	\$56	1.0%	19.3%	1	5.6%	14.4%	\$56	1.1%	10.5%
	Upper	19	90.5%	\$5,344	96.5%	51.3%	16	88.9%	74.2%	\$4,682	96.1%	83.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$5,536	100.0%	100.0%	18	100.0%	100.0%	\$4,874	100.0%	100.0%
REFINANCE	Low	2	12.5%	\$29	0.7%	10.0%	1	11.1%	3.8%	\$18	0.5%	2.2%
	Moderate	2	12.5%	\$85	1.9%	19.4%	1	11.1%	10.3%	\$76	2.2%	5.2%
	Middle	3	18.8%	\$216	4.9%	19.3%	1	11.1%	12.0%	\$85	2.4%	9.6%
	Upper	9	56.3%	\$4,070	92.5%	51.3%	6	66.7%	74.0%	\$3,302	94.9%	83.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$4,400	100.0%	100.0%	9	100.0%	100.0%	\$3,481	100.0%	100.0%
HOME IMPROVEMENT	Low	4	30.8%	\$21	33.9%	10.0%	4	36.4%	14.8%	\$21	37.5%	4.7%
	Moderate	6	46.2%	\$27	43.5%	19.4%	4	36.4%	11.4%	\$21	37.5%	5.1%
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	15.9%	\$0	0.0%	17.2%
	Upper	3	23.1%	\$14	22.6%	51.3%	3	27.3%	58.0%	\$14	25.0%	72.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$62	100.0%	100.0%	11	100.0%	100.0%	\$56	100.0%	100.0%
MULTI FAMILY		Multi-Family Units										
	Low	1	100.0%	\$399	100.0%	0.0%	1	100.0%	9.1%	\$399	100.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.2%	\$0	0.0%	8.9%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	45.5%	\$0	0.0%	17.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.3%	\$0	0.0%	71.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$399	100.0%	0.0%	1	100.0%	100.0%	\$399	100.0%	100.0%	
HMDA TOTALS	Low	7	13.7%	\$449	4.3%	10.0%	6	15.4%	3.6%	\$438	5.0%	1.9%
	Moderate	9	17.6%	\$248	2.4%	19.4%	6	15.4%	9.9%	\$233	2.6%	5.2%
	Middle	4	7.8%	\$272	2.6%	19.3%	2	5.1%	13.1%	\$141	1.6%	10.4%
	Upper	31	60.8%	\$9,428	90.7%	51.3%	25	64.1%	73.4%	\$7,998	90.8%	82.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$10,397	100.0%	100.0%	39	100.0%	100.0%	\$8,810	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	87	39.9%	\$22,708	39.8%	19.1%	61	43.6%	19.2%	\$15,310	42.6%	23.7%
	Moderate	7	3.2%	\$1,723	3.0%	16.7%	5	3.6%	14.9%	\$1,683	4.7%	16.5%
	Middle	32	14.7%	\$8,080	14.2%	15.5%	23	16.4%	15.8%	\$5,463	15.2%	15.5%
	Upper	92	42.2%	\$24,567	43.0%	48.7%	51	36.4%	48.7%	\$13,498	37.5%	44.1%
	Unknown	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%
Total	218	100.0%	\$57,078	100.0%	100.0%	140	100.0%	100.0%	\$35,954	100.0%	100.0%	
SMALL FARM		Small Farms										
	Low	1	100.0%	\$195	100.0%	4.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	8.1%	0	0.0%	30.0%	\$0	0.0%	40.7%
	Upper	0	0.0%	\$0	0.0%	79.1%	0	0.0%	70.0%	\$0	0.0%	59.3%
	Unknown	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%
	Total	1	100.0%	\$195	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	9.5%	\$160	2.9%	25.6%	2	11.1%	7.2%	\$160	3.3%	3.7%	
	Moderate	5	23.8%	\$536	9.7%	15.7%	5	27.8%	23.5%	\$536	11.0%	17.3%	
	Middle	2	9.5%	\$313	5.7%	18.8%	2	11.1%	22.0%	\$313	6.4%	20.3%	
	Upper	11	52.4%	\$4,489	81.1%	39.9%	9	50.0%	33.4%	\$3,865	79.3%	48.3%	
	Unknown	1	4.8%	\$38	0.7%	0.0%	0	0.0%	13.9%	\$0	0.0%	10.5%	
	Total	21	100.0%	\$5,536	100.0%	100.0%	18	100.0%	100.0%	\$4,874	100.0%	100.0%	
REFINANCE	Low	2	12.5%	\$27	0.6%	25.6%	1	11.1%	4.1%	\$18	0.5%	2.2%	
	Moderate	2	12.5%	\$213	4.8%	15.7%	2	22.2%	10.7%	\$213	6.1%	7.5%	
	Middle	3	18.8%	\$226	5.1%	18.8%	1	11.1%	17.8%	\$76	2.2%	14.3%	
	Upper	9	56.3%	\$3,934	89.4%	39.9%	5	55.6%	42.7%	\$3,174	91.2%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.7%	\$0	0.0%	22.9%	
	Total	16	100.0%	\$4,400	100.0%	100.0%	9	100.0%	100.0%	\$3,481	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	15.4%	\$8	12.9%	25.6%	2	18.2%	11.4%	\$8	14.3%	3.7%	
	Moderate	11	84.6%	\$54	87.1%	15.7%	9	81.8%	27.3%	\$48	85.7%	22.4%	
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	26.1%	\$0	0.0%	24.2%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	30.7%	\$0	0.0%	44.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	5.1%	
	Total	13	100.0%	\$62	100.0%	100.0%	11	100.0%	100.0%	\$56	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.6%	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%	
	Middle	0	0.0%	\$0	0.0%	18.8%	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%	
	Unknown	1	100.0%	\$399	100.0%	0.0%	1	100.0%	100.0%	\$399	100.0%	100.0%	
	Total	1	100.0%	\$399	100.0%	100.0%	1	100.0%	100.0%	\$399	100.0%	100.0%	
HMDA TOTALS	Low	6	11.8%	\$195	1.9%	25.6%	5	12.8%	5.4%	\$186	2.1%	2.6%	
	Moderate	18	35.3%	\$803	7.7%	15.7%	16	41.0%	15.9%	\$797	9.0%	10.6%	
	Middle	5	9.8%	\$539	5.2%	18.8%	3	7.7%	19.5%	\$389	4.4%	15.7%	
	Upper	20	39.2%	\$8,423	81.0%	39.9%	14	35.9%	38.8%	\$7,039	79.9%	48.6%	
	Unknown	2	3.9%	\$437	4.2%	0.0%	1	2.6%	20.4%	\$399	4.5%	22.5%	
	Total	51	100.0%	\$10,397	100.0%	100.0%	39	100.0%	100.0%	\$8,810	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	56	25.7%	\$12,698	22.2%	89.4%	37	26.4%	51.3%	\$7,777	21.6%	54.0%
		Over \$1 Million	136	62.4%	\$39,350	68.9%	6.2%	85	60.7%				
		Total Rev. available	192	88.1%	\$52,048	91.1%	95.6%	122	87.1%				
		Rev. Not Known	26	11.9%	\$5,030	8.8%	4.4%	18	12.9%				
		Total	218	100.0%	\$57,078	100.0%	100.0%	140	100.0%				
	Loan Size	\$100,000 or Less	87	39.9%	\$3,922	6.9%		55	39.3%	83.8%	\$2,487	6.9%	18.5%
		\$100,001 - \$250,000	52	23.9%	\$10,030	17.6%		35	25.0%	7.7%	\$6,772	18.8%	19.8%
		\$250,001 - \$1 Million	79	36.2%	\$43,126	75.6%		50	35.7%	8.5%	\$26,695	74.2%	61.7%
		Total	218	100.0%	\$57,078	100.0%		140	100.0%	100.0%	\$35,954	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	1	100.0%	\$195	100.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$195	100.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	40.0%	\$0	0.0%	11.3%
		\$100,001 - \$250,000	1	100.0%	\$195	100.0%		0	0.0%	40.0%	\$0	0.0%	49.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	39.3%
		Total	1	100.0%	\$195	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	25.0	4,875	13.6	2,250	46.2	9,781	27.2
Moderate-income	8	18.2	7,366	20.5	1,644	22.3	5,231	14.5
Middle-income	12	27.3	9,282	25.8	1,363	14.7	6,458	18.0
Upper-income	13	29.5	14,440	40.2	644	4.5	14,493	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44	100.0	35,963	100.0	5,901	16.4	35,963	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,870	2,885	8.6	24.3	5,770	48.6	3,215	27.1
Moderate-income	14,073	6,425	19.2	45.7	4,861	34.5	2,787	19.8
Middle-income	18,093	8,593	25.7	47.5	6,595	36.5	2,905	16.1
Upper-income	25,639	15,556	46.5	60.7	6,537	25.5	3,546	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	69,675	33,459	100.0	48.0	23,763	34.1	12,453	17.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	999	10.8	895	10.8	55	9.2	49	12.0
Moderate-income	1,781	19.2	1,514	18.3	174	29.1	93	22.7
Middle-income	2,819	30.4	2,498	30.2	207	34.7	114	27.9
Upper-income	3,682	39.7	3,368	40.7	161	27.0	153	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,281	100.0	8,275	100.0	597	100.0	409	100.0
	Percentage of Total Businesses:			89.2		6.4		4.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	2.4	2	2.4	0	0.0	0	0.0
Moderate-income	8	9.5	8	9.5	0	0.0	0	0.0
Middle-income	16	19.0	16	19.0	0	0.0	0	0.0
Upper-income	58	69.0	58	69.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	84	100.0	84	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.6%
	Moderate	0	0.0%	\$0	0.0%	19.2%
	Middle	1	11.1%	\$166	6.3%	25.7%
	Upper	8	88.9%	\$2,486	93.7%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$2,652</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	8.6%
	Moderate	2	28.6%	\$142	4.9%	19.2%
	Middle	1	14.3%	\$705	24.3%	25.7%
	Upper	4	57.1%	\$2,050	70.8%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$2,897</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	5	25.0%	\$25	10.2%	8.6%
	Moderate	7	35.0%	\$40	16.3%	19.2%
	Middle	3	15.0%	\$45	18.3%	25.7%
	Upper	5	25.0%	\$136	55.3%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$246</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	5	13.9%	\$25	0.4%	8.6%
	Moderate	9	25.0%	\$182	3.1%	19.2%
	Middle	5	13.9%	\$916	15.8%	25.7%
	Upper	17	47.2%	\$4,672	80.6%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>36</i>	<i>100.0%</i>	<i>\$5,795</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	1.1%	\$41	0.2%	10.8%
	Moderate	9	10.2%	\$2,157	10.2%	18.3%
	Middle	48	54.5%	\$12,516	59.1%	30.2%
	Upper	30	34.1%	\$6,470	30.5%	40.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>88</i>	<i>100.0%</i>	<i>\$21,184</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	19.0%
	Upper	0	0.0%	\$0	0.0%	69.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	27.2%	
	Moderate	2	22.2%	\$201	7.6%	14.5%	
	Middle	2	22.2%	\$316	11.9%	18.0%	
	Upper	4	44.4%	\$2,019	76.1%	40.3%	
	Unknown	1	11.1%	\$116	4.4%	0.0%	
	Total	9	100.0%	\$2,652	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	27.2%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	
	Middle	1	14.3%	\$83	2.9%	18.0%	
	Upper	6	85.7%	\$2,814	97.1%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$2,897	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	10.0%	\$8	3.3%	27.2%	
	Moderate	7	35.0%	\$28	11.4%	14.5%	
	Middle	6	30.0%	\$35	14.2%	18.0%	
	Upper	5	25.0%	\$175	71.1%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$246	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	27.2%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	
	Middle	0	0.0%	\$0	0.0%	18.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	5.6%	\$8	0.1%	27.2%	
	Moderate	9	25.0%	\$229	4.0%	14.5%	
	Middle	9	25.0%	\$434	7.5%	18.0%	
	Upper	15	41.7%	\$5,008	86.4%	40.3%	
	Unknown	1	2.8%	\$116	2.0%	0.0%	
	Total	36	100.0%	\$5,795	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	25	28.4%	\$4,026	19.0%	89.2%
		Over \$1 Million	54	61.4%	\$14,468	68.3%	6.4%
		Total Rev. available	79	89.8%	\$18,494	87.3%	95.6%
		Rev. Not Known	9	10.2%	\$2,690	12.7%	4.4%
	Total	88	100.0%	\$21,184	100.0%	100.0%	
	Loan Size	\$100,000 or Less	30	34.1%	\$1,419	6.7%	
		\$100,001 - \$250,000	25	28.4%	\$4,526	21.4%	
		\$250,001 - \$1 Million	33	37.5%	\$15,239	71.9%	
		Total	88	100.0%	\$21,184	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Polk

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	1,933	18.6
Moderate-income	0	0.0	0	0.0	0	0.0	2,009	19.3
Middle-income	7	100.0	10,407	100.0	1,161	11.2	2,259	21.7
Upper-income	0	0.0	0	0.0	0	0.0	4,206	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	10,407	100.0	1,161	11.2	10,407	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	15,059	9,992	100.0	66.4	4,020	26.7	1,047	7.0
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	15,059	9,992	100.0	66.4	4,020	26.7	1,047	7.0
	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	2,090	100.0	1,955	100.0	63	100.0	72	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	2,090	100.0	1,955	100.0	63	100.0	72	100.0
	Percentage of Total Businesses:			93.5		3.0		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	39	100.0	39	100.0	0	0.0	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	39	100.0	39	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Polk

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	%	Bank		Agg
#	%	\$ (000s)	\$ %	#	%	\$ (000s)				\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$15	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	100.0%	\$323	100.0%	100.0%	5	100.0%	100.0%	\$209	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$323	100.0%	100.0%	5	100.0%	100.0%	\$209	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	15	100.0%	\$59	100.0%	100.0%	12	100.0%	100.0%	\$46	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$59	100.0%	100.0%	12	100.0%	100.0%	\$46	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	24	100.0%	\$397	100.0%	100.0%	18	100.0%	100.0%	\$270	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$397	100.0%	100.0%	18	100.0%	100.0%	\$270	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	23	100.0%	\$4,763	100.0%	100.0%	13	100.0%	97.0%	\$1,902	100.0%	99.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.9%
Total	23	100.0%	\$4,763	100.0%	100.0%	13	100.0%	100.0%	\$1,902	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Polk

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	5.5%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	25.3%	\$0	0.0%	20.9%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	29.1%	\$0	0.0%	26.4%	
	Upper	1	100.0%	\$15	100.0%	40.4%	1	100.0%	22.1%	\$15	100.0%	31.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	18.2%	
	Total	1	100.0%	\$15	100.0%	100.0%	1	100.0%	100.0%	\$15	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	4.2%	\$0	0.0%	3.2%	
	Moderate	1	12.5%	\$11	3.4%	19.3%	0	0.0%	12.8%	\$0	0.0%	8.9%	
	Middle	2	25.0%	\$66	20.4%	21.7%	1	20.0%	14.6%	\$42	20.1%	13.5%	
	Upper	5	62.5%	\$246	76.2%	40.4%	4	80.0%	44.6%	\$167	79.9%	49.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.8%	\$0	0.0%	24.6%	
	Total	8	100.0%	\$323	100.0%	100.0%	5	100.0%	100.0%	\$209	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	26.7%	\$6	10.2%	18.6%	4	33.3%	24.0%	\$6	13.0%	10.6%	
	Moderate	3	20.0%	\$10	16.9%	19.3%	3	25.0%	20.0%	\$10	21.7%	21.1%	
	Middle	6	40.0%	\$32	54.2%	21.7%	4	33.3%	40.0%	\$20	43.5%	37.0%	
	Upper	1	6.7%	\$10	16.9%	40.4%	1	8.3%	12.0%	\$10	21.7%	16.5%	
	Unknown	1	6.7%	\$1	1.7%	0.0%	0	0.0%	4.0%	\$0	0.0%	14.8%	
	Total	15	100.0%	\$59	100.0%	100.0%	12	100.0%	100.0%	\$46	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	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%	
	Middle	0	0.0%	\$0	0.0%	21.7%	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%	
	Unknown	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%	
HMDA TOTALS	Low	4	16.7%	\$6	1.5%	18.6%	4	22.2%	5.5%	\$6	2.2%	3.3%	
	Moderate	4	16.7%	\$21	5.3%	19.3%	3	16.7%	18.6%	\$10	3.7%	14.0%	
	Middle	8	33.3%	\$98	24.7%	21.7%	5	27.8%	22.0%	\$62	23.0%	19.1%	
	Upper	7	29.2%	\$271	68.3%	40.4%	6	33.3%	33.4%	\$192	71.1%	41.7%	
	Unknown	1	4.2%	\$1	0.3%	0.0%	0	0.0%	20.5%	\$0	0.0%	21.8%	
	Total	24	100.0%	\$397	100.0%	100.0%	18	100.0%	100.0%	\$270	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	10	43.5%	\$1,511	31.7%	93.5%	5	38.5%	32.7%	\$534	28.1%	28.0%
		Over \$1 Million	6	26.1%	\$1,239	26.0%	3.0%	3	23.1%				
		Total Rev. available	16	69.6%	\$2,750	57.7%	96.5%	8	61.6%				
		Rev. Not Known	7	30.4%	\$2,013	42.3%	3.4%	5	38.5%				
	Total	23	100.0%	\$4,763	100.0%	100.0%	13	100.0%					
	Loan Size	\$100,000 or Less	11	47.8%	\$505	10.6%		7	53.8%	94.9%	\$281	14.8%	42.7%
		\$100,001 - \$250,000	7	30.4%	\$1,241	26.1%		5	38.5%	3.0%	\$841	44.2%	19.6%
\$250,001 - \$1 Million		5	21.7%	\$3,017	63.3%		1	7.7%	2.0%	\$780	41.0%	37.7%	
Total	23	100.0%	\$4,763	100.0%		13	100.0%	100.0%	\$1,902	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Polk

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	2,449	22.8
Moderate-income	1	14.3	1,624	15.1	514	31.7	1,884	17.5
Middle-income	6	85.7	9,119	84.9	1,161	12.7	2,181	20.3
Upper-income	0	0.0	0	0.0	0	0.0	4,229	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	10,743	100.0	1,675	15.6	10,743	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	2,412	1,066	10.3	44.2	1,094	45.4	252	10.4
Middle-income	14,410	9,244	89.7	64.1	3,219	22.3	1,947	13.5
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	16,822	10,310	100.0	61.3	4,313	25.6	2,199	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	226	12.0	208	11.9	12	19.7	6	8.3
Middle-income	1,658	88.0	1,543	88.1	49	80.3	66	91.7
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	1,884	100.0	1,751	100.0	61	100.0	72	100.0
	Percentage of Total Businesses:			92.9		3.2		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	6	12.0	6	12.2	0	0.0	0	0.0
Middle-income	44	88.0	43	87.8	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	50	100.0	49	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.0		2.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Polk

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%
	Middle	0	0.0%	\$0	0.0%	89.7%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%
	Middle	3	100.0%	\$309	100.0%	89.7%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$309</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%
	Middle	6	100.0%	\$23	100.0%	89.7%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$23</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%
	Middle	9	100.0%	\$332	100.0%	89.7%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$332</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	8.3%	\$5	0.6%	11.9%
	Middle	11	91.7%	\$815	99.4%	88.1%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$820</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%
	Middle	0	0.0%	\$0	0.0%	87.8%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Polk

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	3	100.0%	\$309	100.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$309	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	33.3%	\$3	13.0%	22.8%	
	Moderate	2	33.3%	\$10	43.5%	17.5%	
	Middle	2	33.3%	\$10	43.5%	20.3%	
	Upper	0	0.0%	\$0	0.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$23	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	22.2%	\$3	0.9%	22.8%	
	Moderate	2	22.2%	\$10	3.0%	17.5%	
	Middle	2	22.2%	\$10	3.0%	20.3%	
	Upper	3	33.3%	\$309	93.1%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$332	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	41.7%	\$364	44.4%	92.9%
		Over \$1 Million	7	58.3%	\$456	55.6%	3.2%
		Total Rev. available	12	100.0%	\$820	100.0%	96.1%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.8%
	Loan Size	Total	12	100.0%	\$820	100.0%	100.0%
		\$100,000 or Less	9	75.0%	\$240	29.3%	
		\$100,001 - \$250,000	2	16.7%	\$310	37.8%	
		\$250,001 - \$1 Million	1	8.3%	\$270	32.9%	
		Total	12	100.0%	\$820	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## Appendices

**2010/2011**

### 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	1,596	30.7	1,396	29.2	124	48.8	76	42.7
Middle-income	3,103	59.6	2,905	60.9	111	43.7	87	48.9
Upper-income	506	9.7	472	9.9	19	7.5	15	8.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,205	100.0	4,773	100.0	254	100.0	178	100.0
	Percentage of Total Businesses:			91.7		4.9		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	8	8.7	7	7.7	1	100.0	0	0.0
Middle-income	74	80.4	74	81.3	0	0.0	0	0.0
Upper-income	10	10.9	10	11.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	92	100.0	91	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

Based on 2011 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					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	\$0	0.0%	8.3%
	Middle	3	75.0%	\$597	69.7%	76.2%	1	100.0%	\$417	100.0%	74.8%
	Upper	1	25.0%	\$260	30.3%	10.4%	0	0.0%	\$0	0.0%	16.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$857	100.0%	100.0%	1	100.0%	\$417	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$230	59.6%	13.4%	1	33.3%	\$230	82.1%	9.1%
	Middle	4	80.0%	\$156	40.4%	76.2%	2	66.7%	\$50	17.9%	76.3%
	Upper	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$386	100.0%	100.0%	3	100.0%	\$280	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	23.8%	\$60	33.5%	13.4%	3	18.8%	\$15	12.9%	14.6%
	Middle	16	76.2%	\$119	66.5%	76.2%	13	81.3%	\$101	87.1%	56.6%
	Upper	0	0.0%	\$0	0.0%	10.4%	0	0.0%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$179	100.0%	100.0%	16	100.0%	\$116	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	93.5%
	Upper	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	20.0%	\$290	20.4%	13.4%	4	20.0%	\$245	30.1%	8.8%
	Middle	23	76.7%	\$872	61.3%	76.2%	16	80.0%	\$568	69.9%	75.9%
	Upper	1	3.3%	\$260	18.3%	10.4%	0	0.0%	\$0	0.0%	15.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$1,422	100.0%	100.0%	20	100.0%	\$813	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%
	Moderate	13	52.0%	\$1,873	28.6%	29.2%	5	33.3%	\$573	13.3%	41.5%
	Middle	10	40.0%	\$4,368	66.8%	60.9%	8	53.3%	\$3,450	79.8%	49.8%
	Upper	2	8.0%	\$300	4.6%	9.9%	2	13.3%	\$300	6.9%	8.1%
	Unknown	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%	0.6%
	Total	25	100.0%	\$6,541	100.0%	100.0%	15	100.0%	\$4,323	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%
	Moderate	0	0.0%	\$0	0.0%	7.7%	0	0.0%	\$0	0.0%	27.2%
	Middle	0	0.0%	\$0	0.0%	81.3%	0	0.0%	\$0	0.0%	64.1%
	Upper	0	0.0%	\$0	0.0%	11.0%	0	0.0%	\$0	0.0%	8.7%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	25.0%	\$66	7.7%	19.9%	0	0.0%	9.0%	\$0	0.0%	4.7%	
	Moderate	1	25.0%	\$114	13.3%	18.9%	0	0.0%	18.9%	\$0	0.0%	12.8%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	17.9%	\$0	0.0%	17.6%	
	Upper	2	50.0%	\$677	79.0%	39.8%	1	100.0%	30.8%	\$417	100.0%	43.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.4%	\$0	0.0%	21.6%	
	Total	4	100.0%	\$857	100.0%	100.0%	1	100.0%	100.0%	\$417	100.0%	100.0%	
REFINANCE	Low	1	20.0%	\$19	4.9%	19.9%	1	33.3%	5.7%	\$19	6.8%	3.0%	
	Moderate	2	40.0%	\$72	18.7%	18.9%	1	33.3%	10.9%	\$31	11.1%	6.8%	
	Middle	1	20.0%	\$65	16.8%	21.3%	0	0.0%	15.8%	\$0	0.0%	12.8%	
	Upper	1	20.0%	\$230	59.6%	39.8%	1	33.3%	42.8%	\$230	82.1%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.7%	\$0	0.0%	23.4%	
	Total	5	100.0%	\$386	100.0%	100.0%	3	100.0%	100.0%	\$280	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	33.3%	\$26	14.5%	19.9%	7	43.8%	23.6%	\$26	22.4%	10.9%	
	Moderate	2	9.5%	\$6	3.4%	18.9%	1	6.3%	9.7%	\$3	2.6%	2.8%	
	Middle	7	33.3%	\$64	35.8%	21.3%	5	31.3%	27.8%	\$44	37.9%	25.4%	
	Upper	5	23.8%	\$83	46.4%	39.8%	3	18.8%	33.3%	\$43	37.1%	51.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	9.2%	
	Total	21	100.0%	\$179	100.0%	100.0%	16	100.0%	100.0%	\$116	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	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%	
	Middle	0	0.0%	\$0	0.0%	21.3%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	30.0%	\$111	7.8%	19.9%	8	40.0%	7.5%	\$45	5.5%	3.6%	
	Moderate	5	16.7%	\$192	13.5%	18.9%	2	10.0%	13.8%	\$34	4.2%	8.7%	
	Middle	8	26.7%	\$129	9.1%	21.3%	5	25.0%	17.0%	\$44	5.4%	14.4%	
	Upper	8	26.7%	\$990	69.6%	39.8%	5	25.0%	38.0%	\$690	84.9%	49.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.8%	\$0	0.0%	24.0%	
	Total	30	100.0%	\$1,422	100.0%	100.0%	20	100.0%	100.0%	\$813	100.0%	100.0%	
Small Business	Total Businesses												
	Revenue	\$1 Million or Less	11	44.0%	\$2,293	35.1%	91.7%	6	40.0%	45.1%	\$1,045	24.2%	46.2%
		Over \$1 Million	11	44.0%	\$3,051	46.6%	4.9%	6	40.0%				
		Total Rev. available	22	88.0%	\$5,344	81.7%	96.6%	12	80.0%				
		Rev. Not Known	3	12.0%	\$1,197	18.3%	3.4%	3	20.0%				
		Total	25	100.0%	\$6,541	100.0%	100.0%	15	100.0%				
	Loan Size	\$100,000 or Less	13	52.0%	\$627	9.6%		8	53.3%	91.3%	\$429	9.9%	30.1%
		\$100,001 - \$250,000	6	24.0%	\$1,131	17.3%		3	20.0%	3.8%	\$644	14.9%	13.1%
		\$250,001 - \$1 Million	6	24.0%	\$4,783	73.1%		4	26.7%	5.0%	\$3,250	75.2%	56.7%
Total		25	100.0%	\$6,541	100.0%		15	100.0%	100.0%	\$4,323	100.0%	100.0%	
Small Farm	Total Farms												
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	92.3%	\$0	0.0%	99.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	68.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	31.2%
		\$250,001 - \$500,000	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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	5,399	22.2
Moderate-income	6	30.0	4,746	19.5	1,216	25.6	4,093	16.8
Middle-income	8	40.0	11,884	48.8	1,507	12.7	5,195	21.3
Upper-income	6	30.0	7,726	31.7	524	6.8	9,669	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	20	100.0	24,356	100.0	3,247	13.3	24,356	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	10,526	3,940	16.8	37.4	4,704	44.7	1,882	17.9
Middle-income	17,715	11,491	49.0	64.9	4,509	25.5	1,715	9.7
Upper-income	12,066	8,040	34.3	66.6	2,293	19.0	1,733	14.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,307	23,471	100.0	58.2	11,506	28.5	5,330	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	1,717	35.9	1,499	34.3	135	57.0	83	46.9
Middle-income	1,790	37.4	1,663	38.0	69	29.1	58	32.8
Upper-income	1,281	26.8	1,212	27.7	33	13.9	36	20.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,788	100.0	4,374	100.0	237	100.0	177	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	7	7.1	6	6.2	1	100.0	0	0.0
Middle-income	58	59.2	58	59.8	0	0.0	0	0.0
Upper-income	33	33.7	33	34.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	98	100.0	97	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	41.7%	\$892	37.8%	16.8%
	Middle	5	41.7%	\$965	40.9%	49.0%
	Upper	2	16.7%	\$503	21.3%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$2,360	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$105	18.8%	16.8%
	Middle	1	33.3%	\$118	21.1%	49.0%
	Upper	1	33.3%	\$335	60.0%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$558	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	19.0%	\$21	20.8%	16.8%
	Middle	9	42.9%	\$44	43.6%	49.0%
	Upper	8	38.1%	\$36	35.6%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$101	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	10	27.8%	\$1,018	33.7%	16.8%
	Middle	15	41.7%	\$1,127	37.3%	49.0%
	Upper	11	30.6%	\$874	28.9%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$3,019	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	10	58.8%	\$1,434	60.1%	34.3%
	Middle	4	23.5%	\$839	35.1%	38.0%
	Upper	3	17.6%	\$115	4.8%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	17	100.0%	\$2,388	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	6.2%
Middle		0	0.0%	\$0	0.0%	59.8%
Upper		0	0.0%	\$0	0.0%	34.0%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	5	41.7%	\$633	26.8%	21.3%	
	Upper	7	58.3%	\$1,727	73.2%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$2,360	100.0%	100.0%	
REFINANCE	Low	1	33.3%	\$105	18.8%	22.2%	
	Moderate	1	33.3%	\$118	21.1%	16.8%	
	Middle	0	0.0%	\$0	0.0%	21.3%	
	Upper	1	33.3%	\$335	60.0%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$558	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	23.8%	\$17	16.8%	22.2%	
	Moderate	9	42.9%	\$38	37.6%	16.8%	
	Middle	4	19.0%	\$23	22.8%	21.3%	
	Upper	3	14.3%	\$23	22.8%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	21	100.0%	\$101	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	21.3%	
	Upper	0	0.0%	\$0	0.0%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	16.7%	\$122	4.0%	22.2%	
	Moderate	10	27.8%	\$156	5.2%	16.8%	
	Middle	9	25.0%	\$656	21.7%	21.3%	
	Upper	11	30.6%	\$2,085	69.1%	39.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	36	100.0%	\$3,019	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	12	70.6%	\$494	20.7%	91.4%
		Over \$1 Million	2	11.8%	\$270	11.3%	4.9%
		Total Rev. available	14	82.4%	\$764	32.0%	96.3%
		Rev. Not Known	3	17.6%	\$1,624	68.0%	3.7%
	Total	17	100.0%	\$2,388	100.0%	100.0%	
	Loan Size	\$100,000 or Less	12	70.6%	\$327	13.7%	
		\$100,001 - \$250,000	3	17.6%	\$474	19.8%	
		\$250,001 - \$1 Million	2	11.8%	\$1,587	66.5%	
		Total	17	100.0%	\$2,388	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA South 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	7,317	22.3
Moderate-income	4	13.8	4,719	14.4	1,569	33.2	5,670	17.3
Middle-income	20	69.0	22,371	68.3	3,008	13.4	6,458	19.7
Upper-income	5	17.2	5,667	17.3	352	6.2	13,312	40.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	32,757	100.0	4,929	15.0	32,757	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	7,538	3,801	12.2	50.4	2,804	37.2	933	12.4
Middle-income	35,244	21,631	69.5	61.4	9,767	27.7	3,846	10.9
Upper-income	8,468	5,670	18.2	67.0	2,050	24.2	748	8.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	51,250	31,102	100.0	60.7	14,621	28.5	5,527	10.8
	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	1,087	14.4	948	13.8	86	20.7	53	19.3
Middle-income	5,163	68.2	4,698	68.2	281	67.7	184	67.2
Upper-income	1,323	17.5	1,238	18.0	48	11.6	37	13.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,573	100.0	6,884	100.0	415	100.0	274	100.0
	Percentage of Total Businesses:			90.9		5.5		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	28	5.6	25	5.3	3	13.6	0	0.0
Middle-income	375	74.6	355	74.7	15	68.2	5	83.3
Upper-income	100	19.9	95	20.0	4	18.2	1	16.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	503	100.0	475	100.0	22	100.0	6	100.0
	Percentage of Total Farms:			94.4		4.4		1.2

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA South GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	69.5%	0	0.0%	\$0	0.0%	70.4%
	Upper	0	0.0%	\$0	0.0%	18.2%	0	0.0%	\$0	0.0%	24.7%
	Unknown	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%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	\$0	0.0%	5.1%
	Middle	4	80.0%	\$652	91.2%	69.5%	3	100.0%	\$602	100.0%	71.2%
	Upper	1	20.0%	\$63	8.8%	18.2%	0	0.0%	\$0	0.0%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$715	100.0%	100.0%	3	100.0%	\$602	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	12.5%	\$3	4.5%	12.2%	1	16.7%	\$3	7.1%	9.2%
	Middle	5	62.5%	\$41	61.2%	69.5%	4	66.7%	\$36	85.7%	75.1%
	Upper	2	25.0%	\$23	34.3%	18.2%	1	16.7%	\$3	7.1%	15.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$67	100.0%	100.0%	6	100.0%	\$42	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	64.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	35.1%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$3	0.4%	12.2%	1	11.1%	\$3	0.5%	5.0%
	Middle	9	69.2%	\$693	88.6%	69.5%	7	77.8%	\$638	99.1%	70.9%
	Upper	3	23.1%	\$86	11.0%	18.2%	1	11.1%	\$3	0.5%	24.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$782	100.0%	100.0%	9	100.0%	\$644	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%
	Moderate	1	14.3%	\$190	59.4%	13.8%	1	16.7%	\$190	62.7%	21.2%
	Middle	6	85.7%	\$130	40.6%	68.2%	5	83.3%	\$113	37.3%	65.8%
	Upper	0	0.0%	\$0	0.0%	18.0%	0	0.0%	\$0	0.0%	12.5%
	Unknown	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%	0.5%
	Total	7	100.0%	\$320	100.0%	100.0%	6	100.0%	\$303	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%
	Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	\$0	0.0%	7.4%
	Middle	0	0.0%	\$0	0.0%	74.7%	0	0.0%	\$0	0.0%	76.3%
	Upper	0	0.0%	\$0	0.0%	20.0%	0	0.0%	\$0	0.0%	16.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA South GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.6%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	18.8%	\$0	0.0%	13.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	21.2%	\$0	0.0%	18.7%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	40.4%	\$0	0.0%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.0%	\$0	0.0%	13.1%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.3%	0	0.0%	4.6%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	9.7%	\$0	0.0%	5.2%	
	Middle	3	60.0%	\$255	35.7%	19.7%	2	66.7%	15.2%	\$205	34.1%	10.3%	
	Upper	1	20.0%	\$397	55.5%	40.6%	1	33.3%	48.4%	\$397	65.9%	58.9%	
	Unknown	1	20.0%	\$63	8.8%	0.0%	0	0.0%	22.0%	\$0	0.0%	23.9%	
	Total	5	100.0%	\$715	100.0%	100.0%	3	100.0%	100.0%	\$602	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	12.5%	\$3	4.5%	22.3%	1	16.7%	11.3%	\$3	7.1%	3.6%	
	Moderate	3	37.5%	\$12	17.9%	17.3%	2	33.3%	16.3%	\$7	16.7%	8.2%	
	Middle	3	37.5%	\$49	73.1%	19.7%	2	33.3%	17.2%	\$29	69.0%	11.1%	
	Upper	1	12.5%	\$3	4.5%	40.6%	1	16.7%	44.4%	\$3	7.1%	66.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	10.8%	
	Total	8	100.0%	\$67	100.0%	100.0%	6	100.0%	100.0%	\$42	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.3%	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%	
	Middle	0	0.0%	\$0	0.0%	19.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	7.7%	\$3	0.4%	22.3%	1	11.1%	5.2%	\$3	0.5%	2.0%	
	Moderate	3	23.1%	\$12	1.5%	17.3%	2	22.2%	13.3%	\$7	1.1%	7.7%	
	Middle	6	46.2%	\$304	38.9%	19.7%	4	44.4%	17.4%	\$234	36.3%	12.8%	
	Upper	2	15.4%	\$400	51.2%	40.6%	2	22.2%	45.2%	\$400	62.1%	55.7%	
	Unknown	1	7.7%	\$63	8.1%	0.0%	0	0.0%	19.0%	\$0	0.0%	21.9%	
	Total	13	100.0%	\$782	100.0%	100.0%	9	100.0%	100.0%	\$644	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	6	85.7%	\$241	75.3%	90.9%	5	83.3%	53.3%	\$224	73.9%	57.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.5%	0	0.0%				
		Total Rev. available	6	85.7%	\$241	75.3%	96.4%	5	83.3%				
		Rev. Not Known	1	14.3%	\$79	24.7%	3.6%	1	16.7%				
	Total	7	100.0%	\$320	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	6	85.7%	\$130	40.6%		5	83.3%	85.6%	\$113	37.3%	25.2%
		\$100,001 - \$250,000	1	14.3%	\$190	59.4%		1	16.7%	7.6%	\$190	62.7%	20.7%
\$250,001 - \$1 Million		0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	54.1%	
Total	7	100.0%	\$320	100.0%		6	100.0%	100.0%	\$303	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	94.4%	0	0.0%	78.7%	\$0	0.0%	72.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	65.9%	\$0	0.0%	20.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	21.7%	\$0	0.0%	34.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.4%	\$0	0.0%	44.6%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA South GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	328	1.0	139	42.4	8,211	24.5
Moderate-income	6	20.0	6,119	18.3	1,801	29.4	5,814	17.4
Middle-income	18	60.0	20,799	62.1	3,281	15.8	5,876	17.6
Upper-income	5	16.7	6,220	18.6	680	10.9	13,565	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	33,466	100.0	5,901	17.6	33,466	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	618	304	1.0	49.2	210	34.0	104	16.8
Moderate-income	10,148	4,442	14.9	43.8	4,391	43.3	1,315	13.0
Middle-income	34,465	19,065	64.0	55.3	10,720	31.1	4,680	13.6
Upper-income	9,275	6,000	20.1	64.7	2,404	25.9	871	9.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	54,506	29,811	100.0	54.7	17,725	32.5	6,970	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	47	0.7	46	0.7	0	0.0	1	0.4
Moderate-income	1,398	19.7	1,236	19.2	99	24.6	63	23.6
Middle-income	4,439	62.5	4,010	62.3	262	65.2	167	62.5
Upper-income	1,224	17.2	1,147	17.8	41	10.2	36	13.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,108	100.0	6,439	100.0	402	100.0	267	100.0
	Percentage of Total Businesses:			90.6		5.7		3.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	8	1.4	7	1.2	1	4.3	0	0.0
Moderate-income	56	9.5	50	8.8	6	26.1	0	0.0
Middle-income	411	69.8	395	69.9	15	65.2	1	100.0
Upper-income	114	19.4	113	20.0	1	4.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	589	100.0	565	100.0	23	100.0	1	100.0
	Percentage of Total Farms:			95.9		3.9		.2

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA South GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	1	33.3%	\$190	27.8%	14.9%
	Middle	2	66.7%	\$493	72.2%	64.0%
	Upper	0	0.0%	\$0	0.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$683	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	2	33.3%	\$38	33.0%	14.9%
	Middle	4	66.7%	\$77	67.0%	64.0%
	Upper	0	0.0%	\$0	0.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$115	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	3	42.9%	\$15	50.0%	14.9%
	Middle	2	28.6%	\$6	20.0%	64.0%
	Upper	2	28.6%	\$9	30.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$30	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	6	37.5%	\$243	29.3%	14.9%
	Middle	8	50.0%	\$576	69.6%	64.0%
	Upper	2	12.5%	\$9	1.1%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$828	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.7%
	Moderate	3	37.5%	\$297	32.2%	19.2%
	Middle	4	50.0%	\$612	66.3%	62.3%
	Upper	1	12.5%	\$14	1.5%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	8	100.0%	\$923	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	69.9%
	Upper	0	0.0%	\$0	0.0%	20.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA South GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.5%	
	Moderate	1	33.3%	\$77	11.3%	17.4%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	2	66.7%	\$606	88.7%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$683	100.0%	100.0%	
REFINANCE	Low	1	16.7%	\$30	26.1%	24.5%	
	Moderate	2	33.3%	\$47	40.9%	17.4%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	3	50.0%	\$38	33.0%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$115	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	57.1%	\$13	43.3%	24.5%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	2	28.6%	\$9	30.0%	17.6%	
	Upper	1	14.3%	\$8	26.7%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$30	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.5%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	17.6%	
	Upper	0	0.0%	\$0	0.0%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	31.3%	\$43	5.2%	24.5%	
	Moderate	3	18.8%	\$124	15.0%	17.4%	
	Middle	2	12.5%	\$9	1.1%	17.6%	
	Upper	6	37.5%	\$652	78.7%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$828	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	4	50.0%	\$164	17.8%	90.6%
		Over \$1 Million	4	50.0%	\$759	82.2%	5.7%
		Total Rev. available	8	100.0%	\$923	100.0%	96.3%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.8%
	Total	8	100.0%	\$923	100.0%	100.0%	
	Loan Size	\$100,000 or Less	6	75.0%	\$174	18.9%	
		\$100,001 - \$250,000	1	12.5%	\$244	26.4%	
		\$250,001 - \$1 Million	1	12.5%	\$505	54.7%	
		Total	8	100.0%	\$923	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.9%
		Not Known	0	0.0%	\$0	0.0%	0.2%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Troup

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	2,960	18.9
Moderate-income	1	7.7	860	5.5	248	28.8	2,255	14.4
Middle-income	6	46.2	7,391	47.1	1,168	15.8	3,041	19.4
Upper-income	6	46.2	7,442	47.4	492	6.6	7,437	47.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13</b>	<b>100.0</b>	<b>15,693</b>	<b>100.0</b>	<b>1,908</b>	<b>12.2</b>	<b>15,693</b>	<b>100.0</b>
	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	553	3.9	38.3	794	54.9	98	6.8
Middle-income	11,743	6,323	44.7	53.8	4,342	37.0	1,078	9.2
Upper-income	10,636	7,256	51.3	68.2	2,652	24.9	728	6.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>23,824</b>	<b>14,132</b>	<b>100.0</b>	<b>59.3</b>	<b>7,788</b>	<b>32.7</b>	<b>1,904</b>	<b>8.0</b>
	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	196	5.5	174	5.5	10	4.5	12	8.1
Middle-income	1,734	48.7	1,543	48.4	108	49.1	83	56.1
Upper-income	1,628	45.8	1,473	46.2	102	46.4	53	35.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,558</b>	<b>100.0</b>	<b>3,190</b>	<b>100.0</b>	<b>220</b>	<b>100.0</b>	<b>148</b>	<b>100.0</b>
		Percentage of Total Businesses:			<b>89.7</b>		<b>6.2</b>	<b>4.2</b>
	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	21	42.0	21	42.0	0	0.0	0	0.0
Upper-income	29	58.0	29	58.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>50</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
		Percentage of Total Farms:			<b>100.0</b>		<b>.0</b>	<b>.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	2.1%	\$0	0.0%	1.5%
	Middle	2	100.0%	\$199	100.0%	44.7%	0	0.0%	35.6%	\$0	0.0%	33.0%
	Upper	0	0.0%	\$0	0.0%	51.3%	0	0.0%	62.3%	\$0	0.0%	65.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$199	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$35	2.6%	3.9%	0	0.0%	2.9%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	29.0%	\$0	0.0%	26.3%
	Upper	5	83.3%	\$1,291	97.4%	51.3%	3	100.0%	68.1%	\$1,050	100.0%	70.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,326	100.0%	100.0%	3	100.0%	100.0%	\$1,050	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%
	Moderate	1	14.3%	\$7	18.4%	3.9%	1	50.0%	2.4%	\$7	58.3%	0.3%
	Middle	1	14.3%	\$5	13.2%	44.7%	0	0.0%	34.1%	\$0	0.0%	15.5%
	Upper	5	71.4%	\$26	68.4%	51.3%	1	50.0%	63.4%	\$5	41.7%	84.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$38	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	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%
Total	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%
	Moderate	2	13.3%	\$42	2.7%	3.9%	1	20.0%	2.5%	\$7	0.7%	2.4%
	Middle	3	20.0%	\$204	13.1%	44.7%	0	0.0%	32.0%	\$0	0.0%	28.8%
	Upper	10	66.7%	\$1,317	84.3%	51.3%	4	80.0%	65.5%	\$1,055	99.3%	68.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$1,563	100.0%	100.0%	5	100.0%	100.0%	\$1,062	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%
	Moderate	1	1.7%	\$244	2.6%	5.5%	1	2.4%	6.3%	\$244	4.0%	5.3%
	Middle	32	53.3%	\$5,012	53.7%	48.4%	22	52.4%	46.2%	\$3,206	53.1%	60.2%
	Upper	27	45.0%	\$4,083	43.7%	46.2%	19	45.2%	45.5%	\$2,589	42.9%	34.3%
	Unknown	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%
Total	60	100.0%	\$9,339	100.0%	100.0%	42	100.0%	100.0%	\$6,039	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	42.0%	0	0.0%	33.3%	\$0	0.0%	87.0%
	Upper	1	100.0%	\$159	100.0%	58.0%	0	0.0%	66.7%	\$0	0.0%	13.0%
	Unknown	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%
Total	1	100.0%	\$159	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	50.0%	\$77	38.7%	18.9%	0	0.0%	3.8%	\$0	0.0%	1.9%	
	Moderate	1	50.0%	\$122	61.3%	14.4%	0	0.0%	18.5%	\$0	0.0%	13.2%	
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	25.2%	\$0	0.0%	21.4%	
	Upper	0	0.0%	\$0	0.0%	47.4%	0	0.0%	35.5%	\$0	0.0%	46.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	16.9%	
	Total	2	100.0%	\$199	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	3.2%	\$0	0.0%	1.0%	
	Moderate	1	16.7%	\$35	2.6%	14.4%	0	0.0%	6.4%	\$0	0.0%	4.6%	
	Middle	1	16.7%	\$187	14.1%	19.4%	1	33.3%	15.8%	\$187	17.8%	10.4%	
	Upper	4	66.7%	\$1,104	83.3%	47.4%	2	66.7%	50.4%	\$863	82.2%	60.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.2%	\$0	0.0%	23.7%	
	Total	6	100.0%	\$1,326	100.0%	100.0%	3	100.0%	100.0%	\$1,050	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	7.3%	\$0	0.0%	2.7%	
	Moderate	1	14.3%	\$5	13.2%	14.4%	0	0.0%	22.0%	\$0	0.0%	17.8%	
	Middle	4	57.1%	\$20	52.6%	19.4%	2	100.0%	22.0%	\$12	100.0%	16.0%	
	Upper	2	28.6%	\$13	34.2%	47.4%	0	0.0%	43.9%	\$0	0.0%	57.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	6.0%	
	Total	7	100.0%	\$38	100.0%	100.0%	2	100.0%	100.0%	\$12	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	47.4%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	6.7%	\$77	4.9%	18.9%	0	0.0%	3.6%	\$0	0.0%	1.4%	
	Moderate	3	20.0%	\$162	10.4%	14.4%	0	0.0%	12.1%	\$0	0.0%	8.2%	
	Middle	5	33.3%	\$207	13.2%	19.4%	3	60.0%	20.0%	\$199	18.7%	14.8%	
	Upper	6	40.0%	\$1,117	71.5%	47.4%	2	40.0%	43.7%	\$863	81.3%	54.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	20.9%	
	Total	15	100.0%	\$1,563	100.0%	100.0%	5	100.0%	100.0%	\$1,062	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	27	45.0%	\$4,042	43.3%	89.7%	19	45.2%	48.4%	\$3,281	54.3%	48.1%
		Over \$1 Million	22	36.7%	\$3,511	37.6%	6.2%	18	42.9%				
		Total Rev. available	49	81.7%	\$7,553	80.9%	95.9%	37	88.1%				
		Rev. Not Known	11	18.3%	\$1,786	19.1%	4.2%	5	11.9%				
	Total	60	100.0%	\$9,339	100.0%	100.0%	42	100.0%					
	Loan Size	\$100,000 or Less	35	58.3%	\$1,657	17.7%		25	59.5%	85.7%	\$1,124	18.6%	21.3%
		\$100,001 - \$250,000	13	21.7%	\$2,288	24.5%		10	23.8%	7.6%	\$1,670	27.7%	21.6%
		\$250,001 - \$1 Million	12	20.0%	\$5,394	57.8%		7	16.7%	6.7%	\$3,245	53.7%	57.1%
Total		60	100.0%	\$9,339	100.0%		42	100.0%	100.0%	\$6,039	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Over \$1 Million	1	100.0%	\$159	100.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$159	100.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	66.7%	\$0	0.0%	13.0%
		\$100,001 - \$250,000	1	100.0%	\$159	100.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	33.3%	\$0	0.0%	87.0%
		Total	1	100.0%	\$159	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

### Assessment Area: GA Troup

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	3,472	20.6
Moderate-income	3	21.4	3,007	17.8	766	25.5	2,778	16.5
Middle-income	4	28.6	5,692	33.8	1,104	19.4	2,686	15.9
Upper-income	7	50.0	8,149	48.4	742	9.1	7,912	47.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	16,848	100.0	2,612	15.5	16,848	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	5,498	2,035	13.2	37.0	2,602	47.3	861	15.7
Middle-income	9,439	5,057	32.9	53.6	2,875	30.5	1,507	16.0
Upper-income	12,541	8,297	53.9	66.2	2,824	22.5	1,420	11.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,478	15,389	100.0	56.0	8,301	30.2	3,788	13.8
	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	760	23.1	662	22.5	57	27.0	41	29.9
Middle-income	1,088	33.0	982	33.3	53	25.1	53	38.7
Upper-income	1,446	43.9	1,302	44.2	101	47.9	43	31.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,294	100.0	2,946	100.0	211	100.0	137	100.0
	Percentage of Total Businesses:			89.4		6.4		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	5	8.2	5	8.2	0	0.0	0	0.0
Middle-income	18	29.5	18	29.5	0	0.0	0	0.0
Upper-income	38	62.3	38	62.3	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	61	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Troup

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	32.9%
	Upper	1	100.0%	\$338	100.0%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$338	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$242	36.8%	13.2%
	Middle	0	0.0%	\$0	0.0%	32.9%
	Upper	2	66.7%	\$415	63.2%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$657	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.2%
	Middle	0	0.0%	\$0	0.0%	32.9%
	Upper	1	100.0%	\$5	100.0%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$5	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$242	24.2%	13.2%
	Middle	0	0.0%	\$0	0.0%	32.9%
	Upper	4	80.0%	\$758	75.8%	53.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,000	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	20	60.6%	\$2,111	48.8%	22.5%
	Middle	4	12.1%	\$833	19.3%	33.3%
	Upper	9	27.3%	\$1,379	31.9%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	33	100.0%	\$4,323	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	29.5%
	Upper	0	0.0%	\$0	0.0%	62.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Troup

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	
	Middle	0	0.0%	\$0	0.0%	15.9%	
	Upper	1	100.0%	\$338	100.0%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$338	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	
	Middle	0	0.0%	\$0	0.0%	15.9%	
	Upper	3	100.0%	\$657	100.0%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$657	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	
	Middle	1	100.0%	\$5	100.0%	15.9%	
	Upper	0	0.0%	\$0	0.0%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$5	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	
	Middle	0	0.0%	\$0	0.0%	15.9%	
	Upper	0	0.0%	\$0	0.0%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.6%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	
	Middle	1	20.0%	\$5	0.5%	15.9%	
	Upper	4	80.0%	\$995	99.5%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$1,000	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	10	30.3%	\$1,209	28.0%	89.4%
		Over \$1 Million	20	60.6%	\$2,812	65.0%	6.4%
		Total Rev. available	30	90.9%	\$4,021	93.0%	95.8%
		Rev. Not Known	3	9.1%	\$302	7.0%	4.2%
	Total	33	100.0%	\$4,323	100.0%	100.0%	
	Loan Size	\$100,000 or Less	21	63.6%	\$984	22.8%	
		\$100,001 - \$250,000	7	21.2%	\$1,271	29.4%	
		\$250,001 - \$1 Million	5	15.2%	\$2,068	47.8%	
		Total	33	100.0%	\$4,323	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	727	10.7	639	10.4	61	17.8	27	10.2
Moderate-income	1,013	15.0	896	14.6	64	18.7	53	20.0
Middle-income	2,653	39.2	2,443	39.7	115	33.6	95	35.8
Upper-income	2,372	35.1	2,180	35.4	102	29.8	90	34.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,765	100.0	6,158	100.0	342	100.0	265	100.0
	Percentage of Total Businesses:			91.0		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	7	4.7	7	4.9	0	0.0	0	0.0
Moderate-income	9	6.1	9	6.3	0	0.0	0	0.0
Middle-income	81	54.7	79	54.9	2	50.0	0	0.0
Upper-income	51	34.5	49	34.0	2	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	148	100.0	144	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

Based on 2011 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					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	\$0	0.0%	3.0%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	\$0	0.0%	51.7%
	Upper	1	100.0%	\$363	100.0%	35.0%	1	100.0%	\$363	100.0%	44.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$363	100.0%	100.0%	1	100.0%	\$363	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	\$0	0.0%	1.5%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	\$0	0.0%	43.0%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	\$0	0.0%	52.3%
	Unknown	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%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	\$0	0.0%	12.4%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	\$0	0.0%	41.6%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	\$0	0.0%	39.7%
	Unknown	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%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	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%	53.4%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.8%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	6.8%	0	0.0%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	49.6%	0	0.0%	\$0	0.0%	44.4%
	Upper	1	100.0%	\$363	100.0%	35.0%	1	100.0%	\$363	100.0%	48.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$363	100.0%	100.0%	1	100.0%	\$363	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	3	27.3%	\$1,495	60.5%	10.4%	1	16.7%	\$250	39.7%	9.7%
	Moderate	3	27.3%	\$472	19.1%	14.6%	1	16.7%	\$212	33.7%	18.8%
	Middle	1	9.1%	\$337	13.6%	39.7%	0	0.0%	\$0	0.0%	37.6%
	Upper	4	36.4%	\$167	6.8%	35.4%	4	66.7%	\$167	26.6%	33.7%
	Unknown	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%	0.3%
	Total	11	100.0%	\$2,471	100.0%	100.0%	6	100.0%	\$629	100.0%	100.0%
SMALL FARM	Small Farms										
	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	\$0	0.0%	32.6%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	\$0	0.0%	67.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	6.8%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	15.6%	\$0	0.0%	11.7%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	23.0%	\$0	0.0%	21.7%	
	Upper	1	100.0%	\$363	100.0%	42.2%	1	100.0%	33.1%	\$363	100.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.5%	\$0	0.0%	20.8%	
	Total	1	100.0%	\$363	100.0%	100.0%	1	100.0%	100.0%	\$363	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	3.8%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	8.6%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	13.3%	\$0	0.0%	10.3%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	38.3%	\$0	0.0%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	36.0%	\$0	0.0%	38.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	14.3%	\$0	0.0%	5.6%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	10.6%	\$0	0.0%	6.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	21.7%	\$0	0.0%	12.6%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	31.1%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	34.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	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%	
	Middle	0	0.0%	\$0	0.0%	19.9%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	5.1%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	10.8%	\$0	0.0%	7.1%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	16.6%	\$0	0.0%	13.3%	
	Upper	1	100.0%	\$363	100.0%	42.2%	1	100.0%	36.1%	\$363	100.0%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	31.4%	\$0	0.0%	35.7%	
	Total	1	100.0%	\$363	100.0%	100.0%	1	100.0%	100.0%	\$363	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	45.5%	\$509	20.6%	91.0%	4	66.7%	47.2%	\$499	79.3%	57.3%
		Over \$1 Million	4	36.4%	\$1,709	69.2%	5.1%	1	16.7%				
		Total Rev. available	9	81.9%	\$2,218	89.8%	96.1%	5	83.4%				
		Rev. Not Known	2	18.2%	\$253	10.2%	3.9%	1	16.7%				
	Total	11	100.0%	\$2,471	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	4	36.4%	\$50	2.0%		3	50.0%	87.3%	\$40	6.4%	23.0%
		\$100,001 - \$250,000	4	36.4%	\$839	34.0%		3	50.0%	6.8%	\$589	93.6%	21.3%
		\$250,001 - \$1 Million	3	27.3%	\$1,582	64.0%		0	0.0%	6.0%	\$0	0.0%	55.7%
		Total	11	100.0%	\$2,471	100.0%		6	100.0%	100.0%	\$629	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	65.0%	\$0	0.0%	39.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	11.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	40.0%	\$0	0.0%	56.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	2	8.0	1,616	6.3	588	36.4	5,626	22.1
Moderate-income	8	32.0	6,521	25.6	1,806	27.7	4,592	18.0
Middle-income	5	20.0	6,242	24.5	714	11.4	4,557	17.9
Upper-income	10	40.0	11,111	43.6	797	7.2	10,715	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	25,490	100.0	3,905	15.3	25,490	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,643	860	3.8	32.5	1,459	55.2	324	12.3
Moderate-income	13,878	4,229	18.7	30.5	7,735	55.7	1,914	13.8
Middle-income	9,155	6,280	27.7	68.6	2,184	23.9	691	7.5
Upper-income	16,843	11,296	49.8	67.1	4,315	25.6	1,232	7.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	42,519	22,665	100.0	53.3	15,693	36.9	4,161	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	317	5.0	277	4.8	28	8.5	12	4.6
Moderate-income	2,222	35.2	1,957	34.2	153	46.5	112	43.1
Middle-income	1,031	16.3	976	17.0	25	7.6	30	11.5
Upper-income	2,746	43.5	2,517	43.9	123	37.4	106	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,316	100.0	5,727	100.0	329	100.0	260	100.0
	Percentage of Total Businesses:			90.7		5.2		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	21	14.0	21	14.4	0	0.0	0	0.0
Middle-income	57	38.0	57	39.0	0	0.0	0	0.0
Upper-income	72	48.0	68	46.6	4	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	150	100.0	146	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.8%
	Moderate	1	100.0%	\$67	100.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$67	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.8%
	Moderate	1	100.0%	\$67	100.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	27.7%
	Upper	0	0.0%	\$0	0.0%	49.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$67	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	4.8%
	Moderate	5	62.5%	\$1,114	61.2%	34.2%
	Middle	0	0.0%	\$0	0.0%	17.0%
	Upper	3	37.5%	\$706	38.8%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	8	100.0%	\$1,820	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	39.0%
	Upper	0	0.0%	\$0	0.0%	46.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	100.0%	\$67	100.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$67	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	100.0%	\$67	100.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$67	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	4	50.0%	\$669	36.8%	90.7%
		Over \$1 Million	4	50.0%	\$1,151	63.2%	5.2%
		Total Rev. available	8	100.0%	\$1,820	100.0%	95.9%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.1%
		Total	8	100.0%	\$1,820	100.0%	100.0%
	Loan Size	\$100,000 or Less	4	50.0%	\$196	10.8%	
		\$100,001 - \$250,000	2	25.0%	\$351	19.3%	
		\$250,001 - \$1 Million	2	25.0%	\$1,273	69.9%	
		Total	8	100.0%	\$1,820	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: GA Warner Robins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	926	3.0	266	28.7	5,992	19.7
Moderate-income	5	26.3	4,708	15.4	819	17.4	5,468	17.9
Middle-income	10	52.6	17,825	58.5	1,289	7.2	7,527	24.7
Upper-income	3	15.8	7,027	23.0	174	2.5	11,499	37.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	30,486	100.0	2,548	8.4	30,486	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,690	635	2.3	37.6	740	43.8	315	18.6
Moderate-income	7,730	2,950	10.5	38.2	3,635	47.0	1,145	14.8
Middle-income	26,648	17,160	61.2	64.4	7,669	28.8	1,819	6.8
Upper-income	8,441	7,281	26.0	86.3	841	10.0	319	3.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,509	28,026	100.0	63.0	12,885	28.9	3,598	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	294	4.4	255	4.1	19	8.3	20	7.0
Moderate-income	800	12.0	718	11.7	36	15.8	46	16.2
Middle-income	4,048	60.8	3,733	60.7	145	63.6	170	59.9
Upper-income	1,518	22.8	1,442	23.5	28	12.3	48	16.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,660	100.0	6,148	100.0	228	100.0	284	100.0
	Percentage of Total Businesses:			92.3		3.4		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	14	12.6	14	13.1	0	0.0	0	0.0
Middle-income	77	69.4	74	69.2	2	66.7	1	100.0
Upper-income	20	18.0	19	17.8	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	111	100.0	107	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			96.4		2.7		.9

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	1	20.0%	\$167	16.6%	10.5%	1	33.3%	3.6%	\$167	21.3%	2.5%
	Middle	3	60.0%	\$692	68.7%	61.2%	2	66.7%	49.5%	\$617	78.7%	44.8%
	Upper	1	20.0%	\$149	14.8%	26.0%	0	0.0%	46.5%	\$0	0.0%	52.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,008	100.0%	100.0%	3	100.0%	100.0%	\$784	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	1	33.3%	\$24	9.2%	10.5%	1	100.0%	4.7%	\$24	100.0%	3.4%
	Middle	2	66.7%	\$237	90.8%	61.2%	0	0.0%	47.1%	\$0	0.0%	40.9%
	Upper	0	0.0%	\$0	0.0%	26.0%	0	0.0%	47.7%	\$0	0.0%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$261	100.0%	100.0%	1	100.0%	100.0%	\$24	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.3%	0	0.0%	1.5%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	5.2%	\$0	0.0%	5.3%
	Middle	1	100.0%	\$7	100.0%	61.2%	1	100.0%	61.9%	\$7	100.0%	61.6%
	Upper	0	0.0%	\$0	0.0%	26.0%	0	0.0%	31.3%	\$0	0.0%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	70.0%	\$0	0.0%	86.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	10.1%
	Unknown	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	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%	0.3%
	Moderate	2	22.2%	\$191	15.0%	10.5%	2	40.0%	4.2%	\$191	23.4%	2.9%
	Middle	6	66.7%	\$936	73.4%	61.2%	3	60.0%	48.6%	\$624	76.6%	44.2%
	Upper	1	11.1%	\$149	11.7%	26.0%	0	0.0%	46.7%	\$0	0.0%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,276	100.0%	100.0%	5	100.0%	100.0%	\$815	100.0%	100.0%
SMALL BUSINESSES	Low	3	6.1%	\$66	0.6%	4.1%	3	7.1%	4.9%	\$66	0.7%	5.9%
	Moderate	1	2.0%	\$200	1.9%	11.7%	1	2.4%	11.3%	\$200	2.3%	8.6%
	Middle	39	79.6%	\$7,713	74.1%	60.7%	34	81.0%	59.5%	\$7,084	80.1%	68.3%
	Upper	6	12.2%	\$2,435	23.4%	23.5%	4	9.5%	21.2%	\$1,491	16.9%	17.0%
	Unknown	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%	0.3%
	Total	49	100.0%	\$10,414	100.0%	100.0%	42	100.0%	100.0%	\$8,841	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%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	4.3%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	69.2%	0	0.0%	69.6%	\$0	0.0%	72.5%
	Upper	0	0.0%	\$0	0.0%	17.8%	0	0.0%	26.1%	\$0	0.0%	12.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Warner Robins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	12.0%	\$0	0.0%	6.7%	
	Moderate	2	40.0%	\$316	31.3%	17.9%	1	33.3%	27.8%	\$167	21.3%	22.9%	
	Middle	1	20.0%	\$75	7.4%	24.7%	0	0.0%	22.9%	\$0	0.0%	23.5%	
	Upper	1	20.0%	\$417	41.4%	37.7%	1	33.3%	23.3%	\$417	53.2%	32.9%	
	Unknown	1	20.0%	\$200	19.8%	0.0%	1	33.3%	14.0%	\$200	25.5%	13.9%	
	Total	5	100.0%	\$1,008	100.0%	100.0%	3	100.0%	100.0%	\$784	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	5.9%	\$0	0.0%	3.0%	
	Moderate	2	66.7%	\$237	90.8%	17.9%	0	0.0%	10.8%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	16.5%	\$0	0.0%	13.0%	
	Upper	1	33.3%	\$24	9.2%	37.7%	1	100.0%	30.9%	\$24	100.0%	34.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	35.8%	\$0	0.0%	42.6%	
	Total	3	100.0%	\$261	100.0%	100.0%	1	100.0%	100.0%	\$24	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	100.0%	\$7	100.0%	19.7%	1	100.0%	9.7%	\$7	100.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	15.7%	\$0	0.0%	12.1%	
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	32.8%	\$0	0.0%	31.5%	
	Upper	0	0.0%	\$0	0.0%	37.7%	0	0.0%	40.3%	\$0	0.0%	52.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	0.8%	
	Total	1	100.0%	\$7	100.0%	100.0%	1	100.0%	100.0%	\$7	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	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%	
	Middle	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.7%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	11.1%	\$7	0.5%	19.7%	1	20.0%	8.7%	\$7	0.9%	4.6%	
	Moderate	4	44.4%	\$553	43.3%	17.9%	1	20.0%	18.3%	\$167	20.5%	14.0%	
	Middle	1	11.1%	\$75	5.9%	24.7%	0	0.0%	19.7%	\$0	0.0%	17.3%	
	Upper	2	22.2%	\$441	34.6%	37.7%	2	40.0%	27.7%	\$441	54.1%	32.6%	
	Unknown	1	11.1%	\$200	15.7%	0.0%	1	20.0%	25.6%	\$200	24.5%	31.5%	
	Total	9	100.0%	\$1,276	100.0%	100.0%	5	100.0%	100.0%	\$815	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	42.9%	\$3,406	32.7%	92.3%	17	40.5%	51.5%	\$2,869	32.5%	69.1%
		Over \$1 Million	25	51.0%	\$6,903	66.3%	3.4%	23	54.8%				
		Total Rev. available	46	93.9%	\$10,309	99.0%	95.7%	40	95.3%				
		Rev. Not Known	3	6.1%	\$105	1.0%	4.3%	2	4.8%				
		Total	49	100.0%	\$10,414	100.0%	100.0%	42	100.0%				
	Loan Size	\$100,000 or Less	21	42.9%	\$945	9.1%		17	40.5%	86.5%	\$831	9.4%	22.1%
		\$100,001 - \$250,000	11	22.4%	\$2,044	19.6%		10	23.8%	6.8%	\$1,929	21.8%	21.0%
		\$250,001 - \$1 Million	17	34.7%	\$7,425	71.3%		15	35.7%	6.7%	\$6,081	68.8%	57.0%
Total		49	100.0%	\$10,414	100.0%		42	100.0%	100.0%	\$8,841	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.4%	0	0.0%	87.0%	\$0	0.0%	98.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	69.6%	\$0	0.0%	19.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.0%	\$0	0.0%	21.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	17.4%	\$0	0.0%	59.2%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: GA Warner Robins

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	2,122	6.1	691	32.6	7,484	21.4
Moderate-income	8	34.8	8,697	24.9	1,338	15.4	6,269	18.0
Middle-income	8	34.8	12,897	36.9	1,012	7.8	7,389	21.2
Upper-income	5	21.7	11,192	32.1	544	4.9	13,766	39.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	34,908	100.0	3,585	10.3	34,908	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,729	1,343	3.9	28.4	2,425	51.3	961	20.3
Moderate-income	16,566	7,518	22.1	45.4	6,792	41.0	2,256	13.6
Middle-income	20,516	13,682	40.2	66.7	4,402	21.5	2,432	11.9
Upper-income	15,085	11,480	33.7	76.1	2,557	17.0	1,048	6.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	56,896	34,023	100.0	59.8	16,176	28.4	6,697	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	420	6.8	382	6.7	18	8.3	20	7.3
Moderate-income	1,987	32.0	1,792	31.3	95	43.8	100	36.4
Middle-income	2,272	36.6	2,109	36.9	74	34.1	89	32.4
Upper-income	1,531	24.7	1,435	25.1	30	13.8	66	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,210	100.0	5,718	100.0	217	100.0	275	100.0
	Percentage of Total Businesses:			92.1		3.5		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	0.9	1	1.0	0	0.0	0	0.0
Moderate-income	21	19.4	20	19.0	1	33.3	0	0.0
Middle-income	62	57.4	61	58.1	1	33.3	0	0.0
Upper-income	24	22.2	23	21.9	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	108	100.0	105	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.2		2.8		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	1	20.0%	\$52	5.8%	3.9%
	Moderate	0	0.0%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	40.2%
	Upper	4	80.0%	\$839	94.2%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$891</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	3.9%
	Moderate	1	50.0%	\$269	92.8%	22.1%
	Middle	0	0.0%	\$0	0.0%	40.2%
	Upper	1	50.0%	\$21	7.2%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$290</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.9%
	Moderate	2	18.2%	\$6	8.7%	22.1%
	Middle	5	45.5%	\$25	36.2%	40.2%
	Upper	4	36.4%	\$38	55.1%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$69</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	5.6%	\$52	4.2%	3.9%
	Moderate	3	16.7%	\$275	22.0%	22.1%
	Middle	5	27.8%	\$25	2.0%	40.2%
	Upper	9	50.0%	\$898	71.8%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$1,250</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		Small Businesses				
	Low	6	13.3%	\$313	3.4%	6.7%
	Moderate	21	46.7%	\$5,014	53.9%	31.3%
	Middle	12	26.7%	\$2,848	30.6%	36.9%
	Upper	6	13.3%	\$1,123	12.1%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$9,298</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%
	Middle	0	0.0%	\$0	0.0%	58.1%
	Upper	0	0.0%	\$0	0.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: GA Warner Robins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	20.0%	\$52	5.8%	21.4%	
	Moderate	3	60.0%	\$422	47.4%	18.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	1	20.0%	\$417	46.8%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$891	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	2	100.0%	\$290	100.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$290	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	9.1%	\$1	1.4%	21.4%	
	Moderate	7	63.6%	\$42	60.9%	18.0%	
	Middle	3	27.3%	\$26	37.7%	21.2%	
	Upper	0	0.0%	\$0	0.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$69	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	0	0.0%	\$0	0.0%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	11.1%	\$53	4.2%	21.4%	
	Moderate	10	55.6%	\$464	37.1%	18.0%	
	Middle	3	16.7%	\$26	2.1%	21.2%	
	Upper	3	16.7%	\$707	56.6%	39.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$1,250	100.0%	100.0%	
Small Business	Revenue			Total Businesses			
		\$1 Million or Less	17	37.8%	\$1,682	18.1%	92.1%
		Over \$1 Million	26	57.8%	\$7,003	75.3%	3.5%
		Total Rev. available	43	95.6%	\$8,685	93.4%	95.6%
		Rev. Not Known	2	4.4%	\$613	6.6%	4.4%
	Total	45	100.0%	\$9,298	100.0%	100.0%	
	Loan Size	\$100,000 or Less	18	40.0%	\$634	6.8%	
		\$100,001 - \$250,000	15	33.3%	\$2,561	27.5%	
		\$250,001 - \$1 Million	12	26.7%	\$6,103	65.6%	
		Total	45	100.0%	\$9,298	100.0%	
Small Farm	Revenue			Total Farms			
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: MD Eastern Shore of MD

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	939	5.2	210	22.4	3,893	21.4
Moderate-income	5	27.8	3,820	21.0	465	12.2	3,410	18.7
Middle-income	9	50.0	10,550	57.9	593	5.6	4,206	23.1
Upper-income	3	16.7	2,914	16.0	107	3.7	6,714	36.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	18,223	100.0	1,375	7.5	18,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,831	504	2.6	27.5	1,099	60.0	228	12.5
Moderate-income	7,169	3,624	18.9	50.6	2,465	34.4	1,080	15.1
Middle-income	17,321	11,796	61.6	68.1	3,494	20.2	2,031	11.7
Upper-income	4,860	3,227	16.9	66.4	804	16.5	829	17.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,181	19,151	100.0	61.4	7,862	25.2	4,168	13.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	164	2.9	144	2.8	6	1.9	14	7.1
Moderate-income	1,390	24.2	1,245	23.8	86	27.2	59	30.1
Middle-income	3,368	58.6	3,058	58.4	204	64.6	106	54.1
Upper-income	824	14.3	787	15.0	20	6.3	17	8.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,746	100.0	5,234	100.0	316	100.0	196	100.0
	Percentage of Total Businesses:			91.1		5.5		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	54	19.4	53	19.6	1	20.0	0	0.0
Middle-income	182	65.5	178	65.7	3	60.0	1	50.0
Upper-income	42	15.1	40	14.8	1	20.0	1	50.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	278	100.0	271	100.0	5	100.0	2	100.0
	Percentage of Total Farms:			97.5		1.8		.7

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	%						#	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	18.9%	0	0.0%	21.5%	\$0	0.0%	14.9%
	Middle	5	62.5%	\$3,246	56.6%	61.6%	5	71.4%	58.4%	\$3,246	63.1%	53.7%
	Upper	3	37.5%	\$2,494	43.4%	16.9%	2	28.6%	19.4%	\$1,900	36.9%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$5,740	100.0%	100.0%	7	100.0%	100.0%	\$5,146	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	1	12.5%	\$240	6.2%	18.9%	0	0.0%	11.5%	\$0	0.0%	7.6%
	Middle	5	62.5%	\$2,439	63.2%	61.6%	2	50.0%	61.6%	\$826	41.2%	55.5%
	Upper	2	25.0%	\$1,178	30.5%	16.9%	2	50.0%	26.3%	\$1,178	58.8%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$3,857	100.0%	100.0%	4	100.0%	100.0%	\$2,004	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	2.2%	\$0	0.0%	0.9%
	Moderate	5	31.3%	\$38	39.2%	18.9%	5	33.3%	15.4%	\$38	43.7%	7.9%
	Middle	9	56.3%	\$51	52.6%	61.6%	8	53.3%	58.2%	\$41	47.1%	46.4%
	Upper	2	12.5%	\$8	8.2%	16.9%	2	13.3%	24.2%	\$8	9.2%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$97	100.0%	100.0%	15	100.0%	100.0%	\$87	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.7%	\$0	0.0%	0.4%
	Moderate	6	18.8%	\$278	2.9%	18.9%	5	19.2%	14.6%	\$38	0.5%	9.7%
	Middle	19	59.4%	\$5,736	59.2%	61.6%	15	57.7%	60.6%	\$4,113	56.8%	54.8%
	Upper	7	21.9%	\$3,680	38.0%	16.9%	6	23.1%	24.1%	\$3,086	42.6%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$9,694	100.0%	100.0%	26	100.0%	100.0%	\$7,237	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	2.0%	\$0	0.0%	3.6%
	Moderate	6	13.6%	\$461	27.2%	23.8%	5	15.2%	17.2%	\$447	33.9%	19.7%
	Middle	33	75.0%	\$1,105	65.2%	58.4%	23	69.7%	62.4%	\$742	56.3%	64.0%
	Upper	5	11.4%	\$130	7.7%	15.0%	5	15.2%	14.3%	\$130	9.9%	10.1%
	Unknown	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%	2.6%
	Total	44	100.0%	\$1,696	100.0%	100.0%	33	100.0%	100.0%	\$1,319	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%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	38.7%	\$0	0.0%	69.2%
	Middle	0	0.0%	\$0	0.0%	65.7%	0	0.0%	58.1%	\$0	0.0%	30.8%
	Upper	0	0.0%	\$0	0.0%	14.8%	0	0.0%	3.2%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg		
		#	%	\$ (000s)	\$ %				#	%		\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	8.5%	\$0	0.0%	3.3%	
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	19.2%	\$0	0.0%	11.0%	
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	16.4%	\$0	0.0%	11.9%	
	Upper	8	100.0%	\$5,740	100.0%	36.8%	7	100.0%	42.7%	\$5,146	100.0%	61.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	12.4%	
	Total	8	100.0%	\$5,740	100.0%	100.0%	7	100.0%	100.0%	\$5,146	100.0%	100.0%	
REFINANCE	Low	1	12.5%	\$240	6.2%	21.4%	0	0.0%	4.7%	\$0	0.0%	2.0%	
	Moderate	1	12.5%	\$90	2.3%	18.7%	1	25.0%	11.3%	\$90	4.5%	6.5%	
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	15.7%	\$0	0.0%	11.4%	
	Upper	6	75.0%	\$3,527	91.4%	36.8%	3	75.0%	46.8%	\$1,914	95.5%	63.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.5%	\$0	0.0%	16.8%	
	Total	8	100.0%	\$3,857	100.0%	100.0%	4	100.0%	100.0%	\$2,004	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	43.8%	\$25	25.8%	21.4%	7	46.7%	13.2%	\$25	28.7%	3.2%	
	Moderate	4	25.0%	\$29	29.9%	18.7%	3	20.0%	19.8%	\$19	21.8%	14.0%	
	Middle	2	12.5%	\$11	11.3%	23.1%	2	13.3%	24.2%	\$11	12.6%	19.7%	
	Upper	2	12.5%	\$28	28.9%	36.8%	2	13.3%	31.9%	\$28	32.2%	53.1%	
	Unknown	1	6.3%	\$4	4.1%	0.0%	1	6.7%	11.0%	\$4	4.6%	10.0%	
	Total	16	100.0%	\$97	100.0%	100.0%	15	100.0%	100.0%	\$87	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	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%	
	Middle	0	0.0%	\$0	0.0%	23.1%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	25.0%	\$265	2.7%	21.4%	7	26.9%	6.1%	\$25	0.3%	2.4%	
	Moderate	5	15.6%	\$119	1.2%	18.7%	4	15.4%	14.0%	\$109	1.5%	8.0%	
	Middle	2	6.3%	\$11	0.1%	23.1%	2	7.7%	16.2%	\$11	0.2%	11.6%	
	Upper	16	50.0%	\$9,295	95.9%	36.8%	12	46.2%	45.0%	\$7,088	97.9%	62.5%	
	Unknown	1	3.1%	\$4	0.0%	0.0%	1	3.8%	18.7%	\$4	0.1%	15.5%	
	Total	32	100.0%	\$9,694	100.0%	100.0%	26	100.0%	100.0%	\$7,237	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	29	65.9%	\$1,131	66.7%	91.1%	23	69.7%	43.4%	\$927	70.3%	50.8%
		Over \$1 Million	14	31.8%	\$551	32.5%	5.5%	10	30.3%				
		Total Rev. available	43	97.7%	\$1,682	99.2%	96.6%	33	100.0%				
		Rev. Not Known	1	2.3%	\$14	0.8%	3.4%	0	0.0%				
	Total	44	100.0%	\$1,696	100.0%	100.0%	33	100.0%					
	Loan Size	\$100,000 or Less	43	97.7%	\$1,406	82.9%		32	97.0%	94.2%	\$1,029	78.0%	36.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	16.7%
		\$250,001 - \$1 Million	1	2.3%	\$290	17.1%		1	3.0%	2.8%	\$290	22.0%	46.7%
Total		44	100.0%	\$1,696	100.0%		33	100.0%	100.0%	\$1,319	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.5%	0	0.0%	64.5%	\$0	0.0%	94.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.4%	\$0	0.0%	32.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.1%	\$0	0.0%	40.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	27.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

## Appendices

**2012**

### Combined Demographics Report

Assessment Area: MD Eastern Shore of MD

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	910	4.6	297	32.6	4,604	23.1
Moderate-income	5	26.3	4,532	22.8	369	8.1	3,812	19.1
Middle-income	11	57.9	12,552	63.0	641	5.1	4,408	22.1
Upper-income	2	10.5	1,926	9.7	26	1.3	7,096	35.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	19,920	100.0	1,333	6.7	19,920	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,827	519	2.4	28.4	1,044	57.1	264	14.4
Moderate-income	8,420	4,425	20.7	52.6	2,542	30.2	1,453	17.3
Middle-income	22,008	14,326	67.0	65.1	3,544	16.1	4,138	18.8
Upper-income	3,349	2,112	9.9	63.1	438	13.1	799	23.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	35,604	21,382	100.0	60.1	7,568	21.3	6,654	18.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	132	2.6	119	2.6	6	1.9	7	4.2
Moderate-income	1,197	23.8	1,052	23.1	84	26.8	61	37.0
Middle-income	3,231	64.1	2,944	64.6	197	62.7	90	54.5
Upper-income	477	9.5	443	9.7	27	8.6	7	4.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,037	100.0	4,558	100.0	314	100.0	165	100.0
	Percentage of Total Businesses:			90.5		6.2		3.3
	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	59	20.3	59	20.5	0	0.0	0	0.0
Middle-income	212	72.9	209	72.6	3	100.0	0	0.0
Upper-income	20	6.9	20	6.9	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	288	100.0	3	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	0	0.0%	\$0	0.0%	20.7%
	Middle	4	100.0%	\$2,932	100.0%	67.0%
	Upper	0	0.0%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$2,932</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	1	16.7%	\$74	2.6%	20.7%
	Middle	4	66.7%	\$2,628	92.0%	67.0%
	Upper	1	16.7%	\$156	5.5%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$2,858</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	4.8%	\$2	1.4%	2.4%
	Moderate	5	23.8%	\$67	46.9%	20.7%
	Middle	15	71.4%	\$74	51.7%	67.0%
	Upper	0	0.0%	\$0	0.0%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>21</i>	<i>100.0%</i>	<i>\$143</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	3.2%	\$2	0.0%	2.4%
	Moderate	6	19.4%	\$141	2.4%	20.7%
	Middle	23	74.2%	\$5,634	95.0%	67.0%
	Upper	1	3.2%	\$156	2.6%	9.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>31</i>	<i>100.0%</i>	<i>\$5,933</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	2.6%
	Moderate	8	29.6%	\$292	31.5%	23.1%
	Middle	18	66.7%	\$598	64.4%	64.6%
	Upper	1	3.7%	\$38	4.1%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$928</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%
	Middle	0	0.0%	\$0	0.0%	72.6%
	Upper	0	0.0%	\$0	0.0%	6.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.1%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	22.1%	
	Upper	4	100.0%	\$2,932	100.0%	35.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$2,932	100.0%	100.0%	
REFINANCE	Low	2	33.3%	\$230	8.0%	23.1%	
	Moderate	1	16.7%	\$163	5.7%	19.1%	
	Middle	0	0.0%	\$0	0.0%	22.1%	
	Upper	3	50.0%	\$2,465	86.2%	35.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$2,858	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	28.6%	\$16	11.2%	23.1%	
	Moderate	9	42.9%	\$53	37.1%	19.1%	
	Middle	5	23.8%	\$69	48.3%	22.1%	
	Upper	0	0.0%	\$0	0.0%	35.6%	
	Unknown	1	4.8%	\$5	3.5%	0.0%	
	Total	21	100.0%	\$143	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	
	Middle	0	0.0%	\$0	0.0%	22.1%	
	Upper	0	0.0%	\$0	0.0%	35.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	25.8%	\$246	4.1%	23.1%	
	Moderate	10	32.3%	\$216	3.6%	19.1%	
	Middle	5	16.1%	\$69	1.2%	22.1%	
	Upper	7	22.6%	\$5,397	91.0%	35.6%	
	Unknown	1	3.2%	\$5	0.1%	0.0%	
	Total	31	100.0%	\$5,933	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	20	74.1%	\$708	76.3%	90.5%
		Over \$1 Million	7	25.9%	\$220	23.7%	6.2%
		Total Rev. available	27	100.0%	\$928	100.0%	96.7%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.3%
		Total	27	100.0%	\$928	100.0%	100.0%
	Loan Size	\$100,000 or Less	27	100.0%	\$928	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total		27	100.0%	\$928	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: MD Kent

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	1,135	22.0
Moderate-income	1	20.0	816	15.8	80	9.8	972	18.8
Middle-income	4	80.0	4,345	84.2	398	9.2	1,266	24.5
Upper-income	0	0.0	0	0.0	0	0.0	1,788	34.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	5,161	100.0	478	9.3	5,161	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	1,616	972	18.0	60.1	264	16.3	380	23.5
Middle-income	7,794	4,416	82.0	56.7	2,014	25.8	1,364	17.5
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	9,410	5,388	100.0	57.3	2,278	24.2	1,744	18.5
	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	198	12.4	185	12.8	5	6.8	8	10.7
Middle-income	1,394	87.6	1,258	87.2	69	93.2	67	89.3
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	1,592	100.0	1,443	100.0	74	100.0	75	100.0
	Percentage of Total Businesses:			90.6		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	13	8.3	13	8.8	0	0.0	0	0.0
Middle-income	143	91.7	134	91.2	8	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	156	100.0	147	100.0	8	100.0	1	100.0
	Percentage of Total Farms:			94.2		5.1		.6

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MD Kent

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	14.7%	\$0	0.0%	11.8%
	Middle	1	100.0%	\$942	100.0%	82.0%	1	100.0%	85.3%	\$942	100.0%	88.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$942	100.0%	100.0%	1	100.0%	100.0%	\$942	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	18.9%	\$0	0.0%	22.6%
	Middle	0	0.0%	\$0	0.0%	82.0%	0	0.0%	81.1%	\$0	0.0%	77.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	12.5%	\$0	0.0%	7.6%
	Middle	5	100.0%	\$31	100.0%	82.0%	5	100.0%	87.5%	\$31	100.0%	92.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$31	100.0%	100.0%	5	100.0%	100.0%	\$31	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	17.5%	\$0	0.0%	19.5%
	Middle	6	100.0%	\$973	100.0%	82.0%	6	100.0%	82.5%	\$973	100.0%	80.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$973	100.0%	100.0%	6	100.0%	100.0%	\$973	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	Small Businesses								
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	12.8%	0	0.0%	14.3%	\$0	0.0%	5.3%
	Middle	9	100.0%	\$217	100.0%	87.2%	5	100.0%	83.0%	\$143	100.0%	94.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	0.4%
Total	9	100.0%	\$217	100.0%	100.0%	5	100.0%	100.0%	\$143	100.0%	100.0%	
SMALL FARM	Low	Small Farms										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	3.4%	\$0	0.0%	9.5%
	Middle	0	0.0%	\$0	0.0%	91.2%	0	0.0%	96.6%	\$0	0.0%	90.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Kent

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	13.0%	\$0	0.0%	6.9%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	16.4%	\$0	0.0%	13.0%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	25.4%	\$0	0.0%	21.3%	
	Upper	1	100.0%	\$942	100.0%	34.6%	1	100.0%	32.2%	\$942	100.0%	47.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	11.8%	
	Total	1	100.0%	\$942	100.0%	100.0%	1	100.0%	100.0%	\$942	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	7.3%	\$0	0.0%	4.3%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	10.5%	\$0	0.0%	7.3%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	20.7%	\$0	0.0%	17.7%	
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	43.6%	\$0	0.0%	54.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	16.5%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	9.7%	22.0%	1	20.0%	18.8%	\$3	9.7%	2.0%	
	Moderate	3	60.0%	\$24	77.4%	18.8%	3	60.0%	25.0%	\$24	77.4%	9.0%	
	Middle	1	20.0%	\$4	12.9%	24.5%	1	20.0%	25.0%	\$4	12.9%	14.9%	
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	28.1%	\$0	0.0%	70.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	3.4%	
	Total	5	100.0%	\$31	100.0%	100.0%	5	100.0%	100.0%	\$31	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.0%	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%	
	Middle	0	0.0%	\$0	0.0%	24.5%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$3	0.3%	22.0%	1	16.7%	9.2%	\$3	0.3%	4.8%	
	Moderate	3	50.0%	\$24	2.5%	18.8%	3	50.0%	12.7%	\$24	2.5%	8.7%	
	Middle	1	16.7%	\$4	0.4%	24.5%	1	16.7%	22.0%	\$4	0.4%	18.4%	
	Upper	1	16.7%	\$942	96.8%	34.6%	1	16.7%	40.0%	\$942	96.8%	52.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.1%	\$0	0.0%	15.2%	
	Total	6	100.0%	\$973	100.0%	100.0%	6	100.0%	100.0%	\$973	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	55.6%	\$92	42.4%	90.6%	4	80.0%	42.9%	\$89	62.2%	50.8%
		Over \$1 Million	4	44.4%	\$125	57.6%	4.6%	1	20.0%				
		Total Rev. available	9	100.0%	\$217	100.0%	95.2%	5	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.7%	0	0.0%				
	Total	9	100.0%	\$217	100.0%	100.0%	5	100.0%					
	Loan Size	\$100,000 or Less	9	100.0%	\$217	100.0%		5	100.0%	93.5%	\$143	100.0%	43.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	21.6%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	35.1%
		Total	9	100.0%	\$217	100.0%		5	100.0%	100.0%	\$143	100.0%	100.0%
Small Farm		Revenue	Total Farms										
	\$1 Million or Less		0	0.0%	\$0	0.0%	94.2%	0	0.0%	48.3%	\$0	0.0%	42.0%
	Over \$1 Million		0	0.0%	\$0	0.0%	5.1%	0	0.0%				
	Not Known		0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	51.7%	\$0	0.0%	14.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	27.6%	\$0	0.0%	32.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	20.7%	\$0	0.0%	52.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: MD Kent

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	1,329	25.8
Moderate-income	1	20.0	1,200	23.3	81	6.8	903	17.5
Middle-income	4	80.0	3,951	76.7	181	4.6	1,212	23.5
Upper-income	0	0.0	0	0.0	0	0.0	1,707	33.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	5,151	100.0	262	5.1	5,151	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	2,612	979	17.6	37.5	1,126	43.1	507	19.4
Middle-income	7,812	4,571	82.4	58.5	1,059	13.6	2,182	27.9
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	10,424	5,550	100.0	53.2	2,185	21.0	2,689	25.8
	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	535	39.6	461	37.8	43	64.2	31	49.2
Middle-income	815	60.4	759	62.2	24	35.8	32	50.8
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	1,350	100.0	1,220	100.0	67	100.0	63	100.0
	Percentage of Total Businesses:			90.4		5.0		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	9	5.5	9	5.7	0	0.0	0	0.0
Middle-income	156	94.5	148	94.3	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	165	100.0	157	100.0	8	100.0	0	.0
	Percentage of Total Farms:			95.2		4.8		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: MD Kent

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%
	Middle	0	0.0%	\$0	0.0%	82.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%
	Middle	1	100.0%	\$64	100.0%	82.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$64	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	40.0%	\$4	28.6%	17.6%
	Middle	3	60.0%	\$10	71.4%	82.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	33.3%	\$4	5.1%	17.6%
	Middle	4	66.7%	\$74	94.9%	82.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$78	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$26	100.0%	37.8%
	Middle	0	0.0%	\$0	0.0%	62.2%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	2	100.0%	\$26	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	94.3%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Kent

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012					
		Bank				Families by Family Income	
		Count		Dollar			
#	%	\$ (000s)	\$ %	%			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	100.0%	\$64	100.0%	25.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$64	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	60.0%	\$10	71.4%	25.8%	
	Moderate	2	40.0%	\$4	28.6%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.8%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	66.7%	\$74	94.9%	25.8%	
	Moderate	2	33.3%	\$4	5.1%	17.5%	
	Middle	0	0.0%	\$0	0.0%	23.5%	
	Upper	0	0.0%	\$0	0.0%	33.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$78	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	50.0%	\$3	11.5%	90.4%
		Over \$1 Million	1	50.0%	\$23	88.5%	5.0%
		Total Rev. available	2	100.0%	\$26	100.0%	95.4%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.7%
		Total	2	100.0%	\$26	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	100.0%	\$26	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total	2	100.0%	\$26	100.0%			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.8%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: MD Ocean Pines

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	2,701	20.2
Moderate-income	2	18.2	2,380	17.8	310	13.0	2,605	19.4
Middle-income	9	81.8	11,024	82.2	652	5.9	3,422	25.5
Upper-income	0	0.0	0	0.0	0	0.0	4,676	34.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	13,404	100.0	962	7.2	13,404	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	3,875	1,973	13.4	50.9	1,579	40.7	323	8.3
Middle-income	43,485	12,802	86.6	29.4	3,340	7.7	27,343	62.9
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	47,360	14,775	100.0	31.2	4,919	10.4	27,666	58.4
	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	799	16.2	727	16.3	30	14.3	42	16.2
Middle-income	4,142	83.8	3,744	83.7	180	85.7	218	83.8
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	4,941	100.0	4,471	100.0	210	100.0	260	100.0
	Percentage of Total Businesses:			90.5		4.3		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	20	10.3	20	10.3	0	0.0	0	0.0
Middle-income	175	89.7	174	89.7	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	195	100.0	194	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MD Ocean Pines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
							2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	%	Agg %	Bank		Agg \$ %
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$261	23.1%	13.4%	1	50.0%	4.5%	\$153	17.0%	3.3%
	Middle	2	50.0%	\$871	76.9%	86.6%	1	50.0%	95.5%	\$746	83.0%	96.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,132	100.0%	100.0%	2	100.0%	100.0%	\$899	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$213	4.0%	13.4%	0	0.0%	5.9%	\$0	0.0%	4.6%
	Middle	9	90.0%	\$5,111	96.0%	86.6%	5	100.0%	94.1%	\$2,739	100.0%	95.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$5,324	100.0%	100.0%	5	100.0%	100.0%	\$2,739	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%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	14.5%	\$0	0.0%	10.4%
	Middle	0	0.0%	\$0	0.0%	86.6%	0	0.0%	85.5%	\$0	0.0%	89.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
	Multi-Family Units											
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	21.4%	\$474	7.3%	13.4%	1	14.3%	5.5%	\$153	4.2%	4.1%
	Middle	11	78.6%	\$5,982	92.7%	86.6%	6	85.7%	94.5%	\$3,485	95.8%	95.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$6,456	100.0%	100.0%	7	100.0%	100.0%	\$3,638	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%
	Moderate	5	20.8%	\$95	12.2%	16.3%	5	27.8%	13.8%	\$95	20.0%	15.6%
	Middle	19	79.2%	\$684	87.8%	83.7%	13	72.2%	84.0%	\$379	80.0%	84.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.2%
	Total	24	100.0%	\$779	100.0%	100.0%	18	100.0%	100.0%	\$474	100.0%	100.0%
	Small Businesses											
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.3%	0	0.0%	40.0%	\$0	0.0%	34.5%
	Middle	0	0.0%	\$0	0.0%	89.7%	0	0.0%	60.0%	\$0	0.0%	65.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%
	Small Farms											

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Ocean Pines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	25.0%	\$108	9.5%	20.2%	0	0.0%	2.8%	\$0	0.0%	1.3%	
	Moderate	1	25.0%	\$125	11.0%	19.4%	0	0.0%	9.2%	\$0	0.0%	6.1%	
	Middle	1	25.0%	\$153	13.5%	25.5%	1	50.0%	13.9%	\$153	17.0%	12.1%	
	Upper	1	25.0%	\$746	65.9%	34.9%	1	50.0%	64.9%	\$746	83.0%	71.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	9.2%	
	Total	4	100.0%	\$1,132	100.0%	100.0%	2	100.0%	100.0%	\$899	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	4.0%	\$0	0.0%	2.1%	
	Moderate	2	20.0%	\$280	5.3%	19.4%	1	20.0%	11.3%	\$159	5.8%	7.4%	
	Middle	1	10.0%	\$213	4.0%	25.5%	0	0.0%	14.9%	\$0	0.0%	11.5%	
	Upper	7	70.0%	\$4,831	90.7%	34.9%	4	80.0%	55.8%	\$2,580	94.2%	63.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.0%	\$0	0.0%	15.2%	
	Total	10	100.0%	\$5,324	100.0%	100.0%	5	100.0%	100.0%	\$2,739	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	10.5%	\$0	0.0%	4.4%	
	Moderate	0	0.0%	\$0	0.0%	19.4%	0	0.0%	11.8%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	27.6%	\$0	0.0%	23.0%	
	Upper	0	0.0%	\$0	0.0%	34.9%	0	0.0%	39.5%	\$0	0.0%	51.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	10.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	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%	
	Middle	0	0.0%	\$0	0.0%	25.5%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	7.1%	\$108	1.7%	20.2%	0	0.0%	3.6%	\$0	0.0%	1.8%	
	Moderate	3	21.4%	\$405	6.3%	19.4%	1	14.3%	10.4%	\$159	4.4%	6.9%	
	Middle	2	14.3%	\$366	5.7%	25.5%	1	14.3%	14.8%	\$153	4.2%	11.7%	
	Upper	8	57.1%	\$5,577	86.4%	34.9%	5	71.4%	58.9%	\$3,326	91.4%	65.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.2%	\$0	0.0%	13.7%	
	Total	14	100.0%	\$6,456	100.0%	100.0%	7	100.0%	100.0%	\$3,638	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	15	62.5%	\$435	55.8%	90.5%	11	61.1%	49.0%	\$259	54.6%	50.0%
		Over \$1 Million	8	33.3%	\$244	31.3%	4.3%	7	38.9%				
		Total Rev. available	23	95.8%	\$679	87.1%	94.8%	18	100.0%				
		Rev. Not Known	1	4.2%	\$100	12.8%	5.3%	0	0.0%				
	Total	24	100.0%	\$779	100.0%	100.0%	18	100.0%					
	Loan Size	\$100,000 or Less	23	95.8%	\$649	83.3%		18	100.0%	88.7%	\$474	100.0%	22.5%
		\$100,001 - \$250,000	1	4.2%	\$130	16.7%		0	0.0%	4.4%	\$0	0.0%	13.0%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	64.5%
Total		24	100.0%	\$779	100.0%		18	100.0%	100.0%	\$474	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	26.7%	\$0	0.0%	39.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	53.3%	\$0	0.0%	8.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	26.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	26.7%	\$0	0.0%	65.7%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

### Assessment Area: MD Ocean Pines

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	3,096	21.0
Moderate-income	4	25.0	3,624	24.6	452	12.5	2,924	19.8
Middle-income	11	68.8	11,126	75.4	465	4.2	3,384	22.9
Upper-income	0	0.0	0	0.0	0	0.0	5,346	36.2
Unknown-income	1	6.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	14,750	100.0	917	6.2	14,750	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	6,424	3,370	19.5	52.5	2,188	34.1	866	13.5
Middle-income	48,747	13,940	80.5	28.6	2,518	5.2	32,289	66.2
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	55,171	17,310	100.0	31.4	4,706	8.5	33,155	60.1
	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	1,070	25.1	971	25.4	45	22.7	54	23.1
Middle-income	3,187	74.8	2,854	74.6	153	77.3	180	76.9
Upper-income	0	0.0	0	0.0	0	0.0	0	0.0
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	4,258	100.0	3,826	100.0	198	100.0	234	100.0
	Percentage of Total Businesses:			89.9		4.7		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	35	17.6	35	17.7	0	0.0	0	0.0
Middle-income	164	82.4	163	82.3	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	199	100.0	198	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: MD Ocean Pines

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%
	Middle	4	100.0%	\$1,646	100.0%	80.5%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,646	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$149	13.5%	19.5%
	Middle	3	75.0%	\$955	86.5%	80.5%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,104	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%
	Middle	0	0.0%	\$0	0.0%	80.5%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	12.5%	\$149	5.4%	19.5%
	Middle	7	87.5%	\$2,601	94.6%	80.5%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$2,750	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$19	3.9%	25.4%
	Middle	12	92.3%	\$470	96.1%	74.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	13	100.0%	\$489	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.7%
	Middle	0	0.0%	\$0	0.0%	82.3%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Ocean Pines

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.0%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	
	Middle	0	0.0%	\$0	0.0%	22.9%	
	Upper	3	75.0%	\$1,409	85.6%	36.2%	
	Unknown	1	25.0%	\$237	14.4%	0.0%	
	Total	4	100.0%	\$1,646	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.0%	
	Moderate	1	25.0%	\$180	16.3%	19.8%	
	Middle	1	25.0%	\$55	5.0%	22.9%	
	Upper	2	50.0%	\$869	78.7%	36.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,104	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.0%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	
	Middle	0	0.0%	\$0	0.0%	22.9%	
	Upper	0	0.0%	\$0	0.0%	36.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	
	Moderate	0	0.0%	\$0	0.0%	19.8%	
	Middle	0	0.0%	\$0	0.0%	22.9%	
	Upper	0	0.0%	\$0	0.0%	36.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.0%	
	Moderate	1	12.5%	\$180	6.5%	19.8%	
	Middle	1	12.5%	\$55	2.0%	22.9%	
	Upper	5	62.5%	\$2,278	82.8%	36.2%	
	Unknown	1	12.5%	\$237	8.6%	0.0%	
	Total	8	100.0%	\$2,750	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	8	61.5%	\$275	56.2%	89.9%
		Over \$1 Million	5	38.5%	\$214	43.8%	4.7%
		Total Rev. available	13	100.0%	\$489	100.0%	94.6%
		Rev. Not Known	0	0.0%	\$0	0.0%	5.5%
		Total	13	100.0%	\$489	100.0%	100.0%
	Loan Size	\$100,000 or Less	13	100.0%	\$489	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total		13	100.0%	\$489	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: MD Salisbury

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	393	1.8	126	32.1	4,236	19.3
Moderate-income	3	17.6	3,234	14.8	584	18.1	3,779	17.3
Middle-income	10	58.8	13,748	62.8	951	6.9	4,786	21.9
Upper-income	3	17.6	4,518	20.6	244	5.4	9,092	41.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17	100.0	21,893	100.0	1,905	8.7	21,893	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	649	63	0.3	9.7	537	82.7	49	7.6
Moderate-income	5,349	2,091	9.8	39.1	2,929	54.8	329	6.2
Middle-income	22,191	14,501	67.7	65.3	6,180	27.8	1,510	6.8
Upper-income	6,212	4,758	22.2	76.6	1,159	18.7	295	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	34,401	21,413	100.0	62.2	10,805	31.4	2,183	6.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	66	1.1	57	1.0	5	1.5	4	1.6
Moderate-income	676	11.1	599	10.9	54	15.9	23	9.2
Middle-income	3,876	63.5	3,486	63.3	210	61.9	180	72.0
Upper-income	1,482	24.3	1,369	24.8	70	20.6	43	17.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,100	100.0	5,511	100.0	339	100.0	250	100.0
	Percentage of Total Businesses:			90.3		5.6		4.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.4	0	0.0	1	33.3	0	0.0
Moderate-income	2	0.8	2	0.8	0	0.0	0	0.0
Middle-income	173	69.5	170	70.0	1	33.3	2	66.7
Upper-income	73	29.3	71	29.2	1	33.3	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	249	100.0	243	100.0	3	100.0	3	100.0
	Percentage of Total Farms:			97.6		1.2		1.2

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MD Salisbury

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	6.6%	\$0	0.0%	3.8%
	Middle	3	75.0%	\$537	78.5%	67.7%	0	0.0%	69.6%	\$0	0.0%	70.9%
	Upper	1	25.0%	\$147	21.5%	22.2%	0	0.0%	23.5%	\$0	0.0%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$684	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	1	100.0%	\$143	100.0%	9.8%	1	100.0%	5.7%	\$143	100.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	67.7%	0	0.0%	61.6%	\$0	0.0%	58.4%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	32.6%	\$0	0.0%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$143	100.0%	100.0%	1	100.0%	100.0%	\$143	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	1.2%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	5.8%	\$0	0.0%	1.7%
	Middle	2	100.0%	\$14	100.0%	67.7%	1	100.0%	75.6%	\$10	100.0%	80.4%
	Upper	0	0.0%	\$0	0.0%	22.2%	0	0.0%	17.4%	\$0	0.0%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$14	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	30.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	53.0%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	1	14.3%	\$143	17.0%	9.8%	1	50.0%	6.1%	\$143	93.5%	4.5%
	Middle	5	71.4%	\$551	65.5%	67.7%	1	50.0%	65.1%	\$10	6.5%	62.7%
	Upper	1	14.3%	\$147	17.5%	22.2%	0	0.0%	28.6%	\$0	0.0%	32.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$841	100.0%	100.0%	2	100.0%	100.0%	\$153	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	1	3.1%	\$35	1.6%	1.0%	1	6.7%	2.2%	\$35	2.3%	2.4%
	Moderate	4	12.5%	\$89	4.0%	10.9%	2	13.3%	10.4%	\$43	2.8%	10.1%
	Middle	20	62.5%	\$680	30.8%	63.3%	9	60.0%	60.0%	\$316	20.8%	57.3%
	Upper	7	21.9%	\$1,403	63.6%	24.8%	3	20.0%	25.8%	\$1,123	74.0%	29.8%
	Unknown	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%	0.4%
Total	32	100.0%	\$2,207	100.0%	100.0%	15	100.0%	100.0%	\$1,517	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%
	Moderate	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	70.0%	0	0.0%	76.7%	\$0	0.0%	78.3%
	Upper	0	0.0%	\$0	0.0%	29.2%	0	0.0%	23.3%	\$0	0.0%	21.7%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Salisbury

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	8.4%	\$0	0.0%	4.6%	
	Moderate	2	50.0%	\$394	57.6%	17.3%	0	0.0%	26.8%	\$0	0.0%	21.9%	
	Middle	1	25.0%	\$143	20.9%	21.9%	0	0.0%	25.2%	\$0	0.0%	25.3%	
	Upper	1	25.0%	\$147	21.5%	41.5%	0	0.0%	26.8%	\$0	0.0%	32.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.9%	\$0	0.0%	15.6%	
	Total	4	100.0%	\$684	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	5.0%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	14.3%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	23.2%	\$0	0.0%	20.9%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	35.8%	\$0	0.0%	43.1%	
	Unknown	1	100.0%	\$143	100.0%	0.0%	1	100.0%	21.7%	\$143	100.0%	22.7%	
	Total	1	100.0%	\$143	100.0%	100.0%	1	100.0%	100.0%	\$143	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	8.1%	\$0	0.0%	6.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	20.9%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	21.9%	0	0.0%	30.2%	\$0	0.0%	34.4%	
	Upper	1	50.0%	\$4	28.6%	41.5%	0	0.0%	32.6%	\$0	0.0%	35.3%	
	Unknown	1	50.0%	\$10	71.4%	0.0%	1	100.0%	8.1%	\$10	100.0%	6.7%	
	Total	2	100.0%	\$14	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	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%	
	Middle	0	0.0%	\$0	0.0%	21.9%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	6.4%	\$0	0.0%	3.4%	
	Moderate	2	28.6%	\$394	46.8%	17.3%	0	0.0%	19.3%	\$0	0.0%	14.4%	
	Middle	1	14.3%	\$143	17.0%	21.9%	0	0.0%	24.2%	\$0	0.0%	22.3%	
	Upper	2	28.6%	\$151	18.0%	41.5%	0	0.0%	32.2%	\$0	0.0%	38.2%	
	Unknown	2	28.6%	\$153	18.2%	0.0%	2	100.0%	18.0%	\$153	100.0%	21.7%	
	Total	7	100.0%	\$841	100.0%	100.0%	2	100.0%	100.0%	\$153	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	14	43.8%	\$446	20.2%	90.3%	5	33.3%	54.6%	\$198	13.1%	53.1%
		Over \$1 Million	16	50.0%	\$1,361	61.7%	5.6%	9	60.0%				
		Total Rev. available	30	93.8%	\$1,807	81.9%	95.9%	14	93.3%				
		Rev. Not Known	2	6.3%	\$400	18.1%	4.1%	1	6.7%				
		Total	32	100.0%	\$2,207	100.0%	100.0%	15	100.0%				
	Loan Size	\$100,000 or Less	29	90.6%	\$921	41.7%		13	86.7%	88.6%	\$431	28.4%	31.9%
		\$100,001 - \$250,000	2	6.3%	\$400	18.1%		1	6.7%	5.5%	\$200	13.2%	17.9%
		\$250,001 - \$1 Million	1	3.1%	\$886	40.1%		1	6.7%	5.8%	\$886	58.4%	50.1%
Total		32	100.0%	\$2,207	100.0%		15	100.0%	100.0%	\$1,517	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	73.3%	\$0	0.0%	80.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	73.3%	\$0	0.0%	24.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	26.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	48.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: MD Salisbury

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.3	337	1.4	88	26.1	4,607	19.7
Moderate-income	4	21.1	3,772	16.1	626	16.6	4,038	17.2
Middle-income	11	57.9	14,198	60.6	784	5.5	4,971	21.2
Upper-income	3	15.8	5,104	21.8	331	6.5	9,795	41.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>19</b>	<b>100.0</b>	<b>23,411</b>	<b>100.0</b>	<b>1,829</b>	<b>7.8</b>	<b>23,411</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	650	48	0.2	7.4	511	78.6	91	14.0
Moderate-income	7,062	2,684	11.3	38.0	3,362	47.6	1,016	14.4
Middle-income	25,935	15,329	64.8	59.1	7,689	29.6	2,917	11.2
Upper-income	6,979	5,608	23.7	80.4	1,071	15.3	300	4.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>40,626</b>	<b>23,669</b>	<b>100.0</b>	<b>58.3</b>	<b>12,633</b>	<b>31.1</b>	<b>4,324</b>	<b>10.6</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	63	1.2	53	1.1	5	1.6	5	2.3
Moderate-income	1,045	19.4	920	19.0	86	27.3	39	17.6
Middle-income	3,264	60.7	2,936	60.6	189	60.0	139	62.6
Upper-income	1,009	18.8	935	19.3	35	11.1	39	17.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>5,381</b>	<b>100.0</b>	<b>4,844</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>222</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>90.0</b>		<b>5.9</b>		<b>4.1</b>
	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	2.1	4	1.7	1	33.3	0	0.0
Middle-income	197	82.4	195	83.0	1	33.3	1	100.0
Upper-income	37	15.5	36	15.3	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>239</b>	<b>100.0</b>	<b>235</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	Percentage of Total Farms:			<b>98.3</b>		<b>1.3</b>		<b>.4</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: MD Salisbury

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	11.3%
	Middle	0	0.0%	\$0	0.0%	64.8%
	Upper	1	100.0%	\$312	100.0%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$312	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	11.3%
	Middle	2	66.7%	\$256	65.8%	64.8%
	Upper	1	33.3%	\$133	34.2%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$389	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	11.3%
	Middle	2	66.7%	\$7	50.0%	64.8%
	Upper	1	33.3%	\$7	50.0%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	11.3%
	Middle	4	57.1%	\$263	36.8%	64.8%
	Upper	3	42.9%	\$452	63.2%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$715	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	1.1%
	Moderate	3	13.6%	\$223	26.2%	19.0%
	Middle	9	40.9%	\$270	31.8%	60.6%
	Upper	10	45.5%	\$357	42.0%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	22	100.0%	\$850	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%
	Middle	0	0.0%	\$0	0.0%	83.0%
	Upper	0	0.0%	\$0	0.0%	15.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Salisbury

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	1	100.0%	\$312	100.0%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$312	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	1	33.3%	\$86	22.1%	17.2%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	2	66.7%	\$303	77.9%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$389	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	33.3%	\$2	14.3%	19.7%	
	Moderate	2	66.7%	\$12	85.7%	17.2%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	0	0.0%	\$0	0.0%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	0	0.0%	\$0	0.0%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	14.3%	\$2	0.3%	19.7%	
	Moderate	3	42.9%	\$98	13.7%	17.2%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	3	42.9%	\$615	86.0%	41.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$715	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	18	81.8%	\$705	82.9%	90.0%
		Over \$1 Million	4	18.2%	\$145	17.1%	5.9%
		Total Rev. available	22	100.0%	\$850	100.0%	95.9%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.1%
		Total	22	100.0%	\$850	100.0%	100.0%
	Loan Size	\$100,000 or Less	21	95.5%	\$720	84.7%	
		\$100,001 - \$250,000	1	4.5%	\$130	15.3%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total		22	100.0%	\$850	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%
		Not Known	0	0.0%	\$0	0.0%	0.4%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: MD St. Marys

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	2,801	12.4
Moderate-income	1	6.7	613	2.7	23	3.8	3,167	14.0
Middle-income	5	33.3	7,546	33.4	562	7.4	5,011	22.2
Upper-income	9	60.0	14,431	63.9	579	4.0	11,611	51.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	22,590	100.0	1,164	5.2	22,590	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	1,324	7	0.0	0.5	1,002	75.7	315	23.8
Middle-income	12,445	6,712	30.5	53.9	4,379	35.2	1,354	10.9
Upper-income	20,312	15,282	69.5	75.2	3,260	16.0	1,770	8.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	34,081	22,001	100.0	64.6	8,641	25.4	3,439	10.1
	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	58	1.3	46	1.1	1	0.5	11	7.1
Middle-income	1,519	33.6	1,390	33.5	79	35.9	50	32.1
Upper-income	2,946	65.1	2,711	65.4	140	63.6	95	60.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,523	100.0	4,147	100.0	220	100.0	156	100.0
	Percentage of Total Businesses:			91.7		4.9		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	36	34.0	34	32.7	1	100.0	1	100.0
Upper-income	70	66.0	70	67.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	106	100.0	104	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			98.1		.9		.9

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: MD St. Marys

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	46.0%	\$0	0.0%	43.6%
	Upper	3	100.0%	\$1,573	100.0%	69.5%	3	100.0%	53.9%	\$1,573	100.0%	56.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$1,573	100.0%	100.0%	3	100.0%	100.0%	\$1,573	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Middle	0	0.0%	\$0	0.0%	30.5%	0	0.0%	33.2%	\$0	0.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	69.5%	0	0.0%	66.7%	\$0	0.0%	66.7%
	Unknown	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$17	100.0%	30.5%	1	100.0%	33.9%	\$10	100.0%	19.7%
	Upper	0	0.0%	\$0	0.0%	69.5%	0	0.0%	65.6%	\$0	0.0%	80.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$17	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Middle	2	40.0%	\$17	1.1%	30.5%	1	25.0%	38.1%	\$10	0.6%	37.7%
	Upper	3	60.0%	\$1,573	98.9%	69.5%	3	75.0%	61.7%	\$1,573	99.4%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,590	100.0%	100.0%	4	100.0%	100.0%	\$1,583	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%
	Moderate	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Middle	8	27.6%	\$674	9.1%	33.5%	5	25.0%	29.6%	\$136	2.5%	25.0%
	Upper	21	72.4%	\$6,718	90.9%	65.4%	15	75.0%	67.6%	\$5,409	97.5%	74.3%
	Unknown	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%	0.1%
	Total	29	100.0%	\$7,392	100.0%	100.0%	20	100.0%	100.0%	\$5,545	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	32.7%	0	0.0%	42.9%	\$0	0.0%	29.8%
	Upper	0	0.0%	\$0	0.0%	67.3%	0	0.0%	57.1%	\$0	0.0%	70.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD St. Marys

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	12.4%	0	0.0%	2.4%	\$0	0.0%	1.2%	
	Moderate	1	33.3%	\$176	11.2%	14.0%	1	33.3%	16.5%	\$176	11.2%	11.3%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	28.9%	\$0	0.0%	26.3%	
	Upper	2	66.7%	\$1,397	88.8%	51.4%	2	66.7%	42.3%	\$1,397	88.8%	51.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	10.1%	
	Total	3	100.0%	\$1,573	100.0%	100.0%	3	100.0%	100.0%	\$1,573	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	12.4%	0	0.0%	1.9%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	7.1%	\$0	0.0%	4.9%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	15.3%	\$0	0.0%	12.6%	
	Upper	0	0.0%	\$0	0.0%	51.4%	0	0.0%	50.1%	\$0	0.0%	53.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.6%	\$0	0.0%	27.9%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	12.4%	0	0.0%	7.8%	\$0	0.0%	4.1%	
	Moderate	0	0.0%	\$0	0.0%	14.0%	0	0.0%	9.9%	\$0	0.0%	6.3%	
	Middle	1	50.0%	\$10	58.8%	22.2%	1	100.0%	19.3%	\$10	100.0%	8.7%	
	Upper	1	50.0%	\$7	41.2%	51.4%	0	0.0%	59.9%	\$0	0.0%	75.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	5.2%	
	Total	2	100.0%	\$17	100.0%	100.0%	1	100.0%	100.0%	\$10	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	12.4%	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%	
	Middle	0	0.0%	\$0	0.0%	22.2%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	12.4%	0	0.0%	2.3%	\$0	0.0%	1.1%	
	Moderate	1	20.0%	\$176	11.1%	14.0%	1	25.0%	10.8%	\$176	11.1%	7.4%	
	Middle	1	20.0%	\$10	0.6%	22.2%	1	25.0%	20.6%	\$10	0.6%	17.8%	
	Upper	3	60.0%	\$1,404	88.3%	51.4%	2	50.0%	47.4%	\$1,397	88.3%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	21.2%	
	Total	5	100.0%	\$1,590	100.0%	100.0%	4	100.0%	100.0%	\$1,583	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	8	27.6%	\$219	3.0%	91.7%	5	25.0%	44.7%	\$28	0.5%	37.3%
		Over \$1 Million	18	62.1%	\$6,864	92.9%	4.9%	13	65.0%				
		Total Rev. available	26	89.7%	\$7,083	95.9%	96.6%	18	90.0%				
		Rev. Not Known	3	10.3%	\$309	4.2%	3.4%	2	10.0%				
		Total	29	100.0%	\$7,392	100.0%	100.0%	20	100.0%				
	Loan Size	\$100,000 or Less	18	62.1%	\$553	7.5%		12	60.0%	89.6%	\$356	6.4%	27.5%
		\$100,001 - \$250,000	2	6.9%	\$400	5.4%		1	5.0%	4.9%	\$250	4.5%	15.1%
		\$250,001 - \$1 Million	9	31.0%	\$6,439	87.1%		7	35.0%	5.5%	\$4,939	89.1%	57.5%
Total	29	100.0%	\$7,392	100.0%		20	100.0%	100.0%	\$5,545	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	85.7%	\$0	0.0%	77.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	42.9%	\$0	0.0%	7.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	57.1%	\$0	0.0%	92.4%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: MD St. Marys

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	3,758	14.1	
Moderate-income	2	11.8	1,398	5.3	202	14.4	3,613	13.6	
Middle-income	4	23.5	5,362	20.1	426	7.9	5,137	19.3	
Upper-income	11	64.7	19,861	74.6	615	3.1	14,113	53.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	17	100.0	26,621	100.0	1,243	4.7	26,621	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	2,770	809	3.1	29.2	1,538	55.5	423	15.3	
Middle-income	8,899	4,946	18.7	55.6	2,933	33.0	1,020	11.5	
Upper-income	28,872	20,663	78.2	71.6	5,364	18.6	2,845	9.9	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	40,541	26,418	100.0	65.2	9,835	24.3	4,288	10.6	
	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	236	5.9	200	5.5	13	6.4	23	15.1	
Middle-income	794	19.8	713	19.6	48	23.8	33	21.7	
Upper-income	2,971	74.3	2,734	75.0	141	69.8	96	63.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,001	100.0	3,647	100.0	202	100.0	152	100.0	
		Percentage of Total Businesses:		91.2			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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	17	15.6	17	15.7	0	0.0	0	0.0	
Upper-income	92	84.4	91	84.3	1	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	109	100.0	108	100.0	1	100.0	0	.0	
		Percentage of Total Farms:		99.1			.9		

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: MD St. Marys

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$83	15.3%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.7%
	Upper	1	50.0%	\$460	84.7%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$543	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.7%
	Upper	3	100.0%	\$29	100.0%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$29	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$83	14.5%	3.1%
	Middle	0	0.0%	\$0	0.0%	18.7%
	Upper	4	80.0%	\$489	85.5%	78.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$572	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.5%
	Middle	3	33.3%	\$824	34.9%	19.6%
	Upper	6	66.7%	\$1,535	65.1%	75.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	9	100.0%	\$2,359	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.7%
	Upper	0	0.0%	\$0	0.0%	84.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD St. Marys

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	50.0%	\$83	15.3%	14.1%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	19.3%	
	Upper	1	50.0%	\$460	84.7%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$543	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	14.1%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	19.3%	
	Upper	0	0.0%	\$0	0.0%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	33.3%	\$10	34.5%	14.1%	
	Moderate	1	33.3%	\$5	17.2%	13.6%	
	Middle	1	33.3%	\$14	48.3%	19.3%	
	Upper	0	0.0%	\$0	0.0%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$29	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.1%	
	Moderate	0	0.0%	\$0	0.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	19.3%	
	Upper	0	0.0%	\$0	0.0%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	40.0%	\$93	16.3%	14.1%	
	Moderate	1	20.0%	\$5	0.9%	13.6%	
	Middle	1	20.0%	\$14	2.4%	19.3%	
	Upper	1	20.0%	\$460	80.4%	53.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$572	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	4	44.4%	\$1,471	62.4%	91.2%
		Over \$1 Million	4	44.4%	\$861	36.5%	5.0%
		Total Rev. available	8	88.8%	\$2,332	98.9%	96.2%
		Rev. Not Known	1	11.1%	\$27	1.1%	3.8%
		Total	9	100.0%	\$2,359	100.0%	100.0%
	Loan Size	\$100,000 or Less	6	66.7%	\$113	4.8%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	3	33.3%	\$2,246	95.2%	
		Total	9	100.0%	\$2,359	100.0%	
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%
Over \$1 Million			0	0.0%	\$0	0.0%	0.9%
Not Known			0	0.0%	\$0	0.0%	0.0%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Asheville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	2.8	953	1.0	357	37.5	17,351	17.6
Moderate-income	10	13.9	6,060	6.1	1,086	17.9	18,817	19.1
Middle-income	51	70.8	80,365	81.4	5,658	7.0	23,399	23.7
Upper-income	9	12.5	11,310	11.5	351	3.1	39,121	39.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	72	100.0	98,688	100.0	7,452	7.6	98,688	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,148	628	0.6	29.2	1,272	59.2	248	11.5
Moderate-income	11,367	5,417	5.0	47.7	4,917	43.3	1,033	9.1
Middle-income	132,829	88,650	82.4	66.7	27,937	21.0	16,242	12.2
Upper-income	19,265	12,921	12.0	67.1	4,548	23.6	1,796	9.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	165,609	107,616	100.0	65.0	38,674	23.4	19,319	11.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	678	2.4	555	2.1	95	7.2	28	2.8
Moderate-income	3,484	12.3	3,136	12.1	200	15.2	148	14.7
Middle-income	20,824	73.5	19,218	73.9	895	67.9	711	70.8
Upper-income	3,353	11.8	3,107	11.9	129	9.8	117	11.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28,339	100.0	26,016	100.0	1,319	100.0	1,004	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	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	15	3.0	15	3.1	0	0.0	0	0.0
Middle-income	450	90.4	437	90.1	11	100.0	2	100.0
Upper-income	33	6.6	33	6.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	498	100.0	485	100.0	11	100.0	2	100.0
	Percentage of Total Farms:			97.4		2.2		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Asheville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	1	5.6%	\$129	1.6%	5.0%	1	10.0%	6.2%	\$129	2.5%	5.4%
	Middle	12	66.7%	\$5,886	75.0%	82.4%	6	60.0%	79.3%	\$3,840	75.3%	77.6%
	Upper	5	27.8%	\$1,828	23.3%	12.0%	3	30.0%	13.9%	\$1,133	22.2%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$7,843	100.0%	100.0%	10	100.0%	100.0%	\$5,102	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	4.9%	\$0	0.0%	4.0%
	Middle	12	75.0%	\$3,353	64.9%	82.4%	4	80.0%	79.9%	\$1,930	96.7%	77.8%
	Upper	4	25.0%	\$1,811	35.1%	12.0%	1	20.0%	14.6%	\$65	3.3%	17.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$5,164	100.0%	100.0%	5	100.0%	100.0%	\$1,995	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	2.1%
	Moderate	2	10.5%	\$10	8.3%	5.0%	2	10.5%	5.2%	\$10	8.3%	3.5%
	Middle	15	78.9%	\$102	84.3%	82.4%	15	78.9%	78.9%	\$102	84.3%	76.5%
	Upper	2	10.5%	\$9	7.4%	12.0%	2	10.5%	14.7%	\$9	7.4%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$121	100.0%	100.0%	19	100.0%	100.0%	\$121	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.0%	\$0	0.0%	3.6%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	68.0%	\$0	0.0%	93.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	3.3%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Moderate	3	5.7%	\$139	1.1%	5.0%	3	8.8%	5.4%	\$139	1.9%	4.5%
	Middle	39	73.6%	\$9,341	71.2%	82.4%	25	73.5%	79.7%	\$5,872	81.4%	78.0%
	Upper	11	20.8%	\$3,648	27.8%	12.0%	6	17.6%	14.3%	\$1,207	16.7%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$13,128	100.0%	100.0%	34	100.0%	100.0%	\$7,218	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	1	1.2%	\$1	0.0%	2.1%	1	1.7%	3.2%	\$1	0.0%	6.3%
	Moderate	5	6.0%	\$550	3.5%	12.1%	2	3.3%	11.6%	\$56	0.5%	16.3%
	Middle	73	86.9%	\$13,662	87.4%	73.9%	53	88.3%	70.4%	\$10,429	87.8%	66.0%
	Upper	5	6.0%	\$1,422	9.1%	11.9%	4	6.7%	12.2%	\$1,397	11.8%	11.2%
	Unknown	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%	0.3%
Total	84	100.0%	\$15,635	100.0%	100.0%	60	100.0%	100.0%	\$11,883	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%
	Moderate	0	0.0%	\$0	0.0%	3.1%	0	0.0%	4.2%	\$0	0.0%	0.9%
	Middle	0	0.0%	\$0	0.0%	90.1%	0	0.0%	83.3%	\$0	0.0%	82.1%
	Upper	0	0.0%	\$0	0.0%	6.8%	0	0.0%	12.5%	\$0	0.0%	17.0%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Asheville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	5.6%	\$65	0.8%	17.6%	1	10.0%	6.9%	\$65	1.3%	3.5%	
	Moderate	4	22.2%	\$587	7.5%	19.1%	0	0.0%	22.1%	\$0	0.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	23.7%	0	0.0%	21.8%	\$0	0.0%	19.6%	
	Upper	13	72.2%	\$7,191	91.7%	39.6%	9	90.0%	37.1%	\$5,037	98.7%	49.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	11.7%	
	Total	18	100.0%	\$7,843	100.0%	100.0%	10	100.0%	100.0%	\$5,102	100.0%	100.0%	
REFINANCE	Low	3	18.8%	\$143	2.8%	17.6%	1	20.0%	5.6%	\$22	1.1%	2.9%	
	Moderate	2	12.5%	\$109	2.1%	19.1%	0	0.0%	16.4%	\$0	0.0%	11.0%	
	Middle	0	0.0%	\$0	0.0%	23.7%	0	0.0%	20.0%	\$0	0.0%	17.0%	
	Upper	10	62.5%	\$4,807	93.1%	39.6%	4	80.0%	42.7%	\$1,973	98.9%	54.3%	
	Unknown	1	6.3%	\$105	2.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	14.9%	
	Total	16	100.0%	\$5,164	100.0%	100.0%	5	100.0%	100.0%	\$1,995	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	47.4%	\$24	19.8%	17.6%	9	47.4%	11.6%	\$24	19.8%	5.0%	
	Moderate	8	42.1%	\$37	30.6%	19.1%	8	42.1%	20.5%	\$37	30.6%	13.5%	
	Middle	1	5.3%	\$10	8.3%	23.7%	1	5.3%	20.8%	\$10	8.3%	18.3%	
	Upper	1	5.3%	\$50	41.3%	39.6%	1	5.3%	41.9%	\$50	41.3%	55.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	7.7%	
	Total	19	100.0%	\$121	100.0%	100.0%	19	100.0%	100.0%	\$121	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.6%	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%	
	Middle	0	0.0%	\$0	0.0%	23.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	24.5%	\$232	1.8%	17.6%	11	32.4%	6.2%	\$111	1.5%	3.1%	
	Moderate	14	26.4%	\$733	5.6%	19.1%	8	23.5%	18.4%	\$37	0.5%	12.5%	
	Middle	1	1.9%	\$10	0.1%	23.7%	1	2.9%	20.6%	\$10	0.1%	17.6%	
	Upper	24	45.3%	\$12,048	91.8%	39.6%	14	41.2%	40.7%	\$7,060	97.8%	51.8%	
	Unknown	1	1.9%	\$105	0.8%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.0%	
	Total	53	100.0%	\$13,128	100.0%	100.0%	34	100.0%	100.0%	\$7,218	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	54	64.3%	\$10,699	68.4%	91.8%	35	58.3%	50.0%	\$8,260	69.5%	47.7%
		Over \$1 Million	17	20.2%	\$3,390	21.7%	4.7%	16	26.7%				
		Total Rev. available	71	84.5%	\$14,089	90.1%	96.5%	51	85.0%				
		Rev. Not Known	13	15.5%	\$1,546	9.9%	3.5%	9	15.0%				
		Total	84	100.0%	\$15,635	100.0%	100.0%	60	100.0%				
	Loan Size	\$100,000 or Less	51	60.7%	\$1,747	11.2%		35	58.3%	90.0%	\$1,061	8.9%	26.2%
		\$100,001 - \$250,000	9	10.7%	\$1,666	10.7%		7	11.7%	4.3%	\$1,407	11.8%	15.1%
		\$250,001 - \$1 Million	24	28.6%	\$12,222	78.2%		18	30.0%	5.7%	\$9,415	79.2%	58.7%
Total		84	100.0%	\$15,635	100.0%		60	100.0%	100.0%	\$11,883	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%	0	0.0%	70.8%	\$0	0.0%	90.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.7%	\$0	0.0%	36.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	12.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	51.5%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses w ith revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Asheville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.0	1,434	1.3	564	39.3	21,170	19.4
Moderate-income	14	14.1	15,547	14.2	2,746	17.7	20,517	18.8
Middle-income	60	60.6	70,128	64.1	5,341	7.6	23,489	21.5
Upper-income	20	20.2	22,239	20.3	1,402	6.3	44,172	40.4
Unknown-income	2	2.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	99	100.0	109,348	100.0	10,053	9.2	109,348	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,619	1,069	0.9	29.5	2,130	58.9	420	11.6
Moderate-income	29,952	15,435	12.7	51.5	9,697	32.4	4,820	16.1
Middle-income	125,703	80,116	65.9	63.7	28,134	22.4	17,453	13.9
Upper-income	38,831	25,025	20.6	64.4	9,257	23.8	4,549	11.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	198,105	121,645	100.0	61.4	49,218	24.8	27,242	13.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,238	4.5	1,071	4.2	117	9.3	50	5.4
Moderate-income	4,283	15.5	3,829	15.1	269	21.5	185	19.9
Middle-income	15,512	56.2	14,453	56.8	604	48.2	455	48.9
Upper-income	6,576	23.8	6,071	23.9	264	21.1	241	25.9
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	27,610	100.0	25,425	100.0	1,254	100.0	931	100.0
	Percentage of Total Businesses:			92.1		4.5		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	82	14.2	79	13.9	3	30.0	0	0.0
Middle-income	415	71.7	408	71.7	7	70.0	0	0.0
Upper-income	82	14.2	82	14.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	579	100.0	569	100.0	10	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: NC Asheville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	2	8.7%	\$524	5.4%	0.9%
	Moderate	3	13.0%	\$519	5.4%	12.7%
	Middle	11	47.8%	\$4,652	48.2%	65.9%
	Upper	7	30.4%	\$3,954	41.0%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$9,649	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	3	10.3%	\$602	6.4%	12.7%
	Middle	20	69.0%	\$5,957	63.3%	65.9%
	Upper	6	20.7%	\$2,845	30.3%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$9,404	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	7	25.9%	\$39	28.9%	12.7%
	Middle	17	63.0%	\$82	60.7%	65.9%
	Upper	3	11.1%	\$14	10.4%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$135	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	2	2.5%	\$524	2.7%	0.9%
	Moderate	13	16.5%	\$1,160	6.0%	12.7%
	Middle	48	60.8%	\$10,691	55.7%	65.9%
	Upper	16	20.3%	\$6,813	35.5%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	79	100.0%	\$19,188	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	1	2.4%	\$75	1.1%	4.2%
	Moderate	8	19.0%	\$535	7.9%	15.1%
	Middle	23	54.8%	\$4,549	67.2%	56.8%
	Upper	10	23.8%	\$1,610	23.8%	23.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	42	100.0%	\$6,769	100.0%	100.0%
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.9%
	Middle	0	0.0%	\$0	0.0%	71.7%
	Upper	0	0.0%	\$0	0.0%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Asheville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.4%	
	Moderate	3	13.0%	\$519	5.4%	18.8%	
	Middle	4	17.4%	\$582	6.0%	21.5%	
	Upper	16	69.6%	\$8,548	88.6%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	23	100.0%	\$9,649	100.0%	100.0%	
REFINANCE	Low	2	6.9%	\$248	2.6%	19.4%	
	Moderate	9	31.0%	\$1,439	15.3%	18.8%	
	Middle	1	3.4%	\$18	0.2%	21.5%	
	Upper	17	58.6%	\$7,699	81.9%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	29	100.0%	\$9,404	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	22.2%	\$14	10.4%	19.4%	
	Moderate	13	48.1%	\$76	56.3%	18.8%	
	Middle	5	18.5%	\$32	23.7%	21.5%	
	Upper	3	11.1%	\$13	9.6%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$135	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	
	Middle	0	0.0%	\$0	0.0%	21.5%	
	Upper	0	0.0%	\$0	0.0%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	10.1%	\$262	1.4%	19.4%	
	Moderate	25	31.6%	\$2,034	10.6%	18.8%	
	Middle	10	12.7%	\$632	3.3%	21.5%	
	Upper	36	45.6%	\$16,260	84.7%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	79	100.0%	\$19,188	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	23	54.8%	\$1,543	22.8%	92.1%
		Over \$1 Million	14	33.3%	\$3,377	49.9%	4.5%
		Total Rev. available	37	88.1%	\$4,920	72.7%	96.6%
		Rev. Not Known	5	11.9%	\$1,849	27.3%	3.4%
		Total	42	100.0%	\$6,769	100.0%	100.0%
	Loan Size	\$100,000 or Less	27	64.3%	\$764	11.3%	
		\$100,001 - \$250,000	6	14.3%	\$1,147	16.9%	
		\$250,001 - \$1 Million	9	21.4%	\$4,858	71.8%	
Total		42	100.0%	\$6,769	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.7%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Burlington

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	6,764	18.9
Moderate-income	5	21.7	4,983	13.9	729	14.6	6,513	18.2
Middle-income	16	69.6	26,763	74.8	1,929	7.2	8,481	23.7
Upper-income	2	8.7	4,023	11.2	62	1.5	14,011	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	35,769	100.0	2,720	7.6	35,769	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	8,287	4,367	12.1	52.7	3,207	38.7	713	8.6
Middle-income	41,047	27,508	76.0	67.0	10,706	26.1	2,833	6.9
Upper-income	6,129	4,301	11.9	70.2	1,495	24.4	333	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,463	36,176	100.0	65.2	15,408	27.8	3,879	7.0
	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	1,024	13.4	915	13.3	67	15.8	42	13.6
Middle-income	5,509	72.3	5,003	72.7	291	68.8	215	69.8
Upper-income	1,084	14.2	968	14.1	65	15.4	51	16.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,617	100.0	6,886	100.0	423	100.0	308	100.0
	Percentage of Total Businesses:			90.4		5.6		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	4	2.4	4	2.4	0	0.0	0	0.0
Middle-income	161	95.3	161	95.3	0	0.0	0	0.0
Upper-income	4	2.4	4	2.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	169	100.0	169	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Burlington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %
#	%	\$ (000s)	\$ %									
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	15.4%	\$198	6.8%	12.1%	1	25.0%	8.7%	\$62	5.8%	6.0%
	Middle	8	61.5%	\$1,141	39.5%	76.0%	2	50.0%	76.2%	\$175	16.4%	72.7%
	Upper	3	23.1%	\$1,552	53.7%	11.9%	1	25.0%	15.1%	\$831	77.8%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$2,891	100.0%	100.0%	4	100.0%	100.0%	\$1,068	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.9%	\$73	2.4%	12.1%	2	8.0%	5.7%	\$73	4.3%	3.7%
	Middle	26	89.7%	\$2,537	82.0%	76.0%	22	88.0%	75.0%	\$1,133	67.0%	72.5%
	Upper	1	3.4%	\$485	15.7%	11.9%	1	4.0%	19.3%	\$485	28.7%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$3,095	100.0%	100.0%	25	100.0%	100.0%	\$1,691	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%
	Moderate	2	10.5%	\$6	6.7%	12.1%	2	10.5%	8.9%	\$6	6.7%	6.8%
	Middle	17	89.5%	\$84	93.3%	76.0%	17	89.5%	81.1%	\$84	93.3%	64.6%
	Upper	0	0.0%	\$0	0.0%	11.9%	0	0.0%	10.0%	\$0	0.0%	28.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$90	100.0%	100.0%	19	100.0%	100.0%	\$90	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	9.1%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	75.0%	\$0	0.0%	83.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	7.3%
	Unknown	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	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%
	Moderate	6	9.8%	\$277	4.6%	12.1%	5	10.4%	6.9%	\$141	4.9%	4.8%
	Middle	51	83.6%	\$3,762	61.9%	76.0%	41	85.4%	75.5%	\$1,392	48.9%	73.0%
	Upper	4	6.6%	\$2,037	33.5%	11.9%	2	4.2%	17.5%	\$1,316	46.2%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$6,076	100.0%	100.0%	48	100.0%	100.0%	\$2,849	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%
	Moderate	4	10.3%	\$805	21.3%	13.3%	3	11.1%	10.6%	\$790	28.5%	13.0%
	Middle	31	79.5%	\$2,467	65.2%	72.7%	22	81.5%	69.8%	\$1,629	58.8%	71.7%
	Upper	4	10.3%	\$510	13.5%	14.1%	2	7.4%	17.5%	\$350	12.6%	15.1%
	Unknown	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%	0.2%
	Total	39	100.0%	\$3,782	100.0%	100.0%	27	100.0%	100.0%	\$2,769	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%
	Moderate	0	0.0%	\$0	0.0%	2.4%	0	0.0%	14.3%	\$0	0.0%	7.4%
	Middle	2	100.0%	\$200	100.0%	95.3%	1	100.0%	85.7%	\$100	100.0%	92.6%
	Upper	0	0.0%	\$0	0.0%	2.4%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$200	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Burlington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	23.1%	\$244	8.4%	18.9%	2	50.0%	9.2%	\$156	14.6%	4.9%	
	Moderate	4	30.8%	\$436	15.1%	18.2%	1	25.0%	24.4%	\$81	7.6%	19.4%	
	Middle	2	15.4%	\$314	10.9%	23.7%	0	0.0%	20.5%	\$0	0.0%	19.8%	
	Upper	4	30.8%	\$1,897	65.6%	39.2%	1	25.0%	29.1%	\$831	77.8%	39.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.9%	\$0	0.0%	16.4%	
	Total	13	100.0%	\$2,891	100.0%	100.0%	4	100.0%	100.0%	\$1,068	100.0%	100.0%	
REFINANCE	Low	6	20.7%	\$323	10.4%	18.9%	5	20.0%	4.8%	\$314	18.6%	2.5%	
	Moderate	6	20.7%	\$310	10.0%	18.2%	5	20.0%	12.9%	\$286	16.9%	8.8%	
	Middle	7	24.1%	\$414	13.4%	23.7%	6	24.0%	19.5%	\$279	16.5%	17.0%	
	Upper	8	27.6%	\$759	24.5%	39.2%	8	32.0%	40.4%	\$759	44.9%	49.2%	
	Unknown	2	6.9%	\$1,289	41.6%	0.0%	1	4.0%	22.4%	\$53	3.1%	22.5%	
	Total	29	100.0%	\$3,095	100.0%	100.0%	25	100.0%	100.0%	\$1,691	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	42.1%	\$31	34.4%	18.9%	8	42.1%	16.7%	\$31	34.4%	2.7%	
	Moderate	10	52.6%	\$52	57.8%	18.2%	10	52.6%	30.0%	\$52	57.8%	16.9%	
	Middle	1	5.3%	\$7	7.8%	23.7%	1	5.3%	18.9%	\$7	7.8%	11.4%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	28.9%	\$0	0.0%	59.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.6%	\$0	0.0%	9.8%	
	Total	19	100.0%	\$90	100.0%	100.0%	19	100.0%	100.0%	\$90	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.9%	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%	
	Middle	0	0.0%	\$0	0.0%	23.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	17	27.9%	\$598	9.8%	18.9%	15	31.3%	6.6%	\$501	17.6%	3.2%	
	Moderate	20	32.8%	\$798	13.1%	18.2%	16	33.3%	17.4%	\$419	14.7%	12.2%	
	Middle	10	16.4%	\$735	12.1%	23.7%	7	14.6%	19.8%	\$286	10.0%	17.1%	
	Upper	12	19.7%	\$2,656	43.7%	39.2%	9	18.8%	35.9%	\$1,590	55.8%	43.7%	
	Unknown	2	3.3%	\$1,289	21.2%	0.0%	1	2.1%	20.3%	\$53	1.9%	23.7%	
	Total	61	100.0%	\$6,076	100.0%	100.0%	48	100.0%	100.0%	\$2,849	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	21	53.8%	\$2,034	53.8%	90.4%	17	63.0%	43.5%	\$1,641	59.3%	38.5%
		Over \$1 Million	13	33.3%	\$889	23.5%	5.6%	8	29.6%				
		Total Rev. available	34	87.1%	\$2,923	77.3%	96.0%	25	92.6%				
		Rev. Not Known	5	12.8%	\$859	22.7%	4.0%	2	7.4%				
		Total	39	100.0%	\$3,782	100.0%	100.0%	27	100.0%				
	Loan Size	\$100,000 or Less	28	71.8%	\$682	18.0%		20	74.1%	87.1%	\$482	17.4%	21.8%
		\$100,001 - \$250,000	6	15.4%	\$1,003	26.5%		3	11.1%	6.5%	\$490	17.7%	20.1%
		\$250,001 - \$1 Million	5	12.8%	\$2,097	55.4%		4	14.8%	6.4%	\$1,797	64.9%	58.1%
		Total	39	100.0%	\$3,782	100.0%		27	100.0%	100.0%	\$2,769	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$100	50.0%	100.0%	1	100.0%	78.6%	\$100	100.0%	93.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	1	50.0%	\$100	50.0%	0.0%	0	0.0%				
		Total	2	100.0%	\$200	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$200	100.0%		1	100.0%	78.6%	\$100	100.0%	34.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	33.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	32.3%
		Total	2	100.0%	\$200	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Burlington

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	8,526	21.3
Moderate-income	7	19.4	8,504	21.3	2,222	26.1	6,780	17.0
Middle-income	17	47.2	18,872	47.2	1,920	10.2	8,276	20.7
Upper-income	12	33.3	12,611	31.5	707	5.6	16,405	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	39,987	100.0	4,849	12.1	39,987	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	14,608	6,873	17.1	47.0	5,969	40.9	1,766	12.1
Middle-income	31,324	19,376	48.3	61.9	8,906	28.4	3,042	9.7
Upper-income	19,238	13,906	34.6	72.3	3,970	20.6	1,362	7.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	65,170	40,155	100.0	61.6	18,845	28.9	6,170	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	1,492	20.6	1,324	20.2	115	28.4	53	18.7
Middle-income	3,662	50.5	3,306	50.4	204	50.4	152	53.7
Upper-income	2,091	28.9	1,927	29.4	86	21.2	78	27.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,245	100.0	6,557	100.0	405	100.0	283	100.0
	Percentage of Total Businesses:			90.5		5.6		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	2	1.1	2	1.1	0	0.0	0	0.0
Middle-income	120	67.4	120	67.4	0	0.0	0	0.0
Upper-income	56	31.5	56	31.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	178	100.0	178	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Burlington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	66.7%	\$208	72.2%	17.1%
	Middle	0	0.0%	\$0	0.0%	48.3%
	Upper	1	33.3%	\$80	27.8%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$288</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.0%	\$14	0.6%	17.1%
	Middle	11	55.0%	\$1,424	60.2%	48.3%
	Upper	8	40.0%	\$928	39.2%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$2,366</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	18.2%	\$23	17.8%	17.1%
	Middle	12	54.5%	\$67	51.9%	48.3%
	Upper	6	27.3%	\$39	30.2%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$129</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	15.6%	\$245	8.8%	17.1%
	Middle	23	51.1%	\$1,491	53.6%	48.3%
	Upper	15	33.3%	\$1,047	37.6%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>45</i>	<i>100.0%</i>	<i>\$2,783</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	25.0%	\$910	33.6%	20.2%
	Middle	10	41.7%	\$1,389	51.3%	50.4%
	Upper	8	33.3%	\$409	15.1%	29.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$2,708</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.1%
	Middle	0	0.0%	\$0	0.0%	67.4%
	Upper	0	0.0%	\$0	0.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: NC Burlington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.3%	
	Moderate	2	66.7%	\$160	55.6%	17.0%	
	Middle	1	33.3%	\$128	44.4%	20.7%	
	Upper	0	0.0%	\$0	0.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$288	100.0%	100.0%	
REFINANCE	Low	2	10.0%	\$84	3.6%	21.3%	
	Moderate	4	20.0%	\$472	19.9%	17.0%	
	Middle	5	25.0%	\$337	14.2%	20.7%	
	Upper	9	45.0%	\$1,473	62.3%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$2,366	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	13.6%	\$10	7.8%	21.3%	
	Moderate	8	36.4%	\$40	31.0%	17.0%	
	Middle	7	31.8%	\$51	39.5%	20.7%	
	Upper	2	9.1%	\$11	8.5%	41.0%	
	Unknown	2	9.1%	\$17	13.2%	0.0%	
	Total	22	100.0%	\$129	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	
	Upper	0	0.0%	\$0	0.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	11.1%	\$94	3.4%	21.3%	
	Moderate	14	31.1%	\$672	24.1%	17.0%	
	Middle	13	28.9%	\$516	18.5%	20.7%	
	Upper	11	24.4%	\$1,484	53.3%	41.0%	
	Unknown	2	4.4%	\$17	0.6%	0.0%	
	Total	45	100.0%	\$2,783	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	12	50.0%	\$597	22.0%	90.5%
		Over \$1 Million	7	29.2%	\$1,707	63.0%	5.6%
		Total Rev. available	19	79.2%	\$2,304	85.0%	96.1%
		Rev. Not Known	5	20.8%	\$404	14.9%	3.9%
		Total	24	100.0%	\$2,708	100.0%	100.0%
	Loan Size	\$100,000 or Less	16	66.7%	\$577	21.3%	
		\$100,001 - \$250,000	6	25.0%	\$991	36.6%	
		\$250,001 - \$1 Million	2	8.3%	\$1,140	42.1%	
Total		24	100.0%	\$2,708	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Cleveland

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	5,202	19.1
Moderate-income	1	6.3	855	3.1	204	23.9	4,589	16.9
Middle-income	15	93.8	26,321	96.9	2,530	9.6	6,311	23.2
Upper-income	0	0.0	0	0.0	0	0.0	11,074	40.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	27,176	100.0	2,734	10.1	27,176	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	1,549	545	2.0	35.2	819	52.9	185	11.9
Middle-income	38,768	26,458	98.0	68.2	9,224	23.8	3,086	8.0
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	40,317	27,003	100.0	67.0	10,043	24.9	3,271	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	196	4.1	163	3.7	26	10.8	7	4.1
Middle-income	4,641	95.9	4,262	96.3	215	89.2	164	95.9
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	4,837	100.0	4,425	100.0	241	100.0	171	100.0
	Percentage of Total Businesses:			91.5		5.0		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	128	100.0	126	100.0	2	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	128	100.0	126	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.8%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	98.0%	0	0.0%	98.2%	\$0	0.0%	98.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.0%	\$0	0.0%	1.8%
	Middle	5	100.0%	\$182	100.0%	98.0%	5	100.0%	98.0%	\$182	100.0%	98.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$182	100.0%	100.0%	5	100.0%	100.0%	\$182	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%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.6%	\$0	0.0%	1.7%
	Middle	1	100.0%	\$3	100.0%	98.0%	1	100.0%	98.4%	\$3	100.0%	98.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	16.1%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.3%	\$0	0.0%	83.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.0%	\$0	0.0%	2.0%
	Middle	6	100.0%	\$185	100.0%	98.0%	6	100.0%	98.0%	\$185	100.0%	98.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$185	100.0%	100.0%	6	100.0%	100.0%	\$185	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%
	Moderate	1	16.7%	\$150	33.3%	3.7%	1	25.0%	3.3%	\$150	84.3%	5.0%
	Middle	5	83.3%	\$301	66.7%	96.3%	3	75.0%	95.2%	\$28	15.7%	95.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.1%
	Total	6	100.0%	\$451	100.0%	100.0%	4	100.0%	100.0%	\$178	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	10.1%	\$0	0.0%	5.6%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	24.7%	\$0	0.0%	19.0%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	23.2%	\$0	0.0%	22.8%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	27.3%	\$0	0.0%	38.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	14.7%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	20.0%	\$14	7.7%	19.1%	1	20.0%	3.7%	\$14	7.7%	1.6%	
	Moderate	1	20.0%	\$39	21.4%	16.9%	1	20.0%	13.5%	\$39	21.4%	8.3%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	18.3%	\$0	0.0%	14.7%	
	Upper	3	60.0%	\$129	70.9%	40.7%	3	60.0%	47.5%	\$129	70.9%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.9%	\$0	0.0%	18.1%	
	Total	5	100.0%	\$182	100.0%	100.0%	5	100.0%	100.0%	\$182	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	11.3%	\$0	0.0%	5.3%	
	Moderate	1	100.0%	\$3	100.0%	16.9%	1	100.0%	24.2%	\$3	100.0%	12.6%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	30.6%	\$0	0.0%	36.1%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	30.6%	\$0	0.0%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	6.1%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	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%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$14	7.6%	19.1%	1	16.7%	6.3%	\$14	7.6%	3.0%	
	Moderate	2	33.3%	\$42	22.7%	16.9%	2	33.3%	17.9%	\$42	22.7%	12.0%	
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	20.5%	\$0	0.0%	17.6%	
	Upper	3	50.0%	\$129	69.7%	40.7%	3	50.0%	39.4%	\$129	69.7%	49.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	17.8%	
	Total	6	100.0%	\$185	100.0%	100.0%	6	100.0%	100.0%	\$185	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	3	50.0%	\$26	5.8%	91.5%	2	50.0%	42.0%	\$25	14.0%	48.6%
		Over \$1 Million	1	16.7%	\$150	33.3%	5.0%	1	25.0%				
		Total Rev. available	4	66.7%	\$176	39.1%	96.5%	3	75.0%				
		Rev. Not Known	2	33.3%	\$275	61.0%	3.5%	1	25.0%				
	Total	6	100.0%	\$451	100.0%	100.0%	4	100.0%					
	Loan Size	\$100,000 or Less	4	66.7%	\$29	6.4%		3	75.0%	87.8%	\$28	15.7%	28.2%
		\$100,001 - \$250,000	1	16.7%	\$150	33.3%		1	25.0%	6.1%	\$150	84.3%	17.5%
\$250,001 - \$1 Million		1	16.7%	\$272	60.3%		0	0.0%	6.1%	\$0	0.0%	54.3%	
Total		6	100.0%	\$451	100.0%		4	100.0%	100.0%	\$178	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	78.3%	\$0	0.0%	61.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.6%	\$0	0.0%	31.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.0%	\$0	0.0%	41.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	26.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

## Appendices

**2012**

### Combined Demographics Report

Assessment Area: NC Cleveland

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	635	2.4	245	38.6	6,202	23.2
Moderate-income	3	13.6	2,085	7.8	491	23.5	4,504	16.8
Middle-income	17	77.3	23,229	86.9	3,114	13.4	6,053	22.6
Upper-income	1	4.5	786	2.9	58	7.4	9,976	37.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	26,735	100.0	3,908	14.6	26,735	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,482	339	1.3	22.9	791	53.4	352	23.8
Moderate-income	4,022	1,745	6.7	43.4	1,651	41.0	626	15.6
Middle-income	36,654	23,185	89.3	63.3	9,002	24.6	4,467	12.2
Upper-income	1,041	707	2.7	67.9	259	24.9	75	7.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	43,199	25,976	100.0	60.1	11,703	27.1	5,520	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	197	4.4	163	4.0	25	10.3	9	5.5
Moderate-income	552	12.3	499	12.2	38	15.7	15	9.1
Middle-income	3,639	81.1	3,328	81.6	174	71.9	137	83.0
Upper-income	98	2.2	89	2.2	5	2.1	4	2.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,486	100.0	4,079	100.0	242	100.0	165	100.0
	Percentage of Total Businesses:			90.9		5.4		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	8	5.5	7	4.9	1	50.0	0	0.0
Middle-income	133	91.1	132	91.7	1	50.0	0	0.0
Upper-income	5	3.4	5	3.5	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	144	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	6.7%
	Middle	1	100.0%	\$217	100.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$217	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	6.7%
	Middle	0	0.0%	\$0	0.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	1	20.0%	\$7	28.0%	6.7%
	Middle	4	80.0%	\$18	72.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$25	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	1	16.7%	\$7	2.9%	6.7%
	Middle	5	83.3%	\$235	97.1%	89.3%
	Upper	0	0.0%	\$0	0.0%	2.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$242	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	1	14.3%	\$150	7.1%	4.0%
	Moderate	3	42.9%	\$1,886	89.4%	12.2%
	Middle	3	42.9%	\$73	3.5%	81.6%
	Upper	0	0.0%	\$0	0.0%	2.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	7	100.0%	\$2,109	100.0%	100.0%
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.9%
	Middle	0	0.0%	\$0	0.0%	91.7%
	Upper	0	0.0%	\$0	0.0%	3.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.2%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.6%	
	Upper	1	100.0%	\$217	100.0%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$217	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	23.2%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.6%	
	Upper	0	0.0%	\$0	0.0%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	12.0%	23.2%	
	Moderate	4	80.0%	\$22	88.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.6%	
	Upper	0	0.0%	\$0	0.0%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$25	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.2%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.6%	
	Upper	0	0.0%	\$0	0.0%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$3	1.2%	23.2%	
	Moderate	4	66.7%	\$22	9.1%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.6%	
	Upper	1	16.7%	\$217	89.7%	37.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$242	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	28.6%	\$46	2.2%	90.9%
		Over \$1 Million	5	71.4%	\$2,063	97.8%	5.4%
		Total Rev. available	7	100.0%	\$2,109	100.0%	96.3%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.7%
		Total	7	100.0%	\$2,109	100.0%	100.0%
	Loan Size	\$100,000 or Less	4	57.1%	\$109	5.2%	
		\$100,001 - \$250,000	1	14.3%	\$150	7.1%	
		\$250,001 - \$1 Million	2	28.6%	\$1,850	87.7%	
		Total	7	100.0%	\$2,109	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Granville

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	2,172	17.9
Moderate-income	0	0.0	0	0.0	0	0.0	1,761	14.5
Middle-income	5	71.4	7,737	63.7	735	9.5	2,496	20.6
Upper-income	2	28.6	4,401	36.3	362	8.2	5,709	47.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	12,138	100.0	1,097	9.0	12,138	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	11,635	7,820	62.5	67.2	2,970	25.5	845	7.3
Upper-income	6,261	4,684	37.5	74.8	1,180	18.8	397	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	17,896	12,504	100.0	69.9	4,150	23.2	1,242	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,403	60.1	1,293	60.0	46	61.3	64	59.8
Upper-income	933	39.9	861	40.0	29	38.7	43	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,336	100.0	2,154	100.0	75	100.0	107	100.0
	Percentage of Total Businesses:			92.2		3.2		4.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	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	80	66.1	76	65.0	4	100.0	0	0.0
Upper-income	41	33.9	41	35.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	121	100.0	117	100.0	4	100.0	0	.0
	Percentage of Total Farms:			96.7		3.3		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Granville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$30	12.6%	62.5%	1	100.0%	36.3%	\$30	100.0%	30.6%
	Upper	1	50.0%	\$208	87.4%	37.5%	0	0.0%	63.7%	\$0	0.0%	69.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$238	100.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	33.3%	\$48	52.2%	62.5%	1	33.3%	45.0%	\$48	52.2%	41.0%
	Upper	2	66.7%	\$44	47.8%	37.5%	2	66.7%	55.0%	\$44	47.8%	59.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$92	100.0%	100.0%	3	100.0%	100.0%	\$92	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	30.8%	\$21	25.0%	62.5%	4	33.3%	42.9%	\$21	26.3%	46.3%
	Upper	9	69.2%	\$63	75.0%	37.5%	8	66.7%	57.1%	\$59	73.8%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$84	100.0%	100.0%	12	100.0%	100.0%	\$80	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	33.3%	\$99	23.9%	62.5%	6	37.5%	41.5%	\$99	49.0%	38.3%
	Upper	12	66.7%	\$315	76.1%	37.5%	10	62.5%	58.5%	\$103	51.0%	61.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$414	100.0%	100.0%	16	100.0%	100.0%	\$202	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	46.2%	\$514	86.4%	60.0%	5	55.6%	55.9%	\$480	87.6%	67.5%
	Upper	7	53.8%	\$81	13.6%	40.0%	4	44.4%	39.6%	\$68	12.4%	31.8%
	Unknown	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%	4.4%	\$0	0.0%	0.7%
Total	13	100.0%	\$595	100.0%	100.0%	9	100.0%	100.0%	\$548	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	65.0%	0	0.0%	82.4%	\$0	0.0%	81.5%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	17.6%	\$0	0.0%	18.5%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Granville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.9%	0	0.0%	2.7%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	15.4%	\$0	0.0%	11.3%	
	Middle	1	50.0%	\$208	87.4%	20.6%	0	0.0%	26.7%	\$0	0.0%	25.0%	
	Upper	0	0.0%	\$0	0.0%	47.0%	0	0.0%	41.3%	\$0	0.0%	50.3%	
	Unknown	1	50.0%	\$30	12.6%	0.0%	1	100.0%	14.0%	\$30	100.0%	12.2%	
	Total	2	100.0%	\$238	100.0%	100.0%	1	100.0%	100.0%	\$30	100.0%	100.0%	
REFINANCE	Low	2	66.7%	\$68	73.9%	17.9%	2	66.7%	2.2%	\$68	73.9%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	9.1%	\$0	0.0%	5.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	14.3%	\$0	0.0%	12.0%	
	Upper	1	33.3%	\$24	26.1%	47.0%	1	33.3%	52.4%	\$24	26.1%	58.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.0%	\$0	0.0%	22.6%	
	Total	3	100.0%	\$92	100.0%	100.0%	3	100.0%	100.0%	\$92	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	30.8%	\$13	15.5%	17.9%	4	33.3%	16.7%	\$13	16.3%	6.1%	
	Moderate	4	30.8%	\$18	21.4%	14.5%	3	25.0%	26.2%	\$14	17.5%	18.0%	
	Middle	3	23.1%	\$32	38.1%	20.6%	3	25.0%	19.0%	\$32	40.0%	18.5%	
	Upper	2	15.4%	\$21	25.0%	47.0%	2	16.7%	35.7%	\$21	26.3%	51.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	6.4%	
	Total	13	100.0%	\$84	100.0%	100.0%	12	100.0%	100.0%	\$80	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.9%	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%	
	Middle	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	47.0%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	33.3%	\$81	19.6%	17.9%	6	37.5%	2.8%	\$81	40.1%	1.1%	
	Moderate	4	22.2%	\$18	4.3%	14.5%	3	18.8%	12.2%	\$14	6.9%	7.9%	
	Middle	4	22.2%	\$240	58.0%	20.6%	3	18.8%	19.4%	\$32	15.8%	17.1%	
	Upper	3	16.7%	\$45	10.9%	47.0%	3	18.8%	47.4%	\$45	22.3%	53.8%	
	Unknown	1	5.6%	\$30	7.2%	0.0%	1	6.3%	18.2%	\$30	14.9%	20.1%	
	Total	18	100.0%	\$414	100.0%	100.0%	16	100.0%	100.0%	\$202	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	8	61.5%	\$58	9.7%	92.2%	5	55.6%	46.6%	\$45	8.2%	53.6%
		Over \$1 Million	5	38.5%	\$537	90.3%	3.2%	4	44.4%				
		Total Rev. available	13	100.0%	\$595	100.0%	95.4%	9	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.6%	0	0.0%				
	Loan Size	Total	13	100.0%	\$595	100.0%	100.0%	9	100.0%				
		\$100,000 or Less	12	92.3%	\$160	26.9%		8	88.9%	89.4%	\$113	20.6%	32.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.5%	\$0	0.0%	21.4%
		\$250,001 - \$1 Million	1	7.7%	\$435	73.1%		1	11.1%	5.1%	\$435	79.4%	46.0%
Total	13	100.0%	\$595	100.0%		9	100.0%	100.0%	\$548	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	67.6%	\$0	0.0%	67.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.5%	\$0	0.0%	38.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.6%	\$0	0.0%	42.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	19.3%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Granville

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	2,297	16.3
Moderate-income	0	0.0	0	0.0	0	0.0	2,194	15.6
Middle-income	8	61.5	8,399	59.6	727	8.7	2,774	19.7
Upper-income	4	30.8	5,694	40.4	438	7.7	6,828	48.4
Unknown-income	1	7.7	0	0.0	0	0.0	0	0.0
Total Assessment Area	13	100.0	14,093	100.0	1,165	8.3	14,093	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	13,523	8,334	55.4	61.6	3,600	26.6	1,589	11.8
Upper-income	8,717	6,699	44.6	76.8	1,187	13.6	831	9.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	22,240	15,033	100.0	67.6	4,787	21.5	2,420	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	1,376	63.1	1,246	62.3	58	71.6	72	72.0
Upper-income	804	36.9	753	37.7	23	28.4	28	28.0
Unknown-income	1	0.0	1	0.1	0	0.0	0	0.0
Total Assessment Area	2,181	100.0	2,000	100.0	81	100.0	100	100.0
	Percentage of Total Businesses:			91.7		3.7		4.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	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	92	65.2	89	64.5	3	100.0	0	0.0
Upper-income	49	34.8	49	35.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	141	100.0	138	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.9		2.1		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Granville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	55.4%
	Upper	0	0.0%	\$0	0.0%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	4	66.7%	\$336	78.9%	55.4%
	Upper	2	33.3%	\$90	21.1%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$426</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	16	61.5%	\$70	57.9%	55.4%
	Upper	10	38.5%	\$51	42.1%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$121</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	20	62.5%	\$406	74.2%	55.4%
	Upper	12	37.5%	\$141	25.8%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>32</i>	<i>100.0%</i>	<i>\$547</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	11	84.6%	\$1,234	95.6%	62.3%
	Upper	2	15.4%	\$57	4.4%	37.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$1,291</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.5%
	Upper	0	0.0%	\$0	0.0%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Granville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.3%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	19.7%	
	Upper	0	0.0%	\$0	0.0%	48.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.3%	
	Moderate	2	33.3%	\$77	18.1%	15.6%	
	Middle	0	0.0%	\$0	0.0%	19.7%	
	Upper	4	66.7%	\$349	81.9%	48.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$426	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	26.9%	\$30	24.8%	16.3%	
	Moderate	11	42.3%	\$40	33.1%	15.6%	
	Middle	5	19.2%	\$31	25.6%	19.7%	
	Upper	1	3.8%	\$10	8.3%	48.4%	
	Unknown	2	7.7%	\$10	8.3%	0.0%	
	Total	26	100.0%	\$121	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.3%	
	Moderate	0	0.0%	\$0	0.0%	15.6%	
	Middle	0	0.0%	\$0	0.0%	19.7%	
	Upper	0	0.0%	\$0	0.0%	48.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	21.9%	\$30	5.5%	16.3%	
	Moderate	13	40.6%	\$117	21.4%	15.6%	
	Middle	5	15.6%	\$31	5.7%	19.7%	
	Upper	5	15.6%	\$359	65.6%	48.4%	
	Unknown	2	6.3%	\$10	1.8%	0.0%	
	Total	32	100.0%	\$547	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	3	23.1%	\$75	5.8%	91.7%
		Over \$1 Million	8	61.5%	\$678	52.5%	3.7%
		Total Rev. available	11	84.6%	\$753	58.3%	95.4%
		Rev. Not Known	2	15.4%	\$538	41.7%	4.6%
		Total	13	100.0%	\$1,291	100.0%	100.0%
	Loan Size	\$100,000 or Less	9	69.2%	\$249	19.3%	
		\$100,001 - \$250,000	2	15.4%	\$347	26.9%	
		\$250,001 - \$1 Million	2	15.4%	\$695	53.8%	
		Total	13	100.0%	\$1,291	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Harnett Moore

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	8,059	17.4
Moderate-income	1	3.7	910	2.0	186	20.4	7,435	16.0
Middle-income	21	77.8	36,910	79.5	3,947	10.7	10,038	21.6
Upper-income	5	18.5	8,613	18.5	383	4.4	20,901	45.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	27	100.0	46,433	100.0	4,516	9.7	46,433	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	1,521	825	1.7	54.2	560	36.8	136	8.9
Middle-income	58,426	37,377	78.0	64.0	13,868	23.7	7,181	12.3
Upper-income	13,809	9,694	20.2	70.2	2,189	15.9	1,926	13.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	73,756	47,896	100.0	64.9	16,617	22.5	9,243	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	257	2.5	223	2.3	17	3.9	17	4.4
Middle-income	8,151	77.9	7,532	78.1	322	73.3	297	76.9
Upper-income	2,058	19.7	1,886	19.6	100	22.8	72	18.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,466	100.0	9,641	100.0	439	100.0	386	100.0
	Percentage of Total Businesses:			92.1		4.2		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	6	1.5	6	1.5	0	0.0	0	0.0
Middle-income	335	84.0	329	84.1	5	71.4	1	100.0
Upper-income	58	14.5	56	14.3	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	399	100.0	391	100.0	7	100.0	1	100.0
	Percentage of Total Farms:			98.0		1.8		.3

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Harnett Moore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank				Owner Occupied Units %	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	0.4%
	Middle	2	66.7%	\$491	50.6%	78.0%	2	100.0%	\$491	100.0%	80.8%
	Upper	1	33.3%	\$480	49.4%	20.2%	0	0.0%	\$0	0.0%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$971	100.0%	100.0%	2	100.0%	\$491	100.0%	100.0%
REFINANCE	Low	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%	0.3%
	Middle	7	63.6%	\$377	16.5%	78.0%	4	57.1%	\$142	10.7%	68.0%
	Upper	4	36.4%	\$1,903	83.5%	20.2%	3	42.9%	\$1,186	89.3%	31.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$2,280	100.0%	100.0%	7	100.0%	\$1,328	100.0%	100.0%
HOME IMPROVEMENT	Low	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%	0.5%
	Middle	4	100.0%	\$26	100.0%	78.0%	2	100.0%	\$8	100.0%	70.8%
	Upper	0	0.0%	\$0	0.0%	20.2%	0	0.0%	\$0	0.0%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$26	100.0%	100.0%	2	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	58.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	41.6%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%	0	0.0%	\$0	0.0%	0.3%
	Middle	13	72.2%	\$894	27.3%	78.0%	8	72.7%	\$641	35.1%	73.7%
	Upper	5	27.8%	\$2,383	72.7%	20.2%	3	27.3%	\$1,186	64.9%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$3,277	100.0%	100.0%	11	100.0%	\$1,827	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%
	Moderate	3	14.3%	\$477	40.5%	2.3%	3	18.8%	\$477	45.8%	3.8%
	Middle	14	66.7%	\$601	51.0%	78.1%	9	56.3%	\$464	44.6%	71.5%
	Upper	4	19.0%	\$100	8.5%	19.6%	4	25.0%	\$100	9.6%	24.3%
	Unknown	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%	0.4%
	Total	21	100.0%	\$1,178	100.0%	100.0%	16	100.0%	\$1,041	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%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	84.1%	0	0.0%	\$0	0.0%	90.8%
	Upper	0	0.0%	\$0	0.0%	14.3%	0	0.0%	\$0	0.0%	6.7%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Harnett Moore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.4%	0	0.0%	2.1%	\$0	0.0%	0.8%	
	Moderate	1	33.3%	\$196	20.2%	16.0%	1	50.0%	9.0%	\$196	39.9%	5.7%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	22.4%	\$0	0.0%	18.5%	
	Upper	2	66.7%	\$775	79.8%	45.0%	1	50.0%	50.9%	\$295	60.1%	59.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.6%	\$0	0.0%	15.0%	
	Total	3	100.0%	\$971	100.0%	100.0%	2	100.0%	100.0%	\$491	100.0%	100.0%	
REFINANCE	Low	1	9.1%	\$54	2.4%	17.4%	0	0.0%	2.1%	\$0	0.0%	0.9%	
	Moderate	4	36.4%	\$275	12.1%	16.0%	3	42.9%	6.9%	\$132	9.9%	3.8%	
	Middle	2	18.2%	\$48	2.1%	21.6%	1	14.3%	13.9%	\$10	0.8%	10.1%	
	Upper	4	36.4%	\$1,903	83.5%	45.0%	3	42.9%	43.1%	\$1,186	89.3%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	34.1%	\$0	0.0%	35.8%	
	Total	11	100.0%	\$2,280	100.0%	100.0%	7	100.0%	100.0%	\$1,328	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.4%	0	0.0%	7.8%	\$0	0.0%	0.8%	
	Moderate	2	50.0%	\$8	30.8%	16.0%	2	100.0%	15.6%	\$8	100.0%	7.6%	
	Middle	2	50.0%	\$18	69.2%	21.6%	0	0.0%	18.0%	\$0	0.0%	19.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	55.1%	\$0	0.0%	67.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	4.9%	
	Total	4	100.0%	\$26	100.0%	100.0%	2	100.0%	100.0%	\$8	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.4%	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%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	5.6%	\$54	1.6%	17.4%	0	0.0%	2.2%	\$0	0.0%	0.9%	
	Moderate	7	38.9%	\$479	14.6%	16.0%	6	54.5%	8.0%	\$336	18.4%	4.7%	
	Middle	4	22.2%	\$66	2.0%	21.6%	1	9.1%	17.6%	\$10	0.5%	13.9%	
	Upper	6	33.3%	\$2,678	81.7%	45.0%	4	36.4%	46.6%	\$1,481	81.1%	53.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.5%	\$0	0.0%	26.6%	
	Total	18	100.0%	\$3,277	100.0%	100.0%	11	100.0%	100.0%	\$1,827	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	7	33.3%	\$246	20.9%	92.1%	6	37.5%	53.0%	\$202	19.4%	56.9%
		Over \$1 Million	13	61.9%	\$924	78.4%	4.2%	10	62.5%				
		Total Rev. available	20	95.2%	\$1,170	99.3%	96.3%	16	100.0%				
		Rev. Not Known	1	4.8%	\$8	0.7%	3.7%	0	0.0%				
	Total	21	100.0%	\$1,178	100.0%	100.0%	16	100.0%					
	Loan Size	\$100,000 or Less	19	90.5%	\$678	57.6%		14	87.5%	87.3%	\$541	52.0%	26.4%
		\$100,001 - \$250,000	1	4.8%	\$150	12.7%		1	6.3%	6.7%	\$150	14.4%	20.3%
		\$250,001 - \$1 Million	1	4.8%	\$350	29.7%		1	6.3%	6.0%	\$350	33.6%	53.3%
Total		21	100.0%	\$1,178	100.0%		16	100.0%	100.0%	\$1,041	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	69.8%	\$0	0.0%	70.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	31.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.5%	\$0	0.0%	26.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.5%	\$0	0.0%	41.9%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Harnett Moore

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	8,643	16.9
Moderate-income	2	4.4	1,030	2.0	174	16.9	8,315	16.3
Middle-income	25	55.6	27,871	54.6	3,691	13.2	9,966	19.5
Upper-income	18	40.0	22,188	43.4	1,500	6.8	24,165	47.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	45	100.0	51,089	100.0	5,365	10.5	51,089	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	1,659	887	1.7	53.5	406	24.5	366	22.1
Middle-income	48,789	26,953	51.5	55.2	13,675	28.0	8,161	16.7
Upper-income	37,894	24,462	46.8	64.6	6,758	17.8	6,674	17.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	88,342	52,302	100.0	59.2	20,839	23.6	15,201	17.2
	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	198	2.0	177	1.9	11	2.5	10	2.7
Middle-income	5,412	53.6	4,961	53.4	232	53.7	219	58.6
Upper-income	4,480	44.4	4,146	44.7	189	43.8	145	38.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,090	100.0	9,284	100.0	432	100.0	374	100.0
	Percentage of Total Businesses:			92.0		4.3		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	9	2.1	9	2.1	0	0.0	0	0.0
Middle-income	233	53.9	228	53.6	5	71.4	0	0.0
Upper-income	190	44.0	188	44.2	2	28.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	432	100.0	425	100.0	7	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: NC Harnett Moore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%
	Middle	1	16.7%	\$83	4.4%	51.5%
	Upper	5	83.3%	\$1,800	95.6%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,883	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%
	Middle	3	42.9%	\$91	5.9%	51.5%
	Upper	4	57.1%	\$1,440	94.1%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,531	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%
	Middle	5	83.3%	\$27	77.1%	51.5%
	Upper	1	16.7%	\$8	22.9%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$35	100.0%	100.0%
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.7%
	Middle	9	47.4%	\$201	5.8%	51.5%
	Upper	10	52.6%	\$3,248	94.2%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$3,449	100.0%	100.0%
SMALL BUSINESSES		Small Businesses				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%
	Middle	9	52.9%	\$1,437	66.8%	53.4%
	Upper	8	47.1%	\$715	33.2%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	17	100.0%	\$2,152	100.0%	100.0%
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.1%
	Middle	0	0.0%	\$0	0.0%	53.6%
	Upper	0	0.0%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Harnett Moore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	16.7%	\$83	4.4%	16.9%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	
	Middle	0	0.0%	\$0	0.0%	19.5%	
	Upper	5	83.3%	\$1,800	95.6%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$1,883	100.0%	100.0%	
REFINANCE	Low	1	14.3%	\$32	2.1%	16.9%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	
	Middle	1	14.3%	\$20	1.3%	19.5%	
	Upper	5	71.4%	\$1,479	96.6%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,531	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.9%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	
	Middle	4	66.7%	\$22	62.9%	19.5%	
	Upper	2	33.3%	\$13	37.1%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$35	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.9%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	
	Middle	0	0.0%	\$0	0.0%	19.5%	
	Upper	0	0.0%	\$0	0.0%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	10.5%	\$115	3.3%	16.9%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	
	Middle	5	26.3%	\$42	1.2%	19.5%	
	Upper	12	63.2%	\$3,292	95.4%	47.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$3,449	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	11	64.7%	\$1,081	50.2%	92.0%
		Over \$1 Million	5	29.4%	\$688	32.0%	4.3%
		Total Rev. available	16	94.1%	\$1,769	82.2%	96.3%
		Rev. Not Known	1	5.9%	\$383	17.8%	3.7%
		Total	17	100.0%	\$2,152	100.0%	100.0%
	Loan Size	\$100,000 or Less	12	70.6%	\$391	18.2%	
		\$100,001 - \$250,000	2	11.8%	\$270	12.5%	
		\$250,001 - \$1 Million	3	17.6%	\$1,491	69.3%	
Total	17	100.0%	\$2,152	100.0%			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Hickory

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	15,288	17.7
Moderate-income	8	13.1	8,136	9.4	1,113	13.7	16,493	19.1
Middle-income	48	78.7	72,033	83.4	4,918	6.8	21,507	24.9
Upper-income	5	8.2	6,153	7.1	213	3.5	33,034	38.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	61	100.0	86,322	100.0	6,244	7.2	86,322	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	13,403	7,399	8.3	55.2	5,015	37.4	989	7.4
Middle-income	108,463	74,973	84.3	69.1	25,083	23.1	8,407	7.8
Upper-income	8,910	6,574	7.4	73.8	1,785	20.0	551	6.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	130,776	88,946	100.0	68.0	31,883	24.4	9,947	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	2,151	12.7	1,789	11.8	251	23.6	111	18.2
Middle-income	13,026	77.1	11,885	78.1	704	66.2	437	71.6
Upper-income	1,717	10.2	1,546	10.2	109	10.2	62	10.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16,894	100.0	15,220	100.0	1,064	100.0	610	100.0
	Percentage of Total Businesses:			90.1		6.3		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	14	4.9	14	5.0	0	0.0	0	0.0
Middle-income	265	92.0	258	92.5	5	83.3	2	66.7
Upper-income	9	3.1	7	2.5	1	16.7	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	288	100.0	279	100.0	6	100.0	3	100.0
	Percentage of Total Farms:			96.9		2.1		1.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Hickory

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank \$ (000s)	Agg %		
		#	%	\$ (000s)	\$ %							
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.3%	0	0.0%	5.5%	\$0	0.0%	3.6%
	Middle	3	60.0%	\$2,024	78.7%	84.3%	2	50.0%	83.8%	\$1,360	71.3%	82.7%
	Upper	2	40.0%	\$548	21.3%	7.4%	2	50.0%	10.7%	\$548	28.7%	13.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$2,572	100.0%	100.0%	4	100.0%	100.0%	\$1,908	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$133	2.9%	8.3%	1	7.1%	3.9%	\$47	1.9%	2.5%
	Middle	18	81.8%	\$2,936	63.2%	84.3%	12	85.7%	83.3%	\$1,894	77.3%	81.4%
	Upper	2	9.1%	\$1,574	33.9%	7.4%	1	7.1%	12.8%	\$509	20.8%	16.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$4,643	100.0%	100.0%	14	100.0%	100.0%	\$2,450	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%
	Moderate	2	25.0%	\$13	36.1%	8.3%	2	33.3%	6.8%	\$13	50.0%	2.9%
	Middle	6	75.0%	\$23	63.9%	84.3%	4	66.7%	83.5%	\$13	50.0%	82.2%
	Upper	0	0.0%	\$0	0.0%	7.4%	0	0.0%	9.6%	\$0	0.0%	14.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$36	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%
	Moderate	1	100.0%	\$129	100.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	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%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$129	100.0%	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%
	Moderate	5	13.9%	\$275	3.7%	8.3%	3	12.5%	4.5%	\$60	1.4%	2.9%
	Middle	27	75.0%	\$4,983	67.5%	84.3%	18	75.0%	83.5%	\$3,267	74.5%	82.0%
	Upper	4	11.1%	\$2,122	28.8%	7.4%	3	12.5%	12.0%	\$1,057	24.1%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$7,380	100.0%	100.0%	24	100.0%	100.0%	\$4,384	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%
	Moderate	7	12.1%	\$1,598	13.4%	11.8%	6	14.6%	11.0%	\$1,559	16.4%	15.6%
	Middle	49	84.5%	\$9,723	81.7%	78.1%	34	82.9%	71.3%	\$7,397	77.6%	69.6%
	Upper	2	3.4%	\$580	4.9%	10.2%	1	2.4%	15.5%	\$575	6.0%	14.6%
	Unknown	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%	0.2%
Total	58	100.0%	\$11,901	100.0%	100.0%	41	100.0%	100.0%	\$9,531	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%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.6%	\$0	0.0%	1.5%
	Middle	0	0.0%	\$0	0.0%	92.5%	0	0.0%	82.1%	\$0	0.0%	96.4%
	Upper	0	0.0%	\$0	0.0%	2.5%	0	0.0%	7.1%	\$0	0.0%	1.6%
	Unknown	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%	7.1%	\$0	0.0%	0.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Hickory

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.7%	0	0.0%	13.2%	\$0	0.0%	7.3%	
	Moderate	1	20.0%	\$88	3.4%	19.1%	1	25.0%	24.5%	\$88	4.6%	17.6%	
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	23.3%	\$0	0.0%	20.9%	
	Upper	4	80.0%	\$2,484	96.6%	38.3%	3	75.0%	28.3%	\$1,820	95.4%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.8%	\$0	0.0%	10.3%	
	Total	5	100.0%	\$2,572	100.0%	100.0%	4	100.0%	100.0%	\$1,908	100.0%	100.0%	
REFINANCE	Low	4	18.2%	\$229	4.9%	17.7%	3	21.4%	6.3%	\$186	7.6%	3.0%	
	Moderate	3	13.6%	\$239	5.1%	19.1%	2	14.3%	15.9%	\$111	4.5%	10.3%	
	Middle	3	13.6%	\$142	3.1%	24.9%	2	14.3%	20.5%	\$56	2.3%	16.2%	
	Upper	9	40.9%	\$3,737	80.5%	38.3%	6	42.9%	43.6%	\$2,067	84.4%	56.2%	
	Unknown	3	13.6%	\$296	6.4%	0.0%	1	7.1%	13.7%	\$30	1.2%	14.3%	
	Total	22	100.0%	\$4,643	100.0%	100.0%	14	100.0%	100.0%	\$2,450	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	62.5%	\$23	63.9%	17.7%	5	83.3%	15.3%	\$23	88.5%	5.1%	
	Moderate	3	37.5%	\$13	36.1%	19.1%	1	16.7%	24.5%	\$3	11.5%	15.3%	
	Middle	0	0.0%	\$0	0.0%	24.9%	0	0.0%	20.5%	\$0	0.0%	18.9%	
	Upper	0	0.0%	\$0	0.0%	38.3%	0	0.0%	34.5%	\$0	0.0%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.2%	\$0	0.0%	10.4%	
	Total	8	100.0%	\$36	100.0%	100.0%	6	100.0%	100.0%	\$26	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.7%	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%	
	Middle	0	0.0%	\$0	0.0%	24.9%	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%	
	Unknown	1	100.0%	\$129	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$129	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	25.0%	\$252	3.4%	17.7%	8	33.3%	8.9%	\$209	4.8%	4.4%	
	Moderate	7	19.4%	\$340	4.6%	19.1%	4	16.7%	19.0%	\$202	4.6%	12.6%	
	Middle	3	8.3%	\$142	1.9%	24.9%	2	8.3%	21.4%	\$56	1.3%	17.6%	
	Upper	13	36.1%	\$6,221	84.3%	38.3%	9	37.5%	38.2%	\$3,887	88.7%	51.7%	
	Unknown	4	11.1%	\$425	5.8%	0.0%	1	4.2%	12.6%	\$30	0.7%	13.8%	
	Total	36	100.0%	\$7,380	100.0%	100.0%	24	100.0%	100.0%	\$4,384	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	24	41.4%	\$3,250	27.3%	90.1%	20	48.8%	48.3%	\$2,897	30.4%	46.8%
		Over \$1 Million	26	44.8%	\$6,464	54.3%	6.3%	16	39.0%				
		Total Rev. available	50	86.2%	\$9,714	81.6%	96.4%	36	87.8%				
		Rev. Not Known	8	13.8%	\$2,187	18.4%	3.6%	5	12.2%				
		Total	58	100.0%	\$11,901	100.0%	100.0%	41	100.0%				
	Loan Size	\$100,000 or Less	30	51.7%	\$1,146	9.6%		20	48.8%	86.5%	\$688	7.2%	23.1%
		\$100,001 - \$250,000	13	22.4%	\$2,506	21.1%		9	22.0%	7.0%	\$1,746	18.3%	20.4%
		\$250,001 - \$1 Million	15	25.9%	\$8,249	69.3%		12	29.3%	6.5%	\$7,097	74.5%	56.5%
Total		58	100.0%	\$11,901	100.0%		41	100.0%	100.0%	\$9,531	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%	0	0.0%	71.4%	\$0	0.0%	62.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	20.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.9%	\$0	0.0%	40.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	39.4%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Hickory

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	17,813	20.7
Moderate-income	14	21.2	14,258	16.6	2,775	19.5	15,680	18.2
Middle-income	41	62.1	56,583	65.9	5,791	10.2	18,730	21.8
Upper-income	11	16.7	15,080	17.6	782	5.2	33,698	39.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	66	100.0	85,921	100.0	9,348	10.9	85,921	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	27,937	14,323	15.6	51.3	9,427	33.7	4,187	15.0
Middle-income	93,689	61,011	66.3	65.1	20,124	21.5	12,554	13.4
Upper-income	23,557	16,717	18.2	71.0	3,833	16.3	3,007	12.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	145,183	92,051	100.0	63.4	33,384	23.0	19,748	13.6
	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	3,674	22.9	3,177	22.0	338	33.8	159	28.1
Middle-income	9,036	56.4	8,252	57.1	489	48.9	295	52.2
Upper-income	3,315	20.7	3,030	21.0	174	17.4	111	19.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16,025	100.0	14,459	100.0	1,001	100.0	565	100.0
	Percentage of Total Businesses:			90.2		6.2		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	31	10.9	31	11.1	0	0.0	0	0.0
Middle-income	191	67.3	188	67.4	3	60.0	0	0.0
Upper-income	62	21.8	60	21.5	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	284	100.0	279	100.0	5	100.0	0	.0
	Percentage of Total Farms:			98.2		1.8		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Hickory

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	25.0%	\$835	18.9%	15.6%
	Middle	1	8.3%	\$485	11.0%	66.3%
	Upper	8	66.7%	\$3,089	70.1%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$4,409	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	26.3%	\$227	5.8%	15.6%
	Middle	9	47.4%	\$450	11.5%	66.3%
	Upper	5	26.3%	\$3,231	82.7%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$3,908	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	40.0%	\$40	56.3%	15.6%
	Middle	6	60.0%	\$31	43.7%	66.3%
	Upper	0	0.0%	\$0	0.0%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$71	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	29.3%	\$1,102	13.1%	15.6%
	Middle	16	39.0%	\$966	11.5%	66.3%
	Upper	13	31.7%	\$6,320	75.3%	18.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$8,388	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	25.0%	\$2,595	45.3%	22.0%
	Middle	13	46.4%	\$1,799	31.4%	57.1%
	Upper	8	28.6%	\$1,329	23.2%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	28	100.0%	\$5,723	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	67.4%
	Upper	0	0.0%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Hickory

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	8.3%	\$69	1.6%	20.7%	
	Moderate	1	8.3%	\$145	3.3%	18.2%	
	Middle	1	8.3%	\$147	3.3%	21.8%	
	Upper	9	75.0%	\$4,048	91.8%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$4,409	100.0%	100.0%	
REFINANCE	Low	3	15.8%	\$123	3.1%	20.7%	
	Moderate	7	36.8%	\$409	10.5%	18.2%	
	Middle	3	15.8%	\$105	2.7%	21.8%	
	Upper	6	31.6%	\$3,271	83.7%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$3,908	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	10.0%	\$2	2.8%	20.7%	
	Moderate	3	30.0%	\$15	21.1%	18.2%	
	Middle	4	40.0%	\$41	57.7%	21.8%	
	Upper	2	20.0%	\$13	18.3%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$71	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	12.2%	\$194	2.3%	20.7%	
	Moderate	11	26.8%	\$569	6.8%	18.2%	
	Middle	8	19.5%	\$293	3.5%	21.8%	
	Upper	17	41.5%	\$7,332	87.4%	39.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	41	100.0%	\$8,388	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	8	28.6%	\$303	5.3%	90.2%
		Over \$1 Million	18	64.3%	\$5,064	88.5%	6.2%
		Total Rev. available	26	92.9%	\$5,367	93.8%	96.4%
		Rev. Not Known	2	7.1%	\$356	6.2%	3.5%
		Total	28	100.0%	\$5,723	100.0%	100.0%
	Loan Size	\$100,000 or Less	16	57.1%	\$555	9.7%	
		\$100,001 - \$250,000	4	14.3%	\$656	11.5%	
		\$250,001 - \$1 Million	8	28.6%	\$4,512	78.8%	
Total		28	100.0%	\$5,723	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Jackson

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	1,567	18.2
Moderate-income	0	0.0	0	0.0	0	0.0	1,647	19.1
Middle-income	8	88.9	7,995	92.7	806	10.1	1,988	23.0
Upper-income	1	11.1	632	7.3	13	2.1	3,425	39.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	8,627	100.0	819	9.5	8,627	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	16,339	8,778	91.8	53.7	3,507	21.5	4,054	24.8
Upper-income	2,952	783	8.2	26.5	123	4.2	2,046	69.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	19,291	9,561	100.0	49.6	3,630	18.8	6,100	31.6
	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	1,806	81.1	1,647	81.1	79	76.0	80	88.9
Upper-income	420	18.9	385	18.9	25	24.0	10	11.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,226	100.0	2,032	100.0	104	100.0	90	100.0
	Percentage of Total Businesses:			91.3		4.7		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	34	81.0	34	81.0	0	0.0	0	0.0
Upper-income	8	19.0	8	19.0	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	42	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank				Owner Occupied Units %	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	0	0.0%	\$0	0.0%	91.8%	0	0.0%	\$0	0.0%	56.2%
	Upper	7	100.0%	\$4,375	100.0%	8.2%	6	100.0%	\$3,625	100.0%	43.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$4,375	100.0%	100.0%	6	100.0%	\$3,625	100.0%	100.0%
REFINANCE	Low	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%
	Middle	2	25.0%	\$3,000	36.0%	91.8%	0	0.0%	\$0	0.0%	58.9%
	Upper	6	75.0%	\$5,338	64.0%	8.2%	1	100.0%	\$626	100.0%	41.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$8,338	100.0%	100.0%	1	100.0%	\$626	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	0	0.0%	\$0	0.0%	91.8%	0	0.0%	\$0	0.0%	83.0%
	Upper	0	0.0%	\$0	0.0%	8.2%	0	0.0%	\$0	0.0%	17.0%
	Unknown	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%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	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%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Upper	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	2	13.3%	\$3,000	23.6%	91.8%	0	0.0%	\$0	0.0%	58.4%
	Upper	13	86.7%	\$9,713	76.4%	8.2%	7	100.0%	\$4,251	100.0%	41.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$12,713	100.0%	100.0%	7	100.0%	\$4,251	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	7	87.5%	\$686	95.7%	81.1%	6	85.7%	\$676	95.6%	71.4%
	Upper	1	12.5%	\$31	4.3%	18.9%	1	14.3%	\$31	4.4%	25.8%
	Unknown	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%	2.7%
	Total	8	100.0%	\$717	100.0%	100.0%	7	100.0%	\$707	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	81.0%	0	0.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	19.0%	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%
	Tr Unknown	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%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	3.2%	\$0	0.0%	1.0%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	15.0%	\$0	0.0%	7.4%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	13.2%	\$0	0.0%	8.2%	
	Upper	7	100.0%	\$4,375	100.0%	39.7%	6	100.0%	57.5%	\$3,625	100.0%	70.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	12.7%	
	Total	7	100.0%	\$4,375	100.0%	100.0%	6	100.0%	100.0%	\$3,625	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	3.5%	\$0	0.0%	2.2%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	9.2%	\$0	0.0%	5.5%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	13.3%	\$0	0.0%	7.9%	
	Upper	8	100.0%	\$8,338	100.0%	39.7%	1	100.0%	60.1%	\$626	100.0%	70.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	14.3%	
	Total	8	100.0%	\$8,338	100.0%	100.0%	1	100.0%	100.0%	\$626	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	12.5%	\$0	0.0%	3.8%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	12.5%	\$0	0.0%	8.9%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	34.4%	\$0	0.0%	28.4%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	37.5%	\$0	0.0%	51.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	7.1%	
	Total	0	0.0%	\$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%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	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%	
	Upper	0	0.0%	\$0	0.0%	39.7%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	3.6%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	11.4%	\$0	0.0%	6.2%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	13.9%	\$0	0.0%	8.2%	
	Upper	15	100.0%	\$12,713	100.0%	39.7%	7	100.0%	58.5%	\$4,251	100.0%	69.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	13.9%	
	Total	15	100.0%	\$12,713	100.0%	100.0%	7	100.0%	100.0%	\$4,251	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	62.5%	\$287	40.0%	91.3%	4	57.1%	53.1%	\$277	39.2%	46.0%
		Over \$1 Million	3	37.5%	\$430	60.0%	4.7%	3	42.9%				
		Total Rev. available	8	100.0%	\$717	100.0%	96.0%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.0%	0	0.0%				
	Total	8	100.0%	\$717	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	5	62.5%	\$162	22.6%		4	57.1%	93.1%	\$152	21.5%	38.7%
		\$100,001 - \$250,000	3	37.5%	\$555	77.4%		3	42.9%	3.5%	\$555	78.5%	15.3%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	46.0%
Total		8	100.0%	\$717	100.0%		7	100.0%	100.0%	\$707	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: NC Jackson

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	2,095	21.4
Moderate-income	1	11.1	1,617	16.5	303	18.7	1,766	18.1
Middle-income	8	88.9	8,163	83.5	850	10.4	1,982	20.3
Upper-income	0	0.0	0	0.0	0	0.0	3,937	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	9,780	100.0	1,153	11.8	9,780	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	3,014	1,708	16.2	56.7	562	18.6	744	24.7
Middle-income	22,114	8,810	83.8	39.8	4,786	21.6	8,518	38.5
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	25,128	10,518	100.0	41.9	5,348	21.3	9,262	36.9
	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	244	11.7	220	11.6	7	7.7	17	17.9
Middle-income	1,843	88.3	1,681	88.4	84	92.3	78	82.1
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	2,087	100.0	1,901	100.0	91	100.0	95	100.0
	Percentage of Total Businesses:			91.1		4.4		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	7.3	3	7.3	0	0.0	0	0.0
Middle-income	38	92.7	38	92.7	0	0.0	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	41	100.0	41	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%
	Middle	4	100.0%	\$3,863	100.0%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$3,863</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%
	Middle	5	100.0%	\$5,135	100.0%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$5,135</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$8	38.1%	16.2%
	Middle	2	66.7%	\$13	61.9%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$21</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	8.3%	\$8	0.1%	16.2%
	Middle	11	91.7%	\$9,011	99.9%	83.8%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$9,019</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.6%
	Middle	1	100.0%	\$250	100.0%	88.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$250</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.3%
	Middle	0	0.0%	\$0	0.0%	92.7%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	4	100.0%	\$3,863	100.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$3,863	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	1	20.0%	\$26	0.5%	20.3%	
	Upper	4	80.0%	\$5,109	99.5%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$5,135	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	3	100.0%	\$21	100.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$21	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.4%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	
	Middle	4	33.3%	\$47	0.5%	20.3%	
	Upper	8	66.7%	\$8,972	99.5%	40.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$9,019	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.1%
		Over \$1 Million	1	100.0%	\$250	100.0%	4.4%
		Total Rev. available	1	100.0%	\$250	100.0%	95.5%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.6%
		Total	1	100.0%	\$250	100.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	100.0%	\$250	100.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$250	100.0%	
	Total Businesses						
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
	Total Farms						

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Western Central NC

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.1	785	0.5	304	38.7	23,146	15.5
Moderate-income	10	11.4	8,767	5.9	1,721	19.6	24,569	16.5
Middle-income	57	64.8	95,499	64.1	7,217	7.6	33,271	22.3
Upper-income	20	22.7	43,865	29.5	1,849	4.2	67,930	45.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	88	100.0	148,916	100.0	11,091	7.4	148,916	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,306	319	0.2	24.4	874	66.9	113	8.7
Moderate-income	14,655	6,523	4.3	44.5	6,810	46.5	1,322	9.0
Middle-income	142,871	99,316	64.8	69.5	32,273	22.6	11,282	7.9
Upper-income	63,341	47,137	30.7	74.4	11,077	17.5	5,127	8.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	222,173	153,295	100.0	69.0	51,034	23.0	17,844	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	247	0.7	220	0.7	15	0.9	12	1.0
Moderate-income	1,950	5.9	1,676	5.5	194	12.1	80	6.8
Middle-income	18,702	56.3	17,226	56.6	824	51.6	652	55.2
Upper-income	12,332	37.1	11,331	37.2	564	35.3	437	37.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33,231	100.0	30,453	100.0	1,597	100.0	1,181	100.0
	Percentage of Total Businesses:			91.6		4.8		3.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3	0.3	3	0.3	0	0.0	0	0.0
Moderate-income	9	0.9	8	0.9	1	7.7	0	0.0
Middle-income	759	79.1	742	78.9	11	84.6	6	85.7
Upper-income	189	19.7	187	19.9	1	7.7	1	14.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	960	100.0	940	100.0	13	100.0	7	100.0
	Percentage of Total Farms:			97.9		1.4		.7

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Western Central NC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.2%	\$271	2.3%	4.3%	0	0.0%	\$0	0.0%	1.4%
	Middle	11	35.5%	\$1,345	11.3%	64.8%	4	30.8%	\$422	8.4%	38.4%
	Upper	19	61.3%	\$10,280	86.4%	30.7%	9	69.2%	\$4,591	91.6%	60.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$11,896	100.0%	100.0%	13	100.0%	\$5,013	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	3.3%	\$109	0.5%	4.3%	2	5.3%	\$109	1.1%	1.2%
	Middle	28	45.9%	\$2,378	10.4%	64.8%	23	60.5%	\$2,052	21.5%	39.0%
	Upper	31	50.8%	\$20,273	89.1%	30.7%	13	34.2%	\$7,400	77.4%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$22,760	100.0%	100.0%	38	100.0%	\$9,561	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.2%
	Moderate	1	2.2%	\$4	1.9%	4.3%	1	2.3%	\$4	1.9%	1.4%
	Middle	36	80.0%	\$175	81.4%	64.8%	35	81.4%	\$170	81.7%	51.1%
	Upper	8	17.8%	\$36	16.7%	30.7%	7	16.3%	\$34	16.3%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$215	100.0%	100.0%	43	100.0%	\$208	100.0%	100.0%
MULTI FAMILY	Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	6.1%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.2%
	Middle	1	50.0%	\$90	52.0%	0.0%	1	50.0%	\$90	52.0%	19.9%
	Upper	1	50.0%	\$83	48.0%	0.0%	1	50.0%	\$83	48.0%	73.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$173	100.0%	0.0%	2	100.0%	\$173	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.2%	0	0.0%	\$0	0.0%	0.1%
	Moderate	4	2.9%	\$384	1.1%	4.3%	3	3.1%	\$113	0.8%	1.3%
	Middle	76	54.7%	\$3,988	11.4%	64.8%	63	65.6%	\$2,734	18.3%	38.8%
	Upper	59	42.4%	\$30,672	87.5%	30.7%	30	31.3%	\$12,108	81.0%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	139	100.0%	\$35,044	100.0%	100.0%	96	100.0%	\$14,955	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	1	0.6%	\$160	0.7%	0.7%	1	1.1%	\$160	1.0%	1.4%
	Moderate	8	5.2%	\$931	3.9%	5.5%	5	5.3%	\$887	5.5%	6.4%
	Middle	79	51.0%	\$12,228	51.4%	56.6%	53	56.4%	\$9,151	56.3%	47.9%
	Upper	67	43.2%	\$10,487	44.1%	37.2%	35	37.2%	\$6,064	37.3%	43.8%
	Unknown	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%	0.5%
	Total	155	100.0%	\$23,806	100.0%	100.0%	94	100.0%	\$16,262	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%
	Moderate	0	0.0%	\$0	0.0%	0.9%	0	0.0%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	78.9%	0	0.0%	\$0	0.0%	82.8%
	Upper	0	0.0%	\$0	0.0%	19.9%	0	0.0%	\$0	0.0%	15.7%
	Unknown	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%	0.2%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Western Central NC

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	4	12.9%	\$327	2.7%	15.5%	2	15.4%	5.3%	\$157	3.1%	2.4%	
	Moderate	6	19.4%	\$665	5.6%	16.5%	4	30.8%	19.2%	\$488	9.7%	12.3%	
	Middle	6	19.4%	\$1,012	8.5%	22.3%	1	7.7%	21.9%	\$200	4.0%	18.0%	
	Upper	15	48.4%	\$9,892	83.2%	45.6%	6	46.2%	41.0%	\$4,168	83.1%	55.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	11.5%	
	Total	31	100.0%	\$11,896	100.0%	100.0%	13	100.0%	100.0%	\$5,013	100.0%	100.0%	
REFINANCE	Low	9	14.8%	\$337	1.5%	15.5%	7	18.4%	2.7%	\$258	2.7%	1.2%	
	Moderate	6	9.8%	\$305	1.3%	16.5%	3	7.9%	11.4%	\$111	1.2%	6.5%	
	Middle	12	19.7%	\$802	3.5%	22.3%	8	21.1%	18.1%	\$431	4.5%	12.9%	
	Upper	34	55.7%	\$21,316	93.7%	45.6%	20	52.6%	50.2%	\$8,761	91.6%	62.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.7%	\$0	0.0%	17.1%	
	Total	61	100.0%	\$22,760	100.0%	100.0%	38	100.0%	100.0%	\$9,561	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	24.4%	\$27	12.6%	15.5%	10	23.3%	9.8%	\$25	12.0%	2.8%	
	Moderate	20	44.4%	\$101	47.0%	16.5%	19	44.2%	24.2%	\$96	46.2%	11.5%	
	Middle	6	13.3%	\$31	14.4%	22.3%	6	14.0%	19.7%	\$31	14.9%	17.3%	
	Upper	8	17.8%	\$56	26.0%	45.6%	8	18.6%	43.9%	\$56	26.9%	62.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	6.2%	
	Total	45	100.0%	\$215	100.0%	100.0%	43	100.0%	100.0%	\$208	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.5%	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%	
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	2	100.0%	\$173	100.0%	0.0%	2	100.0%	100.0%	\$173	100.0%	100.0%	
	Total	2	100.0%	\$173	100.0%	100.0%	2	100.0%	100.0%	\$173	100.0%	100.0%	
HMDA TOTALS	Low	24	17.3%	\$691	2.0%	15.5%	19	19.8%	3.9%	\$440	2.9%	1.6%	
	Moderate	32	23.0%	\$1,071	3.1%	16.5%	26	27.1%	14.6%	\$695	4.6%	8.5%	
	Middle	24	17.3%	\$1,845	5.3%	22.3%	15	15.6%	19.5%	\$662	4.4%	14.6%	
	Upper	57	41.0%	\$31,264	89.2%	45.6%	34	35.4%	46.7%	\$12,985	86.8%	59.3%	
	Unknown	2	1.4%	\$173	0.5%	0.0%	2	2.1%	15.4%	\$173	1.2%	16.0%	
	Total	139	100.0%	\$35,044	100.0%	100.0%	96	100.0%	100.0%	\$14,955	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	86	55.5%	\$8,177	34.3%	91.6%	53	56.4%	46.1%	\$4,645	28.6%	47.7%
		Over \$1 Million	46	29.7%	\$10,032	42.1%	4.8%	28	29.8%				
		Total Rev. available	132	85.2%	\$18,209	76.4%	96.4%	81	86.2%				
		Rev. Not Known	23	14.8%	\$5,597	23.5%	3.6%	13	13.8%				
	Total	155	100.0%	\$23,806	100.0%	100.0%	94	100.0%					
	Loan Size	\$100,000 or Less	97	62.6%	\$3,041	12.8%		55	58.5%	89.6%	\$1,802	11.1%	27.4%
		\$100,001 - \$250,000	25	16.1%	\$4,347	18.3%		15	16.0%	5.4%	\$2,465	15.2%	19.2%
		\$250,001 - \$1 Million	33	21.3%	\$16,418	69.0%		24	25.5%	5.0%	\$11,995	73.8%	53.4%
		Total	155	100.0%	\$23,806	100.0%		94	100.0%	100.0%	\$16,262	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	73.8%	\$0	0.0%	79.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.7%	\$0	0.0%	35.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.5%	\$0	0.0%	35.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.8%	\$0	0.0%	28.7%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: NC Western Central NC

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	2.2	2,473	1.6	1,158	46.8	29,345	18.5
Moderate-income	16	11.9	16,167	10.2	3,545	21.9	25,567	16.1
Middle-income	62	45.9	77,467	48.8	9,474	12.2	31,071	19.6
Upper-income	54	40.0	62,569	39.4	3,522	5.6	72,693	45.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>135</b>	<b>100.0</b>	<b>158,676</b>	<b>100.0</b>	<b>17,699</b>	<b>11.2</b>	<b>158,676</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,293	1,475	0.9	34.4	2,281	53.1	537	12.5
Moderate-income	30,485	14,185	8.5	46.5	11,838	38.8	4,462	14.6
Middle-income	126,581	81,385	49.0	64.3	28,721	22.7	16,475	13.0
Upper-income	96,116	68,968	41.5	71.8	16,462	17.1	10,686	11.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>257,475</b>	<b>166,013</b>	<b>100.0</b>	<b>64.5</b>	<b>59,302</b>	<b>23.0</b>	<b>32,160</b>	<b>12.5</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	607	1.9	541	1.9	40	2.6	26	2.5
Moderate-income	3,608	11.6	3,168	11.1	309	20.1	131	12.6
Middle-income	13,821	44.2	12,747	44.5	606	39.4	468	44.9
Upper-income	13,200	42.3	12,200	42.6	582	37.9	418	40.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>31,236</b>	<b>100.0</b>	<b>28,656</b>	<b>100.0</b>	<b>1,537</b>	<b>100.0</b>	<b>1,043</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>91.7</b>		<b>4.9</b>		<b>3.3</b>
	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	52	4.9	52	5.0	0	0.0	0	0.0
Middle-income	674	63.6	667	63.8	7	53.8	0	0.0
Upper-income	329	31.1	323	30.9	6	46.2	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>1,059</b>	<b>100.0</b>	<b>1,046</b>	<b>100.0</b>	<b>13</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>98.8</b>		<b>1.2</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: NC Western Central NC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	1	3.8%	\$89	0.7%	8.5%
	Middle	5	19.2%	\$754	6.0%	49.0%
	Upper	20	76.9%	\$11,759	93.3%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>26</i>	<i>100.0%</i>	<i>\$12,602</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	4	8.0%	\$343	4.5%	8.5%
	Middle	26	52.0%	\$1,772	23.4%	49.0%
	Upper	20	40.0%	\$5,465	72.1%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>50</i>	<i>100.0%</i>	<i>\$7,580</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	1.4%	\$3	0.8%	0.9%
	Moderate	6	8.6%	\$29	7.9%	8.5%
	Middle	46	65.7%	\$244	66.1%	49.0%
	Upper	17	24.3%	\$93	25.2%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>70</i>	<i>100.0%</i>	<i>\$369</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$465	100.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$465</i>	<i>100.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	0.7%	\$3	0.0%	0.9%
	Moderate	12	8.2%	\$926	4.4%	8.5%
	Middle	77	52.4%	\$2,770	13.2%	49.0%
	Upper	57	38.8%	\$17,317	82.4%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>147</i>	<i>100.0%</i>	<i>\$21,016</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	1.0%	\$13	0.1%	1.9%
	Moderate	10	9.5%	\$1,104	8.3%	11.1%
	Middle	43	41.0%	\$3,993	30.1%	44.5%
	Upper	51	48.6%	\$8,172	61.5%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>105</i>	<i>100.0%</i>	<i>\$13,282</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	5.0%
	Middle	1	100.0%	\$79	100.0%	63.8%
	Upper	0	0.0%	\$0	0.0%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$79</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Western Central NC

PRODUCT TYPE		Bank Lending & Demographic Data Comparison					
		Borrower Income Levels		2012			Families by Family Income
				Bank			
				Count	Dollar		
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	7.7%	\$141	1.1%	18.5%	
	Moderate	4	15.4%	\$355	2.8%	16.1%	
	Middle	1	3.8%	\$201	1.6%	19.6%	
	Upper	19	73.1%	\$11,905	94.5%	45.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	26	100.0%	\$12,602	100.0%	100.0%	
REFINANCE	Low	10	20.0%	\$922	12.2%	18.5%	
	Moderate	11	22.0%	\$968	12.8%	16.1%	
	Middle	13	26.0%	\$799	10.5%	19.6%	
	Upper	15	30.0%	\$4,812	63.5%	45.8%	
	Unknown	1	2.0%	\$79	1.0%	0.0%	
	Total	50	100.0%	\$7,580	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	25.7%	\$59	16.0%	18.5%	
	Moderate	25	35.7%	\$117	31.7%	16.1%	
	Middle	12	17.1%	\$78	21.1%	19.6%	
	Upper	13	18.6%	\$108	29.3%	45.8%	
	Unknown	2	2.9%	\$7	1.9%	0.0%	
	Total	70	100.0%	\$369	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.5%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	19.6%	
	Upper	0	0.0%	\$0	0.0%	45.8%	
	Unknown	1	100.0%	\$465	100.0%	0.0%	
	Total	1	100.0%	\$465	100.0%	100.0%	
HMDA TOTALS	Low	30	20.4%	\$1,122	5.3%	18.5%	
	Moderate	40	27.2%	\$1,440	6.9%	16.1%	
	Middle	26	17.7%	\$1,078	5.1%	19.6%	
	Upper	47	32.0%	\$16,825	80.1%	45.8%	
	Unknown	4	2.7%	\$551	2.6%	0.0%	
	Total	147	100.0%	\$21,016	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	60	57.1%	\$4,351	32.8%	91.7%
		Over \$1 Million	27	25.7%	\$5,460	41.1%	4.9%
		Total Rev. available	87	82.8%	\$9,811	73.9%	96.6%
		Rev. Not Known	18	17.1%	\$3,471	26.1%	3.3%
		Total	105	100.0%	\$13,282	100.0%	100.0%
	Loan Size	\$100,000 or Less	74	70.5%	\$2,123	16.0%	
		\$100,001 - \$250,000	13	12.4%	\$2,257	17.0%	
		\$250,001 - \$1 Million	18	17.1%	\$8,902	67.0%	
Total		105	100.0%	\$13,282	100.0%		
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$79	100.0%	98.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$79	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	100.0%	\$79	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$79	100.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	9.5	2,193	3.4	781	35.6	12,751	19.9
Moderate-income	11	26.2	11,220	17.5	1,796	16.0	11,338	17.7
Middle-income	18	42.9	36,681	57.2	2,629	7.2	13,896	21.7
Upper-income	9	21.4	14,076	21.9	415	2.9	26,185	40.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	64,170	100.0	5,621	8.8	64,170	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,426	1,364	2.0	30.8	2,482	56.1	580	13.1
Moderate-income	24,709	10,116	14.6	40.9	10,112	40.9	4,481	18.1
Middle-income	77,093	41,694	60.3	54.1	11,873	15.4	23,526	30.5
Upper-income	24,819	15,961	23.1	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	131,047	69,135	100.0	52.8	29,486	22.5	32,426	24.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	678	2.9	617	2.9	35	3.5	26	3.0
Moderate-income	4,751	20.5	4,255	20.0	298	29.4	198	22.8
Middle-income	13,177	56.8	12,169	57.1	501	49.4	507	58.5
Upper-income	4,595	19.8	4,279	20.1	180	17.8	136	15.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23,201	100.0	21,320	100.0	1,014	100.0	867	100.0
	Percentage of Total Businesses:			91.9		4.4		3.7
	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	1	0.5	0	0.0	0	0.0
Moderate-income	23	10.8	23	11.1	0	0.0	0	0.0
Middle-income	145	68.4	140	67.6	4	100.0	1	100.0
Upper-income	43	20.3	43	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	212	100.0	207	100.0	4	100.0	1	100.0
	Percentage of Total Farms:			97.6		1.9		.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Wilmington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	8	28.6%	\$2,405	18.8%	14.6%	6	40.0%	13.1%	\$1,755	22.3%	10.6%
	Middle	7	25.0%	\$2,461	19.2%	60.3%	4	26.7%	66.3%	\$1,620	20.6%	63.0%
	Upper	13	46.4%	\$7,932	62.0%	23.1%	5	33.3%	20.0%	\$4,482	57.0%	26.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$12,798	100.0%	100.0%	15	100.0%	100.0%	\$7,857	100.0%	100.0%
REFINANCE	Low	3	7.1%	\$96	0.6%	2.0%	2	8.0%	0.8%	\$68	0.8%	0.5%
	Moderate	4	9.5%	\$1,036	6.5%	14.6%	1	4.0%	10.6%	\$176	2.0%	8.4%
	Middle	14	33.3%	\$2,590	16.4%	60.3%	9	36.0%	63.2%	\$1,516	17.2%	58.8%
	Upper	21	50.0%	\$12,117	76.5%	23.1%	13	52.0%	25.4%	\$7,079	80.1%	32.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$15,839	100.0%	100.0%	25	100.0%	100.0%	\$8,839	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.7%	\$6	6.1%	2.0%	1	7.7%	2.1%	\$6	6.1%	0.8%
	Moderate	4	30.8%	\$28	28.3%	14.6%	4	30.8%	14.3%	\$28	28.3%	7.9%
	Middle	6	46.2%	\$53	53.5%	60.3%	6	46.2%	67.8%	\$53	53.5%	61.7%
	Upper	2	15.4%	\$12	12.1%	23.1%	2	15.4%	15.7%	\$12	12.1%	29.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$99	100.0%	100.0%	13	100.0%	100.0%	\$99	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	71.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	41.7%	\$0	0.0%	28.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	0.1%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	4.8%	\$102	0.4%	2.0%	3	5.7%	0.7%	\$74	0.4%	0.5%
	Moderate	16	19.3%	\$3,469	12.1%	14.6%	11	20.8%	11.7%	\$1,959	11.7%	12.1%
	Middle	27	32.5%	\$5,104	17.8%	60.3%	19	35.8%	64.5%	\$3,189	19.0%	58.9%
	Upper	36	43.4%	\$20,061	69.8%	23.1%	20	37.7%	23.1%	\$11,573	68.9%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$28,736	100.0%	100.0%	53	100.0%	100.0%	\$16,795	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	1	0.8%	\$16	0.1%	2.9%	1	1.3%	2.4%	\$16	0.1%	1.8%
	Moderate	37	29.6%	\$6,727	24.3%	20.0%	28	36.8%	20.1%	\$4,222	29.7%	25.9%
	Middle	59	47.2%	\$13,534	49.0%	57.1%	35	46.1%	51.6%	\$6,062	42.6%	47.4%
	Upper	28	22.4%	\$7,363	26.6%	20.1%	12	15.8%	24.5%	\$3,932	27.6%	24.7%
	Unknown	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%
Total	125	100.0%	\$27,640	100.0%	100.0%	76	100.0%	100.0%	\$14,232	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%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	67.6%	0	0.0%	76.5%	\$0	0.0%	88.3%
	Upper	0	0.0%	\$0	0.0%	20.8%	0	0.0%	23.5%	\$0	0.0%	11.7%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	3.6%	\$99	0.8%	19.9%	0	0.0%	4.3%	\$0	0.0%	2.0%	
	Moderate	5	17.9%	\$773	6.0%	17.7%	3	20.0%	16.5%	\$463	5.9%	11.1%	
	Middle	4	14.3%	\$624	4.9%	21.7%	2	13.3%	17.9%	\$305	3.9%	14.5%	
	Upper	18	64.3%	\$11,302	88.3%	40.8%	10	66.7%	48.5%	\$7,089	90.2%	59.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	12.4%	
	Total	28	100.0%	\$12,798	100.0%	100.0%	15	100.0%	100.0%	\$7,857	100.0%	100.0%	
REFINANCE	Low	5	11.9%	\$398	2.5%	19.9%	2	8.0%	3.7%	\$68	0.8%	1.8%	
	Moderate	3	7.1%	\$394	2.5%	17.7%	1	4.0%	11.4%	\$123	1.4%	6.8%	
	Middle	3	7.1%	\$70	0.4%	21.7%	3	12.0%	17.6%	\$70	0.8%	12.8%	
	Upper	31	73.8%	\$14,977	94.6%	40.8%	19	76.0%	48.7%	\$8,578	97.0%	60.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.6%	\$0	0.0%	17.9%	
	Total	42	100.0%	\$15,839	100.0%	100.0%	25	100.0%	100.0%	\$8,839	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	15.4%	\$8	8.1%	19.9%	2	15.4%	10.8%	\$8	8.1%	3.7%	
	Moderate	5	38.5%	\$41	41.4%	17.7%	5	38.5%	22.4%	\$41	41.4%	11.5%	
	Middle	1	7.7%	\$8	8.1%	21.7%	1	7.7%	21.7%	\$8	8.1%	16.9%	
	Upper	3	23.1%	\$32	32.3%	40.8%	3	23.1%	38.5%	\$32	32.3%	56.1%	
	Unknown	2	15.4%	\$10	10.1%	0.0%	2	15.4%	6.6%	\$10	10.1%	11.8%	
	Total	13	100.0%	\$99	100.0%	100.0%	13	100.0%	100.0%	\$99	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	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%	
	Middle	0	0.0%	\$0	0.0%	21.7%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	9.6%	\$505	1.8%	19.9%	4	7.5%	4.1%	\$76	0.5%	1.8%	
	Moderate	13	15.7%	\$1,208	4.2%	17.7%	9	17.0%	13.6%	\$627	3.7%	8.1%	
	Middle	8	9.6%	\$702	2.4%	21.7%	6	11.3%	17.7%	\$383	2.3%	12.9%	
	Upper	52	62.7%	\$26,311	91.6%	40.8%	32	60.4%	48.4%	\$15,699	93.5%	57.5%	
	Unknown	2	2.4%	\$10	0.0%	0.0%	2	3.8%	16.2%	\$10	0.1%	19.7%	
	Total	83	100.0%	\$28,736	100.0%	100.0%	53	100.0%	100.0%	\$16,795	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	73	58.4%	\$13,154	47.6%	91.9%	44	57.9%	52.5%	\$5,802	40.8%	54.1%
		Over \$1 Million	40	32.0%	\$11,154	40.4%	4.4%	28	36.8%				
		Total Rev. available	113	90.4%	\$24,308	88.0%	96.3%	72	94.7%				
		Rev. Not Known	12	9.6%	\$3,332	12.1%	3.7%	4	5.3%				
	Total	125	100.0%	\$27,640	100.0%	100.0%	76	100.0%					
	Loan Size	\$100,000 or Less	67	53.6%	\$2,155	7.8%		45	59.2%	89.4%	\$1,485	10.4%	27.0%
		\$100,001 - \$250,000	23	18.4%	\$4,286	15.5%		15	19.7%	4.9%	\$2,834	19.9%	16.1%
		\$250,001 - \$1 Million	35	28.0%	\$21,199	76.7%		16	21.1%	5.7%	\$9,913	69.7%	56.9%
Total		125	100.0%	\$27,640	100.0%		76	100.0%	100.0%	\$14,232	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	76.5%	\$0	0.0%	95.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.6%	\$0	0.0%	21.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.8%	\$0	0.0%	19.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	17.6%	\$0	0.0%	58.9%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	5.1	2,812	3.5	1,242	44.2	16,138	20.2
Moderate-income	15	19.2	12,133	15.2	1,954	16.1	13,941	17.5
Middle-income	33	42.3	41,055	51.4	3,509	8.5	16,955	21.2
Upper-income	23	29.5	23,873	29.9	786	3.3	32,839	41.1
Unknown-income	3	3.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	78	100.0	79,873	100.0	7,491	9.4	79,873	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,726	1,769	2.0	22.9	5,114	66.2	843	10.9
Moderate-income	27,937	11,652	13.5	41.7	9,473	33.9	6,812	24.4
Middle-income	90,599	44,618	51.5	49.2	19,507	21.5	26,474	29.2
Upper-income	47,405	28,564	33.0	60.3	8,391	17.7	10,450	22.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	173,667	86,603	100.0	49.9	42,485	24.5	44,579	25.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1,180	5.4	1,049	5.3	76	7.7	55	6.6
Moderate-income	3,218	14.8	2,912	14.6	176	17.8	130	15.6
Middle-income	9,667	44.4	8,892	44.6	407	41.3	368	44.1
Upper-income	7,658	35.2	7,056	35.4	322	32.7	280	33.6
Unknown-income	50	0.2	44	0.2	5	0.5	1	0.1
Total Assessment Area	21,773	100.0	19,953	100.0	986	100.0	834	100.0
	Percentage of Total Businesses:			91.6		4.5		3.8
	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	32	15.7	31	15.4	1	33.3	0	0.0
Middle-income	110	53.9	108	53.7	2	66.7	0	0.0
Upper-income	60	29.4	60	29.9	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	201	100.0	3	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: NC Wilmington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		%
		#	%	\$ (000s)	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	1	3.7%	\$76	0.6%	13.5%
	Middle	7	25.9%	\$2,625	21.2%	51.5%
	Upper	19	70.4%	\$9,673	78.2%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>27</i>	<i>100.0%</i>	<i>\$12,374</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	3.3%	\$25	0.2%	2.0%
	Moderate	0	0.0%	\$0	0.0%	13.5%
	Middle	10	33.3%	\$3,255	27.7%	51.5%
	Upper	18	60.0%	\$7,751	65.9%	33.0%
	Unknown	1	3.3%	\$728	6.2%	0.0%
	<i>Total</i>	<i>30</i>	<i>100.0%</i>	<i>\$11,759</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	9.1%	\$3	4.2%	2.0%
	Moderate	3	27.3%	\$24	33.8%	13.5%
	Middle	4	36.4%	\$26	36.6%	51.5%
	Upper	3	27.3%	\$18	25.4%	33.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$71</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	2	2.9%	\$28	0.1%	2.0%
	Moderate	4	5.9%	\$100	0.4%	13.5%
	Middle	21	30.9%	\$5,906	24.4%	51.5%
	Upper	40	58.8%	\$17,442	72.1%	33.0%
	Unknown	1	1.5%	\$728	3.0%	0.0%
	<i>Total</i>	<i>68</i>	<i>100.0%</i>	<i>\$24,204</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	8	10.0%	\$382	3.2%	5.3%
	Moderate	13	16.3%	\$2,674	22.6%	14.6%
	Middle	26	32.5%	\$3,986	33.7%	44.6%
	Upper	33	41.3%	\$4,794	40.5%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>80</i>	<i>100.0%</i>	<i>\$11,836</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%
	Middle	0	0.0%	\$0	0.0%	53.7%
	Upper	0	0.0%	\$0	0.0%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	3.7%	\$148	1.2%	20.2%	
	Moderate	4	14.8%	\$605	4.9%	17.5%	
	Middle	2	7.4%	\$217	1.8%	21.2%	
	Upper	20	74.1%	\$11,404	92.2%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	27	100.0%	\$12,374	100.0%	100.0%	
REFINANCE	Low	2	6.7%	\$233	2.0%	20.2%	
	Moderate	6	20.0%	\$768	6.5%	17.5%	
	Middle	2	6.7%	\$119	1.0%	21.2%	
	Upper	19	63.3%	\$10,542	89.7%	41.1%	
	Unknown	1	3.3%	\$97	0.8%	0.0%	
	Total	30	100.0%	\$11,759	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	9.1%	\$1	1.4%	20.2%	
	Moderate	3	27.3%	\$18	25.4%	17.5%	
	Middle	3	27.3%	\$15	21.1%	21.2%	
	Upper	4	36.4%	\$37	52.1%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$71	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	21.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	5.9%	\$382	1.6%	20.2%	
	Moderate	13	19.1%	\$1,391	5.7%	17.5%	
	Middle	7	10.3%	\$351	1.5%	21.2%	
	Upper	43	63.2%	\$21,983	90.8%	41.1%	
	Unknown	1	1.5%	\$97	0.4%	0.0%	
	Total	68	100.0%	\$24,204	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	32	40.0%	\$2,848	24.1%	91.6%
		Over \$1 Million	41	51.3%	\$8,367	70.7%	4.5%
		Total Rev. available	73	91.3%	\$11,215	94.8%	96.1%
		Rev. Not Known	7	8.8%	\$621	5.2%	3.8%
	Total	80	100.0%	\$11,836	100.0%	100.0%	
	Loan Size	\$100,000 or Less	47	58.8%	\$1,165	9.8%	
		\$100,001 - \$250,000	20	25.0%	\$3,465	29.3%	
\$250,001 - \$1 Million		13	16.3%	\$7,206	60.9%		
Total	80	100.0%	\$11,836	100.0%			
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: NC Winston Salem

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	5.2	2,986	2.6	1,212	40.6	22,494	19.3
Moderate-income	18	18.6	18,997	16.3	2,984	15.7	21,480	18.4
Middle-income	50	51.5	63,158	54.2	3,966	6.3	27,148	23.3
Upper-income	24	24.7	31,323	26.9	710	2.3	45,342	38.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>97</b>	<b>100.0</b>	<b>116,464</b>	<b>100.0</b>	<b>8,872</b>	<b>7.6</b>	<b>116,464</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,235	1,084	0.9	20.7	3,471	66.3	680	13.0
Moderate-income	31,274	15,985	13.5	51.1	12,931	41.3	2,358	7.5
Middle-income	100,607	66,581	56.1	66.2	26,249	26.1	7,777	7.7
Upper-income	46,013	35,120	29.6	76.3	8,264	18.0	2,629	5.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>183,129</b>	<b>118,770</b>	<b>100.0</b>	<b>64.9</b>	<b>50,915</b>	<b>27.8</b>	<b>13,444</b>	<b>7.3</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	430	1.5	386	1.5	29	2.1	15	1.5
Moderate-income	3,329	12.0	3,009	11.9	202	14.4	118	11.7
Middle-income	16,121	58.1	14,535	57.4	930	66.3	656	64.8
Upper-income	7,874	28.4	7,410	29.2	241	17.2	223	22.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>27,754</b>	<b>100.0</b>	<b>25,340</b>	<b>100.0</b>	<b>1,402</b>	<b>100.0</b>	<b>1,012</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>91.3</b>		<b>5.1</b>		<b>3.6</b>
	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	101	16.1	100	16.2	1	16.7	0	0.0
Middle-income	451	71.9	446	72.1	3	50.0	2	100.0
Upper-income	75	12.0	73	11.8	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>627</b>	<b>100.0</b>	<b>619</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
	Percentage of Total Farms:			<b>98.7</b>		<b>1.0</b>		<b>.3</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: NC Winston Salem

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank #	Agg %	Bank		Agg %	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		
HOME PURCHASE	Low	1	1.4%	\$111	0.6%	0.9%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Moderate	6	8.5%	\$597	3.4%	13.5%	6	13.0%	8.9%	\$597	5.1%	6.3%
	Middle	32	45.1%	\$5,647	32.3%	56.1%	17	37.0%	53.3%	\$2,750	23.5%	44.6%
	Upper	32	45.1%	\$11,135	63.7%	29.6%	23	50.0%	37.3%	\$8,366	71.4%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	71	100.0%	\$17,490	100.0%	100.0%	46	100.0%	100.0%	\$11,713	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Moderate	11	16.7%	\$1,065	6.6%	13.5%	7	15.2%	6.7%	\$690	5.7%	5.3%
	Middle	24	36.4%	\$3,275	20.3%	56.1%	16	34.8%	48.8%	\$1,481	12.3%	39.7%
	Upper	31	47.0%	\$11,761	73.0%	29.6%	23	50.0%	44.3%	\$9,911	82.0%	54.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$16,101	100.0%	100.0%	46	100.0%	100.0%	\$12,082	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	6	20.7%	\$43	14.7%	13.5%	5	21.7%	13.2%	\$35	20.3%	7.0%
	Middle	20	69.0%	\$225	76.8%	56.1%	16	69.6%	55.0%	\$122	70.9%	46.3%
	Upper	3	10.3%	\$25	8.5%	29.6%	2	8.7%	30.7%	\$15	8.7%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$293	100.0%	100.0%	23	100.0%	100.0%	\$172	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	42.9%	\$0	0.0%	16.9%
	Middle	1	100.0%	\$207	100.0%	0.0%	1	100.0%	35.7%	\$207	100.0%	55.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$207	100.0%	0.0%	1	100.0%	100.0%	\$207	100.0%	100.0%
HMDA TOTALS	Low	1	0.6%	\$111	0.3%	0.9%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	23	13.8%	\$1,705	5.0%	13.5%	18	15.5%	7.7%	\$1,322	5.5%	6.7%
	Middle	77	46.1%	\$9,354	27.4%	56.1%	50	43.1%	50.6%	\$4,560	18.9%	42.8%
	Upper	66	39.5%	\$22,921	67.2%	29.6%	48	41.4%	41.3%	\$18,292	75.7%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	167	100.0%	\$34,091	100.0%	100.0%	116	100.0%	100.0%	\$24,174	100.0%	100.0%
SMALL BUSINESSES	Low	1	0.6%	\$190	0.7%	1.5%	1	1.0%	0.9%	\$190	1.1%	1.3%
	Moderate	11	7.1%	\$2,508	9.2%	11.9%	7	7.0%	10.0%	\$1,378	7.7%	12.7%
	Middle	105	67.3%	\$17,427	63.6%	57.4%	65	65.0%	55.7%	\$11,133	62.5%	54.7%
	Upper	39	25.0%	\$7,274	26.5%	29.2%	27	27.0%	31.5%	\$5,105	28.7%	30.9%
	Unknown	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%	0.4%
	Total	156	100.0%	\$27,399	100.0%	100.0%	100	100.0%	100.0%	\$17,806	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	6.2%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	12.3%	\$0	0.0%	13.2%
	Middle	1	50.0%	\$166	45.1%	72.1%	1	50.0%	69.9%	\$166	45.1%	61.8%
	Upper	1	50.0%	\$202	54.9%	11.8%	1	50.0%	16.4%	\$202	54.9%	18.7%
	Unknown	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%
	Total	2	100.0%	\$368	100.0%	100.0%	2	100.0%	100.0%	\$368	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Winston Salem

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	9	12.7%	\$818	4.7%	19.3%	5	10.9%	11.4%	\$463	4.0%	6.4%	
	Moderate	28	39.4%	\$4,015	23.0%	18.4%	19	41.3%	23.6%	\$2,640	22.5%	17.3%	
	Middle	1	1.4%	\$80	0.5%	23.3%	1	2.2%	18.9%	\$80	0.7%	17.1%	
	Upper	33	46.5%	\$12,577	71.9%	38.9%	21	45.7%	29.9%	\$8,530	72.8%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.2%	\$0	0.0%	15.7%	
	Total	71	100.0%	\$17,490	100.0%	100.0%	46	100.0%	100.0%	\$11,713	100.0%	100.0%	
REFINANCE	Low	14	21.2%	\$1,026	6.4%	19.3%	12	26.1%	6.0%	\$698	5.8%	3.1%	
	Moderate	11	16.7%	\$1,139	7.1%	18.4%	6	13.0%	13.6%	\$463	3.8%	8.8%	
	Middle	4	6.1%	\$397	2.5%	23.3%	1	2.2%	19.3%	\$49	0.4%	15.4%	
	Upper	34	51.5%	\$13,269	82.4%	38.9%	26	56.5%	40.8%	\$10,692	88.5%	52.5%	
	Unknown	3	4.5%	\$270	1.7%	0.0%	1	2.2%	20.3%	\$180	1.5%	20.2%	
	Total	66	100.0%	\$16,101	100.0%	100.0%	46	100.0%	100.0%	\$12,082	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	20.7%	\$38	13.0%	19.3%	4	17.4%	12.4%	\$23	13.4%	6.1%	
	Moderate	12	41.4%	\$68	23.2%	18.4%	12	52.2%	24.3%	\$68	39.5%	13.6%	
	Middle	7	24.1%	\$147	50.2%	23.3%	5	21.7%	25.6%	\$66	38.4%	25.8%	
	Upper	4	13.8%	\$40	13.7%	38.9%	2	8.7%	34.1%	\$15	8.7%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	4.5%	
	Total	29	100.0%	\$293	100.0%	100.0%	23	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	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%	
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$207	100.0%	0.0%	1	100.0%	100.0%	\$207	100.0%	100.0%	
	Total	1	100.0%	\$207	100.0%	100.0%	1	100.0%	100.0%	\$207	100.0%	100.0%	
HMDA TOTALS	Low	29	17.4%	\$1,882	5.5%	19.3%	21	18.1%	8.2%	\$1,184	4.9%	4.0%	
	Moderate	51	30.5%	\$5,222	15.3%	18.4%	37	31.9%	17.6%	\$3,171	13.1%	11.0%	
	Middle	12	7.2%	\$624	1.8%	23.3%	7	6.0%	19.3%	\$195	0.8%	14.7%	
	Upper	71	42.5%	\$25,886	75.9%	38.9%	49	42.2%	36.5%	\$19,237	79.6%	44.7%	
	Unknown	4	2.4%	\$477	1.4%	0.0%	2	1.7%	18.5%	\$387	1.6%	25.6%	
	Total	167	100.0%	\$34,091	100.0%	100.0%	116	100.0%	100.0%	\$24,174	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	77	49.4%	\$5,781	21.1%	91.3%	49	49.0%	50.4%	\$4,390	24.7%	56.1%
		Over \$1 Million	63	40.4%	\$16,518	60.3%	5.1%	41	41.0%				
		Total Rev. available	140	89.8%	\$22,299	81.4%	96.4%	90	90.0%				
		Rev. Not Known	16	10.3%	\$5,100	18.6%	3.6%	10	10.0%				
		Total	156	100.0%	\$27,399	100.0%	100.0%	100	100.0%				
	Loan Size	\$100,000 or Less	92	59.0%	\$2,858	10.4%		55	55.0%	87.8%	\$1,658	9.3%	26.1%
		\$100,001 - \$250,000	33	21.2%	\$5,868	21.4%		25	25.0%	6.5%	\$4,446	25.0%	20.4%
		\$250,001 - \$1 Million	31	19.9%	\$18,673	68.2%		20	20.0%	5.8%	\$11,702	65.7%	53.5%
Total	156	100.0%	\$27,399	100.0%		100	100.0%	100.0%	\$17,806	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	50.0%	\$202	54.9%	98.7%	1	50.0%	79.5%	\$202	54.9%	73.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Not Known	1	50.0%	\$166	45.1%	0.3%	1	50.0%				
	Total	2	100.0%	\$368	100.0%	100.0%	2	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	78.1%	\$0	0.0%	38.0%
		\$100,001 - \$250,000	2	100.0%	\$368	100.0%		2	100.0%	15.1%	\$368	100.0%	30.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	31.9%
Total		2	100.0%	\$368	100.0%		2	100.0%	100.0%	\$368	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

**Restricted-FR**

Assessment Area: NC Winston Salem

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	9.5	6,413	5.2	2,683	41.8	26,748	21.6
Moderate-income	23	19.8	24,566	19.8	4,585	18.7	21,599	17.4
Middle-income	46	39.7	51,941	41.9	4,479	8.6	25,386	20.5
Upper-income	36	31.0	41,047	33.1	1,895	4.6	50,234	40.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	116	100.0	123,967	100.0	13,642	11.0	123,967	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	13,323	3,112	2.4	23.4	8,118	60.9	2,093	15.7
Moderate-income	46,540	21,057	16.2	45.2	18,153	39.0	7,330	15.7
Middle-income	85,748	59,182	45.4	69.0	17,100	19.9	9,466	11.0
Upper-income	65,247	46,905	36.0	71.9	12,484	19.1	5,858	9.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	210,858	130,256	100.0	61.8	55,855	26.5	24,747	11.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	1,098	4.2	972	4.1	85	6.2	41	4.4
Moderate-income	4,374	16.8	3,928	16.6	266	19.4	180	19.1
Middle-income	11,032	42.4	9,965	42.0	632	46.2	435	46.3
Upper-income	9,516	36.6	8,847	37.3	385	28.1	284	30.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	26,020	100.0	23,712	100.0	1,368	100.0	940	100.0
	Percentage of Total Businesses:			91.1		5.3		3.6
	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	130	19.1	129	19.0	1	25.0	0	0.0
Middle-income	415	60.9	413	60.9	2	50.0	0	0.0
Upper-income	134	19.6	133	19.6	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	682	100.0	678	100.0	4	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: NC Winston Salem

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	8	8.4%	\$1,133	3.7%	16.2%
	Middle	26	27.4%	\$4,927	16.3%	45.4%
	Upper	61	64.2%	\$24,250	80.0%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	95	100.0%	\$30,310	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%
	Moderate	5	7.8%	\$474	2.9%	16.2%
	Middle	21	32.8%	\$2,973	18.5%	45.4%
	Upper	38	59.4%	\$12,623	78.6%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	64	100.0%	\$16,070	100.0%	100.0%
HOME IMPROVEMENT	Low	2	3.2%	\$20	5.4%	2.4%
	Moderate	11	17.5%	\$72	19.5%	16.2%
	Middle	39	61.9%	\$203	55.0%	45.4%
	Upper	11	17.5%	\$74	20.1%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	63	100.0%	\$369	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	2	0.9%	\$20	0.0%	2.4%
	Moderate	24	10.8%	\$1,679	3.6%	16.2%
	Middle	86	38.7%	\$8,103	17.3%	45.4%
	Upper	110	49.5%	\$36,947	79.0%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	222	100.0%	\$46,749	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	5	7.6%	\$215	1.9%	4.1%
	Moderate	6	9.1%	\$1,918	17.3%	16.6%
	Middle	34	51.5%	\$5,785	52.2%	42.0%
	Upper	21	31.8%	\$3,164	28.6%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	66	100.0%	\$11,082	100.0%	100.0%
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	19.0%
	Middle	0	0.0%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	19.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: NC Winston Salem

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	1.1%	\$95	0.3%	21.6%	
	Moderate	36	37.9%	\$5,582	18.4%	17.4%	
	Middle	3	3.2%	\$550	1.8%	20.5%	
	Upper	55	57.9%	\$24,083	79.5%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	95	100.0%	\$30,310	100.0%	100.0%	
REFINANCE	Low	9	14.1%	\$990	6.2%	21.6%	
	Moderate	12	18.8%	\$1,400	8.7%	17.4%	
	Middle	5	7.8%	\$297	1.8%	20.5%	
	Upper	37	57.8%	\$13,080	81.4%	40.5%	
	Unknown	1	1.6%	\$303	1.9%	0.0%	
	Total	64	100.0%	\$16,070	100.0%	100.0%	
HOME IMPROVEMENT	Low	20	31.7%	\$74	20.1%	21.6%	
	Moderate	22	34.9%	\$123	33.3%	17.4%	
	Middle	14	22.2%	\$120	32.5%	20.5%	
	Upper	7	11.1%	\$52	14.1%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	63	100.0%	\$369	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.6%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	20.5%	
	Upper	0	0.0%	\$0	0.0%	40.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	30	13.5%	\$1,159	2.5%	21.6%	
	Moderate	70	31.5%	\$7,105	15.2%	17.4%	
	Middle	22	9.9%	\$967	2.1%	20.5%	
	Upper	99	44.6%	\$37,215	79.6%	40.5%	
	Unknown	1	0.5%	\$303	0.6%	0.0%	
	Total	222	100.0%	\$46,749	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	31	47.0%	\$4,243	38.3%	91.1%
		Over \$1 Million	27	40.9%	\$5,055	45.6%	5.3%
		Total Rev. available	58	87.9%	\$9,298	83.9%	96.4%
		Rev. Not Known	8	12.1%	\$1,784	16.1%	3.6%
	Total	66	100.0%	\$11,082	100.0%	100.0%	
	Loan Size	\$100,000 or Less	47	71.2%	\$1,889	17.0%	
		\$100,001 - \$250,000	7	10.6%	\$1,257	11.3%	
		\$250,001 - \$1 Million	12	18.2%	\$7,936	71.6%	
Total		66	100.0%	\$11,082	100.0%		
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: SC 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	1,287	7.8
Moderate-income	0	0.0	0	0.0	0	0.0	1,596	9.7
Middle-income	1	6.7	656	4.0	78	11.9	2,273	13.8
Upper-income	14	93.3	15,756	96.0	756	4.8	11,256	68.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	16,412	100.0	834	5.1	16,412	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	1,290	410	2.3	31.8	650	50.4	230	17.8
Upper-income	32,787	17,350	97.7	52.9	4,207	12.8	11,230	34.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	34,077	17,760	100.0	52.1	4,857	14.3	11,460	33.6
	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	440	6.5	371	6.0	51	14.1	18	7.6
Upper-income	6,292	93.5	5,763	94.0	310	85.9	219	92.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,732	100.0	6,134	100.0	361	100.0	237	100.0
	Percentage of Total Businesses:			91.1		5.4		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	1	2.4	1	2.6	0	0.0	0	0.0
Upper-income	40	97.6	37	97.4	1	100.0	2	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	41	100.0	38	100.0	1	100.0	2	100.0
	Percentage of Total Farms:			92.7		2.4		4.9

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank				Owner Occupied Units %	Count		Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.2%
	Upper	40	100.0%	\$25,408	100.0%	97.7%	23	100.0%	\$14,492	100.0%	99.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$25,408	100.0%	100.0%	23	100.0%	\$14,492	100.0%	100.0%
REFINANCE	Low	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%
	Middle	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.2%
	Upper	47	100.0%	\$39,234	100.0%	97.7%	15	100.0%	\$12,683	100.0%	99.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$39,234	100.0%	100.0%	15	100.0%	\$12,683	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.0%
	Upper	1	100.0%	\$5	100.0%	97.7%	1	100.0%	\$5	100.0%	100.0%
	Unknown	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%	\$5	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	2.3%	0	0.0%	\$0	0.0%	0.2%
	Upper	88	100.0%	\$64,647	100.0%	97.7%	39	100.0%	\$27,180	100.0%	99.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	88	100.0%	\$64,647	100.0%	100.0%	39	100.0%	\$27,180	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	10.3%	\$660	10.6%	6.0%	2	12.5%	\$610	15.7%	9.2%
	Upper	26	89.7%	\$5,578	89.4%	94.0%	14	87.5%	\$3,278	84.3%	90.8%
	Unknown	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%
	Total	29	100.0%	\$6,238	100.0%	100.0%	16	100.0%	\$3,888	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	2.6%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	97.4%	0	0.0%	\$0	0.0%	100.0%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg		
		#	%	\$ (000s)	\$ %				#	%		%	\$(000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.7%	\$0	0.0%	0.2%	
	Moderate	2	5.0%	\$219	0.9%	9.7%	2	8.7%	6.3%	\$219	1.5%	2.8%	
	Middle	3	7.5%	\$455	1.8%	13.8%	0	0.0%	12.1%	\$0	0.0%	6.9%	
	Upper	35	87.5%	\$24,734	97.3%	68.6%	21	91.3%	70.1%	\$14,273	98.5%	80.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.8%	\$0	0.0%	9.7%	
	Total	40	100.0%	\$25,408	100.0%	100.0%	23	100.0%	100.0%	\$14,492	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	1.0%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	4.3%	\$0	0.0%	1.8%	
	Middle	0	0.0%	\$0	0.0%	13.8%	0	0.0%	9.2%	\$0	0.0%	5.1%	
	Upper	46	97.9%	\$39,169	99.8%	68.6%	15	100.0%	68.7%	\$12,683	100.0%	78.0%	
	Unknown	1	2.1%	\$65	0.2%	0.0%	0	0.0%	16.8%	\$0	0.0%	14.7%	
	Total	47	100.0%	\$39,234	100.0%	100.0%	15	100.0%	100.0%	\$12,683	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	4.0%	\$0	0.0%	1.0%	
	Middle	0	0.0%	\$0	0.0%	13.8%	0	0.0%	20.0%	\$0	0.0%	15.6%	
	Upper	1	100.0%	\$5	100.0%	68.6%	1	100.0%	70.0%	\$5	100.0%	78.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	4.6%	
	Total	1	100.0%	\$5	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	68.6%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	0.8%	\$0	0.0%	0.4%	
	Moderate	2	2.3%	\$219	0.3%	9.7%	2	5.1%	5.2%	\$219	0.8%	2.1%	
	Middle	3	3.4%	\$455	0.7%	13.8%	0	0.0%	10.5%	\$0	0.0%	5.8%	
	Upper	82	93.2%	\$63,908	98.9%	68.6%	37	94.9%	69.3%	\$26,961	99.2%	78.0%	
	Unknown	1	1.1%	\$65	0.1%	0.0%	0	0.0%	14.3%	\$0	0.0%	13.8%	
	Total	88	100.0%	\$64,647	100.0%	100.0%	39	100.0%	100.0%	\$27,180	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	8	27.6%	\$848	13.6%	91.1%	4	25.0%	44.9%	\$219	5.6%	45.7%
		Over \$1 Million	16	55.2%	\$4,663	74.8%	5.4%	9	56.3%				
		Total Rev. available	24	82.8%	\$5,511	88.4%	96.5%	13	81.3%				
		Rev. Not Known	5	17.2%	\$727	11.7%	3.5%	3	18.8%				
	Total	29	100.0%	\$6,238	100.0%	100.0%	16	100.0%					
	Loan Size	\$100,000 or Less	16	55.2%	\$873	14.0%		8	50.0%	91.9%	\$323	8.3%	31.6%
		\$100,001 - \$250,000	6	20.7%	\$1,060	17.0%		3	18.8%	4.2%	\$510	13.1%	18.1%
		\$250,001 - \$1 Million	7	24.1%	\$4,305	69.0%		5	31.3%	3.9%	\$3,055	78.6%	50.3%
Total		29	100.0%	\$6,238	100.0%		16	100.0%	100.0%	\$3,888	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	92.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	4.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: SC 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	2,130	8.5
Moderate-income	1	4.5	748	3.0	156	20.9	2,593	10.4
Middle-income	4	18.2	3,859	15.5	414	10.7	4,409	17.7
Upper-income	17	77.3	20,370	81.6	881	4.3	15,845	63.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	22	100.0	24,977	100.0	1,451	5.8	24,977	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	1,442	361	1.3	25.0	714	49.5	367	25.5
Middle-income	9,005	3,988	14.7	44.3	1,488	16.5	3,529	39.2
Upper-income	44,963	22,749	84.0	50.6	6,639	14.8	15,575	34.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,410	27,098	100.0	48.9	8,841	16.0	19,471	35.1
	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	485	7.3	409	6.8	53	15.2	23	9.3
Middle-income	716	10.8	668	11.1	28	8.0	20	8.1
Upper-income	5,416	81.8	4,946	82.1	267	76.7	203	82.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,617	100.0	6,023	100.0	348	100.0	246	100.0
	Percentage of Total Businesses:			91.0		5.3		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	1	2.4	1	2.5	0	0.0	0	0.0
Middle-income	5	11.9	5	12.5	0	0.0	0	0.0
Upper-income	36	85.7	34	85.0	2	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	42	100.0	40	100.0	2	100.0	0	.0
	Percentage of Total Farms:			95.2		4.8		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: SC Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.3%
	Middle	1	7.7%	\$1,304	13.4%	14.7%
	Upper	12	92.3%	\$8,400	86.6%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$9,704	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.3%
	Middle	1	20.0%	\$272	11.1%	14.7%
	Upper	4	80.0%	\$2,186	88.9%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$2,458	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.3%
	Middle	1	100.0%	\$3	100.0%	14.7%
	Upper	0	0.0%	\$0	0.0%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$3	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.3%
	Middle	3	15.8%	\$1,579	13.0%	14.7%
	Upper	16	84.2%	\$10,586	87.0%	84.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$12,165	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.3%	\$500	9.7%	6.8%
	Middle	3	15.8%	\$770	15.0%	11.1%
	Upper	15	78.9%	\$3,862	75.3%	82.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	19	100.0%	\$5,132	100.0%	100.0%
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	12.5%
	Upper	1	100.0%	\$63	100.0%	85.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	1	100.0%	\$63	100.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	8.5%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	17.7%	
	Upper	13	100.0%	\$9,704	100.0%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$9,704	100.0%	100.0%	
REFINANCE	Low	2	40.0%	\$421	17.1%	8.5%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	17.7%	
	Upper	3	60.0%	\$2,037	82.9%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$2,458	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	8.5%	
	Moderate	1	100.0%	\$3	100.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	17.7%	
	Upper	0	0.0%	\$0	0.0%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$3	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	8.5%	
	Moderate	0	0.0%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	17.7%	
	Upper	0	0.0%	\$0	0.0%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	10.5%	\$421	3.5%	8.5%	
	Moderate	1	5.3%	\$3	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	17.7%	
	Upper	16	84.2%	\$11,741	96.5%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$12,165	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	12	63.2%	\$1,241	24.2%	91.0%
		Over \$1 Million	6	31.6%	\$3,441	67.0%	5.3%
		Total Rev. available	18	94.8%	\$4,682	91.2%	96.3%
		Rev. Not Known	1	5.3%	\$450	8.8%	3.7%
		Total	19	100.0%	\$5,132	100.0%	100.0%
	Loan Size	\$100,000 or Less	9	47.4%	\$194	3.8%	
		\$100,001 - \$250,000	3	15.8%	\$483	9.4%	
		\$250,001 - \$1 Million	7	36.8%	\$4,455	86.8%	
Total		19	100.0%	\$5,132	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.2%
		Over \$1 Million	1	100.0%	\$63	100.0%	4.8%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	1	100.0%	\$63	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	100.0%	\$63	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$63	100.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: SC Cherokee

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	2,865	19.4
Moderate-income	0	0.0	0	0.0	0	0.0	2,682	18.2
Middle-income	8	88.9	12,641	85.8	1,430	11.3	3,266	22.2
Upper-income	1	11.1	2,097	14.2	186	8.9	5,925	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	14,738	100.0	1,616	11.0	14,738	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	19,195	12,762	84.3	66.5	4,798	25.0	1,635	8.5
Upper-income	3,205	2,379	15.7	74.2	556	17.3	270	8.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	22,400	15,141	100.0	67.6	5,354	23.9	1,905	8.5
	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	2,025	90.0	1,849	89.9	94	87.0	82	95.3
Upper-income	225	10.0	207	10.1	14	13.0	4	4.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,250	100.0	2,056	100.0	108	100.0	86	100.0
	Percentage of Total Businesses:			91.4		4.8		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	54	87.1	53	86.9	1	100.0	0	0.0
Upper-income	8	12.9	8	13.1	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	61	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Cherokee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	%				\$ (000s)	%		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$44	32.8%	84.3%	1	100.0%	78.3%	\$44	100.0%	80.7%
	Upper	1	50.0%	\$90	67.2%	15.7%	0	0.0%	21.7%	\$0	0.0%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$134	100.0%	100.0%	1	100.0%	100.0%	\$44	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$36	73.5%	84.3%	2	100.0%	81.0%	\$36	100.0%	82.0%
	Upper	1	33.3%	\$13	26.5%	15.7%	0	0.0%	19.0%	\$0	0.0%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$49	100.0%	100.0%	2	100.0%	100.0%	\$36	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	100.0%	\$27	100.0%	84.3%	5	100.0%	87.5%	\$27	100.0%	77.6%
	Upper	0	0.0%	\$0	0.0%	15.7%	0	0.0%	12.5%	\$0	0.0%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$27	100.0%	100.0%	5	100.0%	100.0%	\$27	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	80.0%	\$107	51.0%	84.3%	8	100.0%	80.0%	\$107	100.0%	81.4%
	Upper	2	20.0%	\$103	49.0%	15.7%	0	0.0%	20.0%	\$0	0.0%	18.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$210	100.0%	100.0%	8	100.0%	100.0%	\$107	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$39	100.0%	89.9%	0	0.0%	83.2%	\$0	0.0%	94.9%
	Upper	0	0.0%	\$0	0.0%	10.1%	0	0.0%	12.0%	\$0	0.0%	3.9%
	Unknown	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%	1.3%
	Total	2	100.0%	\$39	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	86.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	13.1%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Cherokee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	11.8%	\$0	0.0%	7.4%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	25.7%	\$0	0.0%	21.0%	
	Middle	2	100.0%	\$134	100.0%	22.2%	1	100.0%	27.3%	\$44	100.0%	26.3%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	21.4%	\$0	0.0%	32.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	13.2%	
	Total	2	100.0%	\$134	100.0%	100.0%	1	100.0%	100.0%	\$44	100.0%	100.0%	
REFINANCE	Low	1	33.3%	\$10	20.4%	19.4%	1	50.0%	5.0%	\$10	27.8%	2.4%	
	Moderate	2	66.7%	\$39	79.6%	18.2%	1	50.0%	13.7%	\$26	72.2%	9.0%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	19.4%	\$0	0.0%	16.7%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	40.5%	\$0	0.0%	49.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	21.9%	
	Total	3	100.0%	\$49	100.0%	100.0%	2	100.0%	100.0%	\$36	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	11.1%	19.4%	1	20.0%	12.5%	\$3	11.1%	1.0%	
	Moderate	1	20.0%	\$5	18.5%	18.2%	1	20.0%	8.3%	\$5	18.5%	5.0%	
	Middle	3	60.0%	\$19	70.4%	22.2%	3	60.0%	33.3%	\$19	70.4%	11.7%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	41.7%	\$0	0.0%	64.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	18.1%	
	Total	5	100.0%	\$27	100.0%	100.0%	5	100.0%	100.0%	\$27	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	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%	
	Middle	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	2	20.0%	\$13	6.2%	19.4%	2	25.0%	8.3%	\$13	12.1%	4.5%	
	Moderate	3	30.0%	\$44	21.0%	18.2%	2	25.0%	19.0%	\$31	29.0%	14.1%	
	Middle	5	50.0%	\$153	72.9%	22.2%	4	50.0%	23.4%	\$63	58.9%	20.8%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	31.8%	\$0	0.0%	42.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	18.1%	
	Total	10	100.0%	\$210	100.0%	100.0%	8	100.0%	100.0%	\$107	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.4%	0	0.0%	39.5%	\$0	0.0%	31.1%
		Over \$1 Million	2	100.0%	\$39	100.0%	4.8%	0	0.0%				
		Total Rev. available	2	100.0%	\$39	100.0%	96.2%	0	0.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.8%	0	0.0%				
	Total	2	100.0%	\$39	100.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	2	100.0%	\$39	100.0%		0	0.0%	93.2%	\$0	0.0%	37.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	19.0%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	43.3%
		Total	2	100.0%	\$39	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	50.0%	\$0	0.0%	92.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: SC Cherokee

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	2,941	21.7
Moderate-income	2	15.4	1,911	14.1	654	34.2	2,498	18.4
Middle-income	9	69.2	9,268	68.3	1,123	12.1	2,797	20.6
Upper-income	2	15.4	2,390	17.6	169	7.1	5,333	39.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13	100.0	13,569	100.0	1,946	14.3	13,569	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	4,431	1,603	11.2	36.2	2,105	47.5	723	16.3
Middle-income	15,384	9,981	69.5	64.9	3,607	23.4	1,796	11.7
Upper-income	4,010	2,776	19.3	69.2	903	22.5	331	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	23,825	14,360	100.0	60.3	6,615	27.8	2,850	12.0
	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	303	14.4	279	14.5	10	10.4	14	16.9
Middle-income	1,229	58.4	1,138	59.1	50	52.1	41	49.4
Upper-income	574	27.3	510	26.5	36	37.5	28	33.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,106	100.0	1,927	100.0	96	100.0	83	100.0
	Percentage of Total Businesses:			91.5		4.6		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	3	4.4	3	4.4	0	0.0	0	0.0
Middle-income	48	70.6	48	70.6	0	0.0	0	0.0
Upper-income	17	25.0	17	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	68	100.0	68	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: SC Cherokee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.2%
	Middle	0	0.0%	\$0	0.0%	69.5%
	Upper	1	100.0%	\$127	100.0%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$127	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.2%
	Middle	3	60.0%	\$138	67.6%	69.5%
	Upper	2	40.0%	\$66	32.4%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$204	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	9.1%	\$3	4.5%	11.2%
	Middle	6	54.5%	\$35	52.2%	69.5%
	Upper	4	36.4%	\$29	43.3%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$67	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.9%	\$3	0.8%	11.2%
	Middle	9	52.9%	\$173	43.5%	69.5%
	Upper	7	41.2%	\$222	55.8%	19.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$398	100.0%	100.0%
SMALL BUSINESSES		Small Businesses				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$3	100.0%	14.5%
	Middle	0	0.0%	\$0	0.0%	59.1%
	Upper	0	0.0%	\$0	0.0%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	1	100.0%	\$3	100.0%	100.0%
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.4%
	Middle	0	0.0%	\$0	0.0%	70.6%
	Upper	0	0.0%	\$0	0.0%	25.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Cherokee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	
	Moderate	1	100.0%	\$127	100.0%	18.4%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$127	100.0%	100.0%	
REFINANCE	Low	2	40.0%	\$79	38.7%	21.7%	
	Moderate	1	20.0%	\$58	28.4%	18.4%	
	Middle	1	20.0%	\$8	3.9%	20.6%	
	Upper	1	20.0%	\$59	28.9%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$204	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	9.1%	\$4	6.0%	21.7%	
	Moderate	1	9.1%	\$6	9.0%	18.4%	
	Middle	4	36.4%	\$20	29.9%	20.6%	
	Upper	5	45.5%	\$37	55.2%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$67	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	17.6%	\$83	20.9%	21.7%	
	Moderate	3	17.6%	\$191	48.0%	18.4%	
	Middle	5	29.4%	\$28	7.0%	20.6%	
	Upper	6	35.3%	\$96	24.1%	39.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$398	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	100.0%	\$3	100.0%	91.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.6%
		Total Rev. available	1	100.0%	\$3	100.0%	96.1%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.9%
		Total	1	100.0%	\$3	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	100.0%	\$3	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	1	100.0%	\$3	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: SC Columbia

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	1,365	25.6	
Moderate-income	1	25.0	2,259	42.4	315	13.9	1,122	21.1	
Middle-income	3	75.0	3,070	57.6	322	10.5	1,321	24.8	
Upper-income	0	0.0	0	0.0	0	0.0	1,521	28.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4	100.0	5,329	100.0	637	12.0	5,329	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	3,330	2,273	39.6	68.3	728	21.9	329	9.9	
Middle-income	5,213	3,472	60.4	66.6	654	12.5	1,087	20.9	
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	8,543	5,745	100.0	67.2	1,382	16.2	1,416	16.6	
	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	390	50.3	356	49.1	12	60.0	22	73.3	
Middle-income	385	49.7	369	50.9	8	40.0	8	26.7	
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	775	100.0	725	100.0	20	100.0	30	100.0	
		Percentage of Total Businesses:			93.5		2.6		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	29	42.6	29	46.0	0	0.0	0	0.0	
Middle-income	39	57.4	34	54.0	5	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	68	100.0	63	100.0	5	100.0	0	.0	
		Percentage of Total Farms:			92.6		7.4		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$88	100.0%	39.6%	0	0.0%	37.8%	\$0	0.0%	30.7%
	Middle	0	0.0%	\$0	0.0%	60.4%	0	0.0%	61.0%	\$0	0.0%	66.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	2.5%
	Total	1	100.0%	\$88	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	39.6%	0	0.0%	34.8%	\$0	0.0%	30.4%
	Middle	1	100.0%	\$73	100.0%	60.4%	1	100.0%	65.2%	\$73	100.0%	69.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$73	100.0%	100.0%	1	100.0%	100.0%	\$73	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%
	Moderate	1	33.3%	\$10	52.6%	39.6%	1	50.0%	55.6%	\$10	71.4%	61.0%
	Middle	2	66.7%	\$9	47.4%	60.4%	1	50.0%	44.4%	\$4	28.6%	39.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$19	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%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	2	40.0%	\$98	54.4%	39.6%	1	33.3%	36.7%	\$10	11.5%	30.9%
	Middle	3	60.0%	\$82	45.6%	60.4%	2	66.7%	62.8%	\$77	88.5%	68.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.9%
	Total	5	100.0%	\$180	100.0%	100.0%	3	100.0%	100.0%	\$87	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%
	Moderate	0	0.0%	\$0	0.0%	49.1%	0	0.0%	43.3%	\$0	0.0%	36.4%
	Middle	0	0.0%	\$0	0.0%	50.9%	0	0.0%	46.7%	\$0	0.0%	62.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	1.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	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%
	Moderate	0	0.0%	\$0	0.0%	46.0%	0	0.0%	22.2%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	54.0%	0	0.0%	77.8%	\$0	0.0%	89.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	25.6%	0	0.0%	26.8%	\$0	0.0%	11.4%	
	Moderate	1	100.0%	\$88	100.0%	21.1%	0	0.0%	29.3%	\$0	0.0%	28.4%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	14.6%	\$0	0.0%	21.6%	
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	14.6%	\$0	0.0%	23.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	15.1%	
	Total	1	100.0%	\$88	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	25.6%	0	0.0%	6.7%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	19.3%	\$0	0.0%	12.8%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	23.0%	\$0	0.0%	21.6%	
	Upper	1	100.0%	\$73	100.0%	28.5%	1	100.0%	40.7%	\$73	100.0%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	12.6%	
	Total	1	100.0%	\$73	100.0%	100.0%	1	100.0%	100.0%	\$73	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	33.3%	\$5	26.3%	25.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	2	66.7%	\$14	73.7%	21.1%	2	100.0%	33.3%	\$14	100.0%	17.5%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	55.6%	\$0	0.0%	58.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	23.7%	
	Total	3	100.0%	\$19	100.0%	100.0%	2	100.0%	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	28.5%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	1	20.0%	\$5	2.8%	25.6%	0	0.0%	13.7%	\$0	0.0%	6.3%	
	Moderate	3	60.0%	\$102	56.7%	21.1%	2	66.7%	23.5%	\$14	16.1%	18.2%	
	Middle	0	0.0%	\$0	0.0%	24.8%	0	0.0%	19.0%	\$0	0.0%	21.4%	
	Upper	1	20.0%	\$73	40.6%	28.5%	1	33.3%	31.9%	\$73	83.9%	40.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.9%	\$0	0.0%	13.6%	
	Total	5	100.0%	\$180	100.0%	100.0%	3	100.0%	100.0%	\$87	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	0	0.0%	\$0	0.0%	93.5%	0	0.0%	45.0%	\$0	0.0%	63.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	96.1%	0	0.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.8%	\$0	0.0%	63.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	15.1%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	21.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	92.6%	0	0.0%	55.6%	\$0	0.0%	82.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.8%	\$0	0.0%	28.7%
		\$100,001 - \$250,000	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%	22.2%	\$0	0.0%	71.3%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: SC Columbia

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	1,647	33.3
Moderate-income	4	80.0	3,497	70.7	411	11.8	1,050	21.2
Middle-income	1	20.0	1,452	29.3	168	11.6	935	18.9
Upper-income	0	0.0	0	0.0	0	0.0	1,317	26.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5	100.0	4,949	100.0	579	11.7	4,949	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	7,137	3,826	73.4	53.6	1,228	17.2	2,083	29.2
Middle-income	2,057	1,389	26.6	67.5	384	18.7	284	13.8
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	9,194	5,215	100.0	56.7	1,612	17.5	2,367	25.7
	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	541	74.6	515	75.6	13	61.9	13	56.5
Middle-income	184	25.4	166	24.4	8	38.1	10	43.5
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	725	100.0	681	100.0	21	100.0	23	100.0
	Percentage of Total Businesses:			93.9		2.9		3.2
	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	74	77.9	70	76.9	4	100.0	0	0.0
Middle-income	21	22.1	21	23.1	0	0.0	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	95	100.0	91	100.0	4	100.0	0	.0
	Percentage of Total Farms:			95.8		4.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$123	100.0%	73.4%
	Middle	0	0.0%	\$0	0.0%	26.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$123	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$140	100.0%	73.4%
	Middle	0	0.0%	\$0	0.0%	26.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$140	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	45.5%	\$26	55.3%	73.4%
	Middle	6	54.5%	\$21	44.7%	26.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$47	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	7	53.8%	\$289	93.2%	73.4%
	Middle	6	46.2%	\$21	6.8%	26.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$310	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	75.6%
	Middle	0	0.0%	\$0	0.0%	24.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	76.9%
	Middle	0	0.0%	\$0	0.0%	23.1%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	100.0%	\$123	100.0%	33.3%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	
	Middle	0	0.0%	\$0	0.0%	18.9%	
	Upper	0	0.0%	\$0	0.0%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$123	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	33.3%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	
	Middle	0	0.0%	\$0	0.0%	18.9%	
	Upper	1	100.0%	\$140	100.0%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$140	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	63.6%	\$21	44.7%	33.3%	
	Moderate	2	18.2%	\$11	23.4%	21.2%	
	Middle	2	18.2%	\$15	31.9%	18.9%	
	Upper	0	0.0%	\$0	0.0%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$47	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	33.3%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	
	Middle	0	0.0%	\$0	0.0%	18.9%	
	Upper	0	0.0%	\$0	0.0%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	61.5%	\$144	46.5%	33.3%	
	Moderate	2	15.4%	\$11	3.5%	21.2%	
	Middle	2	15.4%	\$15	4.8%	18.9%	
	Upper	1	7.7%	\$140	45.2%	26.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$310	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%
		Total Rev. available	0	0.0%	\$0	0.0%	96.8%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.2%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total	0	0.0%	\$0	0.0%			
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: SC Greenwood

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	3,162	17.8
Moderate-income	1	10.0	1,347	7.6	279	20.7	3,009	16.9
Middle-income	6	60.0	9,632	54.1	1,056	11.0	3,754	21.1
Upper-income	3	30.0	6,835	38.4	424	6.2	7,889	44.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10	100.0	17,814	100.0	1,759	9.9	17,814	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	2,511	616	3.5	24.5	1,553	61.8	342	13.6
Middle-income	14,744	10,028	56.3	68.0	3,314	22.5	1,402	9.5
Upper-income	10,988	7,181	40.3	65.4	3,037	27.6	770	7.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,243	17,825	100.0	63.1	7,904	28.0	2,514	8.9
	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	177	5.3	161	5.4	10	5.6	6	4.0
Middle-income	1,346	40.4	1,220	40.7	66	36.7	60	40.0
Upper-income	1,808	54.3	1,620	54.0	104	57.8	84	56.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,331	100.0	3,001	100.0	180	100.0	150	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	2	3.2	2	3.3	0	0.0	0	0.0
Middle-income	39	61.9	37	60.7	2	100.0	0	0.0
Upper-income	22	34.9	22	36.1	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	61	100.0	2	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Greenwood

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
#	%	\$ (000s)	%	%	#	%			%	\$ (000s)		%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	37.6%	\$0	0.0%	34.6%
	Upper	5	100.0%	\$563	100.0%	40.3%	5	100.0%	62.1%	\$563	100.0%	65.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$563	100.0%	100.0%	5	100.0%	100.0%	\$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%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Middle	4	80.0%	\$276	87.9%	56.3%	3	100.0%	41.5%	\$165	100.0%	41.7%
	Upper	1	20.0%	\$38	12.1%	40.3%	0	0.0%	57.9%	\$0	0.0%	57.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$314	100.0%	100.0%	3	100.0%	100.0%	\$165	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%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Middle	6	75.0%	\$27	90.0%	56.3%	5	71.4%	45.8%	\$19	86.4%	51.1%
	Upper	2	25.0%	\$3	10.0%	40.3%	2	28.6%	52.1%	\$3	13.6%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$30	100.0%	100.0%	7	100.0%	100.0%	\$22	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	42.9%	\$0	0.0%	45.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	57.1%	\$0	0.0%	54.5%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Middle	10	55.6%	\$303	33.4%	56.3%	8	53.3%	40.1%	\$184	24.5%	39.4%
	Upper	8	44.4%	\$604	66.6%	40.3%	7	46.7%	59.3%	\$566	75.5%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$907	100.0%	100.0%	15	100.0%	100.0%	\$750	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%
	Moderate	0	0.0%	\$0	0.0%	5.4%	0	0.0%	5.5%	\$0	0.0%	7.2%
	Middle	3	37.5%	\$277	7.5%	40.7%	1	16.7%	34.3%	\$3	0.1%	20.8%
	Upper	5	62.5%	\$3,420	92.5%	54.0%	5	83.3%	52.9%	\$3,420	99.9%	69.3%
	Unknown	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%	7.3%	\$0	0.0%	2.8%
	Total	8	100.0%	\$3,697	100.0%	100.0%	6	100.0%	100.0%	\$3,423	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%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	60.7%	0	0.0%	50.0%	\$0	0.0%	17.8%
	Upper	0	0.0%	\$0	0.0%	36.1%	0	0.0%	50.0%	\$0	0.0%	82.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Greenwood

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	7.7%	\$0	0.0%	4.3%	
	Moderate	1	20.0%	\$98	17.4%	16.9%	1	20.0%	15.6%	\$98	17.4%	10.6%	
	Middle	4	80.0%	\$465	82.6%	21.1%	4	80.0%	20.5%	\$465	82.6%	19.4%	
	Upper	0	0.0%	\$0	0.0%	44.3%	0	0.0%	31.8%	\$0	0.0%	42.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.4%	\$0	0.0%	23.3%	
	Total	5	100.0%	\$563	100.0%	100.0%	5	100.0%	100.0%	\$563	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	4.2%	\$0	0.0%	2.0%	
	Moderate	3	60.0%	\$209	66.6%	16.9%	2	66.7%	11.0%	\$98	59.4%	6.7%	
	Middle	1	20.0%	\$38	12.1%	21.1%	0	0.0%	17.7%	\$0	0.0%	14.6%	
	Upper	1	20.0%	\$67	21.3%	44.3%	1	33.3%	46.9%	\$67	40.6%	57.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	18.9%	
	Total	5	100.0%	\$314	100.0%	100.0%	3	100.0%	100.0%	\$165	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	50.0%	\$9	30.0%	17.8%	4	57.1%	12.5%	\$9	40.9%	2.8%	
	Moderate	1	12.5%	\$5	16.7%	16.9%	1	14.3%	16.7%	\$5	22.7%	5.5%	
	Middle	3	37.5%	\$16	53.3%	21.1%	2	28.6%	27.1%	\$8	36.4%	22.6%	
	Upper	0	0.0%	\$0	0.0%	44.3%	0	0.0%	37.5%	\$0	0.0%	65.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.3%	\$0	0.0%	3.6%	
	Total	8	100.0%	\$30	100.0%	100.0%	7	100.0%	100.0%	\$22	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.8%	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%	
	Middle	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	44.3%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	22.2%	\$9	1.0%	17.8%	4	26.7%	5.7%	\$9	1.2%	2.8%	
	Moderate	5	27.8%	\$312	34.4%	16.9%	4	26.7%	12.9%	\$201	26.8%	7.9%	
	Middle	8	44.4%	\$519	57.2%	21.1%	6	40.0%	19.0%	\$473	63.1%	16.2%	
	Upper	1	5.6%	\$67	7.4%	44.3%	1	6.7%	40.6%	\$67	8.9%	51.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	21.2%	
	Total	18	100.0%	\$907	100.0%	100.0%	15	100.0%	100.0%	\$750	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	4	50.0%	\$937	25.3%	90.1%	2	33.3%	42.2%	\$663	19.4%	52.9%
		Over \$1 Million	4	50.0%	\$2,760	74.7%	5.4%	4	66.7%				
		Total Rev. available	8	100.0%	\$3,697	100.0%	95.5%	6	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.5%	0	0.0%				
	Total	8	100.0%	\$3,697	100.0%	100.0%	6	100.0%					
	Loan Size	\$100,000 or Less	2	25.0%	\$19	0.5%		1	16.7%	93.3%	\$3	0.1%	33.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	17.7%
\$250,001 - \$1 Million		6	75.0%	\$3,678	99.5%		5	83.3%	3.1%	\$3,420	99.9%	49.0%	
Total	8	100.0%	\$3,697	100.0%		6	100.0%	100.0%	\$3,423	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	87.5%	\$0	0.0%	97.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	62.5%	\$0	0.0%	23.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	25.0%	\$0	0.0%	36.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	39.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: SC Greenwood

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	7.1	1,273	7.2	450	35.3	3,528	20.1
Moderate-income	0	0.0	0	0.0	0	0.0	3,173	18.0
Middle-income	7	50.0	9,397	53.4	1,253	13.3	2,986	17.0
Upper-income	6	42.9	6,922	39.3	542	7.8	7,905	44.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>14</b>	<b>100.0</b>	<b>17,592</b>	<b>100.0</b>	<b>2,245</b>	<b>12.8</b>	<b>17,592</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,745	589	3.2	21.5	1,435	52.3	721	26.3
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	16,965	10,054	55.0	59.3	4,202	24.8	2,709	16.0
Upper-income	11,085	7,649	41.8	69.0	2,260	20.4	1,176	10.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>30,795</b>	<b>18,292</b>	<b>100.0</b>	<b>59.4</b>	<b>7,897</b>	<b>25.6</b>	<b>4,606</b>	<b>15.0</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	205	6.3	185	6.3	15	8.6	5	3.7
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	1,404	43.2	1,263	43.0	69	39.7	72	52.9
Upper-income	1,641	50.5	1,492	50.7	90	51.7	59	43.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>3,250</b>	<b>100.0</b>	<b>2,940</b>	<b>100.0</b>	<b>174</b>	<b>100.0</b>	<b>136</b>	<b>100.0</b>
	Percentage of Total Businesses:			<b>90.5</b>		<b>5.4</b>		<b>4.2</b>
	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	39	54.9	38	55.1	1	50.0	0	0.0
Upper-income	32	45.1	31	44.9	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>71</b>	<b>100.0</b>	<b>69</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>
	Percentage of Total Farms:			<b>97.2</b>		<b>2.8</b>		<b>.0</b>

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Assessment Area: SC Greenwood

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units %
		Count		Dollar		
#	%	\$ (000s)	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	4	57.1%	\$662	53.3%	55.0%
	Upper	3	42.9%	\$579	46.7%	41.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,241	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	66.7%	\$62	71.3%	55.0%
	Upper	1	33.3%	\$25	28.7%	41.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$87	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$7	100.0%	55.0%
	Upper	0	0.0%	\$0	0.0%	41.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$7	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	8	66.7%	\$731	54.8%	55.0%
	Upper	4	33.3%	\$604	45.2%	41.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,335	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	40.0%	\$623	34.6%	43.0%
	Upper	3	60.0%	\$1,175	65.4%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	5	100.0%	\$1,798	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	55.1%
	Upper	0	0.0%	\$0	0.0%	44.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: SC Greenwood

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.1%	
	Moderate	1	14.3%	\$113	9.1%	18.0%	
	Middle	4	57.1%	\$478	38.5%	17.0%	
	Upper	2	28.6%	\$650	52.4%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$1,241	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.1%	
	Moderate	1	33.3%	\$25	28.7%	18.0%	
	Middle	2	66.7%	\$62	71.3%	17.0%	
	Upper	0	0.0%	\$0	0.0%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$87	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	100.0%	\$7	100.0%	20.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.0%	
	Upper	0	0.0%	\$0	0.0%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$7	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	17.0%	
	Upper	0	0.0%	\$0	0.0%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	16.7%	\$7	0.5%	20.1%	
	Moderate	2	16.7%	\$138	10.3%	18.0%	
	Middle	6	50.0%	\$540	40.4%	17.0%	
	Upper	2	16.7%	\$650	48.7%	44.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$1,335	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	5	100.0%	\$1,798	100.0%	90.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.4%
		Total Rev. available	5	100.0%	\$1,798	100.0%	95.9%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.2%
		Total	5	100.0%	\$1,798	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	40.0%	\$23	1.3%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	3	60.0%	\$1,775	98.7%	
Total		5	100.0%	\$1,798	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: SC Oconee

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	3,020	15.3
Moderate-income	0	0.0	0	0.0	0	0.0	3,286	16.7
Middle-income	9	75.0	14,360	72.9	1,255	8.7	4,472	22.7
Upper-income	3	25.0	5,327	27.1	234	4.4	8,909	45.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	19,687	100.0	1,489	7.6	19,687	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	23,688	15,472	72.4	65.3	4,378	18.5	3,838	16.2
Upper-income	8,695	5,908	27.6	67.9	1,525	17.5	1,262	14.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	32,383	21,380	100.0	66.0	5,903	18.2	5,100	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,592	65.8	2,424	66.0	86	61.9	82	65.1
Upper-income	1,347	34.2	1,250	34.0	53	38.1	44	34.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,939	100.0	3,674	100.0	139	100.0	126	100.0
	Percentage of Total Businesses:			93.3		3.5		3.2
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	86	78.9	83	79.0	3	100.0	0	0.0
Upper-income	23	21.1	22	21.0	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	109	100.0	105	100.0	3	100.0	1	100.0
	Percentage of Total Farms:			96.3		2.8		.9

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Oconee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	2	50.0%	\$488	18.0%	72.4%	2	66.7%	\$488	28.5%	56.4%
	Upper	2	50.0%	\$2,225	82.0%	27.6%	1	33.3%	\$1,225	71.5%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$2,713	100.0%	100.0%	3	100.0%	\$1,713	100.0%	100.0%
REFINANCE	Low	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%
	Middle	2	66.7%	\$1,955	59.6%	72.4%	2	100.0%	\$1,955	100.0%	53.5%
	Upper	1	33.3%	\$1,325	40.4%	27.6%	0	0.0%	\$0	0.0%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$3,280	100.0%	100.0%	2	100.0%	\$1,955	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	8	72.7%	\$34	77.3%	72.4%	8	80.0%	\$34	82.9%	45.5%
	Upper	3	27.3%	\$10	22.7%	27.6%	2	20.0%	\$7	17.1%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$44	100.0%	100.0%	10	100.0%	\$41	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	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%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	12	66.7%	\$2,477	41.0%	72.4%	12	80.0%	\$2,477	66.8%	54.5%
	Upper	6	33.3%	\$3,560	59.0%	27.6%	3	20.0%	\$1,232	33.2%	45.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$6,037	100.0%	100.0%	15	100.0%	\$3,709	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	7	70.0%	\$2,174	80.4%	66.0%	4	57.1%	\$1,228	69.9%	50.5%
	Upper	3	30.0%	\$530	19.6%	34.0%	3	42.9%	\$530	30.1%	48.6%
	Unknown	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%	0.9%
	Total	10	100.0%	\$2,704	100.0%	100.0%	7	100.0%	\$1,758	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.0%	0	0.0%	\$0	0.0%	98.5%
	Upper	0	0.0%	\$0	0.0%	21.0%	0	0.0%	\$0	0.0%	1.5%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Oconee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.3%	0	0.0%	3.7%	\$0	0.0%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	19.0%	\$0	0.0%	9.6%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	18.6%	\$0	0.0%	12.1%	
	Upper	4	100.0%	\$2,713	100.0%	45.3%	3	100.0%	48.0%	\$1,713	100.0%	67.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	9.6%	
	Total	4	100.0%	\$2,713	100.0%	100.0%	3	100.0%	100.0%	\$1,713	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	15.3%	0	0.0%	2.3%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	6.8%	\$0	0.0%	3.0%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	12.8%	\$0	0.0%	8.4%	
	Upper	3	100.0%	\$3,280	100.0%	45.3%	2	100.0%	63.5%	\$1,955	100.0%	74.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	13.1%	
	Total	3	100.0%	\$3,280	100.0%	100.0%	2	100.0%	100.0%	\$1,955	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	63.6%	\$19	43.2%	15.3%	6	60.0%	18.3%	\$16	39.0%	2.0%	
	Moderate	2	18.2%	\$9	20.5%	16.7%	2	20.0%	21.1%	\$9	22.0%	3.5%	
	Middle	1	9.1%	\$10	22.7%	22.7%	1	10.0%	28.2%	\$10	24.4%	30.6%	
	Upper	1	9.1%	\$6	13.6%	45.3%	1	10.0%	29.6%	\$6	14.6%	60.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	3.8%	
	Total	11	100.0%	\$44	100.0%	100.0%	10	100.0%	100.0%	\$41	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.3%	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%	
	Middle	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.3%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	7	38.9%	\$19	0.3%	15.3%	6	40.0%	3.4%	\$16	0.4%	1.1%	
	Moderate	2	11.1%	\$9	0.1%	16.7%	2	13.3%	11.9%	\$9	0.2%	5.3%	
	Middle	1	5.6%	\$10	0.2%	22.7%	1	6.7%	15.5%	\$10	0.3%	9.8%	
	Upper	8	44.4%	\$5,999	99.4%	45.3%	6	40.0%	56.4%	\$3,674	99.1%	72.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	11.8%	
	Total	18	100.0%	\$6,037	100.0%	100.0%	15	100.0%	100.0%	\$3,709	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	4	40.0%	\$263	9.7%	93.3%	2	28.6%	46.6%	\$170	9.7%	52.9%
		Over \$1 Million	6	60.0%	\$2,441	90.3%	3.5%	5	71.4%				
		Total Rev. available	10	100.0%	\$2,704	100.0%	96.8%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.2%	0	0.0%				
	Total	10	100.0%	\$2,704	100.0%	100.0%	7	100.0%					
	Loan Size	\$100,000 or Less	5	50.0%	\$128	4.7%		3	42.9%	92.3%	\$35	2.0%	30.4%
		\$100,001 - \$250,000	1	10.0%	\$165	6.1%		1	14.3%	3.7%	\$165	9.4%	15.6%
\$250,001 - \$1 Million		4	40.0%	\$2,411	89.2%		3	42.9%	4.0%	\$1,558	88.6%	54.1%	
Total	10	100.0%	\$2,704	100.0%		7	100.0%	100.0%	\$1,758	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.3%	0	0.0%	62.5%	\$0	0.0%	94.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.5%	\$0	0.0%	26.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	73.1%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: SC Oconee

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	3,514	17.0
Moderate-income	0	0.0	0	0.0	0	0.0	3,603	17.4
Middle-income	9	60.0	13,131	63.5	1,824	13.9	3,895	18.8
Upper-income	6	40.0	7,561	36.5	621	8.2	9,680	46.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	20,692	100.0	2,445	11.8	20,692	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	23,907	14,288	62.1	59.8	5,085	21.3	4,534	19.0
Upper-income	13,806	8,712	37.9	63.1	1,825	13.2	3,269	23.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	37,713	23,000	100.0	61.0	6,910	18.3	7,803	20.7
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,166	57.9	2,008	57.7	86	62.3	72	60.5
Upper-income	1,574	42.1	1,475	42.3	52	37.7	47	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,740	100.0	3,483	100.0	138	100.0	119	100.0
	Percentage of Total Businesses:			93.1		3.7		3.2
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	92	74.2	90	74.4	2	66.7	0	0.0
Upper-income	32	25.8	31	25.6	1	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	124	100.0	121	100.0	3	100.0	0	.0
	Percentage of Total Farms:			97.6		2.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: SC Oconee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$177	100.0%	62.1%
	Upper	0	0.0%	\$0	0.0%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$177</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	3	60.0%	\$137	29.8%	62.1%
	Upper	2	40.0%	\$322	70.2%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$459</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	8	88.9%	\$37	45.1%	62.1%
	Upper	1	11.1%	\$45	54.9%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$82</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	13	81.3%	\$351	48.9%	62.1%
	Upper	3	18.8%	\$367	51.1%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>16</i>	<i>100.0%</i>	<i>\$718</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	40.0%	\$88	39.5%	57.7%
	Upper	3	60.0%	\$135	60.5%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$223</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.4%
	Upper	0	0.0%	\$0	0.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Oconee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.0%	
	Moderate	1	50.0%	\$95	53.7%	17.4%	
	Middle	1	50.0%	\$82	46.3%	18.8%	
	Upper	0	0.0%	\$0	0.0%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$177	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.0%	
	Moderate	2	40.0%	\$269	58.6%	17.4%	
	Middle	2	40.0%	\$52	11.3%	18.8%	
	Upper	1	20.0%	\$138	30.1%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$459	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	11.1%	\$3	3.7%	17.0%	
	Moderate	4	44.4%	\$18	22.0%	17.4%	
	Middle	3	33.3%	\$16	19.5%	18.8%	
	Upper	1	11.1%	\$45	54.9%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$82	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	
	Middle	0	0.0%	\$0	0.0%	18.8%	
	Upper	0	0.0%	\$0	0.0%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	6.3%	\$3	0.4%	17.0%	
	Moderate	7	43.8%	\$382	53.2%	17.4%	
	Middle	6	37.5%	\$150	20.9%	18.8%	
	Upper	2	12.5%	\$183	25.5%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	16	100.0%	\$718	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	3	60.0%	\$100	44.8%	93.1%
		Over \$1 Million	2	40.0%	\$123	55.2%	3.7%
		Total Rev. available	5	100.0%	\$223	100.0%	96.8%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.2%
		Total	5	100.0%	\$223	100.0%	100.0%
	Loan Size	\$100,000 or Less	5	100.0%	\$223	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
Total		5	100.0%	\$223	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: 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	708	4.9	571	4.4	87	9.1	50	8.5
Moderate-income	2,112	14.5	1,819	14.0	178	18.5	115	19.5
Middle-income	8,782	60.3	7,945	61.0	515	53.6	322	54.6
Upper-income	2,966	20.4	2,683	20.6	180	18.8	103	17.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14,568	100.0	13,018	100.0	960	100.0	590	100.0
	Percentage of Total Businesses:			89.4		6.6		4.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	2	0.8	2	0.8	0	0.0	0	0.0
Moderate-income	7	2.8	6	2.4	1	25.0	0	0.0
Middle-income	214	84.6	209	84.6	3	75.0	2	100.0
Upper-income	30	11.9	30	12.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	253	100.0	247	100.0	4	100.0	2	100.0
	Percentage of Total Farms:			97.6		1.6		.8

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.1%
	Moderate	1	5.9%	\$80	2.8%	12.5%	1	10.0%	\$80	5.3%	4.0%
	Middle	11	64.7%	\$1,965	67.9%	69.0%	5	50.0%	\$815	54.2%	66.8%
	Upper	5	29.4%	\$847	29.3%	16.6%	4	40.0%	\$608	40.5%	29.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,892	100.0%	100.0%	10	100.0%	\$1,503	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.1%
	Moderate	3	15.0%	\$220	8.5%	12.5%	2	15.4%	\$81	4.3%	3.9%
	Middle	13	65.0%	\$1,600	61.9%	69.0%	10	76.9%	\$1,368	73.1%	60.9%
	Upper	4	20.0%	\$763	29.5%	16.6%	1	7.7%	\$423	22.6%	35.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$2,583	100.0%	100.0%	13	100.0%	\$1,872	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	1.0%
	Moderate	5	15.6%	\$26	15.4%	12.5%	3	10.7%	\$13	8.8%	5.6%
	Middle	25	78.1%	\$136	80.5%	69.0%	23	82.1%	\$127	86.4%	54.0%
	Upper	2	6.3%	\$7	4.1%	16.6%	2	7.1%	\$7	4.8%	39.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$169	100.0%	100.0%	28	100.0%	\$147	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	80.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	8.4%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	\$0	0.0%	0.1%
	Moderate	9	13.0%	\$326	5.8%	12.5%	6	11.8%	\$174	4.9%	4.2%
	Middle	49	71.0%	\$3,701	65.6%	69.0%	38	74.5%	\$2,310	65.6%	63.8%
	Upper	11	15.9%	\$1,617	28.6%	16.6%	7	13.7%	\$1,038	29.5%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$5,644	100.0%	100.0%	51	100.0%	\$3,522	100.0%	100.0%
SMALL BUSINESSES	Small Businesses										
	Low	2	3.8%	\$351	3.5%	4.4%	2	7.4%	\$351	6.1%	5.4%
	Moderate	11	21.2%	\$3,026	30.5%	14.0%	5	18.5%	\$1,598	27.7%	17.2%
	Middle	32	61.5%	\$4,361	44.0%	61.0%	15	55.6%	\$2,559	44.3%	53.2%
	Upper	7	13.5%	\$2,178	22.0%	20.6%	5	18.5%	\$1,263	21.9%	23.6%
	Unknown	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%	0.6%
	Total	52	100.0%	\$9,916	100.0%	100.0%	27	100.0%	\$5,771	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%
	Moderate	0	0.0%	\$0	0.0%	2.4%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.6%	0	0.0%	\$0	0.0%	23.4%
	Upper	0	0.0%	\$0	0.0%	12.1%	0	0.0%	\$0	0.0%	76.6%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	17.6%	\$267	9.2%	20.0%	2	20.0%	14.6%	\$206	13.7%	9.0%	
	Moderate	8	47.1%	\$875	30.3%	18.2%	5	50.0%	27.5%	\$551	36.7%	21.6%	
	Middle	1	5.9%	\$144	5.0%	22.5%	1	10.0%	22.1%	\$144	9.6%	21.9%	
	Upper	5	29.4%	\$1,606	55.5%	39.2%	2	20.0%	24.8%	\$602	40.1%	37.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	9.7%	
	Total	17	100.0%	\$2,892	100.0%	100.0%	10	100.0%	100.0%	\$1,503	100.0%	100.0%	
REFINANCE	Low	5	25.0%	\$177	6.9%	20.0%	4	30.8%	6.3%	\$125	6.7%	3.4%	
	Moderate	4	20.0%	\$298	11.5%	18.2%	3	23.1%	14.6%	\$204	10.9%	9.9%	
	Middle	5	25.0%	\$380	14.7%	22.5%	2	15.4%	20.9%	\$50	2.7%	18.0%	
	Upper	6	30.0%	\$1,728	66.9%	39.2%	4	30.8%	40.4%	\$1,493	79.8%	50.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	17.8%	
	Total	20	100.0%	\$2,583	100.0%	100.0%	13	100.0%	100.0%	\$1,872	100.0%	100.0%	
HOME IMPROVEMENT	Low	13	40.6%	\$42	24.9%	20.0%	13	46.4%	20.2%	\$42	28.6%	9.9%	
	Moderate	5	15.6%	\$23	13.6%	18.2%	5	17.9%	22.7%	\$23	15.6%	15.0%	
	Middle	10	31.3%	\$56	33.1%	22.5%	7	25.0%	22.7%	\$39	26.5%	15.2%	
	Upper	4	12.5%	\$48	28.4%	39.2%	3	10.7%	32.3%	\$43	29.3%	58.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	1.9%	
	Total	32	100.0%	\$169	100.0%	100.0%	28	100.0%	100.0%	\$147	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	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%	
	Middle	0	0.0%	\$0	0.0%	22.5%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	30.4%	\$486	8.6%	20.0%	19	37.3%	10.3%	\$373	10.6%	5.7%	
	Moderate	17	24.6%	\$1,196	21.2%	18.2%	13	25.5%	20.5%	\$778	22.1%	14.6%	
	Middle	16	23.2%	\$580	10.3%	22.5%	10	19.6%	21.4%	\$233	6.6%	19.1%	
	Upper	15	21.7%	\$3,382	59.9%	39.2%	9	17.6%	33.3%	\$2,138	60.7%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	16.3%	
	Total	69	100.0%	\$5,644	100.0%	100.0%	51	100.0%	100.0%	\$3,522	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	23	44.2%	\$3,742	37.7%	89.4%	13	48.1%	39.4%	\$2,136	37.0%	37.4%
		Over \$1 Million	23	44.2%	\$5,336	53.8%	6.6%	11	40.7%				
		Total Rev. available	46	88.4%	\$9,078	91.5%	96.0%	24	88.8%				
		Rev. Not Known	6	11.5%	\$838	8.5%	4.0%	3	11.1%				
	Total	52	100.0%	\$9,916	100.0%	100.0%	27	100.0%					
	Loan Size	\$100,000 or Less	26	50.0%	\$841	8.5%		13	48.1%	88.8%	\$376	6.5%	22.8%
		\$100,001 - \$250,000	14	26.9%	\$2,586	26.1%		7	25.9%	5.1%	\$1,273	22.1%	16.5%
		\$250,001 - \$1 Million	12	23.1%	\$6,489	65.4%		7	25.9%	6.1%	\$4,122	71.4%	60.7%
Total		52	100.0%	\$9,916	100.0%		27	100.0%	100.0%	\$5,771	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	30.8%	\$0	0.0%	78.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.8%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	43.0%
		\$100,001 - \$250,000	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%	7.7%	\$0	0.0%	57.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

### Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	7.2	2,543	3.4	1,155	45.4	15,987	21.5
Moderate-income	17	24.6	15,193	20.5	2,712	17.9	13,129	17.7
Middle-income	32	46.4	37,445	50.4	3,482	9.3	15,116	20.4
Upper-income	15	21.7	19,042	25.7	851	4.5	29,991	40.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	69	100.0	74,223	100.0	8,200	11.0	74,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,241	1,310	1.7	25.0	3,021	57.6	910	17.4
Moderate-income	27,402	13,000	17.2	47.4	9,911	36.2	4,491	16.4
Middle-income	60,132	40,344	53.2	67.1	12,815	21.3	6,973	11.6
Upper-income	28,362	21,111	27.9	74.4	4,885	17.2	2,366	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	121,137	75,765	100.0	62.5	30,632	25.3	14,740	12.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	369	2.7	314	2.5	36	3.9	19	3.4
Moderate-income	3,153	22.7	2,708	21.8	285	30.7	160	28.2
Middle-income	6,206	44.6	5,631	45.3	338	36.4	237	41.8
Upper-income	4,191	30.1	3,771	30.4	269	29.0	151	26.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,919	100.0	12,424	100.0	928	100.0	567	100.0
	Percentage of Total Businesses:			89.3		6.7		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	18	7.1	17	6.8	1	25.0	0	0.0
Middle-income	171	67.1	169	67.3	2	50.0	0	0.0
Upper-income	66	25.9	65	25.9	1	25.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	255	100.0	251	100.0	4	100.0	0	.0
	Percentage of Total Farms:			98.4		1.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.7%
	Moderate	0	0.0%	\$0	0.0%	17.2%
	Middle	6	50.0%	\$1,060	41.1%	53.2%
	Upper	6	50.0%	\$1,518	58.9%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>12</i>	<i>100.0%</i>	<i>\$2,578</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.7%
	Moderate	5	26.3%	\$222	10.3%	17.2%
	Middle	11	57.9%	\$1,158	53.8%	53.2%
	Upper	3	15.8%	\$774	35.9%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>19</i>	<i>100.0%</i>	<i>\$2,154</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%
	Moderate	8	19.5%	\$39	18.4%	17.2%
	Middle	27	65.9%	\$148	69.8%	53.2%
	Upper	6	14.6%	\$25	11.8%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>41</i>	<i>100.0%</i>	<i>\$212</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.7%
	Moderate	13	18.1%	\$261	5.3%	17.2%
	Middle	44	61.1%	\$2,366	47.9%	53.2%
	Upper	15	20.8%	\$2,317	46.9%	27.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>72</i>	<i>100.0%</i>	<i>\$4,944</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	2.6%	\$27	0.3%	2.5%
	Moderate	8	20.5%	\$651	8.4%	21.8%
	Middle	16	41.0%	\$3,323	42.7%	45.3%
	Upper	14	35.9%	\$3,783	48.6%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>39</i>	<i>100.0%</i>	<i>\$7,784</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.8%
	Middle	0	0.0%	\$0	0.0%	67.3%
	Upper	0	0.0%	\$0	0.0%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.5%	
	Moderate	3	25.0%	\$383	14.9%	17.7%	
	Middle	4	33.3%	\$555	21.5%	20.4%	
	Upper	5	41.7%	\$1,640	63.6%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	12	100.0%	\$2,578	100.0%	100.0%	
REFINANCE	Low	6	31.6%	\$171	7.9%	21.5%	
	Moderate	5	26.3%	\$572	26.6%	17.7%	
	Middle	4	21.1%	\$199	9.2%	20.4%	
	Upper	4	21.1%	\$1,212	56.3%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	19	100.0%	\$2,154	100.0%	100.0%	
HOME IMPROVEMENT	Low	8	19.5%	\$29	13.7%	21.5%	
	Moderate	21	51.2%	\$102	48.1%	17.7%	
	Middle	7	17.1%	\$43	20.3%	20.4%	
	Upper	5	12.2%	\$38	17.9%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	41	100.0%	\$212	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	19.4%	\$200	4.0%	21.5%	
	Moderate	29	40.3%	\$1,057	21.4%	17.7%	
	Middle	15	20.8%	\$797	16.1%	20.4%	
	Upper	14	19.4%	\$2,890	58.5%	40.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	72	100.0%	\$4,944	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	14	35.9%	\$2,412	31.0%	89.3%
		Over \$1 Million	23	59.0%	\$5,282	67.9%	6.7%
		Total Rev. available	37	94.9%	\$7,694	98.9%	96.0%
		Rev. Not Known	2	5.1%	\$90	1.2%	4.1%
		Total	39	100.0%	\$7,784	100.0%	100.0%
	Loan Size	\$100,000 or Less	21	53.8%	\$781	10.0%	
		\$100,001 - \$250,000	7	17.9%	\$1,174	15.1%	
		\$250,001 - \$1 Million	11	28.2%	\$5,829	74.9%	
Total		39	100.0%	\$7,784	100.0%		
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## 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	86	1.6	77	1.6	7	2.7	2	1.0
Moderate-income	539	10.2	473	9.8	42	16.0	24	12.1
Middle-income	3,603	68.1	3,325	68.8	153	58.4	125	62.8
Upper-income	1,063	20.1	955	19.8	60	22.9	48	24.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,291	100.0	4,830	100.0	262	100.0	199	100.0
	Percentage of Total Businesses:			91.3		5.0		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	4	3.1	4	3.1	0	0.0	0	0.0
Middle-income	95	72.5	93	72.1	2	100.0	0	0.0
Upper-income	32	24.4	32	24.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	131	100.0	129	100.0	2	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	6.4%	\$0	0.0%	4.1%
	Middle	2	100.0%	\$223	100.0%	71.0%	0	0.0%	70.4%	\$0	0.0%	70.8%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	23.0%	\$0	0.0%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$223	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	4.3%	\$0	0.0%	2.8%
	Middle	2	100.0%	\$84	100.0%	71.0%	2	100.0%	69.8%	\$84	100.0%	69.6%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	25.4%	\$0	0.0%	27.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$84	100.0%	100.0%	2	100.0%	100.0%	\$84	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.7%	\$0	0.0%	1.1%
	Moderate	3	33.3%	\$10	33.3%	8.0%	0	0.0%	5.1%	\$0	0.0%	3.7%
	Middle	6	66.7%	\$20	66.7%	71.0%	4	100.0%	70.1%	\$15	100.0%	70.8%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	23.1%	\$0	0.0%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$30	100.0%	100.0%	4	100.0%	100.0%	\$15	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	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%	0.0%	0	0.0%	5.6%	\$0	0.0%	3.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	55.6%	\$0	0.0%	18.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	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%
	Total	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%	1.3%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Moderate	3	23.1%	\$10	3.0%	8.0%	0	0.0%	5.1%	\$0	0.0%	3.3%
	Middle	10	76.9%	\$327	97.0%	71.0%	6	100.0%	69.9%	\$99	100.0%	67.6%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	24.4%	\$0	0.0%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$337	100.0%	100.0%	6	100.0%	100.0%	\$99	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	0	0.0%	\$0	0.0%	1.6%	0	0.0%	1.2%	\$0	0.0%	1.8%
	Moderate	1	11.1%	\$2	2.0%	9.8%	1	14.3%	11.3%	\$2	2.4%	12.5%
	Middle	7	77.8%	\$57	56.4%	68.8%	5	71.4%	63.6%	\$40	47.6%	64.8%
	Upper	1	11.1%	\$42	41.6%	19.8%	1	14.3%	19.6%	\$42	50.0%	20.1%
	Unknown	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%	0.9%
	Total	9	100.0%	\$101	100.0%	100.0%	7	100.0%	100.0%	\$84	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%
	Moderate	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	66.7%	\$0	0.0%	79.6%
	Upper	0	0.0%	\$0	0.0%	24.8%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.8%	0	0.0%	7.2%	\$0	0.0%	4.1%	
	Moderate	1	50.0%	\$132	59.2%	17.4%	0	0.0%	21.0%	\$0	0.0%	16.5%	
	Middle	1	50.0%	\$91	40.8%	22.9%	0	0.0%	20.8%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	27.2%	\$0	0.0%	34.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.8%	\$0	0.0%	24.2%	
	Total	2	100.0%	\$223	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	50.0%	\$30	35.7%	18.8%	1	50.0%	3.5%	\$30	35.7%	1.9%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	11.8%	\$0	0.0%	8.0%	
	Middle	1	50.0%	\$54	64.3%	22.9%	1	50.0%	17.0%	\$54	64.3%	14.0%	
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	40.2%	\$0	0.0%	48.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.5%	\$0	0.0%	27.7%	
	Total	2	100.0%	\$84	100.0%	100.0%	2	100.0%	100.0%	\$84	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	33.3%	\$9	30.0%	18.8%	1	25.0%	6.8%	\$3	20.0%	1.6%	
	Moderate	4	44.4%	\$12	40.0%	17.4%	2	50.0%	23.9%	\$7	46.7%	23.3%	
	Middle	1	11.1%	\$5	16.7%	22.9%	1	25.0%	22.2%	\$5	33.3%	21.1%	
	Upper	1	11.1%	\$4	13.3%	40.9%	0	0.0%	41.9%	\$0	0.0%	49.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	4.9%	
	Total	9	100.0%	\$30	100.0%	100.0%	4	100.0%	100.0%	\$15	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.8%	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%	
	Middle	0	0.0%	\$0	0.0%	22.9%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	30.8%	\$39	11.6%	18.8%	2	33.3%	5.0%	\$33	33.3%	2.5%	
	Moderate	5	38.5%	\$144	42.7%	17.4%	2	33.3%	15.5%	\$7	7.1%	10.6%	
	Middle	3	23.1%	\$150	44.5%	22.9%	2	33.3%	18.4%	\$59	59.6%	15.5%	
	Upper	1	7.7%	\$4	1.2%	40.9%	0	0.0%	35.3%	\$0	0.0%	41.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.8%	\$0	0.0%	29.7%	
	Total	13	100.0%	\$337	100.0%	100.0%	6	100.0%	100.0%	\$99	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	8	88.9%	\$76	75.2%	91.3%	6	85.7%	40.3%	\$59	70.2%	50.2%
		Over \$1 Million	1	11.1%	\$25	24.8%	5.0%	1	14.3%				
		Total Rev. available	9	100.0%	\$101	100.0%	96.3%	7	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.8%	0	0.0%				
	Loan Size	Total	9	100.0%	\$101	100.0%	100.0%	7	100.0%				
		\$100,000 or Less	9	100.0%	\$101	100.0%		7	100.0%	90.3%	\$84	100.0%	32.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	18.4%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.6%	\$0	0.0%	49.2%
Total	9	100.0%	\$101	100.0%		7	100.0%	100.0%	\$84	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	77.8%	\$0	0.0%	71.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Loan Size	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	55.6%	\$0	0.0%	16.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.2%	\$0	0.0%	28.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	22.2%	\$0	0.0%	54.4%
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## 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	2	10.5	1,237	4.7	525	42.4	5,203	19.7
Moderate-income	2	10.5	1,786	6.8	437	24.5	4,753	18.0
Middle-income	10	52.6	14,368	54.5	1,418	9.9	5,265	20.0
Upper-income	5	26.3	8,977	34.0	682	7.6	11,147	42.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	26,368	100.0	3,062	11.6	26,368	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,754	707	2.8	25.7	1,607	58.4	440	16.0
Moderate-income	3,078	1,207	4.8	39.2	1,659	53.9	212	6.9
Middle-income	21,537	15,000	59.2	69.6	4,875	22.6	1,662	7.7
Upper-income	13,543	8,439	33.3	62.3	3,982	29.4	1,122	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	40,912	25,353	100.0	62.0	12,123	29.6	3,436	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	182	3.7	166	3.7	8	3.1	8	4.4
Moderate-income	375	7.7	324	7.3	39	15.2	12	6.6
Middle-income	2,522	51.5	2,327	52.1	113	44.1	82	45.1
Upper-income	1,822	37.2	1,646	36.9	96	37.5	80	44.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,901	100.0	4,463	100.0	256	100.0	182	100.0
	Percentage of Total Businesses:			91.1		5.2		3.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	0.7	1	0.7	0	0.0	0	0.0
Moderate-income	2	1.4	2	1.4	0	0.0	0	0.0
Middle-income	98	70.5	97	70.3	1	100.0	0	0.0
Upper-income	38	27.3	38	27.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	139	100.0	138	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.3		.7		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	4.8%
	Middle	0	0.0%	\$0	0.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	4.8%
	Middle	3	100.0%	\$11	100.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$11</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	4.8%
	Middle	3	100.0%	\$11	100.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$11</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	3.7%
	Moderate	3	60.0%	\$343	69.4%	7.3%
	Middle	1	20.0%	\$150	30.4%	52.1%
	Upper	1	20.0%	\$1	0.2%	36.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$494</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	1.4%
	Middle	0	0.0%	\$0	0.0%	70.3%
	Upper	0	0.0%	\$0	0.0%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## 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					
		2012				Families by Family Income	
		Bank		Dollar			
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	3	100.0%	\$11	100.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$11	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	3	100.0%	\$11	100.0%	18.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$11	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	40.0%	\$301	60.9%	91.1%
		Over \$1 Million	3	60.0%	\$193	39.1%	5.2%
		Total Rev. available	5	100.0%	\$494	100.0%	96.3%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.7%
		Total	5	100.0%	\$494	100.0%	100.0%
	Loan Size	\$100,000 or Less	3	60.0%	\$44	8.9%	
		\$100,001 - \$250,000	1	20.0%	\$150	30.4%	
		\$250,001 - \$1 Million	1	20.0%	\$300	60.7%	
		Total	5	100.0%	\$494	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN Cookeville

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	2,889	17.5
Moderate-income	2	15.4	1,375	8.3	354	25.7	2,870	17.4
Middle-income	9	69.2	13,716	83.3	1,249	9.1	3,784	23.0
Upper-income	2	15.4	1,377	8.4	98	7.1	6,925	42.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>13</b>	<b>100.0</b>	<b>16,468</b>	<b>100.0</b>	<b>1,701</b>	<b>10.3</b>	<b>16,468</b>	<b>100.0</b>
	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	3,162	853	5.2	27.0	2,042	64.6	267	8.4
Middle-income	21,117	14,083	86.3	66.7	5,453	25.8	1,581	7.5
Upper-income	2,637	1,381	8.5	52.4	1,053	39.9	203	7.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>26,916</b>	<b>16,317</b>	<b>100.0</b>	<b>60.6</b>	<b>8,548</b>	<b>31.8</b>	<b>2,051</b>	<b>7.6</b>
	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	776	18.3	674	17.5	58	26.7	44	28.4
Middle-income	2,981	70.4	2,740	70.9	143	65.9	98	63.2
Upper-income	477	11.3	448	11.6	16	7.4	13	8.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>4,234</b>	<b>100.0</b>	<b>3,862</b>	<b>100.0</b>	<b>217</b>	<b>100.0</b>	<b>155</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.2</b>		<b>5.1</b>		<b>3.7</b>
	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	3.4	4	3.4	0	0.0	0	0.0
Middle-income	109	93.2	108	93.1	0	0.0	1	100.0
Upper-income	4	3.4	4	3.4	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>117</b>	<b>100.0</b>	<b>116</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>1</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>99.1</b>		<b>.0</b>		<b>.9</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Cookeville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	2.6%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	86.3%	0	0.0%	90.2%	\$0	0.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	7.3%	\$0	0.0%	8.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	4.3%	\$0	0.0%	3.1%
	Middle	1	100.0%	\$235	100.0%	86.3%	1	100.0%	84.8%	\$235	100.0%	86.0%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	10.9%	\$0	0.0%	10.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$235	100.0%	100.0%	1	100.0%	100.0%	\$235	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%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	4.2%	\$0	0.0%	2.1%
	Middle	1	100.0%	\$10	100.0%	86.3%	0	0.0%	87.5%	\$0	0.0%	84.2%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	8.3%	\$0	0.0%	13.7%
	Unknown	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%
MULTI FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	2.2%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	97.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.8%	\$0	0.0%	2.8%
	Middle	2	100.0%	\$245	100.0%	86.3%	1	100.0%	86.8%	\$235	100.0%	87.5%
	Upper	0	0.0%	\$0	0.0%	8.5%	0	0.0%	9.4%	\$0	0.0%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$245	100.0%	100.0%	1	100.0%	100.0%	\$235	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%
Moderate		1	100.0%	\$120	100.0%	17.5%	1	100.0%	22.7%	\$120	100.0%	33.6%
Middle		0	0.0%	\$0	0.0%	70.9%	0	0.0%	60.9%	\$0	0.0%	51.6%
Upper		0	0.0%	\$0	0.0%	11.6%	0	0.0%	14.0%	\$0	0.0%	14.2%
Unknown		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%	0.6%
Total		1	100.0%	\$120	100.0%	100.0%	1	100.0%	100.0%	\$120	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%
	Moderate	0	0.0%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	93.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	3.4%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Cookeville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	5.3%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	19.4%	\$0	0.0%	14.5%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	23.8%	\$0	0.0%	22.2%	
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	39.0%	\$0	0.0%	49.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	11.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	2.6%	\$0	0.0%	1.1%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	13.6%	\$0	0.0%	9.0%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	22.0%	\$0	0.0%	18.9%	
	Upper	1	100.0%	\$235	100.0%	42.1%	1	100.0%	47.2%	\$235	100.0%	57.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	13.9%	
	Total	1	100.0%	\$235	100.0%	100.0%	1	100.0%	100.0%	\$235	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	9.7%	\$0	0.0%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	22.2%	\$0	0.0%	10.5%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	27.8%	\$0	0.0%	18.2%	
	Upper	1	100.0%	\$10	100.0%	42.1%	0	0.0%	36.1%	\$0	0.0%	63.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.2%	\$0	0.0%	5.8%	
	Total	1	100.0%	\$10	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	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%	
	Middle	0	0.0%	\$0	0.0%	23.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	3.8%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	16.0%	\$0	0.0%	10.7%	
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	22.8%	\$0	0.0%	19.5%	
	Upper	2	100.0%	\$245	100.0%	42.1%	1	100.0%	43.7%	\$235	100.0%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.7%	\$0	0.0%	15.2%	
	Total	2	100.0%	\$245	100.0%	100.0%	1	100.0%	100.0%	\$235	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.2%	0	0.0%	34.1%	\$0	0.0%	28.5%
		Over \$1 Million	1	100.0%	\$120	100.0%	5.1%	1	100.0%				
		Total Rev. available	1	100.0%	\$120	100.0%	96.3%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	3.7%	0	0.0%				
	Total	1	100.0%	\$120	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.2%	\$0	0.0%	38.2%
		\$100,001 - \$250,000	1	100.0%	\$120	100.0%		1	100.0%	3.6%	\$120	100.0%	15.6%
\$250,001 - \$1 Million		0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	46.3%	
Total	1	100.0%	\$120	100.0%		1	100.0%	100.0%	\$120	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	71.4%	\$0	0.0%	89.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	64.3%	\$0	0.0%	17.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	21.4%	\$0	0.0%	33.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	48.8%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: TN Cookeville

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	3,714	20.8
Moderate-income	4	26.7	4,405	24.7	1,137	25.8	2,865	16.1
Middle-income	6	40.0	7,853	44.0	977	12.4	3,615	20.3
Upper-income	5	33.3	5,579	31.3	454	8.1	7,643	42.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15	100.0	17,837	100.0	2,568	14.4	17,837	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	9,214	2,886	16.3	31.3	5,186	56.3	1,142	12.4
Middle-income	12,823	8,921	50.5	69.6	2,358	18.4	1,544	12.0
Upper-income	9,038	5,855	33.2	64.8	2,354	26.0	829	9.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,075	17,662	100.0	56.8	9,898	31.9	3,515	11.3
	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	1,038	26.7	929	26.3	60	28.3	49	35.8
Middle-income	1,288	33.2	1,195	33.8	62	29.2	31	22.6
Upper-income	1,557	40.1	1,410	39.9	90	42.5	57	41.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,883	100.0	3,534	100.0	212	100.0	137	100.0
	Percentage of Total Businesses:			91.0		5.5		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	17	14.8	17	14.8	0	0.0	0	0.0
Middle-income	71	61.7	71	61.7	0	0.0	0	0.0
Upper-income	27	23.5	27	23.5	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 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Cookeville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
Count		Dollar		%		
#	%	\$ (000s)	%			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	50.5%
	Upper	0	0.0%	\$0	0.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	50.5%
	Upper	0	0.0%	\$0	0.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	50.5%
	Upper	0	0.0%	\$0	0.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	50.5%
	Upper	0	0.0%	\$0	0.0%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$120	66.3%	26.3%
	Middle	0	0.0%	\$0	0.0%	33.8%
	Upper	1	50.0%	\$61	33.7%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	2	100.0%	\$181	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%
	Middle	0	0.0%	\$0	0.0%	61.7%
	Upper	0	0.0%	\$0	0.0%	23.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Cookeville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	20.8%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.3%	
	Upper	0	0.0%	\$0	0.0%	42.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	50.0%	\$61	33.7%	91.0%
		Over \$1 Million	1	50.0%	\$120	66.3%	5.5%
		Total Rev. available	2	100.0%	\$181	100.0%	96.5%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.5%
		Total	2	100.0%	\$181	100.0%	100.0%
	Loan Size	\$100,000 or Less	1	50.0%	\$61	33.7%	
		\$100,001 - \$250,000	1	50.0%	\$120	66.3%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	2	100.0%	\$181	100.0%	
	Total Businesses						
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
	Total Farms						

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN Franklin

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	1,752	15.5
Moderate-income	0	0.0	0	0.0	0	0.0	1,802	16.0
Middle-income	6	75.0	7,153	63.4	815	11.4	2,340	20.7
Upper-income	2	25.0	4,132	36.6	265	6.4	5,391	47.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8	100.0	11,285	100.0	1,080	9.6	11,285	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	10,879	7,293	61.9	67.0	2,350	21.6	1,236	11.4
Upper-income	5,934	4,480	38.1	75.5	880	14.8	574	9.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	16,813	11,773	100.0	70.0	3,230	19.2	1,810	10.8
	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	1,580	71.3	1,443	70.7	56	80.0	81	77.9
Upper-income	636	28.7	599	29.3	14	20.0	23	22.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	2,216	100.0	2,042	100.0	70	100.0	104	100.0
	Percentage of Total Businesses:			92.1		3.2		4.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	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	78.9	144	79.1	2	100.0	0	0.0
Upper-income	39	21.1	38	20.9	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	185	100.0	182	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			98.4		1.1		.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Franklin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	0	0.0%	\$0	0.0%	61.9%	0	0.0%	\$0	0.0%	55.9%
	Upper	1	100.0%	\$652	100.0%	38.1%	0	0.0%	\$0	0.0%	44.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$652	100.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	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%
	Middle	2	100.0%	\$1,095	100.0%	61.9%	2	100.0%	\$1,095	100.0%	60.1%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	\$0	0.0%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$1,095	100.0%	100.0%	2	100.0%	\$1,095	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	1	100.0%	\$5	100.0%	61.9%	0	0.0%	\$0	0.0%	66.1%
	Upper	0	0.0%	\$0	0.0%	38.1%	0	0.0%	\$0	0.0%	33.9%
	Unknown	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%	0	0.0%	\$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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	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%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	75.0%	\$1,100	62.8%	61.9%	2	100.0%	\$1,095	100.0%	58.8%
	Upper	1	25.0%	\$652	37.2%	38.1%	0	0.0%	\$0	0.0%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$1,752	100.0%	100.0%	2	100.0%	\$1,095	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$470	100.0%	70.7%	3	100.0%	\$470	100.0%	85.5%
	Upper	0	0.0%	\$0	0.0%	29.3%	0	0.0%	\$0	0.0%	14.3%
	Unknown	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%	0.3%
	Total	3	100.0%	\$470	100.0%	100.0%	3	100.0%	\$470	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.1%	0	0.0%	\$0	0.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	\$0	0.0%	4.0%
	Unknown	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%	6.7%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Franklin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	8.0%	\$0	0.0%	3.9%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	18.5%	\$0	0.0%	11.4%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	17.0%	\$0	0.0%	13.2%	
	Upper	1	100.0%	\$652	100.0%	47.8%	0	0.0%	45.7%	\$0	0.0%	59.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	11.6%	
	Total	1	100.0%	\$652	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	6.2%	\$0	0.0%	2.8%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	9.4%	\$0	0.0%	5.0%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	18.5%	\$0	0.0%	13.3%	
	Upper	2	100.0%	\$1,095	100.0%	47.8%	2	100.0%	52.2%	\$1,095	100.0%	65.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.8%	\$0	0.0%	13.5%	
	Total	2	100.0%	\$1,095	100.0%	100.0%	2	100.0%	100.0%	\$1,095	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	10.3%	\$0	0.0%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	27.6%	\$0	0.0%	24.0%	
	Middle	1	100.0%	\$5	100.0%	20.7%	0	0.0%	13.8%	\$0	0.0%	5.2%	
	Upper	0	0.0%	\$0	0.0%	47.8%	0	0.0%	44.8%	\$0	0.0%	65.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	3.2%	
	Total	1	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%	15.5%	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%	
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	47.8%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	6.9%	\$0	0.0%	3.1%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	13.0%	\$0	0.0%	7.3%	
	Middle	1	25.0%	\$5	0.3%	20.7%	0	0.0%	17.9%	\$0	0.0%	13.2%	
	Upper	3	75.0%	\$1,747	99.7%	47.8%	2	100.0%	49.8%	\$1,095	100.0%	63.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.5%	\$0	0.0%	12.7%	
	Total	4	100.0%	\$1,752	100.0%	100.0%	2	100.0%	100.0%	\$1,095	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	0	0.0%	\$0	0.0%	92.1%	0	0.0%	35.8%	\$0	0.0%	43.4%
		Over \$1 Million	3	100.0%	\$470	100.0%	3.2%	3	100.0%				
		Total Rev. available	3	100.0%	\$470	100.0%	95.3%	3	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.7%	0	0.0%				
	Loan Size	Total	3	100.0%	\$470	100.0%	100.0%	3	100.0%				
		\$100,000 or Less	2	66.7%	\$70	14.9%		2	66.7%	97.1%	\$70	14.9%	47.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.8%	\$0	0.0%	6.9%
		\$250,001 - \$1 Million	1	33.3%	\$400	85.1%		1	33.3%	2.1%	\$400	85.1%	45.6%
		Total	3	100.0%	\$470	100.0%		3	100.0%	100.0%	\$470	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	42.9%	\$0	0.0%	22.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
	Loan Size	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
		\$100,000 or Less	0	0.0%	\$0	0.0%		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%
		\$250,001 - \$500,000	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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: TN Franklin

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	1,613	14.8	
Moderate-income	0	0.0	0	0.0	0	0.0	1,837	16.8	
Middle-income	6	66.7	6,961	63.8	814	11.7	2,455	22.5	
Upper-income	3	33.3	3,956	36.2	290	7.3	5,012	45.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9	100.0	10,917	100.0	1,104	10.1	10,917	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	12,147	7,634	62.7	62.8	2,700	22.2	1,813	14.9	
Upper-income	6,397	4,543	37.3	71.0	873	13.6	981	15.3	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	18,544	12,177	100.0	65.7	3,573	19.3	2,794	15.1	
	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	1,371	70.6	1,251	69.8	53	81.5	67	78.8	
Upper-income	570	29.4	540	30.2	12	18.5	18	21.2	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,941	100.0	1,791	100.0	65	100.0	85	100.0	
		Percentage of Total Businesses:			92.3		3.3		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	157	76.6	155	76.4	2	100.0	0	0.0	
Upper-income	48	23.4	48	23.6	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	203	100.0	2	100.0	0	.0	
		Percentage of Total Farms:			99.0		1.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Franklin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	\$ %	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.7%
	Upper	0	0.0%	\$0	0.0%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.7%
	Upper	0	0.0%	\$0	0.0%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$2	100.0%	62.7%
	Upper	0	0.0%	\$0	0.0%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$2	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$2	100.0%	62.7%
	Upper	0	0.0%	\$0	0.0%	37.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$2	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$426	100.0%	69.8%
	Upper	0	0.0%	\$0	0.0%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	3	100.0%	\$426	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	76.4%
	Upper	0	0.0%	\$0	0.0%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Franklin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.8%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	14.8%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	100.0%	\$2	100.0%	14.8%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$2	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.8%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	100.0%	\$2	100.0%	14.8%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	
	Middle	0	0.0%	\$0	0.0%	22.5%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$2	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	66.7%	\$26	6.1%	92.3%
		Over \$1 Million	1	33.3%	\$400	93.9%	3.3%
		Total Rev. available	3	100.0%	\$426	100.0%	95.6%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.4%
		Total	3	100.0%	\$426	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	66.7%	\$26	6.1%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	1	33.3%	\$400	93.9%	
		Total	3	100.0%	\$426	100.0%	
		Total Businesses					
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Total Farms							

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN Giles 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	3,392	17.1
Moderate-income	0	0.0	0	0.0	0	0.0	3,590	18.1
Middle-income	16	94.1	18,008	90.9	1,841	10.2	4,846	24.5
Upper-income	1	5.9	1,806	9.1	136	7.5	7,986	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17	100.0	19,814	100.0	1,977	10.0	19,814	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	27,058	18,887	91.0	69.8	5,801	21.4	2,370	8.8
Upper-income	2,876	1,878	9.0	65.3	627	21.8	371	12.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	29,934	20,765	100.0	69.4	6,428	21.5	2,741	9.2
	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	3,490	92.0	3,188	91.8	166	94.3	136	95.8
Upper-income	302	8.0	286	8.2	10	5.7	6	4.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,792	100.0	3,474	100.0	176	100.0	142	100.0
	Percentage of Total Businesses:			91.6		4.6		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	370	87.3	368	87.2	1	100.0	1	100.0
Upper-income	54	12.7	54	12.8	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	424	100.0	422	100.0	1	100.0	1	100.0
	Percentage of Total Farms:			99.5		.2		.2

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	91.0%	0	0.0%	88.7%	\$0	0.0%	89.2%
	Upper	0	0.0%	\$0	0.0%	9.0%	0	0.0%	11.3%	\$0	0.0%	10.8%
	Unknown	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%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$78	100.0%	91.0%	0	0.0%	90.3%	\$0	0.0%	89.5%
	Upper	0	0.0%	\$0	0.0%	9.0%	0	0.0%	9.7%	\$0	0.0%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$78	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$14	100.0%	91.0%	4	100.0%	88.8%	\$14	100.0%	92.3%
	Upper	0	0.0%	\$0	0.0%	9.0%	0	0.0%	11.2%	\$0	0.0%	7.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$14	100.0%	100.0%	4	100.0%	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	100.0%	\$92	100.0%	91.0%	4	100.0%	89.7%	\$14	100.0%	89.5%
	Upper	0	0.0%	\$0	0.0%	9.0%	0	0.0%	10.3%	\$0	0.0%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$92	100.0%	100.0%	4	100.0%	100.0%	\$14	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	12	92.3%	\$2,353	93.2%	91.8%	9	90.0%	87.0%	\$1,301	88.3%	83.8%
	Upper	1	7.7%	\$172	6.8%	8.2%	1	10.0%	8.2%	\$172	11.7%	14.1%
	Unknown	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%	2.0%
	Total	13	100.0%	\$2,525	100.0%	100.0%	10	100.0%	100.0%	\$1,473	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	87.2%	0	0.0%	59.1%	\$0	0.0%	31.8%
	Upper	0	0.0%	\$0	0.0%	12.8%	0	0.0%	22.7%	\$0	0.0%	66.2%
	Unknown	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%	18.2%	\$0	0.0%	2.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	6.4%	\$0	0.0%	3.6%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	24.1%	\$0	0.0%	19.5%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	24.7%	\$0	0.0%	21.5%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	33.5%	\$0	0.0%	44.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.3%	\$0	0.0%	11.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	33.3%	\$17	21.8%	17.1%	0	0.0%	5.1%	\$0	0.0%	2.9%	
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	15.1%	\$0	0.0%	10.2%	
	Middle	2	66.7%	\$61	78.2%	24.5%	0	0.0%	24.8%	\$0	0.0%	21.3%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	38.7%	\$0	0.0%	48.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	16.9%	
	Total	3	100.0%	\$78	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	1	25.0%	\$3	21.4%	17.1%	1	25.0%	9.5%	\$3	21.4%	3.8%	
	Moderate	1	25.0%	\$3	21.4%	18.1%	1	25.0%	27.6%	\$3	21.4%	16.9%	
	Middle	1	25.0%	\$4	28.6%	24.5%	1	25.0%	25.0%	\$4	28.6%	26.9%	
	Upper	1	25.0%	\$4	28.6%	40.3%	1	25.0%	31.9%	\$4	28.6%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	8.1%	
	Total	4	100.0%	\$14	100.0%	100.0%	4	100.0%	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	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%	
	Middle	0	0.0%	\$0	0.0%	24.5%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	28.6%	\$20	21.7%	17.1%	1	25.0%	5.9%	\$3	21.4%	3.1%	
	Moderate	1	14.3%	\$3	3.3%	18.1%	1	25.0%	19.1%	\$3	21.4%	13.5%	
	Middle	3	42.9%	\$65	70.7%	24.5%	1	25.0%	24.7%	\$4	28.6%	21.5%	
	Upper	1	14.3%	\$4	4.3%	40.3%	1	25.0%	36.4%	\$4	28.6%	46.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	15.0%	
	Total	7	100.0%	\$92	100.0%	100.0%	4	100.0%	100.0%	\$14	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	6	46.2%	\$113	4.5%	91.6%	4	40.0%	33.0%	\$61	4.1%	42.1%
		Over \$1 Million	4	30.8%	\$1,196	47.4%	4.6%	3	30.0%				
		Total Rev. available	10	77.0%	\$1,309	51.9%	96.2%	7	70.0%				
		Rev. Not Known	3	23.1%	\$1,216	48.2%	3.7%	3	30.0%				
		Total	13	100.0%	\$2,525	100.0%	100.0%	10	100.0%				
	Loan Size	\$100,000 or Less	9	69.2%	\$203	8.0%		7	70.0%	97.0%	\$151	10.3%	44.4%
		\$100,001 - \$250,000	1	7.7%	\$172	6.8%		1	10.0%	1.6%	\$172	11.7%	11.9%
		\$250,001 - \$1 Million	3	23.1%	\$2,150	85.1%		2	20.0%	1.4%	\$1,150	78.1%	43.7%
Total	13	100.0%	\$2,525	100.0%		10	100.0%	100.0%	\$1,473	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	59.1%	\$0	0.0%	87.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.8%	\$0	0.0%	34.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	18.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	47.6%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: TN Giles 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	3,894	19.9
Moderate-income	0	0.0	0	0.0	0	0.0	3,945	20.2
Middle-income	18	94.7	19,044	97.5	2,566	13.5	3,883	19.9
Upper-income	1	5.3	498	2.5	42	8.4	7,820	40.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	19,542	100.0	2,608	13.3	19,542	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	31,024	20,434	97.2	65.9	6,420	20.7	4,170	13.4
Upper-income	800	597	2.8	74.6	32	4.0	171	21.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,824	21,031	100.0	66.1	6,452	20.3	4,341	13.6
	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	3,346	98.2	3,056	98.1	165	99.4	125	100.0
Upper-income	61	1.8	60	1.9	1	0.6	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,407	100.0	3,116	100.0	166	100.0	125	100.0
	Percentage of Total Businesses:			91.5		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	463	96.5	462	96.5	1	100.0	0	0.0
Upper-income	17	3.5	17	3.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	480	100.0	479	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.8		.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
Count		Dollar				
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$141	100.0%	97.2%
	Upper	0	0.0%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$141	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$73	100.0%	97.2%
	Upper	0	0.0%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$73	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	14	100.0%	\$40	100.0%	97.2%
	Upper	0	0.0%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$40	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	17	100.0%	\$254	100.0%	97.2%
	Upper	0	0.0%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$254	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$78	100.0%	98.1%
	Upper	0	0.0%	\$0	0.0%	1.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	2	100.0%	\$78	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	0.0%
Middle		0	0.0%	\$0	0.0%	96.5%
Upper		0	0.0%	\$0	0.0%	3.5%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	2	100.0%	\$141	100.0%	19.9%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$141	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	19.9%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	1	100.0%	\$73	100.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$73	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	64.3%	\$20	50.0%	19.9%	
	Moderate	3	21.4%	\$9	22.5%	20.2%	
	Middle	2	14.3%	\$11	27.5%	19.9%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$40	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.9%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	19.9%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	64.7%	\$161	63.4%	19.9%	
	Moderate	3	17.6%	\$9	3.5%	20.2%	
	Middle	3	17.6%	\$84	33.1%	19.9%	
	Upper	0	0.0%	\$0	0.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$254	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	100.0%	\$78	100.0%	91.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.9%
		Total Rev. available	2	100.0%	\$78	100.0%	96.4%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.7%
		Total	2	100.0%	\$78	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	100.0%	\$78	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	2	100.0%	\$78	100.0%	
		Total Businesses					
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
	Total Farms						

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN Hardin

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	1,694	22.7
Moderate-income	1	16.7	1,295	17.4	350	27.0	1,458	19.5
Middle-income	5	83.3	6,168	82.6	737	11.9	1,781	23.9
Upper-income	0	0.0	0	0.0	0	0.0	2,530	33.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>6</b>	<b>100.0</b>	<b>7,463</b>	<b>100.0</b>	<b>1,087</b>	<b>14.6</b>	<b>7,463</b>	<b>100.0</b>
	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	2,357	1,189	14.8	50.4	931	39.5	237	10.1
Middle-income	10,450	6,866	85.2	65.7	1,440	13.8	2,144	20.5
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
<b>Total Assessment Area</b>	<b>12,807</b>	<b>8,055</b>	<b>100.0</b>	<b>62.9</b>	<b>2,371</b>	<b>18.5</b>	<b>2,381</b>	<b>18.6</b>
	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	351	26.1	300	24.6	27	48.2	24	33.3
Middle-income	995	73.9	918	75.4	29	51.8	48	66.7
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
<b>Total Assessment Area</b>	<b>1,346</b>	<b>100.0</b>	<b>1,218</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>
		Percentage of Total Businesses:		<b>90.5</b>		<b>4.2</b>		<b>5.3</b>
	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	2.0	2	2.0	0	0.0	0	0.0
Middle-income	98	98.0	98	98.0	0	0.0	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
<b>Total Assessment Area</b>	<b>100</b>	<b>100.0</b>	<b>100</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>
		Percentage of Total Farms:		<b>100.0</b>		<b>.0</b>		<b>.0</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Hardin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	11.2%	\$0	0.0%	6.4%
	Middle	0	0.0%	\$0	0.0%	85.2%	0	0.0%	88.3%	\$0	0.0%	93.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	13.6%	\$0	0.0%	10.0%
	Middle	1	100.0%	\$93	100.0%	85.2%	1	100.0%	86.4%	\$93	100.0%	90.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$93	100.0%	100.0%	1	100.0%	100.0%	\$93	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%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	20.0%	\$0	0.0%	30.4%
	Middle	3	100.0%	\$7	100.0%	85.2%	3	100.0%	80.0%	\$7	100.0%	69.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$7	100.0%	100.0%	3	100.0%	100.0%	\$7	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	12.9%	\$0	0.0%	9.0%
	Middle	4	100.0%	\$100	100.0%	85.2%	4	100.0%	86.9%	\$100	100.0%	90.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	4	100.0%	\$100	100.0%	100.0%	4	100.0%	100.0%	\$100	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	Small Businesses		0	0.0%	0.0%	\$0		0.0%	0.0%
	Moderate	3	75.0%	\$44	56.4%	24.6%	3	75.0%	29.1%	\$44	56.4%	47.9%
	Middle	1	25.0%	\$34	43.6%	75.4%	1	25.0%	65.9%	\$34	43.6%	49.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	2.6%
	Total	4	100.0%	\$78	100.0%	100.0%	4	100.0%	100.0%	\$78	100.0%	100.0%
SMALL FARM	Low			Small Farms								
	Moderate	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	98.0%	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%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Hardin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg		
		#	%	\$ (000s)	\$ %				#	%		%	\$(000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	15.2%	\$0	0.0%	7.2%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	13.2%	\$0	0.0%	8.7%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	12.2%	\$0	0.0%	9.8%	
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	48.2%	\$0	0.0%	66.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	7.8%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	4.8%	\$0	0.0%	1.7%	
	Moderate	1	100.0%	\$93	100.0%	19.5%	1	100.0%	11.6%	\$93	100.0%	6.4%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	16.1%	\$0	0.0%	11.5%	
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	54.2%	\$0	0.0%	67.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.3%	\$0	0.0%	13.4%	
	Total	1	100.0%	\$93	100.0%	100.0%	1	100.0%	100.0%	\$93	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	66.7%	\$4	57.1%	22.7%	2	66.7%	13.3%	\$4	57.1%	0.5%	
	Moderate	1	33.3%	\$3	42.9%	19.5%	1	33.3%	20.0%	\$3	42.9%	1.9%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	26.7%	\$0	0.0%	29.7%	
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	33.3%	\$0	0.0%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	11.3%	
	Total	3	100.0%	\$7	100.0%	100.0%	3	100.0%	100.0%	\$7	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	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%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	33.9%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	2	50.0%	\$4	4.0%	22.7%	2	50.0%	8.7%	\$4	4.0%	3.5%	
	Moderate	2	50.0%	\$96	96.0%	19.5%	2	50.0%	12.4%	\$96	96.0%	7.1%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	15.0%	\$0	0.0%	11.1%	
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	51.6%	\$0	0.0%	66.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	11.6%	
	Total	4	100.0%	\$100	100.0%	100.0%	4	100.0%	100.0%	\$100	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	3	75.0%	\$69	88.5%	90.5%	3	75.0%	35.2%	\$69	88.5%	28.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		Total Rev. available	3	75.0%	\$69	88.5%	94.7%	3	75.0%				
		Rev. Not Known	1	25.0%	\$9	11.5%	5.3%	1	25.0%				
		Total	4	100.0%	\$78	100.0%	100.0%	4	100.0%				
	Loan Size	\$100,000 or Less	4	100.0%	\$78	100.0%		4	100.0%	98.3%	\$78	100.0%	59.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	15.7%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	25.0%
		Total	4	100.0%	\$78	100.0%		4	100.0%	100.0%	\$78	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	80.0%	\$0	0.0%	92.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: TN Hardin

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	1,740	24.8	
Moderate-income	3	50.0	3,792	54.0	741	19.5	1,525	21.7	
Middle-income	2	33.3	2,200	31.4	327	14.9	1,305	18.6	
Upper-income	1	16.7	1,025	14.6	71	6.9	2,447	34.9	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6	100.0	7,017	100.0	1,139	16.2	7,017	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	
Moderate-income	7,111		4,151	51.2	58.4	1,595	22.4	1,365	19.2
Middle-income	5,059		2,774	34.2	54.8	468	9.3	1,817	35.9
Upper-income	1,668		1,187	14.6	71.2	330	19.8	151	9.1
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	13,838		8,112	100.0	58.6	2,393	17.3	3,333	24.1
	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	683	55.3	619	55.6	37	57.8	27	47.4	
Middle-income	324	26.3	293	26.3	15	23.4	16	28.1	
Upper-income	227	18.4	201	18.1	12	18.8	14	24.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	1,234	100.0	1,113	100.0	64	100.0	57	100.0	
	Percentage of Total Businesses:			90.2		5.2		4.6	
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	46	45.1	46	45.1	0	0.0	0	0.0	
Middle-income	36	35.3	36	35.3	0	0.0	0	0.0	
Upper-income	20	19.6	20	19.6	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	102	100.0	102	100.0	0	.0	0	.0	
	Percentage of Total Farms:			100.0		.0		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Hardin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.2%
	Middle	0	0.0%	\$0	0.0%	34.2%
	Upper	0	0.0%	\$0	0.0%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	100.0%	\$784	100.0%	51.2%
	Middle	0	0.0%	\$0	0.0%	34.2%
	Upper	0	0.0%	\$0	0.0%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$784</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$4	33.3%	51.2%
	Middle	1	25.0%	\$3	25.0%	34.2%
	Upper	1	25.0%	\$5	41.7%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$12</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	66.7%	\$788	99.0%	51.2%
	Middle	1	16.7%	\$3	0.4%	34.2%
	Upper	1	16.7%	\$5	0.6%	14.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$796</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	66.7%	\$742	72.0%	55.6%
	Middle	1	33.3%	\$289	28.0%	26.3%
	Upper	0	0.0%	\$0	0.0%	18.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$1,031</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	45.1%
	Middle	0	0.0%	\$0	0.0%	35.3%
	Upper	0	0.0%	\$0	0.0%	19.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Hardin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	21.7%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	0	0.0%	\$0	0.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	21.7%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	2	100.0%	\$784	100.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$784	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	50.0%	\$4	33.3%	24.8%	
	Moderate	1	25.0%	\$5	41.7%	21.7%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	1	25.0%	\$3	25.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$12	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	21.7%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	0	0.0%	\$0	0.0%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	33.3%	\$4	0.5%	24.8%	
	Moderate	1	16.7%	\$5	0.6%	21.7%	
	Middle	0	0.0%	\$0	0.0%	18.6%	
	Upper	3	50.0%	\$787	98.9%	34.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$796	100.0%	100.0%	
Small Business	Revenue			Total Businesses			
		\$1 Million or Less	1	33.3%	\$289	28.0%	90.2%
		Over \$1 Million	1	33.3%	\$550	53.3%	5.2%
		Total Rev. available	2	66.6%	\$839	81.3%	95.4%
		Rev. Not Known	1	33.3%	\$192	18.6%	4.6%
	Total	3	100.0%	\$1,031	100.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	1	33.3%	\$192	18.6%	
		\$250,001 - \$1 Million	2	66.7%	\$839	81.4%	
		Total	3	100.0%	\$1,031	100.0%	
Small Farm	Revenue			Total Farms			
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	5,263	17.8
Moderate-income	5	26.3	3,579	12.1	813	22.7	4,679	15.8
Middle-income	9	47.4	17,045	57.6	1,742	10.2	6,642	22.5
Upper-income	5	26.3	8,944	30.2	458	5.1	12,984	43.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19	100.0	29,568	100.0	3,013	10.2	29,568	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	7,518	2,610	8.7	34.7	4,233	56.3	675	9.0
Middle-income	26,912	17,729	58.9	65.9	7,177	26.7	2,006	7.5
Upper-income	13,349	9,783	32.5	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	47,779	30,122	100.0	63.0	14,073	29.5	3,584	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	990	14.6	885	14.3	70	19.3	35	15.2
Middle-income	3,596	53.0	3,283	53.0	194	53.4	119	51.7
Upper-income	2,200	32.4	2,025	32.7	99	27.3	76	33.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,786	100.0	6,193	100.0	363	100.0	230	100.0
	Percentage of Total Businesses:			91.3		5.3		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	1.0	2	1.0	0	0.0	0	0.0
Middle-income	125	63.8	121	63.0	1	100.0	3	100.0
Upper-income	69	35.2	69	35.9	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	196	100.0	192	100.0	1	100.0	3	100.0
	Percentage of Total Farms:			98.0		.5		1.5

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	18.8%	\$581	17.5%	8.7%	3	25.0%	\$581	20.8%	3.9%
	Middle	9	56.3%	\$1,755	52.9%	58.9%	7	58.3%	\$1,516	54.4%	56.9%
	Upper	4	25.0%	\$984	29.6%	32.5%	2	16.7%	\$692	24.8%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$3,320	100.0%	100.0%	12	100.0%	\$2,789	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	12.5%	\$163	7.0%	8.7%	0	0.0%	\$0	0.0%	3.0%
	Middle	3	37.5%	\$725	31.1%	58.9%	1	50.0%	\$44	37.9%	60.8%
	Upper	4	50.0%	\$1,445	61.9%	32.5%	1	50.0%	\$72	62.1%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$2,333	100.0%	100.0%	2	100.0%	\$116	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	8	40.0%	\$28	26.9%	8.7%	5	38.5%	\$13	18.8%	7.4%
	Middle	10	50.0%	\$65	62.5%	58.9%	7	53.8%	\$53	76.8%	51.6%
	Upper	2	10.0%	\$11	10.6%	32.5%	1	7.7%	\$3	4.3%	41.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$104	100.0%	100.0%	13	100.0%	\$69	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	69.4%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	29.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.2%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	12	27.3%	\$772	13.4%	8.7%	8	29.6%	\$594	20.0%	9.7%
	Middle	22	50.0%	\$2,545	44.2%	58.9%	15	55.6%	\$1,613	54.2%	56.2%
	Upper	10	22.7%	\$2,440	42.4%	32.5%	4	14.8%	\$767	25.8%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$5,757	100.0%	100.0%	27	100.0%	\$2,974	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%
	Moderate	12	25.0%	\$2,257	21.9%	14.3%	6	24.0%	\$1,220	24.2%	11.3%
	Middle	16	33.3%	\$5,547	53.9%	53.0%	9	36.0%	\$3,010	59.6%	50.6%
	Upper	20	41.7%	\$2,482	24.1%	32.7%	10	40.0%	\$819	16.2%	37.9%
	Unknown	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%	0.2%
	Total	48	100.0%	\$10,286	100.0%	100.0%	25	100.0%	\$5,049	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%
	Moderate	0	0.0%	\$0	0.0%	1.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	63.0%	0	0.0%	\$0	0.0%	77.7%
	Upper	0	0.0%	\$0	0.0%	35.9%	0	0.0%	\$0	0.0%	21.6%
	Unknown	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%	0.8%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.8%	0	0.0%	6.5%	\$0	0.0%	3.2%	
	Moderate	4	25.0%	\$500	15.1%	15.8%	3	25.0%	19.0%	\$364	13.1%	12.6%	
	Middle	7	43.8%	\$920	27.7%	22.5%	4	33.3%	22.6%	\$525	18.8%	18.6%	
	Upper	5	31.3%	\$1,900	57.2%	43.9%	5	41.7%	45.5%	\$1,900	68.1%	60.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.4%	\$0	0.0%	5.7%	
	Total	16	100.0%	\$3,320	100.0%	100.0%	12	100.0%	100.0%	\$2,789	100.0%	100.0%	
REFINANCE	Low	1	12.5%	\$44	1.9%	17.8%	1	50.0%	4.2%	\$44	37.9%	2.1%	
	Moderate	2	25.0%	\$98	4.2%	15.8%	0	0.0%	13.1%	\$0	0.0%	8.5%	
	Middle	1	12.5%	\$163	7.0%	22.5%	0	0.0%	21.3%	\$0	0.0%	16.8%	
	Upper	4	50.0%	\$2,028	86.9%	43.9%	1	50.0%	45.6%	\$72	62.1%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	15.6%	
	Total	8	100.0%	\$2,333	100.0%	100.0%	2	100.0%	100.0%	\$116	100.0%	100.0%	
HOME IMPROVEMENT	Low	12	60.0%	\$35	33.7%	17.8%	8	61.5%	11.0%	\$23	33.3%	4.4%	
	Moderate	1	5.0%	\$4	3.8%	15.8%	1	7.7%	18.9%	\$4	5.8%	11.1%	
	Middle	3	15.0%	\$35	33.7%	22.5%	1	7.7%	26.2%	\$22	31.9%	25.6%	
	Upper	3	15.0%	\$23	22.1%	43.9%	2	15.4%	42.7%	\$13	18.8%	58.8%	
	Unknown	1	5.0%	\$7	6.7%	0.0%	1	7.7%	1.2%	\$7	10.1%	0.2%	
	Total	20	100.0%	\$104	100.0%	100.0%	13	100.0%	100.0%	\$69	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.8%	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%	
	Middle	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.9%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	29.5%	\$79	1.4%	17.8%	9	33.3%	5.4%	\$67	2.3%	2.3%	
	Moderate	7	15.9%	\$602	10.5%	15.8%	4	14.8%	15.5%	\$368	12.4%	9.3%	
	Middle	11	25.0%	\$1,118	19.4%	22.5%	5	18.5%	21.9%	\$547	18.4%	16.1%	
	Upper	12	27.3%	\$3,951	68.6%	43.9%	8	29.6%	45.0%	\$1,985	66.7%	52.9%	
	Unknown	1	2.3%	\$7	0.1%	0.0%	1	3.7%	12.2%	\$7	0.2%	19.4%	
	Total	44	100.0%	\$5,757	100.0%	100.0%	27	100.0%	100.0%	\$2,974	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	20	41.7%	\$2,561	24.9%	91.3%	5	20.0%	42.6%	\$377	7.5%	37.7%
		Over \$1 Million	24	50.0%	\$7,016	68.2%	5.3%	17	68.0%				
		Total Rev. available	44	91.7%	\$9,577	93.1%	96.6%	22	88.0%				
		Rev. Not Known	4	8.3%	\$709	6.9%	3.4%	3	12.0%				
	Total	48	100.0%	\$10,286	100.0%	100.0%	25	100.0%					
	Loan Size	\$100,000 or Less	23	47.9%	\$758	7.4%		12	48.0%	87.7%	\$234	4.6%	29.3%
		\$100,001 - \$250,000	13	27.1%	\$2,408	23.4%		8	32.0%	5.6%	\$1,434	28.4%	16.3%
		\$250,001 - \$1 Million	12	25.0%	\$7,120	69.2%		5	20.0%	6.7%	\$3,381	67.0%	54.5%
		Total	48	100.0%	\$10,286	100.0%		25	100.0%	100.0%	\$5,049	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	84.1%	\$0	0.0%	88.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.5%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	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%	30.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.5%	\$0	0.0%	48.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	20.5%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	1	4.3	678	2.2	193	28.5	5,642	18.1
Moderate-income	5	21.7	4,716	15.1	1,359	28.8	5,201	16.7
Middle-income	8	34.8	12,527	40.2	1,083	8.6	6,032	19.4
Upper-income	8	34.8	13,243	42.5	966	7.3	14,289	45.9
Unknown-income	1	4.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	31,164	100.0	3,601	11.6	31,164	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,293	455	1.4	35.2	576	44.5	262	20.3
Moderate-income	10,359	4,064	12.2	39.2	4,808	46.4	1,487	14.4
Middle-income	20,268	13,760	41.3	67.9	4,027	19.9	2,481	12.2
Upper-income	23,771	15,062	45.2	63.4	6,359	26.8	2,350	9.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,691	33,341	100.0	59.9	15,770	28.3	6,580	11.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	124	1.9	118	2.0	5	1.4	1	0.4
Moderate-income	1,213	18.9	1,069	18.3	94	26.6	50	21.6
Middle-income	1,932	30.1	1,801	30.9	72	20.3	59	25.4
Upper-income	3,119	48.6	2,821	48.4	178	50.3	120	51.7
Unknown-income	28	0.4	21	0.4	5	1.4	2	0.9
Total Assessment Area	6,416	100.0	5,830	100.0	354	100.0	232	100.0
	Percentage of Total Businesses:			90.9		5.5		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	12	5.3	12	5.3	0	0.0	0	0.0
Middle-income	138	60.8	137	60.6	1	100.0	0	0.0
Upper-income	77	33.9	77	34.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	227	100.0	226	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.6		.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.4%
	Moderate	1	11.1%	\$85	4.1%	12.2%
	Middle	1	11.1%	\$205	10.0%	41.3%
	Upper	7	77.8%	\$1,763	85.9%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$2,053</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%
	Moderate	3	30.0%	\$247	7.1%	12.2%
	Middle	1	10.0%	\$645	18.6%	41.3%
	Upper	6	60.0%	\$2,577	74.3%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$3,469</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	1	7.1%	\$3	3.9%	1.4%
	Moderate	3	21.4%	\$16	21.1%	12.2%
	Middle	7	50.0%	\$37	48.7%	41.3%
	Upper	3	21.4%	\$20	26.3%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>14</i>	<i>100.0%</i>	<i>\$76</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	1	3.0%	\$3	0.1%	1.4%
	Moderate	7	21.2%	\$348	6.2%	12.2%
	Middle	9	27.3%	\$887	15.8%	41.3%
	Upper	16	48.5%	\$4,360	77.9%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>33</i>	<i>100.0%</i>	<i>\$5,598</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	2.0%
	Moderate	5	45.5%	\$1,326	40.2%	18.3%
	Middle	1	9.1%	\$10	0.3%	30.9%
	Upper	5	45.5%	\$1,966	59.5%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$3,302</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.3%
	Middle	0	0.0%	\$0	0.0%	60.6%
	Upper	0	0.0%	\$0	0.0%	34.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income %	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	1	11.1%	\$136	6.6%	16.7%	
	Middle	3	33.3%	\$533	26.0%	19.4%	
	Upper	5	55.6%	\$1,384	67.4%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$2,053	100.0%	100.0%	
REFINANCE	Low	2	20.0%	\$73	2.1%	18.1%	
	Moderate	1	10.0%	\$145	4.2%	16.7%	
	Middle	1	10.0%	\$50	1.4%	19.4%	
	Upper	6	60.0%	\$3,201	92.3%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	10	100.0%	\$3,469	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	21.4%	\$11	14.5%	18.1%	
	Moderate	5	35.7%	\$22	28.9%	16.7%	
	Middle	4	28.6%	\$23	30.3%	19.4%	
	Upper	2	14.3%	\$20	26.3%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$76	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	15.2%	\$84	1.5%	18.1%	
	Moderate	7	21.2%	\$303	5.4%	16.7%	
	Middle	8	24.2%	\$606	10.8%	19.4%	
	Upper	13	39.4%	\$4,605	82.3%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	33	100.0%	\$5,598	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	45.5%	\$792	24.0%	90.9%
		Over \$1 Million	6	54.5%	\$2,510	76.0%	5.5%
		Total Rev. available	11	100.0%	\$3,302	100.0%	96.4%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.6%
	Loan Size	Total	11	100.0%	\$3,302	100.0%	100.0%
		\$100,000 or Less	4	36.4%	\$150	4.5%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	7	63.6%	\$3,152	95.5%	
		Total	11	100.0%	\$3,302	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN 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	11,584	19.0
Moderate-income	6	13.3	5,958	9.8	1,266	21.2	10,920	17.9
Middle-income	28	62.2	41,477	67.9	4,428	10.7	14,018	22.9
Upper-income	11	24.4	13,648	22.3	723	5.3	24,561	40.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	45	100.0	61,083	100.0	6,417	10.5	61,083	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	10,964	5,633	8.6	51.4	3,955	36.1	1,376	12.6
Middle-income	62,923	44,934	68.7	71.4	12,634	20.1	5,355	8.5
Upper-income	19,581	14,844	22.7	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	93,468	65,411	100.0	70.0	20,081	21.5	7,976	8.5
	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	1,666	16.0	1,485	15.5	116	23.0	65	18.3
Middle-income	6,408	61.5	5,891	61.7	298	59.0	219	61.7
Upper-income	2,340	22.5	2,178	22.8	91	18.0	71	20.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	10,414	100.0	9,554	100.0	505	100.0	355	100.0
	Percentage of Total Businesses:			91.7		4.8		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	25	9.1	24	8.8	0	0.0	1	50.0
Middle-income	211	77.0	210	77.2	0	0.0	1	50.0
Upper-income	38	13.9	38	14.0	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	274	100.0	272	100.0	0	.0	2	100.0
	Percentage of Total Farms:			99.3		.0		.7

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	62.5%	\$544	52.5%	8.6%	3	50.0%	\$236	32.4%	5.7%
	Middle	2	25.0%	\$245	23.6%	68.7%	2	33.3%	\$245	33.7%	59.7%
	Upper	1	12.5%	\$247	23.8%	22.7%	1	16.7%	\$247	33.9%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$1,036	100.0%	100.0%	6	100.0%	\$728	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	\$0	0.0%	5.4%
	Middle	3	50.0%	\$169	18.3%	68.7%	3	50.0%	\$169	18.3%	59.2%
	Upper	3	50.0%	\$752	81.7%	22.7%	3	50.0%	\$752	81.7%	35.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$921	100.0%	100.0%	6	100.0%	\$921	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	26.7%	\$17	26.6%	8.6%	4	36.4%	\$17	33.3%	8.9%
	Middle	10	66.7%	\$43	67.2%	68.7%	6	54.5%	\$30	58.8%	59.2%
	Upper	1	6.7%	\$4	6.3%	22.7%	1	9.1%	\$4	7.8%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$64	100.0%	100.0%	11	100.0%	\$51	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	3.3%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	69.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	27.0%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	9	31.0%	\$561	27.8%	8.6%	7	30.4%	\$253	14.9%	5.6%
	Middle	15	51.7%	\$457	22.6%	68.7%	11	47.8%	\$444	26.1%	59.6%
	Upper	5	17.2%	\$1,003	49.6%	22.7%	5	21.7%	\$1,003	59.0%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$2,021	100.0%	100.0%	23	100.0%	\$1,700	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%
	Moderate	7	25.9%	\$3,718	54.1%	15.5%	4	23.5%	\$2,063	46.5%	18.5%
	Middle	10	37.0%	\$2,094	30.4%	61.7%	7	41.2%	\$1,779	40.1%	56.2%
	Upper	10	37.0%	\$1,065	15.5%	22.8%	6	35.3%	\$599	13.5%	24.7%
	Unknown	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%	0.5%
	Total	27	100.0%	\$6,877	100.0%	100.0%	17	100.0%	\$4,441	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%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	\$0	0.0%	11.5%
	Middle	0	0.0%	\$0	0.0%	77.2%	0	0.0%	\$0	0.0%	75.4%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	\$0	0.0%	13.1%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	12.5%	\$69	6.7%	19.0%	1	16.7%	8.4%	\$69	9.5%	4.0%	
	Moderate	1	12.5%	\$87	8.4%	17.9%	1	16.7%	23.8%	\$87	12.0%	17.2%	
	Middle	3	37.5%	\$382	36.9%	22.9%	1	16.7%	24.8%	\$74	10.2%	21.5%	
	Upper	3	37.5%	\$498	48.1%	40.2%	3	50.0%	35.8%	\$498	68.4%	49.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.2%	\$0	0.0%	7.3%	
	Total	8	100.0%	\$1,036	100.0%	100.0%	6	100.0%	100.0%	\$728	100.0%	100.0%	
REFINANCE	Low	2	33.3%	\$103	11.2%	19.0%	2	33.3%	5.9%	\$103	11.2%	3.1%	
	Moderate	2	33.3%	\$160	17.4%	17.9%	2	33.3%	15.8%	\$160	17.4%	10.6%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	22.1%	\$0	0.0%	18.5%	
	Upper	2	33.3%	\$658	71.4%	40.2%	2	33.3%	42.1%	\$658	71.4%	53.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	14.2%	
	Total	6	100.0%	\$921	100.0%	100.0%	6	100.0%	100.0%	\$921	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	40.0%	\$20	31.3%	19.0%	4	36.4%	18.5%	\$14	27.5%	9.8%	
	Moderate	1	6.7%	\$4	6.3%	17.9%	0	0.0%	18.3%	\$0	0.0%	12.8%	
	Middle	3	20.0%	\$9	14.1%	22.9%	3	27.3%	27.8%	\$9	17.6%	24.8%	
	Upper	5	33.3%	\$31	48.4%	40.2%	4	36.4%	32.0%	\$28	54.9%	49.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	3.1%	
	Total	15	100.0%	\$64	100.0%	100.0%	11	100.0%	100.0%	\$51	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	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%	
	Middle	0	0.0%	\$0	0.0%	22.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	31.0%	\$192	9.5%	19.0%	7	30.4%	7.8%	\$186	10.9%	3.6%	
	Moderate	4	13.8%	\$251	12.4%	17.9%	3	13.0%	19.0%	\$247	14.5%	13.0%	
	Middle	6	20.7%	\$391	19.3%	22.9%	4	17.4%	23.5%	\$83	4.9%	19.4%	
	Upper	10	34.5%	\$1,187	58.7%	40.2%	9	39.1%	38.8%	\$1,184	69.6%	50.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	13.1%	
	Total	29	100.0%	\$2,021	100.0%	100.0%	23	100.0%	100.0%	\$1,700	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	12	44.4%	\$864	12.6%	91.7%	8	47.1%	38.5%	\$502	11.3%	37.3%
		Over \$1 Million	12	44.4%	\$5,639	82.0%	4.8%	8	47.1%				
		Total Rev. available	24	88.8%	\$6,503	94.6%	96.5%	16	94.2%				
		Rev. Not Known	3	11.1%	\$374	5.4%	3.4%	1	5.9%				
	Total	27	100.0%	\$6,877	100.0%	100.0%	17	100.0%					
	Loan Size	\$100,000 or Less	15	55.6%	\$411	6.0%		9	52.9%	89.9%	\$206	4.6%	33.7%
		\$100,001 - \$250,000	2	7.4%	\$380	5.5%		2	11.8%	5.6%	\$380	8.6%	21.0%
\$250,001 - \$1 Million		10	37.0%	\$6,086	88.5%		6	35.3%	4.6%	\$3,855	86.8%	45.3%	
Total	27	100.0%	\$6,877	100.0%		17	100.0%	100.0%	\$4,441	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%	0	0.0%	85.7%	\$0	0.0%	81.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.4%	\$0	0.0%	60.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		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%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.9	757	1.2	293	38.7	13,136	21.2
Moderate-income	10	19.2	12,511	20.2	2,397	19.2	10,727	17.3
Middle-income	27	51.9	30,492	49.2	4,154	13.6	12,696	20.5
Upper-income	14	26.9	18,222	29.4	1,105	6.1	25,423	41.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	52	100.0	61,982	100.0	7,949	12.8	61,982	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,647	658	1.0	40.0	736	44.7	253	15.4
Moderate-income	20,773	12,865	18.8	61.9	5,396	26.0	2,512	12.1
Middle-income	51,042	34,510	50.4	67.6	11,752	23.0	4,780	9.4
Upper-income	26,545	20,425	29.8	76.9	3,911	14.7	2,209	8.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	100,007	68,458	100.0	68.5	21,795	21.8	9,754	9.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	203	2.1	174	1.9	19	3.8	10	2.9
Moderate-income	1,755	17.7	1,630	18.0	70	14.0	55	15.9
Middle-income	5,158	52.1	4,660	51.5	298	59.7	200	57.8
Upper-income	2,784	28.1	2,591	28.6	112	22.4	81	23.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,900	100.0	9,055	100.0	499	100.0	346	100.0
	Percentage of Total Businesses:			91.5		5.0		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	61	20.5	61	20.5	0	0.0	0	0.0
Middle-income	166	55.7	166	55.7	0	0.0	0	0.0
Upper-income	71	23.8	71	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	298	100.0	298	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	50.4%
	Upper	1	100.0%	\$573	100.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$573</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%
	Middle	0	0.0%	\$0	0.0%	50.4%
	Upper	1	100.0%	\$18	100.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$18</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%
	Middle	4	100.0%	\$30	100.0%	50.4%
	Upper	0	0.0%	\$0	0.0%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$30</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%
	Middle	4	66.7%	\$30	4.8%	50.4%
	Upper	2	33.3%	\$591	95.2%	29.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$621</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	1.9%
	Moderate	2	28.6%	\$1,650	55.6%	18.0%
	Middle	3	42.9%	\$1,003	33.8%	51.5%
	Upper	2	28.6%	\$317	10.7%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$2,970</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%
	Middle	0	0.0%	\$0	0.0%	55.7%
	Upper	0	0.0%	\$0	0.0%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	20.5%	
	Upper	1	100.0%	\$573	100.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$573	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	20.5%	
	Upper	1	100.0%	\$18	100.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$18	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	25.0%	\$4	13.3%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	2	50.0%	\$16	53.3%	20.5%	
	Upper	1	25.0%	\$10	33.3%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$30	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	0	0.0%	\$0	0.0%	20.5%	
	Upper	0	0.0%	\$0	0.0%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	16.7%	\$4	0.6%	21.2%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	
	Middle	2	33.3%	\$16	2.6%	20.5%	
	Upper	3	50.0%	\$601	96.8%	41.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$621	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	2	28.6%	\$993	33.4%	91.5%
		Over \$1 Million	5	71.4%	\$1,977	66.6%	5.0%
		Total Rev. available	7	100.0%	\$2,970	100.0%	96.5%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.5%
	Total	7	100.0%	\$2,970	100.0%	100.0%	
	Loan Size	\$100,000 or Less	3	42.9%	\$120	4.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	4	57.1%	\$2,850	96.0%	
		Total	7	100.0%	\$2,970	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## 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	2,975	17.9
Moderate-income	2	16.7	1,728	10.4	459	26.6	2,863	17.2
Middle-income	6	50.0	9,444	56.9	932	9.9	3,755	22.6
Upper-income	4	33.3	5,430	32.7	358	6.6	7,009	42.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	16,602	100.0	1,749	10.5	16,602	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	8.5	51.3	1,098	39.5	254	9.1
Middle-income	14,497	9,672	57.4	66.7	3,904	26.9	921	6.4
Upper-income	7,419	5,739	34.1	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	24,693	16,836	100.0	68.2	6,375	25.8	1,482	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	581	18.8	491	17.7	59	31.6	31	24.2
Middle-income	1,620	52.5	1,470	53.1	84	44.9	66	51.6
Upper-income	883	28.6	808	29.2	44	23.5	31	24.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,084	100.0	2,769	100.0	187	100.0	128	100.0
	Percentage of Total Businesses:			89.8		6.1		4.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	7	9.3	7	9.5	0	0.0	0	0.0
Middle-income	50	66.7	49	66.2	1	100.0	0	0.0
Upper-income	18	24.0	18	24.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	75	100.0	74	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.7		1.3		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	\$0	0.0%	2.5%
	Middle	5	100.0%	\$518	100.0%	57.4%	0	0.0%	\$0	0.0%	48.0%
	Upper	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$518	100.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	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%	\$0	0.0%	4.7%
	Middle	3	100.0%	\$648	100.0%	57.4%	1	100.0%	\$61	100.0%	48.7%
	Upper	0	0.0%	\$0	0.0%	34.1%	0	0.0%	\$0	0.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$648	100.0%	100.0%	1	100.0%	\$61	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	33.3%	\$6	24.0%	8.5%	2	33.3%	\$6	24.0%	6.3%
	Middle	1	16.7%	\$4	16.0%	57.4%	1	16.7%	\$4	16.0%	44.8%
	Upper	3	50.0%	\$15	60.0%	34.1%	3	50.0%	\$15	60.0%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$25	100.0%	100.0%	6	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	88.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	11.4%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	14.3%	\$6	0.5%	8.5%	2	28.6%	\$6	7.0%	3.8%
	Middle	9	64.3%	\$1,170	98.2%	57.4%	2	28.6%	\$65	75.6%	48.7%
	Upper	3	21.4%	\$15	1.3%	34.1%	3	42.9%	\$15	17.4%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$1,191	100.0%	100.0%	7	100.0%	\$86	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%
	Moderate	7	38.9%	\$2,876	41.8%	17.7%	4	33.3%	\$2,477	57.1%	27.0%
	Middle	8	44.4%	\$2,656	38.6%	53.1%	6	50.0%	\$1,506	34.7%	40.2%
	Upper	3	16.7%	\$1,355	19.7%	29.2%	2	16.7%	\$355	8.2%	32.1%
	Unknown	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%	0.6%
	Total	18	100.0%	\$6,887	100.0%	100.0%	12	100.0%	\$4,338	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%
	Moderate	0	0.0%	\$0	0.0%	9.5%	0	0.0%	\$0	0.0%	34.4%
	Middle	0	0.0%	\$0	0.0%	66.2%	0	0.0%	\$0	0.0%	65.6%
	Upper	0	0.0%	\$0	0.0%	24.3%	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%
	Tr Unknown	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%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# 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					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	20.0%	\$71	13.7%	17.9%	0	0.0%	7.6%	\$0	0.0%	4.7%	
	Moderate	2	40.0%	\$205	39.6%	17.2%	0	0.0%	19.9%	\$0	0.0%	15.3%	
	Middle	1	20.0%	\$110	21.2%	22.6%	0	0.0%	27.5%	\$0	0.0%	24.8%	
	Upper	1	20.0%	\$132	25.5%	42.2%	0	0.0%	32.1%	\$0	0.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	10.9%	
	Total	5	100.0%	\$518	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	33.3%	\$61	9.4%	17.9%	1	100.0%	8.5%	\$61	100.0%	4.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	14.4%	\$0	0.0%	10.7%	
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	21.4%	\$0	0.0%	18.2%	
	Upper	2	66.7%	\$587	90.6%	42.2%	0	0.0%	38.5%	\$0	0.0%	47.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	18.8%	
	Total	3	100.0%	\$648	100.0%	100.0%	1	100.0%	100.0%	\$61	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	50.0%	\$10	40.0%	17.9%	3	50.0%	15.8%	\$10	40.0%	10.8%	
	Moderate	3	50.0%	\$15	60.0%	17.2%	3	50.0%	21.1%	\$15	60.0%	19.9%	
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	15.8%	\$0	0.0%	15.9%	
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	36.8%	\$0	0.0%	37.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	15.8%	
	Total	6	100.0%	\$25	100.0%	100.0%	6	100.0%	100.0%	\$25	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.9%	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%	
	Middle	0	0.0%	\$0	0.0%	22.6%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	35.7%	\$142	11.9%	17.9%	4	57.1%	8.6%	\$71	82.6%	4.9%	
	Moderate	5	35.7%	\$220	18.5%	17.2%	3	42.9%	16.7%	\$15	17.4%	12.6%	
	Middle	1	7.1%	\$110	9.2%	22.6%	0	0.0%	23.3%	\$0	0.0%	20.5%	
	Upper	3	21.4%	\$719	60.4%	42.2%	0	0.0%	35.9%	\$0	0.0%	45.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	16.4%	
	Total	14	100.0%	\$1,191	100.0%	100.0%	7	100.0%	100.0%	\$86	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	6	33.3%	\$1,152	16.7%	89.8%	4	33.3%	37.2%	\$857	19.8%	25.7%
		Over \$1 Million	10	55.6%	\$4,767	69.2%	6.1%	6	50.0%				
		Total Rev. available	16	88.9%	\$5,919	85.9%	95.9%	10	83.3%				
		Rev. Not Known	2	11.1%	\$968	14.1%	4.2%	2	16.7%				
	Total	18	100.0%	\$6,887	100.0%	100.0%	12	100.0%					
	Loan Size	\$100,000 or Less	2	11.1%	\$125	1.8%		2	16.7%	87.3%	\$125	2.9%	22.0%
		\$100,001 - \$250,000	8	44.4%	\$1,258	18.3%		4	33.3%	6.3%	\$709	16.3%	19.1%
\$250,001 - \$1 Million		8	44.4%	\$5,504	79.9%		6	50.0%	6.5%	\$3,504	80.8%	58.9%	
Total	18	100.0%	\$6,887	100.0%		12	100.0%	100.0%	\$4,338	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	60.0%	\$0	0.0%	97.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	40.0%	\$0	0.0%	3.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	60.0%	\$0	0.0%	97.0%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 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	3,333	19.7
Moderate-income	3	25.0	3,391	20.0	951	28.0	2,994	17.7
Middle-income	7	58.3	10,496	62.0	1,050	10.0	3,493	20.6
Upper-income	2	16.7	3,049	18.0	242	7.9	7,116	42.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12	100.0	16,936	100.0	2,243	13.2	16,936	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	5,609	2,794	16.0	49.8	2,386	42.5	429	7.6
Middle-income	16,408	11,360	65.1	69.2	3,616	22.0	1,432	8.7
Upper-income	4,716	3,284	18.8	69.6	1,011	21.4	421	8.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	26,733	17,438	100.0	65.2	7,013	26.2	2,282	8.5
	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	748	26.1	643	24.9	68	37.2	37	35.9
Middle-income	1,695	59.1	1,548	60.0	95	51.9	52	50.5
Upper-income	424	14.8	390	15.1	20	10.9	14	13.6
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	183	100.0	103	100.0
	Percentage of Total Businesses:			90.0		6.4		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	10	11.0	10	11.1	0	0.0	0	0.0
Middle-income	71	78.0	70	77.8	1	100.0	0	0.0
Upper-income	10	11.0	10	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	91	100.0	90	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.9		1.1		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	65.1%
	Upper	0	0.0%	\$0	0.0%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%
	Middle	4	100.0%	\$177	100.0%	65.1%
	Upper	0	0.0%	\$0	0.0%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$177</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	40.0%	\$8	21.1%	16.0%
	Middle	2	40.0%	\$10	26.3%	65.1%
	Upper	1	20.0%	\$20	52.6%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$38</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	22.2%	\$8	3.7%	16.0%
	Middle	6	66.7%	\$187	87.0%	65.1%
	Upper	1	11.1%	\$20	9.3%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>9</i>	<i>100.0%</i>	<i>\$215</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	23.1%	\$536	12.2%	24.9%
	Middle	8	61.5%	\$3,082	70.3%	60.0%
	Upper	2	15.4%	\$763	17.4%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$4,381</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%
	Middle	0	0.0%	\$0	0.0%	77.8%
	Upper	0	0.0%	\$0	0.0%	11.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# 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					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	2	50.0%	\$85	48.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	2	50.0%	\$92	52.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$177	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	20.0%	\$3	7.9%	19.7%	
	Moderate	3	60.0%	\$15	39.5%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	1	20.0%	\$20	52.6%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$38	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	0	0.0%	\$0	0.0%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	33.3%	\$88	40.9%	19.7%	
	Moderate	3	33.3%	\$15	7.0%	17.7%	
	Middle	0	0.0%	\$0	0.0%	20.6%	
	Upper	3	33.3%	\$112	52.1%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	9	100.0%	\$215	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	38.5%	\$625	14.3%	90.0%
		Over \$1 Million	6	46.2%	\$3,050	69.6%	6.4%
		Total Rev. available	11	84.7%	\$3,675	83.9%	96.4%
		Rev. Not Known	2	15.4%	\$706	16.1%	3.6%
	Total	13	100.0%	\$4,381	100.0%	100.0%	
	Loan Size	\$100,000 or Less	4	30.8%	\$145	3.3%	
		\$100,001 - \$250,000	2	15.4%	\$300	6.8%	
		\$250,001 - \$1 Million	7	53.8%	\$3,936	89.8%	
		Total	13	100.0%	\$4,381	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: TN Sevier

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	3,094	14.8
Moderate-income	0	0.0	0	0.0	0	0.0	3,629	17.3
Middle-income	9	81.8	17,104	81.6	1,502	8.8	5,143	24.5
Upper-income	2	18.2	3,848	18.4	211	5.5	9,086	43.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	20,952	100.0	1,713	8.2	20,952	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	32,171	16,996	81.4	52.8	6,668	20.7	8,507	26.4
Upper-income	5,081	3,882	18.6	76.4	921	18.1	278	5.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	37,252	20,878	100.0	56.0	7,589	20.4	8,785	23.6
	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	5,810	86.0	5,245	85.6	301	93.5	264	86.8
Upper-income	942	14.0	881	14.4	21	6.5	40	13.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,752	100.0	6,126	100.0	322	100.0	304	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	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	80	89.9	80	89.9	0	0.0	0	0.0
Upper-income	9	10.1	9	10.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	89	100.0	89	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: TN Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count		Dollar			
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	%				#	%		\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$178	50.7%	81.4%	1	100.0%	81.0%	\$178	100.0%	79.9%
	Upper	1	50.0%	\$173	49.3%	18.6%	0	0.0%	19.0%	\$0	0.0%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$351	100.0%	100.0%	1	100.0%	100.0%	\$178	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	3	100.0%	\$207	100.0%	81.4%	3	100.0%	76.2%	\$207	100.0%	78.1%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	23.8%	\$0	0.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$207	100.0%	100.0%	3	100.0%	100.0%	\$207	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	71.4%	\$14	60.9%	81.4%	4	80.0%	85.6%	\$11	78.6%	77.2%
	Upper	2	28.6%	\$9	39.1%	18.6%	1	20.0%	14.4%	\$3	21.4%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$23	100.0%	100.0%	5	100.0%	100.0%	\$14	100.0%	100.0%
MULTI FAMILY	Low	Multi-Family Units										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	83.3%	\$0	0.0%	98.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	9	75.0%	\$399	68.7%	81.4%	8	88.9%	78.6%	\$396	99.2%	79.2%
	Upper	3	25.0%	\$182	31.3%	18.6%	1	11.1%	21.4%	\$3	0.8%	20.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$581	100.0%	100.0%	9	100.0%	100.0%	\$399	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	Small Businesses								
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	66.7%	\$2,082	96.7%	85.6%	5	62.5%	81.0%	\$1,455	98.2%	80.8%
	Upper	4	33.3%	\$71	3.3%	14.4%	3	37.5%	15.9%	\$27	1.8%	18.8%
	Unknown	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%	0.4%
	Total	12	100.0%	\$2,153	100.0%	100.0%	8	100.0%	100.0%	\$1,482	100.0%	100.0%
SMALL FARM	Low	Small Farms										
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	89.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	10.1%	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%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Sevier

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	3.3%	\$0	0.0%	1.8%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	13.9%	\$0	0.0%	10.2%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	20.6%	\$0	0.0%	19.0%	
	Upper	2	100.0%	\$351	100.0%	43.4%	1	100.0%	51.0%	\$178	100.0%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	12.3%	
	Total	2	100.0%	\$351	100.0%	100.0%	1	100.0%	100.0%	\$178	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	4.0%	\$0	0.0%	2.2%	
	Moderate	3	100.0%	\$207	100.0%	17.3%	3	100.0%	9.0%	\$207	100.0%	6.1%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	16.2%	\$0	0.0%	13.0%	
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	52.8%	\$0	0.0%	58.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	19.8%	
	Total	3	100.0%	\$207	100.0%	100.0%	3	100.0%	100.0%	\$207	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	42.9%	\$6	26.1%	14.8%	2	40.0%	10.1%	\$3	21.4%	5.1%	
	Moderate	2	28.6%	\$9	39.1%	17.3%	1	20.0%	8.6%	\$3	21.4%	5.0%	
	Middle	1	14.3%	\$4	17.4%	24.5%	1	20.0%	21.6%	\$4	28.6%	27.2%	
	Upper	1	14.3%	\$4	17.4%	43.4%	1	20.0%	36.7%	\$4	28.6%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.0%	\$0	0.0%	18.4%	
	Total	7	100.0%	\$23	100.0%	100.0%	5	100.0%	100.0%	\$14	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.8%	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%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.4%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	25.0%	\$6	1.0%	14.8%	2	22.2%	3.9%	\$3	0.8%	2.1%	
	Moderate	5	41.7%	\$216	37.2%	17.3%	4	44.4%	11.0%	\$210	52.6%	7.5%	
	Middle	1	8.3%	\$4	0.7%	24.5%	1	11.1%	18.2%	\$4	1.0%	15.3%	
	Upper	3	25.0%	\$355	61.1%	43.4%	2	22.2%	51.2%	\$182	45.6%	56.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	18.6%	
	Total	12	100.0%	\$581	100.0%	100.0%	9	100.0%	100.0%	\$399	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	8	66.7%	\$852	39.6%	90.7%	5	62.5%	45.5%	\$262	17.7%	63.2%
		Over \$1 Million	3	25.0%	\$1,220	56.7%	4.8%	3	37.5%				
		Total Rev. available	11	91.7%	\$2,072	96.3%	95.5%	8	100.0%				
		Rev. Not Known	1	8.3%	\$81	3.8%	4.5%	0	0.0%				
	Total	12	100.0%	\$2,153	100.0%	100.0%	8	100.0%					
	Loan Size	\$100,000 or Less	8	66.7%	\$182	8.5%		5	62.5%	91.0%	\$52	3.5%	25.4%
		\$100,001 - \$250,000	2	16.7%	\$430	20.0%		2	25.0%	3.6%	\$430	29.0%	14.0%
		\$250,001 - \$1 Million	2	16.7%	\$1,541	71.6%		1	12.5%	5.4%	\$1,000	67.5%	60.6%
		Total	12	100.0%	\$2,153	100.0%		8	100.0%	100.0%	\$1,482	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	60.0%	\$0	0.0%	58.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: TN Sevier

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	4,700	17.3
Moderate-income	1	5.6	710	2.6	142	20.0	4,534	16.7
Middle-income	11	61.1	18,005	66.4	2,162	12.0	5,902	21.8
Upper-income	5	27.8	8,408	31.0	499	5.9	11,987	44.2
Unknown-income	1	5.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	18	100.0	27,123	100.0	2,803	10.3	27,123	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	1,457	381	1.5	26.1	737	50.6	339	23.3
Middle-income	37,753	17,216	66.7	45.6	8,373	22.2	12,164	32.2
Upper-income	13,557	8,216	31.8	60.6	2,660	19.6	2,681	19.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	52,767	25,813	100.0	48.9	11,770	22.3	15,184	28.8
	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	437	6.8	390	6.6	25	8.3	22	7.4
Middle-income	4,601	71.2	4,160	70.9	227	74.9	214	72.3
Upper-income	1,417	21.9	1,309	22.3	49	16.2	59	19.9
Unknown-income	9	0.1	6	0.1	2	0.7	1	0.3
Total Assessment Area	6,464	100.0	5,865	100.0	303	100.0	296	100.0
	Percentage of Total Businesses:			90.7		4.7		4.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4	4.2	4	4.2	0	0.0	0	0.0
Middle-income	57	59.4	57	59.4	0	0.0	0	0.0
Upper-income	35	36.5	35	36.5	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	96	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: TN Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%
	Middle	0	0.0%	\$0	0.0%	66.7%
	Upper	0	0.0%	\$0	0.0%	31.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%
	Middle	1	25.0%	\$71	11.8%	66.7%
	Upper	3	75.0%	\$533	88.2%	31.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$604	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%
	Middle	11	84.6%	\$34	73.9%	66.7%
	Upper	2	15.4%	\$12	26.1%	31.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$46	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%
	Middle	12	70.6%	\$105	16.2%	66.7%
	Upper	5	29.4%	\$545	83.8%	31.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$650	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	25.0%	\$413	10.1%	6.6%
	Middle	11	68.8%	\$3,309	81.3%	70.9%
	Upper	1	6.3%	\$350	8.6%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	16	100.0%	\$4,072	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.2%
	Middle	0	0.0%	\$0	0.0%	59.4%
	Upper	0	0.0%	\$0	0.0%	36.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: TN Sevier

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	25.0%	\$71	11.8%	17.3%	
	Moderate	2	50.0%	\$150	24.8%	16.7%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	1	25.0%	\$383	63.4%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$604	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	38.5%	\$16	34.8%	17.3%	
	Moderate	1	7.7%	\$1	2.2%	16.7%	
	Middle	5	38.5%	\$25	54.3%	21.8%	
	Upper	2	15.4%	\$4	8.7%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	13	100.0%	\$46	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.3%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	35.3%	\$87	13.4%	17.3%	
	Moderate	3	17.6%	\$151	23.2%	16.7%	
	Middle	5	29.4%	\$25	3.8%	21.8%	
	Upper	3	17.6%	\$387	59.5%	44.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	17	100.0%	\$650	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	1	6.3%	\$193	4.7%	90.7%
		Over \$1 Million	14	87.5%	\$3,790	93.1%	4.7%
		Total Rev. available	15	93.8%	\$3,983	97.8%	95.4%
		Rev. Not Known	1	6.3%	\$89	2.2%	4.6%
		Total	16	100.0%	\$4,072	100.0%	100.0%
	Loan Size	\$100,000 or Less	8	50.0%	\$530	13.0%	
		\$100,001 - \$250,000	3	18.8%	\$403	9.9%	
		\$250,001 - \$1 Million	5	31.3%	\$3,139	77.1%	
		Total	16	100.0%	\$4,072	100.0%	
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%
Over \$1 Million			0	0.0%	\$0	0.0%	0.0%
Not Known			0	0.0%	\$0	0.0%	0.0%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Augusta

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	5,278	13.5
Moderate-income	2	6.9	2,475	6.3	464	18.7	6,131	15.6
Middle-income	13	44.8	15,509	39.6	1,005	6.5	8,736	22.3
Upper-income	14	48.3	21,210	54.1	1,021	4.8	19,049	48.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>39,194</b>	<b>100.0</b>	<b>2,490</b>	<b>6.4</b>	<b>39,194</b>	<b>100.0</b>
	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	4,022	2,076	5.0	51.6	1,686	41.9	260	6.5
Middle-income	25,140	16,372	39.6	65.1	6,396	25.4	2,372	9.4
Upper-income	31,508	22,844	55.3	72.5	6,717	21.3	1,947	6.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>60,670</b>	<b>41,292</b>	<b>100.0</b>	<b>68.1</b>	<b>14,799</b>	<b>24.4</b>	<b>4,579</b>	<b>7.5</b>
	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	372	4.6	321	4.3	36	8.7	15	5.2
Middle-income	3,355	41.4	3,082	41.6	154	37.3	119	41.0
Upper-income	4,385	54.1	4,006	54.1	223	54.0	156	53.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>8,112</b>	<b>100.0</b>	<b>7,409</b>	<b>100.0</b>	<b>413</b>	<b>100.0</b>	<b>290</b>	<b>100.0</b>
Percentage of Total Businesses:				<b>91.3</b>		<b>5.1</b>		<b>3.6</b>
	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	0.2	1	0.2	0	0.0	0	0.0
Middle-income	156	35.3	155	35.6	0	0.0	1	33.3
Upper-income	285	64.5	280	64.2	3	100.0	2	66.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>442</b>	<b>100.0</b>	<b>436</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
Percentage of Total Farms:				<b>98.6</b>		<b>.7</b>		<b>.7</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$107	20.3%	5.0%	1	50.0%	7.0%	\$107	44.0%	5.5%
	Middle	1	25.0%	\$136	25.8%	39.6%	1	50.0%	33.8%	\$136	56.0%	30.2%
	Upper	2	50.0%	\$284	53.9%	55.3%	0	0.0%	59.2%	\$0	0.0%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	4	100.0%	\$527	100.0%	100.0%	2	100.0%	100.0%	\$243	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	3.6%	\$0	0.0%	2.7%
	Middle	4	44.4%	\$245	9.7%	39.6%	2	66.7%	34.1%	\$44	7.9%	33.8%
	Upper	5	55.6%	\$2,268	90.3%	55.3%	1	33.3%	62.1%	\$515	92.1%	63.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Total	9	100.0%	\$2,513	100.0%	100.0%	3	100.0%	100.0%	\$559	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%
	Moderate	1	11.1%	\$10	9.0%	5.0%	1	16.7%	3.3%	\$10	21.7%	2.4%
	Middle	5	55.6%	\$37	33.3%	39.6%	3	50.0%	43.6%	\$22	47.8%	46.2%
	Upper	3	33.3%	\$64	57.7%	55.3%	2	33.3%	53.1%	\$14	30.4%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$111	100.0%	100.0%	6	100.0%	100.0%	\$46	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	89.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	10.9%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
	Multi-Family Units											
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	9.1%	\$117	3.7%	5.0%	2	18.2%	4.7%	\$117	13.8%	3.5%
	Middle	10	45.5%	\$418	13.3%	39.6%	6	54.5%	34.5%	\$202	23.8%	34.2%
	Upper	10	45.5%	\$2,616	83.0%	55.3%	3	27.3%	60.7%	\$529	62.4%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%
	Total	22	100.0%	\$3,151	100.0%	100.0%	11	100.0%	100.0%	\$848	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%
	Moderate	3	6.7%	\$315	3.2%	4.3%	1	3.3%	4.0%	\$10	0.2%	5.8%
	Middle	9	20.0%	\$827	8.3%	41.6%	5	16.7%	38.4%	\$441	9.7%	37.0%
	Upper	33	73.3%	\$8,787	88.5%	54.1%	24	80.0%	53.8%	\$4,091	90.1%	56.7%
	Unknown	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%	0.4%
	Total	45	100.0%	\$9,929	100.0%	100.0%	30	100.0%	100.0%	\$4,542	100.0%	100.0%
	Small Farms											
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.6%	0	0.0%	35.4%	\$0	0.0%	27.8%
	Upper	0	0.0%	\$0	0.0%	64.2%	0	0.0%	63.6%	\$0	0.0%	72.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	25.0%	\$107	20.3%	13.5%	1	50.0%	5.7%	\$107	44.0%	3.3%	
	Moderate	2	50.0%	\$262	49.7%	15.6%	1	50.0%	25.3%	\$136	56.0%	20.0%	
	Middle	1	25.0%	\$158	30.0%	22.3%	0	0.0%	23.7%	\$0	0.0%	22.4%	
	Upper	0	0.0%	\$0	0.0%	48.6%	0	0.0%	32.1%	\$0	0.0%	41.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.1%	\$0	0.0%	12.9%	
	Total	4	100.0%	\$527	100.0%	100.0%	2	100.0%	100.0%	\$243	100.0%	100.0%	
REFINANCE	Low	1	11.1%	\$101	4.0%	13.5%	0	0.0%	3.9%	\$0	0.0%	2.1%	
	Moderate	1	11.1%	\$212	8.4%	15.6%	0	0.0%	14.1%	\$0	0.0%	9.8%	
	Middle	2	22.2%	\$174	6.9%	22.3%	1	33.3%	19.8%	\$26	4.7%	16.4%	
	Upper	5	55.6%	\$2,026	80.6%	48.6%	2	66.7%	45.1%	\$533	95.3%	53.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.1%	\$0	0.0%	17.9%	
	Total	9	100.0%	\$2,513	100.0%	100.0%	3	100.0%	100.0%	\$559	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	22.2%	\$10	9.0%	13.5%	2	33.3%	6.2%	\$10	21.7%	1.3%	
	Moderate	2	22.2%	\$15	13.5%	15.6%	1	16.7%	20.6%	\$10	21.7%	15.3%	
	Middle	1	11.1%	\$5	4.5%	22.3%	1	16.7%	24.3%	\$5	10.9%	20.8%	
	Upper	4	44.4%	\$81	73.0%	48.6%	2	33.3%	43.2%	\$21	45.7%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.8%	\$0	0.0%	9.4%	
	Total	9	100.0%	\$111	100.0%	100.0%	6	100.0%	100.0%	\$46	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.5%	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%	
	Middle	0	0.0%	\$0	0.0%	22.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	48.6%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	18.2%	\$218	6.9%	13.5%	3	27.3%	4.6%	\$117	13.8%	2.4%	
	Moderate	5	22.7%	\$489	15.5%	15.6%	2	18.2%	18.1%	\$146	17.2%	12.9%	
	Middle	4	18.2%	\$337	10.7%	22.3%	2	18.2%	21.3%	\$31	3.7%	18.1%	
	Upper	9	40.9%	\$2,107	66.9%	48.6%	4	36.4%	40.7%	\$554	65.3%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	18.0%	
	Total	22	100.0%	\$3,151	100.0%	100.0%	11	100.0%	100.0%	\$848	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	9	20.0%	\$279	2.8%	91.3%	6	20.0%	48.0%	\$236	5.2%	49.3%
		Over \$1 Million	35	77.8%	\$9,584	96.5%	5.1%	24	80.0%				
		Total Rev. available	44	97.8%	\$9,863	99.3%	96.4%	30	100.0%				
		Rev. Not Known	1	2.2%	\$66	0.7%	3.6%	0	0.0%				
		Total	45	100.0%	\$9,929	100.0%	100.0%	30	100.0%				
	Loan Size	\$100,000 or Less	24	53.3%	\$805	8.1%		18	60.0%	88.4%	\$632	13.9%	28.7%
		\$100,001 - \$250,000	9	20.0%	\$1,786	18.0%		8	26.7%	6.4%	\$1,536	33.8%	21.6%
		\$250,001 - \$1 Million	12	26.7%	\$7,338	73.9%		4	13.3%	5.2%	\$2,374	52.3%	49.6%
Total	45	100.0%	\$9,929	100.0%		30	100.0%	100.0%	\$4,542	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	89.9%	\$0	0.0%	97.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.8%	\$0	0.0%	34.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.1%	\$0	0.0%	16.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.1%	\$0	0.0%	48.3%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	201	0.5	41	20.4	6,775	16.5
Moderate-income	2	6.7	2,379	5.8	585	24.6	6,576	16.1
Middle-income	14	46.7	18,193	44.4	1,657	9.1	8,371	20.4
Upper-income	13	43.3	20,188	49.3	1,477	7.3	19,239	47.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	40,961	100.0	3,760	9.2	40,961	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	589	137	0.3	23.3	397	67.4	55	9.3
Moderate-income	4,474	2,046	4.7	45.7	1,825	40.8	603	13.5
Middle-income	30,863	19,197	43.7	62.2	8,077	26.2	3,589	11.6
Upper-income	32,214	22,597	51.4	70.1	6,760	21.0	2,857	8.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	68,140	43,977	100.0	64.5	17,059	25.0	7,104	10.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	308	3.9	277	3.8	12	3.0	19	6.7
Moderate-income	354	4.5	306	4.3	38	9.4	10	3.5
Middle-income	3,278	41.5	3,003	41.7	153	37.7	122	42.8
Upper-income	3,950	50.1	3,613	50.2	203	50.0	134	47.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,890	100.0	7,199	100.0	406	100.0	285	100.0
	Percentage of Total Businesses:			91.2		5.1		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	3	0.6	3	0.6	0	0.0	0	0.0
Middle-income	248	50.4	248	50.6	0	0.0	0	0.0
Upper-income	241	49.0	239	48.8	2	100.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	492	100.0	490	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.6		.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	4.7%
	Middle	2	33.3%	\$581	28.3%	43.7%
	Upper	4	66.7%	\$1,473	71.7%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$2,054	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	4.7%
	Middle	1	33.3%	\$178	38.5%	43.7%
	Upper	2	66.7%	\$284	61.5%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$462	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.3%
	Moderate	1	7.1%	\$4	5.2%	4.7%
	Middle	8	57.1%	\$49	63.6%	43.7%
	Upper	5	35.7%	\$24	31.2%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$77	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.3%
	Moderate	1	4.3%	\$4	0.2%	4.7%
	Middle	11	47.8%	\$808	31.2%	43.7%
	Upper	11	47.8%	\$1,781	68.7%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,593	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	3.8%
	Moderate	0	0.0%	\$0	0.0%	4.3%
	Middle	8	30.8%	\$932	23.6%	41.7%
	Upper	18	69.2%	\$3,010	76.4%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	26	100.0%	\$3,942	100.0%	100.0%	
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	50.6%
	Upper	0	0.0%	\$0	0.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count	Dollar				
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.5%	
	Moderate	2	33.3%	\$207	10.1%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	4	66.7%	\$1,847	89.9%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$2,054	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.5%	
	Moderate	1	33.3%	\$178	38.5%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	2	66.7%	\$284	61.5%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$462	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	14.3%	\$9	11.7%	16.5%	
	Moderate	7	50.0%	\$35	45.5%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	4	28.6%	\$28	36.4%	47.0%	
	Unknown	1	7.1%	\$5	6.5%	0.0%	
	Total	14	100.0%	\$77	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.5%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	8.7%	\$9	0.3%	16.5%	
	Moderate	10	43.5%	\$420	16.2%	16.1%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	10	43.5%	\$2,159	83.3%	47.0%	
	Unknown	1	4.3%	\$5	0.2%	0.0%	
	Total	23	100.0%	\$2,593	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	12	46.2%	\$1,470	37.3%	91.2%
		Over \$1 Million	14	53.8%	\$2,472	62.7%	5.1%
		Total Rev. available	26	100.0%	\$3,942	100.0%	96.3%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.6%
		Total	26	100.0%	\$3,942	100.0%	100.0%
	Loan Size	\$100,000 or Less	19	73.1%	\$654	16.6%	
		\$100,001 - \$250,000	2	7.7%	\$291	7.4%	
		\$250,001 - \$1 Million	5	19.2%	\$2,997	76.0%	
		Total	26	100.0%	\$3,942	100.0%	
	Small Farm	Revenue	Total Businesses				
\$1 Million or Less			0	0.0%	\$0	0.0%	99.6%
Over \$1 Million			0	0.0%	\$0	0.0%	0.4%
Not Known			0	0.0%	\$0	0.0%	0.0%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Charlottesville

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	766	2.6	265	34.6	5,266	18.2
Moderate-income	7	24.1	3,060	10.6	441	14.4	4,713	16.3
Middle-income	13	44.8	15,451	53.4	881	5.7	6,198	21.4
Upper-income	8	27.6	9,670	33.4	227	2.3	12,770	44.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>29</b>	<b>100.0</b>	<b>28,947</b>	<b>100.0</b>	<b>1,814</b>	<b>6.3</b>	<b>28,947</b>	<b>100.0</b>
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,290	463	1.7	35.9	751	58.2	76	5.9
Moderate-income	9,024	2,074	7.4	23.0	6,508	72.1	442	4.9
Middle-income	26,717	15,242	54.7	57.0	10,057	37.6	1,418	5.3
Upper-income	14,280	10,091	36.2	70.7	3,541	24.8	648	4.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>51,311</b>	<b>27,870</b>	<b>100.0</b>	<b>54.3</b>	<b>20,857</b>	<b>40.6</b>	<b>2,584</b>	<b>5.0</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	132	1.2	126	1.3	4	0.7	2	0.5
Moderate-income	910	8.4	799	8.1	64	10.8	47	12.3
Middle-income	5,964	55.3	5,451	55.6	313	53.1	200	52.2
Upper-income	3,772	35.0	3,429	35.0	209	35.4	134	35.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>10,778</b>	<b>100.0</b>	<b>9,805</b>	<b>100.0</b>	<b>590</b>	<b>100.0</b>	<b>383</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>5.5</b>		<b>3.6</b>
	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	2	0.7	0	0.0	0	0.0
Moderate-income	1	0.3	1	0.3	0	0.0	0	0.0
Middle-income	185	62.7	183	62.5	1	100.0	1	100.0
Upper-income	107	36.3	107	36.5	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>295</b>	<b>100.0</b>	<b>293</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>99.3</b>		<b>.3</b>		<b>.3</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Charlottesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
		#	%	\$ (000s)	\$ %						#	%
HOME PURCHASE	Low	1	1.5%	\$157	0.5%	1.7%	0	0.0%	2.3%	\$0	0.0%	1.8%
	Moderate	2	3.1%	\$438	1.5%	7.4%	1	3.0%	8.2%	\$265	1.8%	6.2%
	Middle	27	41.5%	\$10,095	33.5%	54.7%	17	51.5%	51.8%	\$5,374	37.1%	47.3%
	Upper	35	53.8%	\$19,477	64.6%	36.2%	15	45.5%	37.7%	\$8,834	61.0%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	65	100.0%	\$30,167	100.0%	100.0%	33	100.0%	100.0%	\$14,473	100.0%	100.0%
REFINANCE	Low	1	1.8%	\$148	0.5%	1.7%	1	3.2%	2.3%	\$148	0.8%	1.9%
	Moderate	3	5.4%	\$651	2.1%	7.4%	1	3.2%	5.8%	\$311	1.7%	4.2%
	Middle	22	39.3%	\$12,515	40.9%	54.7%	10	32.3%	50.9%	\$5,684	30.4%	44.8%
	Upper	30	53.6%	\$17,295	56.5%	36.2%	19	61.3%	41.0%	\$12,583	67.2%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$30,609	100.0%	100.0%	31	100.0%	100.0%	\$18,726	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	2.2%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	7.4%	0	0.0%	8.2%	\$0	0.0%	6.5%
	Middle	4	66.7%	\$37	55.2%	54.7%	4	66.7%	62.8%	\$37	55.2%	55.7%
	Upper	2	33.3%	\$30	44.8%	36.2%	2	33.3%	26.8%	\$30	44.8%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$67	100.0%	100.0%	6	100.0%	100.0%	\$67	100.0%	100.0%
MULTI-FAMILY		Multi-Family Units										
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.8%	\$0	0.0%	78.2%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	38.5%	\$0	0.0%	14.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	6.2%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.6%	\$305	0.5%	1.7%	1	1.4%	2.3%	\$148	0.4%	1.8%
	Moderate	5	3.9%	\$1,089	1.8%	7.4%	2	2.9%	6.8%	\$576	1.7%	6.4%
	Middle	53	41.7%	\$22,647	37.2%	54.7%	31	44.3%	51.8%	\$11,095	33.4%	45.3%
	Upper	67	52.8%	\$36,802	60.5%	36.2%	36	51.4%	39.1%	\$21,447	64.5%	46.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	127	100.0%	\$60,843	100.0%	100.0%	70	100.0%	100.0%	\$33,266	100.0%	100.0%
SMALL BUSINESSES		Small Businesses										
	Low	1	1.0%	\$16	0.1%	1.3%	1	1.4%	1.4%	\$16	0.1%	1.5%
	Moderate	9	8.7%	\$355	1.5%	8.1%	4	5.6%	10.0%	\$113	0.6%	9.3%
	Middle	65	62.5%	\$16,454	67.9%	55.6%	46	64.8%	51.5%	\$12,150	68.0%	52.6%
	Upper	29	27.9%	\$7,401	30.5%	35.0%	20	28.2%	34.5%	\$5,601	31.3%	36.3%
	Unknown	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%	0.4%
Total	104	100.0%	\$24,226	100.0%	100.0%	71	100.0%	100.0%	\$17,880	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%
	Moderate	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.5%	0	0.0%	45.5%	\$0	0.0%	77.5%
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	45.5%	\$0	0.0%	18.8%
	Unknown	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%	3.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Charlottesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)		\$ %	\$ %
HOME PURCHASE	Low	1	1.5%	\$157	0.5%	18.2%	0	0.0%	6.5%	\$0	0.0%	3.4%	
	Moderate	11	16.9%	\$2,258	7.5%	16.3%	4	12.1%	18.5%	\$968	6.7%	12.8%	
	Middle	4	6.2%	\$979	3.2%	21.4%	2	6.1%	21.0%	\$422	2.9%	18.9%	
	Upper	49	75.4%	\$26,773	88.7%	44.1%	27	81.8%	42.3%	\$13,083	90.4%	53.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.7%	\$0	0.0%	11.7%	
	Total	65	100.0%	\$30,167	100.0%	100.0%	33	100.0%	100.0%	\$14,473	100.0%	100.0%	
REFINANCE	Low	2	3.6%	\$290	0.9%	18.2%	1	3.2%	5.6%	\$151	0.8%	2.7%	
	Moderate	3	5.4%	\$401	1.3%	16.3%	1	3.2%	13.4%	\$148	0.8%	8.5%	
	Middle	3	5.4%	\$700	2.3%	21.4%	2	6.5%	17.6%	\$565	3.0%	14.5%	
	Upper	48	85.7%	\$29,218	95.5%	44.1%	27	87.1%	46.6%	\$17,862	95.4%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.8%	\$0	0.0%	16.5%	
	Total	56	100.0%	\$30,609	100.0%	100.0%	31	100.0%	100.0%	\$18,726	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.2%	0	0.0%	22.7%	\$0	0.0%	6.2%	
	Moderate	3	50.0%	\$25	37.3%	16.3%	3	50.0%	26.4%	\$25	37.3%	9.3%	
	Middle	1	16.7%	\$15	22.4%	21.4%	1	16.7%	20.8%	\$15	22.4%	20.3%	
	Upper	2	33.3%	\$27	40.3%	44.1%	2	33.3%	27.9%	\$27	40.3%	59.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.2%	\$0	0.0%	5.1%	
	Total	6	100.0%	\$67	100.0%	100.0%	6	100.0%	100.0%	\$67	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.2%	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%	
	Middle	0	0.0%	\$0	0.0%	21.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.4%	\$447	0.7%	18.2%	1	1.4%	6.8%	\$151	0.5%	2.9%	
	Moderate	17	13.4%	\$2,684	4.4%	16.3%	8	11.4%	15.8%	\$1,141	3.4%	9.8%	
	Middle	8	6.3%	\$1,694	2.8%	21.4%	5	7.1%	18.9%	\$1,002	3.0%	15.9%	
	Upper	99	78.0%	\$56,018	92.1%	44.1%	56	80.0%	44.0%	\$30,972	93.1%	55.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	16.2%	
	Total	127	100.0%	\$60,843	100.0%	100.0%	70	100.0%	100.0%	\$33,266	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	46	44.2%	\$8,421	34.8%	91.0%	28	39.4%	44.8%	\$4,871	27.2%	45.1%
		Over \$1 Million	42	40.4%	\$9,635	39.8%	5.5%	30	42.3%				
		Total Rev. available	88	84.6%	\$18,056	74.6%	96.5%	58	81.7%				
		Rev. Not Known	16	15.4%	\$6,170	25.5%	3.6%	13	18.3%				
	Total	104	100.0%	\$24,226	100.0%	100.0%	71	100.0%					
	Loan Size	\$100,000 or Less	52	50.0%	\$2,021	8.3%		33	46.5%	90.2%	\$1,295	7.2%	25.4%
		\$100,001 - \$250,000	19	18.3%	\$3,355	13.8%		13	18.3%	4.5%	\$2,417	13.5%	16.2%
		\$250,001 - \$1 Million	33	31.7%	\$18,850	77.8%		25	35.2%	5.3%	\$14,168	79.2%	58.5%
		Total	104	100.0%	\$24,226	100.0%		71	100.0%	100.0%	\$17,880	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.3%	0	0.0%	63.6%	\$0	0.0%	79.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.3%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.9%	\$0	0.0%	61.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	38.7%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Charlottesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.9	477	1.5	160	33.5	6,261	20.0
Moderate-income	7	20.6	5,410	17.3	602	11.1	5,010	16.0
Middle-income	12	35.3	13,012	41.5	629	4.8	6,192	19.7
Upper-income	12	35.3	12,444	39.7	486	3.9	13,889	44.3
Unknown-income	1	2.9	9	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	31,352	100.0	1,877	6.0	31,352	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,488	281	0.9	8.1	2,722	78.0	485	13.9
Moderate-income	12,039	4,575	14.5	38.0	6,275	52.1	1,189	9.9
Middle-income	23,728	13,051	41.2	55.0	8,589	36.2	2,088	8.8
Upper-income	20,982	13,738	43.4	65.5	5,455	26.0	1,789	8.5
Unknown-income	63	8	0.0	12.7	55	87.3	0	0.0
Total Assessment Area	60,300	31,653	100.0	52.5	23,096	38.3	5,551	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	286	2.8	232	2.4	25	4.3	29	8.7
Moderate-income	1,642	15.8	1,504	15.9	97	16.6	41	12.3
Middle-income	3,708	35.7	3,406	36.0	182	31.2	120	36.1
Upper-income	4,704	45.3	4,289	45.3	274	46.9	141	42.5
Unknown-income	50	0.5	43	0.5	6	1.0	1	0.3
Total Assessment Area	10,390	100.0	9,474	100.0	584	100.0	332	100.0
	Percentage of Total Businesses:			91.2		5.6		3.2
	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	35	12.4	35	12.4	0	0.0	0	0.0
Middle-income	82	29.0	82	29.0	0	0.0	0	0.0
Upper-income	166	58.7	166	58.7	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	283	100.0	283	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Charlottesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	2	3.6%	\$434	2.0%	0.9%
	Moderate	5	8.9%	\$962	4.4%	14.5%
	Middle	26	46.4%	\$9,019	41.1%	41.2%
	Upper	23	41.1%	\$11,540	52.6%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$21,955</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	14.5%
	Middle	17	45.9%	\$7,850	42.5%	41.2%
	Upper	20	54.1%	\$10,620	57.5%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>37</i>	<i>100.0%</i>	<i>\$18,470</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.9%
	Moderate	6	46.2%	\$71	66.4%	14.5%
	Middle	4	30.8%	\$21	19.6%	41.2%
	Upper	3	23.1%	\$15	14.0%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>13</i>	<i>100.0%</i>	<i>\$107</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	2	1.9%	\$434	1.1%	0.9%
	Moderate	11	10.4%	\$1,033	2.5%	14.5%
	Middle	47	44.3%	\$16,890	41.7%	41.2%
	Upper	46	43.4%	\$22,175	54.7%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>106</i>	<i>100.0%</i>	<i>\$40,532</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	1	1.8%	\$3	0.0%	2.4%
	Moderate	5	8.8%	\$340	2.5%	15.9%
	Middle	26	45.6%	\$7,975	59.6%	36.0%
	Upper	25	43.9%	\$5,069	37.9%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>57</i>	<i>100.0%</i>	<i>\$13,387</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	29.0%
	Upper	0	0.0%	\$0	0.0%	58.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: VA Charlottesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.0%	
	Moderate	21	37.5%	\$4,858	22.1%	16.0%	
	Middle	1	1.8%	\$225	1.0%	19.7%	
	Upper	34	60.7%	\$16,872	76.8%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	56	100.0%	\$21,955	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.0%	
	Moderate	4	10.8%	\$911	4.9%	16.0%	
	Middle	1	2.7%	\$295	1.6%	19.7%	
	Upper	32	86.5%	\$17,264	93.5%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	37	100.0%	\$18,470	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	30.8%	\$18	16.8%	20.0%	
	Moderate	2	15.4%	\$15	14.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	
	Upper	5	38.5%	\$65	60.7%	44.3%	
	Unknown	2	15.4%	\$9	8.4%	0.0%	
	Total	13	100.0%	\$107	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.0%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	
	Upper	0	0.0%	\$0	0.0%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	3.8%	\$18	0.0%	20.0%	
	Moderate	27	25.5%	\$5,784	14.3%	16.0%	
	Middle	2	1.9%	\$520	1.3%	19.7%	
	Upper	71	67.0%	\$34,201	84.4%	44.3%	
	Unknown	2	1.9%	\$9	0.0%	0.0%	
	Total	106	100.0%	\$40,532	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	18	31.6%	\$2,312	17.3%	91.2%
		Over \$1 Million	32	56.1%	\$8,233	61.5%	5.6%
		Total Rev. available	50	87.7%	\$10,545	78.8%	96.8%
		Rev. Not Known	7	12.3%	\$2,842	21.2%	3.2%
	Total	57	100.0%	\$13,387	100.0%	100.0%	
	Loan Size	\$100,000 or Less	30	52.6%	\$1,154	8.6%	
		\$100,001 - \$250,000	7	12.3%	\$1,351	10.1%	
		\$250,001 - \$1 Million	20	35.1%	\$10,882	81.3%	
		Total	57	100.0%	\$13,387	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Culpeper

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	2,092	12.7
Moderate-income	0	0.0	0	0.0	0	0.0	2,181	13.2
Middle-income	4	44.4	5,346	32.4	528	9.9	3,349	20.3
Upper-income	5	55.6	11,158	67.6	635	5.7	8,882	53.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	16,504	100.0	1,163	7.0	16,504	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	8,155	4,870	29.7	59.7	2,620	32.1	665	8.2
Upper-income	16,070	11,515	70.3	71.7	3,286	20.4	1,269	7.9
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	24,225	16,385	100.0	67.6	5,906	24.4	1,934	8.0
	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	1,646	35.4	1,505	34.7	70	45.2	71	47.7
Upper-income	3,000	64.6	2,837	65.3	85	54.8	78	52.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,646	100.0	4,342	100.0	155	100.0	149	100.0
	Percentage of Total Businesses:			93.5		3.3		3.2
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	134	42.0	132	42.0	2	66.7	0	0.0
Upper-income	185	58.0	182	58.0	1	33.3	2	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	319	100.0	314	100.0	3	100.0	2	100.0
	Percentage of Total Farms:			98.4		.9		.6

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Culpeper

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%
	Middle	0	0.0%	\$0	0.0%	29.7%	0	0.0%	\$0	0.0%	24.1%
	Upper	3	100.0%	\$445	100.0%	70.3%	2	100.0%	\$267	100.0%	75.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$445	100.0%	100.0%	2	100.0%	\$267	100.0%	100.0%
REFINANCE	Low	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%
	Middle	0	0.0%	\$0	0.0%	29.7%	0	0.0%	\$0	0.0%	15.7%
	Upper	3	100.0%	\$483	100.0%	70.3%	1	100.0%	\$210	100.0%	84.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$483	100.0%	100.0%	1	100.0%	\$210	100.0%	100.0%
HOME IMPROVEMENT	Low	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%
	Middle	3	60.0%	\$18	75.0%	29.7%	3	60.0%	\$18	75.0%	23.1%
	Upper	2	40.0%	\$6	25.0%	70.3%	2	40.0%	\$6	25.0%	76.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$24	100.0%	100.0%	5	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	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%
	Total	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	3	27.3%	\$18	1.9%	29.7%	3	37.5%	\$18	3.6%	19.5%
	Upper	8	72.7%	\$934	98.1%	70.3%	5	62.5%	\$483	96.4%	80.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$952	100.0%	100.0%	8	100.0%	\$501	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	16	45.7%	\$2,090	36.9%	34.7%	13	44.8%	\$1,437	31.5%	35.4%
	Upper	19	54.3%	\$3,578	63.1%	65.3%	16	55.2%	\$3,125	68.5%	64.2%
	Unknown	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%	0.4%
	Total	35	100.0%	\$5,668	100.0%	100.0%	29	100.0%	\$4,562	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	42.0%	0	0.0%	\$0	0.0%	6.0%
	Upper	0	0.0%	\$0	0.0%	58.0%	0	0.0%	\$0	0.0%	93.4%
	Unknown	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%	0.6%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Culpeper

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	12.7%	0	0.0%	3.3%	\$0	0.0%	1.5%	
	Moderate	2	66.7%	\$267	60.0%	13.2%	2	100.0%	14.2%	\$267	100.0%	9.7%	
	Middle	1	33.3%	\$178	40.0%	20.3%	0	0.0%	21.4%	\$0	0.0%	19.2%	
	Upper	0	0.0%	\$0	0.0%	53.8%	0	0.0%	52.5%	\$0	0.0%	60.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.6%	\$0	0.0%	9.0%	
	Total	3	100.0%	\$445	100.0%	100.0%	2	100.0%	100.0%	\$267	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	12.7%	0	0.0%	2.0%	\$0	0.0%	0.8%	
	Moderate	3	100.0%	\$483	100.0%	13.2%	1	100.0%	5.1%	\$210	100.0%	3.2%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	14.4%	\$0	0.0%	11.4%	
	Upper	0	0.0%	\$0	0.0%	53.8%	0	0.0%	56.0%	\$0	0.0%	60.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.4%	\$0	0.0%	24.1%	
	Total	3	100.0%	\$483	100.0%	100.0%	1	100.0%	100.0%	\$210	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	60.0%	\$12	50.0%	12.7%	3	60.0%	8.1%	\$12	50.0%	5.1%	
	Moderate	0	0.0%	\$0	0.0%	13.2%	0	0.0%	16.2%	\$0	0.0%	9.6%	
	Middle	2	40.0%	\$12	50.0%	20.3%	2	40.0%	13.5%	\$12	50.0%	9.5%	
	Upper	0	0.0%	\$0	0.0%	53.8%	0	0.0%	54.1%	\$0	0.0%	68.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.1%	\$0	0.0%	7.2%	
	Total	5	100.0%	\$24	100.0%	100.0%	5	100.0%	100.0%	\$24	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	12.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	13.2%	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%	
	Upper	0	0.0%	\$0	0.0%	53.8%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	3	27.3%	\$12	1.3%	12.7%	3	37.5%	2.7%	\$12	2.4%	1.2%	
	Moderate	5	45.5%	\$750	78.8%	13.2%	3	37.5%	9.5%	\$477	95.2%	6.2%	
	Middle	3	27.3%	\$190	20.0%	20.3%	2	25.0%	17.7%	\$12	2.4%	15.0%	
	Upper	0	0.0%	\$0	0.0%	53.8%	0	0.0%	54.3%	\$0	0.0%	60.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	17.1%	
	Total	11	100.0%	\$952	100.0%	100.0%	8	100.0%	100.0%	\$501	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	19	54.3%	\$1,841	32.5%	93.5%	16	55.2%	50.8%	\$1,192	26.1%	52.6%
		Over \$1 Million	15	42.9%	\$3,327	58.7%	3.3%	12	41.4%				
		Total Rev. available	34	97.2%	\$5,168	91.2%	96.8%	28	96.6%				
		Rev. Not Known	1	2.9%	\$500	8.8%	3.2%	1	3.4%				
	Total	35	100.0%	\$5,668	100.0%	100.0%	29	100.0%					
	Loan Size	\$100,000 or Less	25	71.4%	\$733	12.9%		21	72.4%	89.2%	\$623	13.7%	27.6%
		\$100,001 - \$250,000	2	5.7%	\$270	4.8%		2	6.9%	5.3%	\$270	5.9%	17.1%
		\$250,001 - \$1 Million	8	22.9%	\$4,665	82.3%		6	20.7%	5.5%	\$3,669	80.4%	55.3%
Total		35	100.0%	\$5,668	100.0%		29	100.0%	100.0%	\$4,562	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.4%	0	0.0%	61.1%	\$0	0.0%	77.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.8%	\$0	0.0%	25.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	50.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	24.6%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Culpeper

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	2,432	11.4	
Moderate-income	0	0.0	0	0.0	0	0.0	2,526	11.9	
Middle-income	3	23.1	5,497	25.9	553	10.1	4,111	19.4	
Upper-income	10	76.9	15,745	74.1	716	4.5	12,173	57.3	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	13	100.0	21,242	100.0	1,269	6.0	21,242	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	8,908	5,739	26.8	64.4	2,103	23.6	1,066	12.0	
Upper-income	22,902	15,696	73.2	68.5	4,965	21.7	2,241	9.8	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	31,810	21,435	100.0	67.4	7,068	22.2	3,307	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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	1,191	27.0	1,101	26.9	51	31.3	39	27.5	
Upper-income	3,213	73.0	2,998	73.1	112	68.7	103	72.5	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	4,404	100.0	4,099	100.0	163	100.0	142	100.0	
		Percentage of Total Businesses:			93.1		3.7		3.2
	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	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	131	40.3	130	40.4	1	33.3	0	0.0	
Upper-income	194	59.7	192	59.6	2	66.7	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	325	100.0	322	100.0	3	100.0	0	.0	
		Percentage of Total Farms:			99.1		.9		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Culpeper

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	26.8%
	Upper	0	0.0%	\$0	0.0%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	26.8%
	Upper	2	100.0%	\$106	100.0%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$106</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	14	77.8%	\$89	56.3%	26.8%
	Upper	4	22.2%	\$69	43.7%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$158</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	14	70.0%	\$89	33.7%	26.8%
	Upper	6	30.0%	\$175	66.3%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>20</i>	<i>100.0%</i>	<i>\$264</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	6	17.1%	\$1,003	21.2%	26.9%
	Upper	29	82.9%	\$3,730	78.8%	73.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$4,733</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	40.4%
	Upper	0	0.0%	\$0	0.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Culpeper

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count					
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	11.4%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	11.4%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	
	Middle	1	50.0%	\$14	13.2%	19.4%	
	Upper	1	50.0%	\$92	86.8%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$106	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	16.7%	\$12	7.6%	11.4%	
	Moderate	6	33.3%	\$37	23.4%	11.9%	
	Middle	4	22.2%	\$25	15.8%	19.4%	
	Upper	5	27.8%	\$84	53.2%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	18	100.0%	\$158	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	11.4%	
	Moderate	0	0.0%	\$0	0.0%	11.9%	
	Middle	0	0.0%	\$0	0.0%	19.4%	
	Upper	0	0.0%	\$0	0.0%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	15.0%	\$12	4.5%	11.4%	
	Moderate	6	30.0%	\$37	14.0%	11.9%	
	Middle	5	25.0%	\$39	14.8%	19.4%	
	Upper	6	30.0%	\$176	66.7%	57.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	20	100.0%	\$264	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	14	40.0%	\$1,513	32.0%	93.1%
		Over \$1 Million	20	57.1%	\$3,122	66.0%	3.7%
		Total Rev. available	34	97.1%	\$4,635	98.0%	96.8%
		Rev. Not Known	1	2.9%	\$98	2.1%	3.2%
	Total	35	100.0%	\$4,733	100.0%	100.0%	
	Loan Size	\$100,000 or Less	26	74.3%	\$1,040	22.0%	
		\$100,001 - \$250,000	4	11.4%	\$793	16.8%	
		\$250,001 - \$1 Million	5	14.3%	\$2,900	61.3%	
		Total	35	100.0%	\$4,733	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Eastern Shore of VA

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	3,354	24.1
Moderate-income	1	9.1	1,429	10.3	296	20.7	2,679	19.2
Middle-income	10	90.9	12,511	89.7	1,618	12.9	3,080	22.1
Upper-income	0	0.0	0	0.0	0	0.0	4,827	34.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	11	100.0	13,940	100.0	1,914	13.7	13,940	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	2,417	1,388	9.2	57.4	665	27.5	364	15.1
Middle-income	23,680	13,739	90.8	58.0	4,828	20.4	5,113	21.6
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	26,097	15,127	100.0	58.0	5,493	21.0	5,477	21.0
	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	258	9.5	234	9.4	10	9.8	14	11.7
Middle-income	2,446	90.5	2,248	90.6	92	90.2	106	88.3
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	2,704	100.0	2,482	100.0	102	100.0	120	100.0
	Percentage of Total Businesses:			91.8		3.8		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	24	12.4	23	12.2	1	20.0	0	0.0
Middle-income	169	87.6	165	87.8	4	80.0	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	193	100.0	188	100.0	5	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.2%	0	0.0%	5.5%	\$0	0.0%	4.6%
	Middle	2	100.0%	\$1,012	100.0%	90.8%	1	100.0%	94.5%	\$414	100.0%	95.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$1,012	100.0%	100.0%	1	100.0%	100.0%	\$414	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.2%	0	0.0%	8.7%	\$0	0.0%	7.6%
	Middle	2	100.0%	\$602	100.0%	90.8%	2	100.0%	91.3%	\$602	100.0%	92.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$602	100.0%	100.0%	2	100.0%	100.0%	\$602	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%
	Moderate	0	0.0%	\$0	0.0%	9.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	100.0%	\$17	100.0%	90.8%	1	100.0%	100.0%	\$5	100.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$17	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	9.2%	0	0.0%	7.2%	\$0	0.0%	6.6%
	Middle	6	100.0%	\$1,631	100.0%	90.8%	4	100.0%	92.8%	\$1,021	100.0%	93.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,631	100.0%	100.0%	4	100.0%	100.0%	\$1,021	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%
	Moderate	0	0.0%	\$0	0.0%	9.4%	0	0.0%	9.6%	\$0	0.0%	10.2%
	Middle	20	100.0%	\$4,438	100.0%	90.6%	14	100.0%	84.1%	\$2,763	100.0%	89.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.4%	\$0	0.0%	0.8%
	Total	20	100.0%	\$4,438	100.0%	100.0%	14	100.0%	100.0%	\$2,763	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%
	Moderate	0	0.0%	\$0	0.0%	12.2%	0	0.0%	10.0%	\$0	0.0%	4.2%
	Middle	1	100.0%	\$181	100.0%	87.8%	1	100.0%	85.0%	\$181	100.0%	95.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	0.4%
	Total	1	100.0%	\$181	100.0%	100.0%	1	100.0%	100.0%	\$181	100.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
		#	%	\$ (000s)	\$ %		%	#	%	%	\$(000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	2.8%	\$0	0.0%	1.2%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	10.8%	\$0	0.0%	7.1%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	17.7%	\$0	0.0%	14.6%	
	Upper	2	100.0%	\$1,012	100.0%	34.6%	1	100.0%	54.8%	\$414	100.0%	64.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	13.1%	
	Total	2	100.0%	\$1,012	100.0%	100.0%	1	100.0%	100.0%	\$414	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	2.7%	\$0	0.0%	1.0%	
	Moderate	1	50.0%	\$82	13.6%	19.2%	1	50.0%	9.8%	\$82	13.6%	5.0%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	16.1%	\$0	0.0%	11.2%	
	Upper	1	50.0%	\$520	86.4%	34.6%	1	50.0%	54.5%	\$520	86.4%	67.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.0%	\$0	0.0%	15.7%	
	Total	2	100.0%	\$602	100.0%	100.0%	2	100.0%	100.0%	\$602	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	50.0%	\$12	70.6%	24.1%	0	0.0%	7.3%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	16.4%	\$0	0.0%	16.7%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	27.3%	\$0	0.0%	26.4%	
	Upper	0	0.0%	\$0	0.0%	34.6%	0	0.0%	38.2%	\$0	0.0%	34.6%	
	Unknown	1	50.0%	\$5	29.4%	0.0%	1	100.0%	10.9%	\$5	100.0%	20.6%	
	Total	2	100.0%	\$17	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.1%	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%	
	Middle	0	0.0%	\$0	0.0%	22.1%	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%	
	Unknown	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%	
HMDA TOTALS	Low	1	16.7%	\$12	0.7%	24.1%	0	0.0%	2.9%	\$0	0.0%	1.1%	
	Moderate	1	16.7%	\$82	5.0%	19.2%	1	25.0%	10.4%	\$82	8.0%	5.9%	
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	17.1%	\$0	0.0%	12.5%	
	Upper	3	50.0%	\$1,532	93.9%	34.6%	2	50.0%	53.8%	\$934	91.5%	65.6%	
	Unknown	1	16.7%	\$5	0.3%	0.0%	1	25.0%	15.7%	\$5	0.5%	15.0%	
	Total	6	100.0%	\$1,631	100.0%	100.0%	4	100.0%	100.0%	\$1,021	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	10	50.0%	\$638	14.4%	91.8%	9	64.3%	53.2%	\$578	20.9%	43.7%
		Over \$1 Million	10	50.0%	\$3,800	85.6%	3.8%	5	35.7%				
		Total Rev. available	20	100.0%	\$4,438	100.0%	95.6%	14	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
	Total	20	100.0%	\$4,438	100.0%	100.0%	14	100.0%					
	Loan Size	\$100,000 or Less	11	55.0%	\$443	10.0%		9	64.3%	91.6%	\$283	10.2%	30.9%
		\$100,001 - \$250,000	1	5.0%	\$250	5.6%		0	0.0%	3.8%	\$0	0.0%	15.4%
		\$250,001 - \$1 Million	8	40.0%	\$3,745	84.4%		5	35.7%	4.6%	\$2,480	89.8%	53.7%
Total		20	100.0%	\$4,438	100.0%		14	100.0%	100.0%	\$2,763	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$181	100.0%	97.4%	1	100.0%	52.5%	\$181	100.0%	56.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	1	100.0%	\$181	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	77.5%	\$0	0.0%	37.6%
		\$100,001 - \$250,000	1	100.0%	\$181	100.0%		1	100.0%	17.5%	\$181	100.0%	42.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	20.3%
		Total	1	100.0%	\$181	100.0%		1	100.0%	100.0%	\$181	100.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: VA Eastern Shore of VA

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	2,566	20.9
Moderate-income	1	6.3	1,197	9.8	192	16.0	2,105	17.2
Middle-income	9	56.3	9,764	79.6	1,049	10.7	2,701	22.0
Upper-income	1	6.3	1,300	10.6	141	10.8	4,889	39.9
Unknown-income	5	31.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	12,261	100.0	1,382	11.3	12,261	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	2,594	1,257	8.9	48.5	578	22.3	759	29.3
Middle-income	23,016	11,287	80.3	49.0	4,047	17.6	7,682	33.4
Upper-income	2,614	1,509	10.7	57.7	495	18.9	610	23.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	28,224	14,053	100.0	49.8	5,120	18.1	9,051	32.1
	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	246	9.5	227	9.6	10	9.8	9	7.0
Middle-income	2,025	78.0	1,839	77.8	79	77.5	107	82.9
Upper-income	320	12.3	294	12.4	13	12.7	13	10.1
Unknown-income	5	0.2	5	0.2	0	0.0	0	0.0
Total Assessment Area	2,596	100.0	2,365	100.0	102	100.0	129	100.0
	Percentage of Total Businesses:			91.1		3.9		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	14	7.4	12	6.6	2	33.3	0	0.0
Middle-income	158	84.0	154	84.6	4	66.7	0	0.0
Upper-income	16	8.5	16	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	188	100.0	182	100.0	6	100.0	0	.0
	Percentage of Total Farms:			96.8		3.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.9%
	Middle	0	0.0%	\$0	0.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.9%
	Middle	3	100.0%	\$144	100.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$144</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$4	50.0%	8.9%
	Middle	2	66.7%	\$4	50.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$8</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$4	2.6%	8.9%
	Middle	5	83.3%	\$148	97.4%	80.3%
	Upper	0	0.0%	\$0	0.0%	10.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>6</i>	<i>100.0%</i>	<i>\$152</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	6	33.3%	\$1,905	46.0%	9.6%
	Middle	12	66.7%	\$2,235	54.0%	77.8%
	Upper	0	0.0%	\$0	0.0%	12.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	<i>Total</i>	<i>18</i>	<i>100.0%</i>	<i>\$4,140</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	84.6%
	Upper	0	0.0%	\$0	0.0%	8.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	1	33.3%	\$40	27.8%	22.0%	
	Upper	2	66.7%	\$104	72.2%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$144	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	66.7%	\$5	62.5%	20.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	1	33.3%	\$3	37.5%	22.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$8	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	33.3%	\$5	3.3%	20.9%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	
	Middle	2	33.3%	\$43	28.3%	22.0%	
	Upper	2	33.3%	\$104	68.4%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	6	100.0%	\$152	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	27.8%	\$394	9.5%	91.1%
		Over \$1 Million	12	66.7%	\$2,903	70.1%	3.9%
		Total Rev. available	17	94.5%	\$3,297	79.6%	95.0%
		Rev. Not Known	1	5.6%	\$843	20.4%	5.0%
	Total	18	100.0%	\$4,140	100.0%	100.0%	
	Loan Size	\$100,000 or Less	10	55.6%	\$430	10.4%	
		\$100,001 - \$250,000	2	11.1%	\$410	9.9%	
		\$250,001 - \$1 Million	6	33.3%	\$3,300	79.7%	
		Total	18	100.0%	\$4,140	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Franklin 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	1,499	21.8
Moderate-income	1	14.3	1,041	15.1	341	32.8	1,020	14.8
Middle-income	4	57.1	4,563	66.4	532	11.7	1,399	20.4
Upper-income	2	28.6	1,269	18.5	48	3.8	2,955	43.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	6,873	100.0	921	13.4	6,873	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	1,753	611	9.4	34.9	929	53.0	213	12.2
Middle-income	7,053	4,665	72.0	66.1	1,611	22.8	777	11.0
Upper-income	2,019	1,202	18.6	59.5	645	31.9	172	8.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	10,825	6,478	100.0	59.8	3,185	29.4	1,162	10.7
	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	152	11.6	142	11.8	4	10.8	6	9.4
Middle-income	741	56.7	688	57.0	19	51.4	34	53.1
Upper-income	414	31.7	376	31.2	14	37.8	24	37.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,307	100.0	1,206	100.0	37	100.0	64	100.0
	Percentage of Total Businesses:			92.3		2.8		4.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2	1.3	2	1.3	0	0.0	0	0.0
Middle-income	150	95.5	147	96.1	1	100.0	2	66.7
Upper-income	5	3.2	4	2.6	0	0.0	1	33.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	157	100.0	153	100.0	1	100.0	3	100.0
	Percentage of Total Farms:			97.5		.6		1.9

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Franklin City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	\$0	0.0%	2.4%
	Middle	0	0.0%	\$0	0.0%	72.0%	0	0.0%	\$0	0.0%	69.1%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	27.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	1.4%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	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%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	72.0%	0	0.0%	\$0	0.0%	73.3%
	Upper	0	0.0%	\$0	0.0%	18.6%	0	0.0%	\$0	0.0%	23.8%
	Unknown	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%	100.0%
HOME IMPROVEMENT	Low	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%	\$0	0.0%	6.7%
	Middle	0	0.0%	\$0	0.0%	72.0%	0	0.0%	\$0	0.0%	63.6%
	Upper	1	100.0%	\$3	100.0%	18.6%	1	100.0%	\$3	100.0%	29.7%
	Unknown	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%	\$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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.4%	0	0.0%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	72.0%	0	0.0%	\$0	0.0%	71.3%
	Upper	1	100.0%	\$3	100.0%	18.6%	1	100.0%	\$3	100.0%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.5%
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	\$3	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%
	Moderate	2	10.5%	\$371	6.7%	11.8%	0	0.0%	\$0	0.0%	3.5%
	Middle	9	47.4%	\$4,504	81.1%	57.0%	7	70.0%	\$2,754	93.7%	88.0%
	Upper	8	42.1%	\$681	12.3%	31.2%	3	30.0%	\$186	6.3%	8.4%
	Unknown	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%	0.1%
	Total	19	100.0%	\$5,556	100.0%	100.0%	10	100.0%	\$2,940	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%
	Moderate	0	0.0%	\$0	0.0%	1.3%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	96.1%	0	0.0%	\$0	0.0%	98.2%
	Upper	1	100.0%	\$167	100.0%	2.6%	0	0.0%	\$0	0.0%	1.8%
	Unknown	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%
	Total	1	100.0%	\$167	100.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Franklin City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	5.7%	\$0	0.0%	2.5%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	19.2%	\$0	0.0%	14.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	33.3%	\$0	0.0%	36.3%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	30.7%	\$0	0.0%	35.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	11.3%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	5.1%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	14.1%	\$0	0.0%	9.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	22.5%	\$0	0.0%	22.9%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	40.9%	\$0	0.0%	45.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.4%	\$0	0.0%	19.6%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	4.0%	\$0	0.0%	3.0%	
	Moderate	1	100.0%	\$3	100.0%	14.8%	1	100.0%	24.0%	\$3	100.0%	25.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	24.0%	\$0	0.0%	14.6%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	38.0%	\$0	0.0%	49.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	7.5%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	5.2%	\$0	0.0%	3.1%	
	Moderate	1	100.0%	\$3	100.0%	14.8%	1	100.0%	16.7%	\$3	100.0%	11.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	26.6%	\$0	0.0%	27.7%	
	Upper	0	0.0%	\$0	0.0%	43.0%	0	0.0%	36.9%	\$0	0.0%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.7%	\$0	0.0%	16.6%	
	Total	1	100.0%	\$3	100.0%	100.0%	1	100.0%	100.0%	\$3	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	5	26.3%	\$481	8.7%	92.3%	2	20.0%	49.2%	\$165	5.6%	35.4%
		Over \$1 Million	12	63.2%	\$4,825	86.8%	2.8%	6	60.0%				
		Total Rev. available	17	89.5%	\$5,306	95.5%	95.1%	8	80.0%				
		Rev. Not Known	2	10.5%	\$250	4.5%	4.9%	2	20.0%				
	Total	19	100.0%	\$5,556	100.0%	100.0%	10	100.0%					
	Loan Size	\$100,000 or Less	9	47.4%	\$521	9.4%		5	50.0%	88.1%	\$361	12.3%	26.1%
		\$100,001 - \$250,000	4	21.1%	\$685	12.3%		2	20.0%	6.2%	\$329	11.2%	19.4%
\$250,001 - \$1 Million		6	31.6%	\$4,350	78.3%		3	30.0%	5.7%	\$2,250	76.5%	54.5%	
Total	19	100.0%	\$5,556	100.0%		10	100.0%	100.0%	\$2,940	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	1	100.0%	\$167	100.0%	97.5%	0	0.0%	92.7%	\$0	0.0%	88.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.9%	0	0.0%				
	Total	1	100.0%	\$167	100.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.7%	\$0	0.0%	27.2%
		\$100,001 - \$250,000	1	100.0%	\$167	100.0%		0	0.0%	12.2%	\$0	0.0%	16.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	17.1%	\$0	0.0%	56.5%
Total		1	100.0%	\$167	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Franklin City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	14.3	1,027	14.6	416	40.5	1,566	22.2
Moderate-income	0	0.0	0	0.0	0	0.0	1,121	15.9
Middle-income	3	42.9	2,890	41.0	312	10.8	1,263	17.9
Upper-income	2	28.6	3,131	44.4	312	10.0	3,098	44.0
Unknown-income	1	14.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	7,048	100.0	1,040	14.8	7,048	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,746	420	6.3	24.1	1,100	63.0	226	12.9
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	4,870	3,318	50.0	68.1	953	19.6	599	12.3
Upper-income	4,721	2,897	43.7	61.4	1,407	29.8	417	8.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	11,337	6,635	100.0	58.5	3,460	30.5	1,242	11.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	145	11.6	135	11.8	4	10.3	6	10.2
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	435	34.9	409	35.6	7	17.9	19	32.2
Upper-income	664	53.3	602	52.4	28	71.8	34	57.6
Unknown-income	2	0.2	2	0.2	0	0.0	0	0.0
Total Assessment Area	1,246	100.0	1,148	100.0	39	100.0	59	100.0
	Percentage of Total Businesses:			92.1		3.1		4.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	2	1.2	2	1.2	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	132	77.6	130	77.8	1	50.0	1	100.0
Upper-income	36	21.2	35	21.0	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	170	100.0	167	100.0	2	100.0	1	100.0
	Percentage of Total Farms:			98.2		1.2		.6

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Franklin City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.0%
	Upper	0	0.0%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.0%
	Upper	0	0.0%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	1	50.0%	\$5	71.4%	6.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$2	28.6%	50.0%
	Upper	0	0.0%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$7	100.0%	100.0%
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	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%	
HMDA TOTALS	Low	1	50.0%	\$5	71.4%	6.3%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	50.0%	\$2	28.6%	50.0%
	Upper	0	0.0%	\$0	0.0%	43.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$7	100.0%	100.0%
SMALL BUSINESSES		Small Businesses				
	Low	1	12.5%	\$350	15.4%	11.8%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	1	12.5%	\$500	22.0%	35.6%
	Upper	6	75.0%	\$1,418	62.5%	52.4%
	Unknown	0	0.0%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	8	100.0%	\$2,268	100.0%	100.0%
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.8%
	Upper	0	0.0%	\$0	0.0%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: VA Franklin City

PRODUCT TYPE		Borrower Income Levels	Bank Lending & Demographic Data Comparison				
			2012				Families by Family Income
			Bank		Dollar		
			Count				
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	2	100.0%	\$7	100.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$7	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	100.0%	\$7	100.0%	22.2%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	
	Middle	0	0.0%	\$0	0.0%	17.9%	
	Upper	0	0.0%	\$0	0.0%	44.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$7	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	1	12.5%	\$35	1.5%	92.1%
		Over \$1 Million	5	62.5%	\$2,135	94.1%	3.1%
		Total Rev. available	6	75.0%	\$2,170	95.6%	95.2%
		Rev. Not Known	2	25.0%	\$98	4.3%	4.7%
	Total	8	100.0%	\$2,268	100.0%	100.0%	
	Loan Size	\$100,000 or Less	3	37.5%	\$133	5.9%	
		\$100,001 - \$250,000	2	25.0%	\$285	12.6%	
		\$250,001 - \$1 Million	3	37.5%	\$1,850	81.6%	
		Total	8	100.0%	\$2,268	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%
		Not Known	0	0.0%	\$0	0.0%	0.6%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Harrisonburg

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	4,411	17.2
Moderate-income	3	12.0	2,796	10.9	336	12.0	4,912	19.2
Middle-income	18	72.0	19,232	75.2	1,235	6.4	6,401	25.0
Upper-income	4	16.0	3,546	13.9	183	5.2	9,850	38.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	25	100.0	25,574	100.0	1,754	6.9	25,574	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	6,363	2,353	9.4	37.0	3,577	56.2	433	6.8
Middle-income	29,007	19,153	76.9	66.0	8,111	28.0	1,743	6.0
Upper-income	5,647	3,409	13.7	60.4	1,885	33.4	353	6.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	41,017	24,915	100.0	60.7	13,573	33.1	2,529	6.2
	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	781	13.4	684	13.0	62	16.6	35	17.3
Middle-income	3,788	64.9	3,466	65.9	210	56.3	112	55.4
Upper-income	1,265	21.7	1,109	21.1	101	27.1	55	27.2
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,834	100.0	5,259	100.0	373	100.0	202	100.0
	Percentage of Total Businesses:			90.1		6.4		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	50	8.7	49	8.8	1	16.7	0	0.0
Middle-income	455	79.5	446	79.6	3	50.0	6	100.0
Upper-income	67	11.7	65	11.6	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	572	100.0	560	100.0	6	100.0	6	100.0
	Percentage of Total Farms:			97.9		1.0		1.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Harrisonburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units			Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %	%	#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	\$0	0.0%	6.6%
	Middle	3	60.0%	\$608	45.7%	76.9%	2	66.7%	\$416	39.1%	65.3%
	Upper	2	40.0%	\$721	54.3%	13.7%	1	33.3%	\$648	60.9%	28.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,329	100.0%	100.0%	3	100.0%	\$1,064	100.0%	100.0%
REFINANCE	Low	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%	\$0	0.0%	8.3%
	Middle	2	33.3%	\$131	7.0%	76.9%	2	50.0%	\$131	14.8%	67.2%
	Upper	4	66.7%	\$1,737	93.0%	13.7%	2	50.0%	\$755	85.2%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,868	100.0%	100.0%	4	100.0%	\$886	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$5	17.9%	9.4%	1	25.0%	\$5	20.0%	13.7%
	Middle	4	80.0%	\$23	82.1%	76.9%	3	75.0%	\$20	80.0%	69.9%
	Upper	0	0.0%	\$0	0.0%	13.7%	0	0.0%	\$0	0.0%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$28	100.0%	100.0%	4	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	19.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	51.9%
	Unknown	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	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	6.3%	\$5	0.2%	9.4%	1	9.1%	\$5	0.3%	9.8%
	Middle	9	56.3%	\$762	23.6%	76.9%	7	63.6%	\$567	28.7%	61.8%
	Upper	6	37.5%	\$2,458	76.2%	13.7%	3	27.3%	\$1,403	71.0%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$3,225	100.0%	100.0%	11	100.0%	\$1,975	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%
	Moderate	9	20.9%	\$2,859	22.8%	13.0%	6	23.1%	\$2,558	27.4%	10.3%
	Middle	16	37.2%	\$3,650	29.1%	65.9%	7	26.9%	\$2,074	22.3%	50.2%
	Upper	18	41.9%	\$6,027	48.1%	21.1%	13	50.0%	\$4,689	50.3%	39.3%
	Unknown	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%	0.2%
	Total	43	100.0%	\$12,536	100.0%	100.0%	26	100.0%	\$9,321	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%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	79.6%	0	0.0%	\$0	0.0%	78.8%
	Upper	0	0.0%	\$0	0.0%	11.6%	0	0.0%	\$0	0.0%	7.5%
	Unknown	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%	0.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Harrisonburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	20.0%	\$99	7.4%	17.2%	1	33.3%	6.6%	\$99	9.3%	3.8%	
	Moderate	1	20.0%	\$192	14.4%	19.2%	0	0.0%	22.6%	\$0	0.0%	18.1%	
	Middle	0	0.0%	\$0	0.0%	25.0%	0	0.0%	24.5%	\$0	0.0%	23.2%	
	Upper	3	60.0%	\$1,038	78.1%	38.5%	2	66.7%	32.4%	\$965	90.7%	40.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	13.9%	
	Total	5	100.0%	\$1,329	100.0%	100.0%	3	100.0%	100.0%	\$1,064	100.0%	100.0%	
REFINANCE	Low	2	33.3%	\$131	7.0%	17.2%	2	50.0%	5.9%	\$131	14.8%	3.5%	
	Moderate	0	0.0%	\$0	0.0%	19.2%	0	0.0%	15.4%	\$0	0.0%	11.1%	
	Middle	0	0.0%	\$0	0.0%	25.0%	0	0.0%	23.6%	\$0	0.0%	20.7%	
	Upper	4	66.7%	\$1,737	93.0%	38.5%	2	50.0%	38.5%	\$755	85.2%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	17.7%	
	Total	6	100.0%	\$1,868	100.0%	100.0%	4	100.0%	100.0%	\$886	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	40.0%	\$8	28.6%	17.2%	1	25.0%	11.1%	\$5	20.0%	3.8%	
	Moderate	1	20.0%	\$5	17.9%	19.2%	1	25.0%	16.3%	\$5	20.0%	9.6%	
	Middle	1	20.0%	\$10	35.7%	25.0%	1	25.0%	26.7%	\$10	40.0%	24.6%	
	Upper	0	0.0%	\$0	0.0%	38.5%	0	0.0%	40.0%	\$0	0.0%	55.7%	
	Unknown	1	20.0%	\$5	17.9%	0.0%	1	25.0%	5.9%	\$5	20.0%	6.3%	
	Total	5	100.0%	\$28	100.0%	100.0%	4	100.0%	100.0%	\$25	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.2%	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%	
	Middle	0	0.0%	\$0	0.0%	25.0%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	31.3%	\$238	7.4%	17.2%	4	36.4%	6.3%	\$235	11.9%	3.3%	
	Moderate	2	12.5%	\$197	6.1%	19.2%	1	9.1%	17.8%	\$5	0.3%	12.3%	
	Middle	1	6.3%	\$10	0.3%	25.0%	1	9.1%	23.9%	\$10	0.5%	19.5%	
	Upper	7	43.8%	\$2,775	86.0%	38.5%	4	36.4%	36.3%	\$1,720	87.1%	40.4%	
	Unknown	1	6.3%	\$5	0.2%	0.0%	1	9.1%	15.6%	\$5	0.3%	24.5%	
	Total	16	100.0%	\$3,225	100.0%	100.0%	11	100.0%	100.0%	\$1,975	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	19	44.2%	\$4,358	34.8%	90.1%	10	38.5%	46.1%	\$2,246	24.1%	47.7%
		Over \$1 Million	21	48.8%	\$7,947	63.4%	6.4%	16	61.5%				
		Total Rev. available	40	93.0%	\$12,305	98.2%	96.5%	26	100.0%				
		Rev. Not Known	3	7.0%	\$231	1.8%	3.5%	0	0.0%				
	Total	43	100.0%	\$12,536	100.0%	100.0%	26	100.0%					
	Loan Size	\$100,000 or Less	17	39.5%	\$813	6.5%		8	30.8%	84.8%	\$363	3.9%	20.3%
		\$100,001 - \$250,000	8	18.6%	\$1,325	10.6%		3	11.5%	6.7%	\$510	5.5%	18.0%
\$250,001 - \$1 Million		18	41.9%	\$10,398	82.9%		15	57.7%	8.4%	\$8,448	90.6%	61.7%	
Total		43	100.0%	\$12,536	100.0%		26	100.0%	100.0%	\$9,321	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	87.8%	\$0	0.0%	95.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	35.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.4%	\$0	0.0%	38.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	25.6%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Harrisonburg

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	5,264	18.1
Moderate-income	4	13.3	2,986	10.3	423	14.2	5,905	20.3
Middle-income	20	66.7	20,195	69.4	1,707	8.5	6,331	21.8
Upper-income	6	20.0	5,922	20.3	249	4.2	11,603	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	29,103	100.0	2,379	8.2	29,103	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	6,826	2,365	8.5	34.6	3,501	51.3	960	14.1
Middle-income	32,931	19,326	69.1	58.7	11,124	33.8	2,481	7.5
Upper-income	9,541	6,279	22.4	65.8	2,071	21.7	1,191	12.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	49,298	27,970	100.0	56.7	16,696	33.9	4,632	9.4
	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	618	11.0	547	10.9	43	12.0	28	13.6
Middle-income	3,841	68.6	3,463	68.8	244	68.0	134	65.0
Upper-income	1,143	20.4	1,027	20.4	72	20.1	44	21.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,602	100.0	5,037	100.0	359	100.0	206	100.0
	Percentage of Total Businesses:			89.9		6.4		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	65	10.9	65	11.0	0	0.0	0	0.0
Middle-income	449	75.0	445	75.0	4	66.7	0	0.0
Upper-income	85	14.2	83	14.0	2	33.3	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	599	100.0	593	100.0	6	100.0	0	.0
	Percentage of Total Farms:			99.0		1.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Harrisonburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	69.1%
	Upper	4	100.0%	\$1,218	100.0%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$1,218</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	69.1%
	Upper	2	100.0%	\$1,044	100.0%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$1,044</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	9.1%	\$9	13.8%	8.5%
	Middle	8	72.7%	\$33	50.8%	69.1%
	Upper	2	18.2%	\$23	35.4%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$65</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.9%	\$9	0.4%	8.5%
	Middle	8	47.1%	\$33	1.4%	69.1%
	Upper	8	47.1%	\$2,285	98.2%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>17</i>	<i>100.0%</i>	<i>\$2,327</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.5%	\$200	2.9%	10.9%
	Middle	16	72.7%	\$4,555	67.0%	68.8%
	Upper	5	22.7%	\$2,042	30.0%	20.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>22</i>	<i>100.0%</i>	<i>\$6,797</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.0%
	Middle	0	0.0%	\$0	0.0%	75.0%
	Upper	0	0.0%	\$0	0.0%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: VA Harrisonburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	0	0.0%	\$0	0.0%	20.3%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	4	100.0%	\$1,218	100.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	4	100.0%	\$1,218	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	0	0.0%	\$0	0.0%	20.3%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	2	100.0%	\$1,044	100.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$1,044	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	36.4%	\$11	16.9%	18.1%	
	Moderate	3	27.3%	\$10	15.4%	20.3%	
	Middle	2	18.2%	\$14	21.5%	21.8%	
	Upper	1	9.1%	\$20	30.8%	39.9%	
	Unknown	1	9.1%	\$10	15.4%	0.0%	
	Total	11	100.0%	\$65	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	
	Moderate	0	0.0%	\$0	0.0%	20.3%	
	Middle	0	0.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	39.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	23.5%	\$11	0.5%	18.1%	
	Moderate	3	17.6%	\$10	0.4%	20.3%	
	Middle	2	11.8%	\$14	0.6%	21.8%	
	Upper	7	41.2%	\$2,282	98.1%	39.9%	
	Unknown	1	5.9%	\$10	0.4%	0.0%	
	Total	17	100.0%	\$2,327	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	7	31.8%	\$360	5.3%	89.9%
		Over \$1 Million	11	50.0%	\$5,982	88.0%	6.4%
		Total Rev. available	18	81.8%	\$6,342	93.3%	96.3%
		Rev. Not Known	4	18.2%	\$455	6.7%	3.7%
	Total	22	100.0%	\$6,797	100.0%	100.0%	
	Loan Size	\$100,000 or Less	9	40.9%	\$281	4.1%	
		\$100,001 - \$250,000	3	13.6%	\$584	8.6%	
		\$250,001 - \$1 Million	10	45.5%	\$5,932	87.3%	
		Total	22	100.0%	\$6,797	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases  
Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Lynchburg

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	865	1.5	300	34.7	11,361	19.2
Moderate-income	8	15.1	6,669	11.3	1,168	17.5	10,728	18.2
Middle-income	32	60.4	38,763	65.6	3,041	7.8	13,640	23.1
Upper-income	10	18.9	12,771	21.6	505	4.0	23,339	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	53	100.0	59,068	100.0	5,014	8.5	59,068	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,737	662	1.1	38.1	779	44.8	296	17.0
Moderate-income	11,606	6,296	10.1	54.2	4,172	35.9	1,138	9.8
Middle-income	61,136	41,490	66.6	67.9	14,088	23.0	5,558	9.1
Upper-income	17,750	13,892	22.3	78.3	3,035	17.1	823	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	92,229	62,340	100.0	67.6	22,074	23.9	7,815	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	410	3.1	333	2.8	50	7.4	27	5.6
Moderate-income	1,510	11.4	1,351	11.2	92	13.6	67	14.0
Middle-income	8,078	61.2	7,396	61.4	382	56.4	300	62.8
Upper-income	3,203	24.3	2,966	24.6	153	22.6	84	17.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13,201	100.0	12,046	100.0	677	100.0	478	100.0
	Percentage of Total Businesses:			91.3		5.1		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	38	8.5	37	8.4	1	50.0	0	0.0
Middle-income	337	75.4	336	75.8	1	50.0	0	0.0
Upper-income	72	16.1	70	15.8	0	0.0	2	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	447	100.0	443	100.0	2	100.0	2	100.0
	Percentage of Total Farms:			99.1		.4		.4

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Lynchburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	#	%	%					\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	3	21.4%	\$266	6.3%	10.1%	2	16.7%	6.8%	\$207	5.2%	4.5%
	Middle	7	50.0%	\$2,194	52.0%	66.6%	6	50.0%	60.7%	\$2,010	50.5%	56.8%
	Upper	4	28.6%	\$1,761	41.7%	22.3%	4	33.3%	31.8%	\$1,761	44.3%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$4,221	100.0%	100.0%	12	100.0%	100.0%	\$3,978	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.6%
	Moderate	4	23.5%	\$383	17.8%	10.1%	1	11.1%	6.2%	\$38	3.5%	4.4%
	Middle	11	64.7%	\$1,541	71.5%	66.6%	7	77.8%	59.3%	\$907	82.8%	57.9%
	Upper	2	11.8%	\$230	10.7%	22.3%	1	11.1%	33.9%	\$150	13.7%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$2,154	100.0%	100.0%	9	100.0%	100.0%	\$1,095	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.7%	\$0	0.0%	0.8%
	Moderate	9	18.4%	\$46	17.5%	10.1%	7	21.9%	10.6%	\$39	24.4%	7.7%
	Middle	35	71.4%	\$194	73.8%	66.6%	22	68.8%	69.8%	\$110	68.8%	64.6%
	Upper	5	10.2%	\$23	8.7%	22.3%	3	9.4%	18.8%	\$11	6.9%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$263	100.0%	100.0%	32	100.0%	100.0%	\$160	100.0%	100.0%
MULTI FAMILY	Multi-Family Units											
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	0.2%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	2.4%
	Middle	1	100.0%	\$117	100.0%	0.0%	1	100.0%	56.0%	\$117	100.0%	54.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	28.0%	\$0	0.0%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$117	100.0%	0.0%	1	100.0%	100.0%	\$117	100.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.7%	\$0	0.0%	0.5%
	Moderate	16	19.8%	\$695	10.3%	10.1%	10	18.5%	6.7%	\$284	5.3%	4.4%
	Middle	54	66.7%	\$4,046	59.9%	66.6%	36	66.7%	60.3%	\$3,144	58.8%	57.5%
	Upper	11	13.6%	\$2,014	29.8%	22.3%	8	14.8%	32.4%	\$1,922	35.9%	37.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	81	100.0%	\$6,755	100.0%	100.0%	54	100.0%	100.0%	\$5,350	100.0%	100.0%
SMALL BUSINESSES	Small Businesses											
	Low	5	3.2%	\$1,238	3.1%	2.8%	3	3.1%	2.9%	\$885	3.5%	2.0%
	Moderate	36	22.9%	\$7,652	19.2%	11.2%	22	22.9%	11.6%	\$5,887	23.4%	17.9%
	Middle	80	51.0%	\$17,725	44.6%	61.4%	47	49.0%	53.6%	\$9,519	37.9%	45.7%
	Upper	36	22.9%	\$13,165	33.1%	24.6%	24	25.0%	28.8%	\$8,838	35.2%	33.9%
	Unknown	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%
	Total	157	100.0%	\$39,780	100.0%	100.0%	96	100.0%	100.0%	\$25,129	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%
	Moderate	0	0.0%	\$0	0.0%	8.4%	0	0.0%	4.8%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	75.8%	0	0.0%	85.7%	\$0	0.0%	86.0%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	9.5%	\$0	0.0%	4.6%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Origination & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Lynchburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	14.3%	\$201	4.8%	19.2%	1	8.3%	9.0%	\$142	3.6%	4.9%	
	Moderate	4	28.6%	\$509	12.1%	18.2%	4	33.3%	25.1%	\$509	12.8%	19.5%	
	Middle	0	0.0%	\$0	0.0%	23.1%	0	0.0%	22.3%	\$0	0.0%	20.7%	
	Upper	8	57.1%	\$3,511	83.2%	39.5%	7	58.3%	31.2%	\$3,327	83.6%	42.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	12.2%	
	Total	14	100.0%	\$4,221	100.0%	100.0%	12	100.0%	100.0%	\$3,978	100.0%	100.0%	
REFINANCE	Low	4	23.5%	\$282	13.1%	19.2%	3	33.3%	5.5%	\$112	10.2%	2.9%	
	Moderate	6	35.3%	\$707	32.8%	18.2%	2	22.2%	15.2%	\$189	17.3%	10.5%	
	Middle	2	11.8%	\$174	8.1%	23.1%	2	22.2%	20.3%	\$174	15.9%	16.5%	
	Upper	5	29.4%	\$991	46.0%	39.5%	2	22.2%	37.8%	\$620	56.6%	47.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	22.9%	
	Total	17	100.0%	\$2,154	100.0%	100.0%	9	100.0%	100.0%	\$1,095	100.0%	100.0%	
HOME IMPROVEMENT	Low	24	49.0%	\$90	34.2%	19.2%	16	50.0%	16.6%	\$59	36.9%	4.6%	
	Moderate	17	34.7%	\$101	38.4%	18.2%	11	34.4%	22.3%	\$65	40.6%	14.6%	
	Middle	2	4.1%	\$16	6.1%	23.1%	0	0.0%	26.2%	\$0	0.0%	31.1%	
	Upper	5	10.2%	\$52	19.8%	39.5%	4	12.5%	30.7%	\$32	20.0%	42.8%	
	Unknown	1	2.0%	\$4	1.5%	0.0%	1	3.1%	4.2%	\$4	2.5%	6.9%	
	Total	49	100.0%	\$263	100.0%	100.0%	32	100.0%	100.0%	\$160	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.2%	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%	
	Middle	0	0.0%	\$0	0.0%	23.1%	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%	
	Unknown	1	100.0%	\$117	100.0%	0.0%	1	100.0%	100.0%	\$117	100.0%	100.0%	
	Total	1	100.0%	\$117	100.0%	100.0%	1	100.0%	100.0%	\$117	100.0%	100.0%	
HMDA TOTALS	Low	30	37.0%	\$573	8.5%	19.2%	20	37.0%	7.3%	\$313	5.9%	3.5%	
	Moderate	27	33.3%	\$1,317	19.5%	18.2%	17	31.5%	19.0%	\$763	14.3%	13.3%	
	Middle	4	4.9%	\$190	2.8%	23.1%	2	3.7%	21.2%	\$174	3.3%	17.6%	
	Upper	18	22.2%	\$4,554	67.4%	39.5%	13	24.1%	35.0%	\$3,979	74.4%	43.9%	
	Unknown	2	2.5%	\$121	1.8%	0.0%	2	3.7%	17.6%	\$121	2.3%	21.8%	
	Total	81	100.0%	\$6,755	100.0%	100.0%	54	100.0%	100.0%	\$5,350	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	61	38.9%	\$9,341	23.5%	91.3%	35	36.5%	46.1%	\$3,958	15.8%	36.9%
		Over \$1 Million	81	51.6%	\$24,491	61.6%	5.1%	52	54.2%				
		Total Rev. available	142	90.5%	\$33,832	85.1%	96.4%	87	90.7%				
		Rev. Not Known	15	9.6%	\$5,948	15.0%	3.6%	9	9.4%				
	Total	157	100.0%	\$39,780	100.0%	100.0%	96	100.0%					
	Loan Size	\$100,000 or Less	78	49.7%	\$2,695	6.8%		48	50.0%	87.6%	\$1,758	7.0%	23.3%
		\$100,001 - \$250,000	28	17.8%	\$5,132	12.9%		16	16.7%	5.9%	\$2,902	11.5%	16.9%
		\$250,001 - \$1 Million	51	32.5%	\$31,953	80.3%		32	33.3%	6.5%	\$20,469	81.5%	59.9%
		Total	157	100.0%	\$39,780	100.0%		96	100.0%	100.0%	\$25,129	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	73.8%	\$0	0.0%	65.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	58.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	41.9%
		\$250,001 - \$500,000	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%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Lynchburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.3	1,005	1.6	328	32.6	12,564	20.3
Moderate-income	13	22.8	10,346	16.7	1,985	19.2	11,742	19.0
Middle-income	34	59.6	39,740	64.2	3,078	7.7	12,960	20.9
Upper-income	7	12.3	10,815	17.5	499	4.6	24,640	39.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	57	100.0	61,906	100.0	5,890	9.5	61,906	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,556	775	1.2	30.3	1,194	46.7	587	23.0
Moderate-income	19,887	10,444	15.7	52.5	7,296	36.7	2,147	10.8
Middle-income	66,036	43,487	65.2	65.9	14,728	22.3	7,821	11.8
Upper-income	15,627	12,019	18.0	76.9	2,575	16.5	1,033	6.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	104,106	66,725	100.0	64.1	25,793	24.8	11,588	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	596	4.8	495	4.3	57	8.7	44	9.6
Moderate-income	2,576	20.6	2,271	19.9	186	28.4	119	25.9
Middle-income	6,991	55.9	6,450	56.6	301	46.0	240	52.2
Upper-income	2,343	18.7	2,176	19.1	110	16.8	57	12.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,506	100.0	11,392	100.0	654	100.0	460	100.0
	Percentage of Total Businesses:			91.1		5.2		3.7
	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	24	5.2	23	5.0	1	50.0	0	0.0
Middle-income	371	80.5	370	80.6	1	50.0	0	0.0
Upper-income	64	13.9	64	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	461	100.0	459	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.6		.4		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Lynchburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	1	14.3%	\$216	8.4%	15.7%
	Middle	1	14.3%	\$180	7.0%	65.2%
	Upper	5	71.4%	\$2,190	84.7%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$2,586</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	1	20.0%	\$125	7.6%	15.7%
	Middle	3	60.0%	\$670	40.7%	65.2%
	Upper	1	20.0%	\$850	51.7%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>5</i>	<i>100.0%</i>	<i>\$1,645</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	13	29.5%	\$82	39.0%	15.7%
	Middle	28	63.6%	\$121	57.6%	65.2%
	Upper	3	6.8%	\$7	3.3%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>44</i>	<i>100.0%</i>	<i>\$210</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.2%
	Moderate	15	26.8%	\$423	9.5%	15.7%
	Middle	32	57.1%	\$971	21.9%	65.2%
	Upper	9	16.1%	\$3,047	68.6%	18.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>56</i>	<i>100.0%</i>	<i>\$4,441</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES		Small Businesses				
	Low	8	10.7%	\$2,054	12.2%	4.3%
	Moderate	16	21.3%	\$4,804	28.4%	19.9%
	Middle	36	48.0%	\$7,263	43.0%	56.6%
	Upper	15	20.0%	\$2,772	16.4%	19.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>75</i>	<i>100.0%</i>	<i>\$16,893</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM		Small Farms				
	Low	0	0.0%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	80.6%
	Upper	0	0.0%	\$0	0.0%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Lynchburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	2	28.6%	\$385	14.9%	19.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	
	Upper	5	71.4%	\$2,201	85.1%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$2,586	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	1	20.0%	\$147	8.9%	19.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	
	Upper	4	80.0%	\$1,498	91.1%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$1,645	100.0%	100.0%	
HOME IMPROVEMENT	Low	15	34.1%	\$42	20.0%	20.3%	
	Moderate	21	47.7%	\$114	54.3%	19.0%	
	Middle	6	13.6%	\$46	21.9%	20.9%	
	Upper	1	2.3%	\$3	1.4%	39.8%	
	Unknown	1	2.3%	\$5	2.4%	0.0%	
	Total	44	100.0%	\$210	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	
	Upper	0	0.0%	\$0	0.0%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	15	26.8%	\$42	0.9%	20.3%	
	Moderate	24	42.9%	\$646	14.5%	19.0%	
	Middle	6	10.7%	\$46	1.0%	20.9%	
	Upper	10	17.9%	\$3,702	83.4%	39.8%	
	Unknown	1	1.8%	\$5	0.1%	0.0%	
	Total	56	100.0%	\$4,441	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	27	36.0%	\$3,623	21.4%	91.1%
		Over \$1 Million	41	54.7%	\$11,334	67.1%	5.2%
		Total Rev. available	68	90.7%	\$14,957	88.5%	96.3%
		Rev. Not Known	7	9.3%	\$1,936	11.5%	3.7%
	Total	75	100.0%	\$16,893	100.0%	100.0%	
	Loan Size	\$100,000 or Less	37	49.3%	\$1,320	7.8%	
		\$100,001 - \$250,000	15	20.0%	\$2,970	17.6%	
		\$250,001 - \$1 Million	23	30.7%	\$12,603	74.6%	
		Total	75	100.0%	\$16,893	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.4%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Radford

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	6,121	20.3
Moderate-income	1	4.2	1,598	5.3	173	10.8	5,194	17.2
Middle-income	19	79.2	25,663	85.1	2,417	9.4	6,869	22.8
Upper-income	3	12.5	2,883	9.6	196	6.8	11,960	39.7
Unknown-income	1	4.2	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>24</b>	<b>100.0</b>	<b>30,144</b>	<b>100.0</b>	<b>2,786</b>	<b>9.2</b>	<b>30,144</b>	<b>100.0</b>
	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	2,527	1,755	5.8	69.4	484	19.2	288	11.4
Middle-income	46,962	25,715	84.4	54.8	18,230	38.8	3,017	6.4
Upper-income	5,489	2,988	9.8	54.4	2,267	41.3	234	4.3
Unknown-income	11	0	0.0	0.0	10	90.9	1	9.1
<b>Total Assessment Area</b>	<b>54,989</b>	<b>30,458</b>	<b>100.0</b>	<b>55.4</b>	<b>20,991</b>	<b>38.2</b>	<b>3,540</b>	<b>6.4</b>
	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	155	2.5	141	2.5	8	2.5	6	2.4
Middle-income	5,546	88.0	5,017	87.5	295	93.4	234	92.5
Upper-income	591	9.4	566	9.9	13	4.1	12	4.7
Unknown-income	10	0.2	9	0.2	0	0.0	1	0.4
<b>Total Assessment Area</b>	<b>6,302</b>	<b>100.0</b>	<b>5,733</b>	<b>100.0</b>	<b>316</b>	<b>100.0</b>	<b>253</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>5.0</b>		<b>4.0</b>
	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	3.5	5	3.5	0	0.0	0	0.0
Middle-income	128	89.5	127	90.1	1	100.0	0	0.0
Upper-income	10	7.0	9	6.4	0	0.0	1	100.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>143</b>	<b>100.0</b>	<b>141</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>98.6</b>		<b>.7</b>		<b>.7</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Radford

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.9%	\$158	3.4%	5.8%	0	0.0%	2.1%	\$0	0.0%	1.3%
	Middle	12	70.6%	\$2,599	56.6%	84.4%	8	72.7%	86.7%	\$1,666	56.5%	83.5%
	Upper	4	23.5%	\$1,835	40.0%	9.8%	3	27.3%	11.1%	\$1,285	43.5%	15.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	17	100.0%	\$4,592	100.0%	100.0%	11	100.0%	100.0%	\$2,951	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.8%	0	0.0%	2.9%	\$0	0.0%	2.8%
	Middle	6	85.7%	\$603	81.2%	84.4%	1	100.0%	82.6%	\$112	100.0%	78.5%
	Upper	1	14.3%	\$140	18.8%	9.8%	0	0.0%	14.3%	\$0	0.0%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	7	100.0%	\$743	100.0%	100.0%	1	100.0%	100.0%	\$112	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%
	Moderate	0	0.0%	\$0	0.0%	5.8%	0	0.0%	5.3%	\$0	0.0%	3.1%
	Middle	9	100.0%	\$55	100.0%	84.4%	7	100.0%	81.9%	\$49	100.0%	71.3%
	Upper	0	0.0%	\$0	0.0%	9.8%	0	0.0%	12.8%	\$0	0.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$55	100.0%	100.0%	7	100.0%	100.0%	\$49	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	87.0%	\$0	0.0%	94.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.0%	\$0	0.0%	5.3%
	Unknown	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	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%
	Moderate	1	3.0%	\$158	2.9%	5.8%	0	0.0%	2.8%	\$0	0.0%	2.1%
	Middle	27	81.8%	\$3,257	60.4%	84.4%	16	84.2%	84.1%	\$1,827	58.7%	80.9%
	Upper	5	15.2%	\$1,975	36.6%	9.8%	3	15.8%	13.1%	\$1,285	41.3%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	33	100.0%	\$5,390	100.0%	100.0%	19	100.0%	100.0%	\$3,112	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%
	Moderate	0	0.0%	\$0	0.0%	2.5%	0	0.0%	2.7%	\$0	0.0%	2.6%
	Middle	40	100.0%	\$5,540	100.0%	87.5%	24	100.0%	84.2%	\$3,363	100.0%	87.5%
	Upper	0	0.0%	\$0	0.0%	9.9%	0	0.0%	8.4%	\$0	0.0%	6.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	1.0%	\$0	0.0%	3.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	0.6%
Total	40	100.0%	\$5,540	100.0%	100.0%	24	100.0%	100.0%	\$3,363	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%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	90.1%	0	0.0%	86.5%	\$0	0.0%	73.1%
	Upper	0	0.0%	\$0	0.0%	6.4%	0	0.0%	10.8%	\$0	0.0%	26.6%
	Unknown	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%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Radford

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	7.3%	\$0	0.0%	3.7%	
	Moderate	7	41.2%	\$1,005	21.9%	17.2%	5	45.5%	21.5%	\$730	24.7%	16.1%	
	Middle	2	11.8%	\$332	7.2%	22.8%	0	0.0%	20.7%	\$0	0.0%	20.0%	
	Upper	7	41.2%	\$3,023	65.8%	39.7%	5	45.5%	38.8%	\$1,989	67.4%	49.1%	
	Unknown	1	5.9%	\$232	5.1%	0.0%	1	9.1%	11.5%	\$232	7.9%	11.2%	
	Total	17	100.0%	\$4,592	100.0%	100.0%	11	100.0%	100.0%	\$2,951	100.0%	100.0%	
REFINANCE	Low	2	28.6%	\$120	16.2%	20.3%	0	0.0%	4.3%	\$0	0.0%	2.1%	
	Moderate	5	71.4%	\$623	83.8%	17.2%	1	100.0%	12.7%	\$112	100.0%	8.9%	
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	21.8%	\$0	0.0%	19.2%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	40.1%	\$0	0.0%	47.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.1%	\$0	0.0%	22.3%	
	Total	7	100.0%	\$743	100.0%	100.0%	1	100.0%	100.0%	\$112	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	44.4%	\$14	25.5%	20.3%	3	42.9%	15.5%	\$13	26.5%	3.9%	
	Moderate	1	11.1%	\$9	16.4%	17.2%	1	14.3%	25.7%	\$9	18.4%	10.6%	
	Middle	2	22.2%	\$14	25.5%	22.8%	2	28.6%	25.7%	\$14	28.6%	22.3%	
	Upper	2	22.2%	\$18	32.7%	39.7%	1	14.3%	28.3%	\$13	26.5%	53.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	9.2%	
	Total	9	100.0%	\$55	100.0%	100.0%	7	100.0%	100.0%	\$49	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	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%	
	Middle	0	0.0%	\$0	0.0%	22.8%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	18.2%	\$134	2.5%	20.3%	3	15.8%	6.0%	\$13	0.4%	2.6%	
	Moderate	13	39.4%	\$1,637	30.4%	17.2%	7	36.8%	16.6%	\$851	27.3%	11.2%	
	Middle	4	12.1%	\$346	6.4%	22.8%	2	10.5%	21.5%	\$14	0.4%	18.7%	
	Upper	9	27.3%	\$3,041	56.4%	39.7%	6	31.6%	38.7%	\$2,002	64.3%	46.3%	
	Unknown	1	3.0%	\$232	4.3%	0.0%	1	5.3%	17.2%	\$232	7.5%	21.2%	
	Total	33	100.0%	\$5,390	100.0%	100.0%	19	100.0%	100.0%	\$3,112	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	10	25.0%	\$402	7.3%	91.0%	5	20.8%	40.8%	\$250	7.4%	40.5%
		Over \$1 Million	26	65.0%	\$5,007	90.4%	5.0%	16	66.7%				
		Total Rev. available	36	90.0%	\$5,409	97.7%	96.0%	21	87.5%				
		Rev. Not Known	4	10.0%	\$131	2.4%	4.0%	3	12.5%				
	Total	40	100.0%	\$5,540	100.0%	100.0%	24	100.0%					
	Loan Size	\$100,000 or Less	30	75.0%	\$994	17.9%		17	70.8%	88.7%	\$510	15.2%	25.4%
		\$100,001 - \$250,000	5	12.5%	\$746	13.5%		4	16.7%	6.2%	\$553	16.4%	20.0%
\$250,001 - \$1 Million		5	12.5%	\$3,800	68.6%		3	12.5%	5.1%	\$2,300	68.4%	54.5%	
Total	40	100.0%	\$5,540	100.0%		24	100.0%	100.0%	\$3,363	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	81.1%	\$0	0.0%	96.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.5%	\$0	0.0%	41.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.8%	\$0	0.0%	35.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	23.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Radford

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	6,825	21.5
Moderate-income	5	17.2	6,394	20.1	1,059	16.6	5,090	16.0
Middle-income	13	44.8	17,397	54.8	1,381	7.9	6,704	21.1
Upper-income	8	27.6	7,966	25.1	605	7.6	13,138	41.4
Unknown-income	3	10.3	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	31,757	100.0	3,045	9.6	31,757	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	11,294	6,397	19.3	56.6	3,429	30.4	1,468	13.0
Middle-income	30,767	18,473	55.6	60.0	9,467	30.8	2,827	9.2
Upper-income	18,953	8,336	25.1	44.0	8,832	46.6	1,785	9.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	61,014	33,206	100.0	54.4	21,728	35.6	6,080	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	1,097	18.1	971	17.7	74	23.1	52	20.2
Middle-income	3,356	55.3	3,025	55.1	195	60.9	136	52.9
Upper-income	1,603	26.4	1,485	27.0	51	15.9	67	26.1
Unknown-income	15	0.2	13	0.2	0	0.0	2	0.8
Total Assessment Area	6,071	100.0	5,494	100.0	320	100.0	257	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	27	16.2	27	16.3	0	0.0	0	0.0
Middle-income	115	68.9	114	68.7	1	100.0	0	0.0
Upper-income	25	15.0	25	15.1	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	167	100.0	166	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Radford

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
#	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	40.0%	\$150	12.8%	19.3%
	Middle	1	20.0%	\$180	15.4%	55.6%
	Upper	2	40.0%	\$840	71.8%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,170	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.3%
	Middle	1	20.0%	\$283	14.4%	55.6%
	Upper	4	80.0%	\$1,679	85.6%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,962	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	3	18.8%	\$24	24.5%	19.3%
	Middle	12	75.0%	\$64	65.3%	55.6%
	Upper	1	6.3%	\$10	10.2%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$98	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	19.2%	\$174	5.4%	19.3%
	Middle	14	53.8%	\$527	16.3%	55.6%
	Upper	7	26.9%	\$2,529	78.3%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	26	100.0%	\$3,230	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.8%	\$21	0.7%	17.7%
	Middle	16	76.2%	\$2,407	80.9%	55.1%
	Upper	3	14.3%	\$546	18.3%	27.0%
	Unknown	1	4.8%	\$3	0.1%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	21	100.0%	\$2,977	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%
	Middle	0	0.0%	\$0	0.0%	68.7%
	Upper	0	0.0%	\$0	0.0%	15.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Radford

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	1	20.0%	\$69	5.9%	21.5%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	
	Upper	4	80.0%	\$1,101	94.1%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$1,170	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.5%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	
	Upper	5	100.0%	\$1,962	100.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$1,962	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	43.8%	\$26	26.5%	21.5%	
	Moderate	4	25.0%	\$31	31.6%	16.0%	
	Middle	3	18.8%	\$25	25.5%	21.1%	
	Upper	1	6.3%	\$10	10.2%	41.4%	
	Unknown	1	6.3%	\$6	6.1%	0.0%	
	Total	16	100.0%	\$98	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.5%	
	Moderate	0	0.0%	\$0	0.0%	16.0%	
	Middle	0	0.0%	\$0	0.0%	21.1%	
	Upper	0	0.0%	\$0	0.0%	41.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	30.8%	\$95	2.9%	21.5%	
	Moderate	4	15.4%	\$31	1.0%	16.0%	
	Middle	3	11.5%	\$25	0.8%	21.1%	
	Upper	10	38.5%	\$3,073	95.1%	41.4%	
	Unknown	1	3.8%	\$6	0.2%	0.0%	
	Total	26	100.0%	\$3,230	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	11	52.4%	\$278	9.3%	90.5%
		Over \$1 Million	9	42.9%	\$2,670	89.7%	5.3%
		Total Rev. available	20	95.3%	\$2,948	99.0%	95.8%
		Rev. Not Known	1	4.8%	\$29	1.0%	4.2%
	Total	21	100.0%	\$2,977	100.0%	100.0%	
	Loan Size	\$100,000 or Less	16	76.2%	\$312	10.5%	
		\$100,001 - \$250,000	1	4.8%	\$115	3.9%	
		\$250,001 - \$1 Million	4	19.0%	\$2,550	85.7%	
		Total	21	100.0%	\$2,977	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Shenandoah

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	2,362	14.1
Moderate-income	0	0.0	0	0.0	0	0.0	2,890	17.3
Middle-income	10	76.9	13,622	81.4	1,110	8.1	4,239	25.3
Upper-income	3	23.1	3,122	18.6	151	4.8	7,253	43.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	13	100.0	16,744	100.0	1,261	7.5	16,744	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	21,541	13,784	79.5	64.0	5,637	26.2	2,120	9.8
Upper-income	5,725	3,546	20.5	61.9	634	11.1	1,545	27.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	27,266	17,330	100.0	63.6	6,271	23.0	3,665	13.4
	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	3,276	82.6	3,016	82.0	139	90.3	121	91.7
Upper-income	688	17.4	662	18.0	15	9.7	11	8.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,964	100.0	3,678	100.0	154	100.0	132	100.0
	Percentage of Total Businesses:			92.8		3.9		3.3
	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	253	79.6	249	79.3	2	100.0	2	100.0
Upper-income	65	20.4	65	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	318	100.0	314	100.0	2	100.0	2	100.0
	Percentage of Total Farms:			98.7		.6		.6

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Shenandoah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$72	100.0%	79.5%	0	0.0%	72.4%	\$0	0.0%	70.9%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	27.6%	\$0	0.0%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$72	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$28	100.0%	79.5%	1	100.0%	70.7%	\$28	100.0%	67.9%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	29.3%	\$0	0.0%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	1	100.0%	\$28	100.0%	100.0%	1	100.0%	100.0%	\$28	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	100.0%	\$18	100.0%	79.5%	3	100.0%	72.3%	\$12	100.0%	60.8%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	27.0%	\$0	0.0%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.1%
	Total	4	100.0%	\$18	100.0%	100.0%	3	100.0%	100.0%	\$12	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	100.0%	\$118	100.0%	79.5%	4	100.0%	71.4%	\$40	100.0%	68.9%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	28.5%	\$0	0.0%	31.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	6	100.0%	\$118	100.0%	100.0%	4	100.0%	100.0%	\$40	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	16	94.1%	\$2,095	98.7%	82.0%	10	90.9%	75.2%	\$898	97.1%	86.0%
	Upper	1	5.9%	\$27	1.3%	18.0%	1	9.1%	20.2%	\$27	2.9%	13.4%
	Unknown	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%	4.6%	\$0	0.0%	0.6%
	Total	17	100.0%	\$2,122	100.0%	100.0%	11	100.0%	100.0%	\$925	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.3%	0	0.0%	58.8%	\$0	0.0%	58.7%
	Upper	0	0.0%	\$0	0.0%	20.7%	0	0.0%	41.2%	\$0	0.0%	41.3%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Shenandoah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank	Agg	Bank		Agg		
#	%	\$ (000s)	\$ %	%	#	%			%	\$(000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	4.6%	\$0	0.0%	2.7%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	19.1%	\$0	0.0%	15.3%	
	Middle	1	100.0%	\$72	100.0%	25.3%	0	0.0%	25.8%	\$0	0.0%	25.4%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	36.5%	\$0	0.0%	41.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.9%	\$0	0.0%	15.2%	
	Total	1	100.0%	\$72	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	3.3%	\$0	0.0%	1.7%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	13.3%	\$0	0.0%	9.3%	
	Middle	0	0.0%	\$0	0.0%	25.3%	0	0.0%	20.4%	\$0	0.0%	17.7%	
	Upper	1	100.0%	\$28	100.0%	43.3%	1	100.0%	45.1%	\$28	100.0%	52.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	18.6%	
	Total	1	100.0%	\$28	100.0%	100.0%	1	100.0%	100.0%	\$28	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	50.0%	\$6	33.3%	14.1%	2	66.7%	13.5%	\$6	50.0%	3.5%	
	Moderate	1	25.0%	\$6	33.3%	17.3%	1	33.3%	16.9%	\$6	50.0%	12.9%	
	Middle	1	25.0%	\$6	33.3%	25.3%	0	0.0%	21.6%	\$0	0.0%	17.4%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	41.2%	\$0	0.0%	54.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	11.8%	
	Total	4	100.0%	\$18	100.0%	100.0%	3	100.0%	100.0%	\$12	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.1%	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%	
	Middle	0	0.0%	\$0	0.0%	25.3%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	33.3%	\$6	5.1%	14.1%	2	50.0%	4.5%	\$6	15.0%	2.1%	
	Moderate	1	16.7%	\$6	5.1%	17.3%	1	25.0%	15.6%	\$6	15.0%	11.4%	
	Middle	2	33.3%	\$78	66.1%	25.3%	0	0.0%	22.4%	\$0	0.0%	20.2%	
	Upper	1	16.7%	\$28	23.7%	43.3%	1	25.0%	41.9%	\$28	70.0%	48.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.7%	\$0	0.0%	17.7%	
	Total	6	100.0%	\$118	100.0%	100.0%	4	100.0%	100.0%	\$40	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	7	41.2%	\$459	21.6%	92.8%	5	45.5%	49.7%	\$354	38.3%	61.4%
		Over \$1 Million	8	47.1%	\$1,620	76.3%	3.9%	5	45.5%				
		Total Rev. available	15	88.3%	\$2,079	97.9%	96.7%	10	91.0%				
		Rev. Not Known	2	11.8%	\$43	2.0%	3.3%	1	9.1%				
	Total	17	100.0%	\$2,122	100.0%	100.0%	11	100.0%					
	Loan Size	\$100,000 or Less	11	64.7%	\$226	10.7%		8	72.7%	92.0%	\$79	8.5%	30.3%
		\$100,001 - \$250,000	3	17.6%	\$546	25.7%		2	18.2%	4.3%	\$346	37.4%	20.2%
		\$250,001 - \$1 Million	3	17.6%	\$1,350	63.6%		1	9.1%	3.8%	\$500	54.1%	49.5%
		Total	17	100.0%	\$2,122	100.0%		11	100.0%	100.0%	\$925	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.7%	0	0.0%	82.4%	\$0	0.0%	82.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.5%	\$0	0.0%	30.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.8%	\$0	0.0%	13.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.7%	\$0	0.0%	55.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Shenandoah

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	2,947	16.2
Moderate-income	1	7.1	1,765	9.7	311	17.6	2,825	15.5
Middle-income	6	42.9	8,011	44.1	737	9.2	3,773	20.8
Upper-income	7	50.0	8,393	46.2	299	3.6	8,624	47.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	14	100.0	18,169	100.0	1,347	7.4	18,169	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	2,828	1,694	8.8	59.9	830	29.3	304	10.7
Middle-income	14,253	8,077	41.8	56.7	3,558	25.0	2,618	18.4
Upper-income	14,835	9,550	49.4	64.4	3,236	21.8	2,049	13.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	31,916	19,321	100.0	60.5	7,624	23.9	4,971	15.6
	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	254	7.5	241	7.6	9	6.6	4	3.7
Middle-income	1,337	39.3	1,229	38.9	53	39.0	55	51.4
Upper-income	1,811	53.2	1,689	53.5	74	54.4	48	44.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,402	100.0	3,159	100.0	136	100.0	107	100.0
	Percentage of Total Businesses:			92.9		4.0		3.1
	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	39	12.0	39	12.0	0	0.0	0	0.0
Middle-income	133	40.8	132	40.7	1	50.0	0	0.0
Upper-income	154	47.2	153	47.2	1	50.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	326	100.0	324	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.4		.6		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Shenandoah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%
	Middle	0	0.0%	\$0	0.0%	41.8%
	Upper	0	0.0%	\$0	0.0%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%
	Middle	2	100.0%	\$182	100.0%	41.8%
	Upper	0	0.0%	\$0	0.0%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$182	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	33.3%	\$33	36.3%	8.8%
	Middle	4	26.7%	\$29	31.9%	41.8%
	Upper	6	40.0%	\$29	31.9%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$91	100.0%	100.0%
MULTI FAMILY		Multi-Family Units				
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	29.4%	\$33	12.1%	8.8%
	Middle	6	35.3%	\$211	77.3%	41.8%
	Upper	6	35.3%	\$29	10.6%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$273	100.0%	100.0%
SMALL BUSINESSES				Small Businesses		
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$16	2.5%	7.6%
	Middle	1	20.0%	\$3	0.5%	38.9%
	Upper	3	60.0%	\$619	97.0%	53.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	5	100.0%	\$638	100.0%	100.0%	
SMALL FARM				Small Farms		
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%
	Middle	0	0.0%	\$0	0.0%	40.7%
	Upper	0	0.0%	\$0	0.0%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Shenandoah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.2%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.2%	
	Moderate	1	50.0%	\$57	31.3%	15.5%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	1	50.0%	\$125	68.7%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$182	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	26.7%	\$21	23.1%	16.2%	
	Moderate	5	33.3%	\$23	25.3%	15.5%	
	Middle	2	13.3%	\$13	14.3%	20.8%	
	Upper	3	20.0%	\$24	26.4%	47.5%	
	Unknown	1	6.7%	\$10	11.0%	0.0%	
	Total	15	100.0%	\$91	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.2%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	
	Middle	0	0.0%	\$0	0.0%	20.8%	
	Upper	0	0.0%	\$0	0.0%	47.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	23.5%	\$21	7.7%	16.2%	
	Moderate	6	35.3%	\$80	29.3%	15.5%	
	Middle	2	11.8%	\$13	4.8%	20.8%	
	Upper	4	23.5%	\$149	54.6%	47.5%	
	Unknown	1	5.9%	\$10	3.7%	0.0%	
	Total	17	100.0%	\$273	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	3	60.0%	\$22	3.4%	92.9%
		Over \$1 Million	2	40.0%	\$616	96.6%	4.0%
		Total Rev. available	5	100.0%	\$638	100.0%	96.9%
		Rev. Not Known	0	0.0%	\$0	0.0%	3.1%
		Total	5	100.0%	\$638	100.0%	100.0%
	Loan Size	\$100,000 or Less	3	60.0%	\$22	3.4%	
		\$100,001 - \$250,000	1	20.0%	\$150	23.5%	
		\$250,001 - \$1 Million	1	20.0%	\$466	73.0%	
		Total	5	100.0%	\$638	100.0%	
	Total Businesses						
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
	Total Farms						

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Smyth

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	1,938	20.2
Moderate-income	1	14.3	987	10.3	148	15.0	2,001	20.9
Middle-income	6	85.7	8,607	89.7	799	9.3	2,351	24.5
Upper-income	0	0.0	0	0.0	0	0.0	3,304	34.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7	100.0	9,594	100.0	947	9.9	9,594	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	1,655	862	8.6	52.1	651	39.3	142	8.6
Middle-income	13,456	9,143	91.4	67.9	2,837	21.1	1,476	11.0
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	15,111	10,005	100.0	66.2	3,488	23.1	1,618	10.7
	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	179	12.0	157	11.5	14	21.5	8	12.1
Middle-income	1,318	88.0	1,209	88.5	51	78.5	58	87.9
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	1,497	100.0	1,366	100.0	65	100.0	66	100.0
	Percentage of Total Businesses:			91.2		4.3		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	3	2.7	3	2.7	0	0.0	0	0.0
Middle-income	110	97.3	110	97.3	0	0.0	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	113	100.0	113	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Smyth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	9.7%	\$0	0.0%	7.0%
	Middle	2	100.0%	\$246	100.0%	91.4%	1	100.0%	90.3%	\$125	100.0%	93.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$246	100.0%	100.0%	1	100.0%	100.0%	\$125	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.6%	0	0.0%	9.9%	\$0	0.0%	8.0%
	Middle	0	0.0%	\$0	0.0%	91.4%	0	0.0%	90.1%	\$0	0.0%	92.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	14.3%	\$4	11.8%	8.6%	1	20.0%	5.9%	\$4	14.3%	6.4%
	Middle	6	85.7%	\$30	88.2%	91.4%	4	80.0%	94.1%	\$24	85.7%	93.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$34	100.0%	100.0%	5	100.0%	100.0%	\$28	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	0.0%	0.0%	\$0	0.0%	0.0%
	Multi-Family Units											
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$4	1.4%	8.6%	1	16.7%	9.4%	\$4	2.6%	7.6%
	Middle	8	88.9%	\$276	98.6%	91.4%	5	83.3%	90.6%	\$149	97.4%	92.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$280	100.0%	100.0%	6	100.0%	100.0%	\$153	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%
	Moderate	0	0.0%	\$0	0.0%	11.5%	0	0.0%	7.6%	\$0	0.0%	6.3%
	Middle	1	100.0%	\$1,000	100.0%	88.5%	1	100.0%	88.8%	\$1,000	100.0%	93.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	0.2%
	Total	1	100.0%	\$1,000	100.0%	100.0%	1	100.0%	100.0%	\$1,000	100.0%	100.0%
	Small Farms											
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.7%	0	0.0%	2.8%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	97.3%	0	0.0%	97.2%	\$0	0.0%	99.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Smyth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	11.2%	\$0	0.0%	7.0%	
	Moderate	2	100.0%	\$246	100.0%	20.9%	1	100.0%	30.6%	\$125	100.0%	28.0%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	24.0%	\$0	0.0%	22.9%	
	Upper	0	0.0%	\$0	0.0%	34.4%	0	0.0%	25.0%	\$0	0.0%	32.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.2%	\$0	0.0%	9.2%	
	Total	2	100.0%	\$246	100.0%	100.0%	1	100.0%	100.0%	\$125	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	7.5%	\$0	0.0%	4.0%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	0	0.0%	17.5%	\$0	0.0%	11.9%	
	Middle	0	0.0%	\$0	0.0%	24.5%	0	0.0%	24.0%	\$0	0.0%	21.8%	
	Upper	0	0.0%	\$0	0.0%	34.4%	0	0.0%	40.1%	\$0	0.0%	51.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	11.2%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	4	57.1%	\$15	44.1%	20.2%	2	40.0%	25.0%	\$9	32.1%	14.5%	
	Moderate	1	14.3%	\$4	11.8%	20.9%	1	20.0%	17.6%	\$4	14.3%	9.4%	
	Middle	1	14.3%	\$5	14.7%	24.5%	1	20.0%	27.9%	\$5	17.9%	33.2%	
	Upper	1	14.3%	\$10	29.4%	34.4%	1	20.0%	29.4%	\$10	35.7%	42.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	7	100.0%	\$34	100.0%	100.0%	5	100.0%	100.0%	\$28	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.9%	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%	
	Upper	0	0.0%	\$0	0.0%	34.4%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	4	44.4%	\$15	5.4%	20.2%	2	33.3%	11.0%	\$9	5.9%	5.5%	
	Moderate	3	33.3%	\$250	89.3%	20.9%	2	33.3%	22.1%	\$129	84.3%	17.2%	
	Middle	1	11.1%	\$5	1.8%	24.5%	1	16.7%	24.5%	\$5	3.3%	22.7%	
	Upper	1	11.1%	\$10	3.6%	34.4%	1	16.7%	33.5%	\$10	6.5%	44.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.0%	\$0	0.0%	10.0%	
	Total	9	100.0%	\$280	100.0%	100.0%	6	100.0%	100.0%	\$153	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	91.2%	0	0.0%	52.5%	\$0	0.0%	43.1%
		Over \$1 Million	1	100.0%	\$1,000	100.0%	4.3%	1	100.0%				
		Total Rev. available	1	100.0%	\$1,000	100.0%	95.5%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.4%	0	0.0%				
		Total	1	100.0%	\$1,000	100.0%	100.0%	1	100.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.3%	\$0	0.0%	33.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.2%	\$0	0.0%	19.0%
		\$250,001 - \$1 Million	1	100.0%	\$1,000	100.0%		1	100.0%	4.5%	\$1,000	100.0%	47.4%
		Total	1	100.0%	\$1,000	100.0%		1	100.0%	100.0%	\$1,000	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	91.7%	\$0	0.0%	86.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.3%	\$0	0.0%	57.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	22.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	20.4%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: VA Smyth

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	2,181	24.8
Moderate-income	1	11.1	816	9.3	243	29.8	1,773	20.2
Middle-income	8	88.9	7,962	90.7	891	11.2	2,029	23.1
Upper-income	0	0.0	0	0.0	0	0.0	2,795	31.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	8,778	100.0	1,134	12.9	8,778	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	1,616	739	7.8	45.7	574	35.5	303	18.8
Middle-income	13,823	8,735	92.2	63.2	2,944	21.3	2,144	15.5
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	15,439	9,474	100.0	61.4	3,518	22.8	2,447	15.8
	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	180	12.8	156	12.1	15	25.9	9	15.0
Middle-income	1,222	87.2	1,128	87.9	43	74.1	51	85.0
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	1,402	100.0	1,284	100.0	58	100.0	60	100.0
	Percentage of Total Businesses:			91.6		4.1		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	4	2.9	4	2.9	0	0.0	0	0.0
Middle-income	134	97.1	134	97.1	0	0.0	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	138	100.0	138	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Smyth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%
	Middle	0	0.0%	\$0	0.0%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%
	Middle	5	100.0%	\$25	100.0%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$25	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%
	Middle	5	100.0%	\$25	100.0%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$25	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.1%
	Middle	2	100.0%	\$20	100.0%	87.9%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	2	100.0%	\$20	100.0%	100.0%
	SMALL FARM	Low	0	0.0%	\$0	0.0%
Moderate		0	0.0%	\$0	0.0%	2.9%
Middle		0	0.0%	\$0	0.0%	97.1%
Upper		0	0.0%	\$0	0.0%	0.0%
Unknown		0	0.0%	\$0	0.0%	0.0%
Tr Unknown		0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Smyth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	23.1%	
	Upper	0	0.0%	\$0	0.0%	31.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	23.1%	
	Upper	0	0.0%	\$0	0.0%	31.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	2	40.0%	\$7	28.0%	24.8%	
	Moderate	1	20.0%	\$7	28.0%	20.2%	
	Middle	1	20.0%	\$8	32.0%	23.1%	
	Upper	0	0.0%	\$0	0.0%	31.8%	
	Unknown	1	20.0%	\$3	12.0%	0.0%	
	Total	5	100.0%	\$25	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	
	Moderate	0	0.0%	\$0	0.0%	20.2%	
	Middle	0	0.0%	\$0	0.0%	23.1%	
	Upper	0	0.0%	\$0	0.0%	31.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	40.0%	\$7	28.0%	24.8%	
	Moderate	1	20.0%	\$7	28.0%	20.2%	
	Middle	1	20.0%	\$8	32.0%	23.1%	
	Upper	0	0.0%	\$0	0.0%	31.8%	
	Unknown	1	20.0%	\$3	12.0%	0.0%	
	Total	5	100.0%	\$25	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	2	100.0%	\$20	100.0%	91.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.1%
		Total Rev. available	2	100.0%	\$20	100.0%	95.7%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.3%
		Total	2	100.0%	\$20	100.0%	100.0%
	Loan Size	\$100,000 or Less	2	100.0%	\$20	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	2	100.0%	\$20	100.0%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%
		Not Known	0	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%	100.0%
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA South Boston

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	2,297	21.7
Moderate-income	1	14.3	898	8.5	120	13.4	1,892	17.9
Middle-income	6	85.7	9,663	91.5	1,090	11.3	2,473	23.4
Upper-income	0	0.0	0	0.0	0	0.0	3,899	36.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total Assessment Area</b>	<b>7</b>	<b>100.0</b>	<b>10,561</b>	<b>100.0</b>	<b>1,210</b>	<b>11.5</b>	<b>10,561</b>	<b>100.0</b>
	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	1,519	1,010	8.8	66.5	276	18.2	233	15.3
Middle-income	15,434	10,407	91.2	67.4	3,325	21.5	1,702	11.0
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
<b>Total Assessment Area</b>	<b>16,953</b>	<b>11,417</b>	<b>100.0</b>	<b>67.3</b>	<b>3,601</b>	<b>21.2</b>	<b>1,935</b>	<b>11.4</b>
	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	99	5.3	93	5.5	2	2.2	4	5.2
Middle-income	1,762	94.7	1,600	94.5	89	97.8	73	94.8
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
<b>Total Assessment Area</b>	<b>1,861</b>	<b>100.0</b>	<b>1,693</b>	<b>100.0</b>	<b>91</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>
	<b>Percentage of Total Businesses:</b>			<b>91.0</b>		<b>4.9</b>		<b>4.1</b>
	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	31	18.1	31	18.2	0	0.0	0	0.0
Middle-income	140	81.9	139	81.8	0	0.0	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
<b>Total Assessment Area</b>	<b>171</b>	<b>100.0</b>	<b>170</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>1</b>	<b>100.0</b>
	<b>Percentage of Total Farms:</b>			<b>99.4</b>		<b>.0</b>		<b>.6</b>

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA South Boston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	%		#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	4.9%	\$0	0.0%	4.0%
	Middle	2	100.0%	\$365	100.0%	91.2%	1	100.0%	95.1%	\$296	100.0%	96.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$365	100.0%	100.0%	1	100.0%	100.0%	\$296	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	4.7%	\$0	0.0%	4.5%
	Middle	3	100.0%	\$282	100.0%	91.2%	3	100.0%	95.3%	\$282	100.0%	95.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$282	100.0%	100.0%	3	100.0%	100.0%	\$282	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%
	Moderate	1	50.0%	\$4	50.0%	8.8%	1	100.0%	6.5%	\$4	100.0%	5.2%
	Middle	1	50.0%	\$4	50.0%	91.2%	0	0.0%	93.5%	\$0	0.0%	94.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$8	100.0%	100.0%	1	100.0%	100.0%	\$4	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	1	14.3%	\$4	0.6%	8.8%	1	20.0%	4.9%	\$4	0.7%	4.3%
	Middle	6	85.7%	\$651	99.4%	91.2%	4	80.0%	95.1%	\$578	99.3%	95.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$655	100.0%	100.0%	5	100.0%	100.0%	\$582	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%
	Moderate	1	9.1%	\$18	1.0%	5.5%	0	0.0%	6.2%	\$0	0.0%	2.5%
	Middle	10	90.9%	\$1,703	99.0%	94.5%	5	100.0%	91.6%	\$1,269	100.0%	97.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.3%
	Total	11	100.0%	\$1,721	100.0%	100.0%	5	100.0%	100.0%	\$1,269	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%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	10.2%	\$0	0.0%	5.2%
	Middle	0	0.0%	\$0	0.0%	81.8%	0	0.0%	89.8%	\$0	0.0%	94.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	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%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA South Boston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank	Agg	Bank	Agg			
		#	%	\$ (000s)	\$ %						#	%	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	4.4%	\$0	0.0%	2.6%	
	Moderate	1	50.0%	\$69	18.9%	17.9%	0	0.0%	26.8%	\$0	0.0%	18.4%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	30.1%	\$0	0.0%	30.2%	
	Upper	1	50.0%	\$296	81.1%	36.9%	1	100.0%	28.4%	\$296	100.0%	40.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.4%	\$0	0.0%	8.9%	
	Total	2	100.0%	\$365	100.0%	100.0%	1	100.0%	100.0%	\$296	100.0%	100.0%	
REFINANCE	Low	2	66.7%	\$190	67.4%	21.7%	2	66.7%	9.0%	\$190	67.4%	5.6%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	18.3%	\$0	0.0%	13.6%	
	Middle	1	33.3%	\$92	32.6%	23.4%	1	33.3%	19.9%	\$92	32.6%	17.7%	
	Upper	0	0.0%	\$0	0.0%	36.9%	0	0.0%	40.7%	\$0	0.0%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	12.5%	
	Total	3	100.0%	\$282	100.0%	100.0%	3	100.0%	100.0%	\$282	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	100.0%	\$8	100.0%	21.7%	1	100.0%	23.9%	\$4	100.0%	16.2%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	23.9%	\$0	0.0%	9.6%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	17.4%	\$0	0.0%	10.4%	
	Upper	0	0.0%	\$0	0.0%	36.9%	0	0.0%	26.1%	\$0	0.0%	47.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.7%	\$0	0.0%	16.2%	
	Total	2	100.0%	\$8	100.0%	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%	
	Moderate	0	0.0%	\$0	0.0%	17.9%	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%	
	Upper	0	0.0%	\$0	0.0%	36.9%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	4	57.1%	\$198	30.2%	21.7%	3	60.0%	8.7%	\$194	33.3%	4.7%	
	Moderate	1	14.3%	\$69	10.5%	17.9%	0	0.0%	21.6%	\$0	0.0%	15.4%	
	Middle	1	14.3%	\$92	14.0%	23.4%	1	20.0%	23.0%	\$92	15.8%	22.2%	
	Upper	1	14.3%	\$296	45.2%	36.9%	1	20.0%	35.4%	\$296	50.9%	46.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.3%	\$0	0.0%	11.2%	
	Total	7	100.0%	\$655	100.0%	100.0%	5	100.0%	100.0%	\$582	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	5	45.5%	\$234	13.6%	91.0%	1	20.0%	54.7%	\$3	0.2%	50.1%
		Over \$1 Million	6	54.5%	\$1,487	86.4%	4.9%	4	80.0%				
		Total Rev. available	11	100.0%	\$1,721	100.0%	95.9%	5	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.1%	0	0.0%				
		Total	11	100.0%	\$1,721	100.0%	100.0%	5	100.0%				
	Loan Size	\$100,000 or Less	7	63.6%	\$150	8.7%		3	60.0%	94.7%	\$75	5.9%	49.5%
		\$100,001 - \$250,000	3	27.3%	\$572	33.2%		1	20.0%	3.7%	\$195	15.4%	20.6%
		\$250,001 - \$1 Million	1	9.1%	\$999	58.0%		1	20.0%	1.6%	\$999	78.7%	29.9%
		Total	11	100.0%	\$1,721	100.0%		5	100.0%	100.0%	\$1,269	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	89.8%	\$0	0.0%	85.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.2%	\$0	0.0%	54.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	26.9%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	19.2%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA South Boston

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	2,774	28.4
Moderate-income	3	33.3	2,776	28.4	624	22.5	1,543	15.8
Middle-income	6	66.7	6,991	71.6	918	13.1	2,150	22.0
Upper-income	0	0.0	0	0.0	0	0.0	3,300	33.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9	100.0	9,767	100.0	1,542	15.8	9,767	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	5,782	3,162	28.4	54.7	1,405	24.3	1,215	21.0
Middle-income	12,101	7,962	71.6	65.8	2,121	17.5	2,018	16.7
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	17,883	11,124	100.0	62.2	3,526	19.7	3,233	18.1
	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	557	31.9	508	31.9	24	27.9	25	35.7
Middle-income	1,189	68.1	1,082	68.1	62	72.1	45	64.3
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	1,746	100.0	1,590	100.0	86	100.0	70	100.0
	Percentage of Total Businesses:			91.1		4.9		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	61	31.9	60	31.6	1	100.0	0	0.0
Middle-income	130	68.1	130	68.4	0	0.0	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	191	100.0	190	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA South Boston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank				Owner Occupied Units
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.4%
	Middle	0	0.0%	\$0	0.0%	71.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	100.0%	\$135	100.0%	28.4%
	Middle	0	0.0%	\$0	0.0%	71.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$135	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	80.0%	\$19	79.2%	28.4%
	Middle	1	20.0%	\$5	20.8%	71.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$24	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	5	83.3%	\$154	96.9%	28.4%
	Middle	1	16.7%	\$5	3.1%	71.6%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$159	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	31.9%
	Middle	10	100.0%	\$1,392	100.0%	68.1%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	10	100.0%	\$1,392	100.0%	100.0%
SMALL FARM	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	31.6%
	Middle	0	0.0%	\$0	0.0%	68.4%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA South Boston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	28.4%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	33.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	28.4%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	33.8%	
	Unknown	1	100.0%	\$135	100.0%	0.0%	
	Total	1	100.0%	\$135	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	40.0%	\$7	29.2%	28.4%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	
	Middle	1	20.0%	\$2	8.3%	22.0%	
	Upper	2	40.0%	\$15	62.5%	33.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	5	100.0%	\$24	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	28.4%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	22.0%	
	Upper	0	0.0%	\$0	0.0%	33.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	33.3%	\$7	4.4%	28.4%	
	Moderate	0	0.0%	\$0	0.0%	15.8%	
	Middle	1	16.7%	\$2	1.3%	22.0%	
	Upper	2	33.3%	\$15	9.4%	33.8%	
	Unknown	1	16.7%	\$135	84.9%	0.0%	
	Total	6	100.0%	\$159	100.0%	100.0%	
Small Business	Revenue	\$1 Million or Less	5	50.0%	\$150	10.8%	91.1%
		Over \$1 Million	5	50.0%	\$1,242	89.2%	4.9%
		Total Rev. available	10	100.0%	\$1,392	100.0%	96.0%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.0%
		Total	10	100.0%	\$1,392	100.0%	100.0%
	Loan Size	\$100,000 or Less	7	70.0%	\$227	16.3%	
		\$100,001 - \$250,000	2	20.0%	\$365	26.2%	
		\$250,001 - \$1 Million	1	10.0%	\$800	57.5%	
		Total	10	100.0%	\$1,392	100.0%	
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%
Over \$1 Million			0	0.0%	\$0	0.0%	0.5%
Not Known			0	0.0%	\$0	0.0%	0.0%
Total			0	0.0%	\$0	0.0%	100.0%
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.



# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA West Piedmont

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	5,400	20.1
Moderate-income	3	14.3	2,440	9.1	433	17.7	5,263	19.5
Middle-income	17	81.0	23,505	87.3	2,134	9.1	6,444	23.9
Upper-income	1	4.8	978	3.6	64	6.5	9,816	36.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21	100.0	26,923	100.0	2,631	9.8	26,923	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	4,297	2,239	7.8	52.1	1,604	37.3	454	10.6
Middle-income	37,250	25,443	88.3	68.3	7,890	21.2	3,917	10.5
Upper-income	1,446	1,146	4.0	79.3	227	15.7	73	5.0
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	42,993	28,828	100.0	67.1	9,721	22.6	4,444	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	443	9.8	404	9.7	24	10.7	15	10.8
Middle-income	3,953	87.3	3,630	87.1	200	88.9	123	88.5
Upper-income	134	3.0	132	3.2	1	0.4	1	0.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,530	100.0	4,166	100.0	225	100.0	139	100.0
	Percentage of Total Businesses:			92.0		5.0		3.1
	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	148	100.0	144	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	148	100.0	144	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.3		2.7		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

## Appendices

### Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA West Piedmont

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 7/1/2010 - 12/31/2011					Bank & Aggregate Lending Comparison 2011					
							2011					
		Bank				Owner Occupied Units %	Count			Dollar		
		Count		Dollar			#	%	Agg %	Bank		Agg %
#	%	\$ (000s)	\$ %	\$ (000s)	\$ %	\$ %						
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	5.8%	\$0	0.0%	3.5%
	Middle	2	100.0%	\$642	100.0%	88.3%	0	0.0%	88.0%	\$0	0.0%	88.1%
	Upper	0	0.0%	\$0	0.0%	4.0%	0	0.0%	6.2%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$642	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	25.0%	\$62	22.4%	7.8%	1	50.0%	4.1%	\$62	74.7%	2.8%
	Middle	3	75.0%	\$215	77.6%	88.3%	1	50.0%	88.7%	\$21	25.3%	87.5%
	Upper	0	0.0%	\$0	0.0%	4.0%	0	0.0%	7.2%	\$0	0.0%	9.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$277	100.0%	100.0%	2	100.0%	100.0%	\$83	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%
	Moderate	2	5.9%	\$8	6.1%	7.8%	1	4.5%	8.2%	\$5	5.6%	4.8%
	Middle	32	94.1%	\$124	93.9%	88.3%	21	95.5%	88.4%	\$85	94.4%	84.4%
	Upper	0	0.0%	\$0	0.0%	4.0%	0	0.0%	3.4%	\$0	0.0%	10.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$132	100.0%	100.0%	22	100.0%	100.0%	\$90	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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	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%
	Moderate	3	7.5%	\$70	6.7%	7.8%	2	8.3%	5.1%	\$67	38.7%	3.1%
	Middle	37	92.5%	\$981	93.3%	88.3%	22	91.7%	88.4%	\$106	61.3%	87.7%
	Upper	0	0.0%	\$0	0.0%	4.0%	0	0.0%	6.5%	\$0	0.0%	9.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$1,051	100.0%	100.0%	24	100.0%	100.0%	\$173	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%
	Moderate	3	6.5%	\$627	5.2%	9.7%	2	8.0%	9.2%	\$550	8.7%	10.9%
	Middle	35	76.1%	\$9,446	78.2%	87.1%	19	76.0%	83.7%	\$4,756	75.4%	85.0%
	Upper	8	17.4%	\$2,000	16.6%	3.2%	4	16.0%	3.6%	\$1,000	15.9%	3.3%
	Unknown	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%	0.8%
Total	46	100.0%	\$12,073	100.0%	100.0%	25	100.0%	100.0%	\$6,306	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	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%
	Unknown	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%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA West Piedmont

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	50.0%	\$59	9.2%	20.1%	0	0.0%	13.5%	\$0	0.0%	8.8%	
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	31.6%	\$0	0.0%	24.9%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	23.2%	\$0	0.0%	23.6%	
	Upper	1	50.0%	\$583	90.8%	36.5%	0	0.0%	22.2%	\$0	0.0%	30.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%	\$0	0.0%	12.4%	
	Total	2	100.0%	\$642	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
REFINANCE	Low	1	25.0%	\$72	26.0%	20.1%	0	0.0%	9.7%	\$0	0.0%	5.0%	
	Moderate	3	75.0%	\$205	74.0%	19.5%	2	100.0%	18.4%	\$83	100.0%	13.6%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	20.1%	\$0	0.0%	17.5%	
	Upper	0	0.0%	\$0	0.0%	36.5%	0	0.0%	39.4%	\$0	0.0%	51.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.4%	\$0	0.0%	12.2%	
	Total	4	100.0%	\$277	100.0%	100.0%	2	100.0%	100.0%	\$83	100.0%	100.0%	
HOME IMPROVEMENT	Low	18	52.9%	\$63	47.7%	20.1%	10	45.5%	33.3%	\$40	44.4%	16.7%	
	Moderate	10	29.4%	\$39	29.5%	19.5%	9	40.9%	39.5%	\$36	40.0%	28.1%	
	Middle	3	8.8%	\$10	7.6%	23.9%	2	9.1%	12.9%	\$7	7.8%	18.5%	
	Upper	3	8.8%	\$20	15.2%	36.5%	1	4.5%	9.5%	\$7	7.8%	23.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.8%	\$0	0.0%	13.2%	
	Total	34	100.0%	\$132	100.0%	100.0%	22	100.0%	100.0%	\$90	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	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%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	36.5%	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%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	20	50.0%	\$194	18.5%	20.1%	10	41.7%	13.6%	\$40	23.1%	6.6%	
	Moderate	13	32.5%	\$244	23.2%	19.5%	11	45.8%	25.1%	\$119	68.8%	18.0%	
	Middle	3	7.5%	\$10	1.0%	23.9%	2	8.3%	20.4%	\$7	4.0%	19.7%	
	Upper	4	10.0%	\$603	57.4%	36.5%	1	4.2%	30.3%	\$7	4.0%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.6%	\$0	0.0%	12.4%	
	Total	40	100.0%	\$1,051	100.0%	100.0%	24	100.0%	100.0%	\$173	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	19	41.3%	\$2,726	22.6%	92.0%	9	36.0%	46.8%	\$799	12.7%	35.9%
		Over \$1 Million	16	34.8%	\$5,991	49.6%	5.0%	10	40.0%				
		Total Rev. available	35	76.1%	\$8,717	72.2%	97.0%	19	76.0%				
		Rev. Not Known	11	23.9%	\$3,356	27.8%	3.1%	6	24.0%				
	Total	46	100.0%	\$12,073	100.0%	100.0%	25	100.0%					
	Loan Size	\$100,000 or Less	21	45.7%	\$880	7.3%		13	52.0%	86.3%	\$539	8.5%	20.0%
		\$100,001 - \$250,000	12	26.1%	\$2,628	21.8%		6	24.0%	7.1%	\$1,278	20.3%	20.5%
\$250,001 - \$1 Million		13	28.3%	\$8,565	70.9%		6	24.0%	6.6%	\$4,489	71.2%	59.5%	
Total	46	100.0%	\$12,073	100.0%		25	100.0%	100.0%	\$6,306	100.0%	100.0%		
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.3%	0	0.0%	90.0%	\$0	0.0%	59.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.7%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.0%	\$0	0.0%	70.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	29.1%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA West Piedmont

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	6,385	26.2
Moderate-income	9	39.1	9,044	37.1	1,684	18.6	5,150	21.1
Middle-income	13	56.5	14,442	59.3	1,598	11.1	5,748	23.6
Upper-income	1	4.3	871	3.6	49	5.6	7,074	29.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	23	100.0	24,357	100.0	3,331	13.7	24,357	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	17,015	9,480	35.3	55.7	4,084	24.0	3,451	20.3
Middle-income	25,110	16,235	60.4	64.7	5,016	20.0	3,859	15.4
Upper-income	1,542	1,173	4.4	76.1	187	12.1	182	11.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	43,667	26,888	100.0	61.6	9,287	21.3	7,492	17.2
	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	1,544	35.6	1,426	35.8	68	30.5	50	36.5
Middle-income	2,673	61.6	2,433	61.1	154	69.1	86	62.8
Upper-income	122	2.8	120	3.0	1	0.4	1	0.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,339	100.0	3,979	100.0	223	100.0	137	100.0
	Percentage of Total Businesses:			91.7		5.1		3.2
	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	76	42.7	74	42.5	2	50.0	0	0.0
Middle-income	101	56.7	99	56.9	2	50.0	0	0.0
Upper-income	1	0.6	1	0.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	178	100.0	174	100.0	4	100.0	0	.0
	Percentage of Total Farms:			97.8		2.2		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA West Piedmont

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.3%
	Middle	0	0.0%	\$0	0.0%	60.4%
	Upper	1	100.0%	\$473	100.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$473</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$50	26.3%	35.3%
	Middle	1	33.3%	\$49	25.8%	60.4%
	Upper	1	33.3%	\$91	47.9%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3</i>	<i>100.0%</i>	<i>\$190</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	20	52.6%	\$68	48.2%	35.3%
	Middle	18	47.4%	\$73	51.8%	60.4%
	Upper	0	0.0%	\$0	0.0%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>38</i>	<i>100.0%</i>	<i>\$141</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	21	50.0%	\$118	14.7%	35.3%
	Middle	19	45.2%	\$122	15.2%	60.4%
	Upper	2	4.8%	\$564	70.1%	4.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>42</i>	<i>100.0%</i>	<i>\$804</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	16.7%	\$1,230	20.5%	35.8%
	Middle	15	62.5%	\$3,714	61.8%	61.1%
	Upper	5	20.8%	\$1,066	17.7%	3.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>24</i>	<i>100.0%</i>	<i>\$6,010</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	42.5%
	Middle	0	0.0%	\$0	0.0%	56.9%
	Upper	0	0.0%	\$0	0.0%	0.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size Assessment Area: VA West Piedmont

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	26.2%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	
	Middle	0	0.0%	\$0	0.0%	23.6%	
	Upper	1	100.0%	\$473	100.0%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$473	100.0%	100.0%	
REFINANCE	Low	2	66.7%	\$99	52.1%	26.2%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	
	Middle	1	33.3%	\$91	47.9%	23.6%	
	Upper	0	0.0%	\$0	0.0%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	3	100.0%	\$190	100.0%	100.0%	
HOME IMPROVEMENT	Low	19	50.0%	\$50	35.5%	26.2%	
	Moderate	8	21.1%	\$44	31.2%	21.1%	
	Middle	10	26.3%	\$44	31.2%	23.6%	
	Upper	1	2.6%	\$3	2.1%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	38	100.0%	\$141	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	26.2%	
	Moderate	0	0.0%	\$0	0.0%	21.1%	
	Middle	0	0.0%	\$0	0.0%	23.6%	
	Upper	0	0.0%	\$0	0.0%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	50.0%	\$149	18.5%	26.2%	
	Moderate	8	19.0%	\$44	5.5%	21.1%	
	Middle	11	26.2%	\$135	16.8%	23.6%	
	Upper	2	4.8%	\$476	59.2%	29.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	42	100.0%	\$804	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	13	54.2%	\$1,312	21.8%	91.7%
		Over \$1 Million	6	25.0%	\$3,657	60.8%	5.1%
		Total Rev. available	19	79.2%	\$4,969	82.6%	96.8%
		Rev. Not Known	5	20.8%	\$1,041	17.3%	3.2%
	Total	24	100.0%	\$6,010	100.0%	100.0%	
	Loan Size	\$100,000 or Less	13	54.2%	\$386	6.4%	
		\$100,001 - \$250,000	5	20.8%	\$1,200	20.0%	
		\$250,001 - \$1 Million	6	25.0%	\$4,424	73.6%	
		Total	24	100.0%	\$6,010	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.2%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: VA Winchester

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	3,366	15.0
Moderate-income	2	12.5	2,588	11.5	353	13.6	4,098	18.3
Middle-income	10	62.5	15,862	70.7	664	4.2	5,250	23.4
Upper-income	4	25.0	3,991	17.8	109	2.7	9,727	43.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	16	100.0	22,441	100.0	1,126	5.0	22,441	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	4,706	1,797	8.0	38.2	2,636	56.0	273	5.8
Middle-income	22,810	16,529	74.0	72.5	5,118	22.4	1,163	5.1
Upper-income	6,390	3,999	17.9	62.6	2,019	31.6	372	5.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	33,906	22,325	100.0	65.8	9,773	28.8	1,808	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	721	11.2	645	11.0	42	13.3	34	16.4
Middle-income	4,084	63.7	3,761	63.9	190	60.1	133	64.3
Upper-income	1,606	25.1	1,482	25.2	84	26.6	40	19.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	6,411	100.0	5,888	100.0	316	100.0	207	100.0
	Percentage of Total Businesses:			91.8		4.9		3.2
	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	8	6.7	7	6.1	1	20.0	0	0.0
Middle-income	73	61.3	71	62.3	2	40.0	0	0.0
Upper-income	38	31.9	36	31.6	2	40.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	119	100.0	114	100.0	5	100.0	0	.0
	Percentage of Total Farms:			95.8		4.2		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: VA Winchester

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison				
		7/1/2010 - 12/31/2011					2011				
		Bank		Owner Occupied Units		%	Count		Dollar		
		Count	Dollar				Bank	Agg	Bank	Agg	
		#	%	\$ (000s)	\$ %		#	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	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%	\$0	0.0%	4.3%
	Middle	6	85.7%	\$1,275	76.9%	74.0%	2	66.7%	\$523	57.8%	78.3%
	Upper	1	14.3%	\$382	23.1%	17.9%	1	33.3%	\$382	42.2%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$1,657	100.0%	100.0%	3	100.0%	\$905	100.0%	100.0%
REFINANCE	Low	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%	\$0	0.0%	3.1%
	Middle	0	0.0%	\$0	0.0%	74.0%	0	0.0%	\$0	0.0%	72.3%
	Upper	1	100.0%	\$153	100.0%	17.9%	0	0.0%	\$0	0.0%	24.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$153	100.0%	100.0%	0	0.0%	\$0	0.0%	100.0%
HOME IMPROVEMENT	Low	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%	\$0	0.0%	3.9%
	Middle	1	50.0%	\$7	63.6%	74.0%	1	50.0%	\$7	63.6%	74.8%
	Upper	1	50.0%	\$4	36.4%	17.9%	1	50.0%	\$4	36.4%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$11	100.0%	100.0%	2	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%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	47.3%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	52.7%
	Upper	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%
	Total	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	\$0	0.0%	3.8%
	Middle	7	70.0%	\$1,282	70.4%	74.0%	3	60.0%	\$530	57.9%	74.8%
	Upper	3	30.0%	\$539	29.6%	17.9%	2	40.0%	\$386	42.1%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,821	100.0%	100.0%	5	100.0%	\$916	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%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	\$0	0.0%	7.9%
	Middle	15	65.2%	\$3,083	91.5%	63.9%	8	53.3%	\$1,525	84.8%	53.7%
	Upper	8	34.8%	\$288	8.5%	25.2%	7	46.7%	\$273	15.2%	38.1%
	Unknown	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%	0.3%
	Total	23	100.0%	\$3,371	100.0%	100.0%	15	100.0%	\$1,798	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%
	Moderate	0	0.0%	\$0	0.0%	6.1%	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	62.3%	0	0.0%	\$0	0.0%	79.8%
	Upper	0	0.0%	\$0	0.0%	31.6%	0	0.0%	\$0	0.0%	20.2%
	Unknown	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%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries



# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Winchester

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count		Dollar				
		Count		Dollar			Bank		Agg		Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	14.3%	\$49	3.0%	15.0%	0	0.0%	8.8%	\$0	0.0%	4.8%	
	Moderate	1	14.3%	\$125	7.5%	18.3%	0	0.0%	24.4%	\$0	0.0%	18.5%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	19.2%	\$0	0.0%	18.5%	
	Upper	5	71.4%	\$1,483	89.5%	43.3%	3	100.0%	36.4%	\$905	100.0%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	11.3%	
	Total	7	100.0%	\$1,657	100.0%	100.0%	3	100.0%	100.0%	\$905	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	5.5%	\$0	0.0%	3.1%	
	Moderate	1	100.0%	\$153	100.0%	18.3%	0	0.0%	12.2%	\$0	0.0%	8.6%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	17.6%	\$0	0.0%	15.3%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	45.4%	\$0	0.0%	51.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	21.5%	
	Total	1	100.0%	\$153	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	15.0%	0	0.0%	11.4%	\$0	0.0%	6.8%	
	Moderate	2	100.0%	\$11	100.0%	18.3%	2	100.0%	25.7%	\$11	100.0%	15.8%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	14.3%	\$0	0.0%	10.6%	
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	38.1%	\$0	0.0%	44.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	22.2%	
	Total	2	100.0%	\$11	100.0%	100.0%	2	100.0%	100.0%	\$11	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.0%	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%	
	Middle	0	0.0%	\$0	0.0%	23.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	10.0%	\$49	2.7%	15.0%	0	0.0%	7.1%	\$0	0.0%	3.9%	
	Moderate	4	40.0%	\$289	15.9%	18.3%	2	40.0%	18.0%	\$11	1.2%	13.0%	
	Middle	0	0.0%	\$0	0.0%	23.4%	0	0.0%	18.2%	\$0	0.0%	16.6%	
	Upper	5	50.0%	\$1,483	81.4%	43.3%	3	60.0%	41.2%	\$905	98.8%	49.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	17.4%	
	Total	10	100.0%	\$1,821	100.0%	100.0%	5	100.0%	100.0%	\$916	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	11	47.8%	\$640	19.0%	91.8%	6	40.0%	48.7%	\$182	10.1%	48.3%
		Over \$1 Million	9	39.1%	\$2,124	63.0%	4.9%	7	46.7%				
		Total Rev. available	20	86.9%	\$2,764	82.0%	96.7%	13	86.7%				
		Rev. Not Known	3	13.0%	\$607	18.0%	3.2%	2	13.3%				
	Total	23	100.0%	\$3,371	100.0%	100.0%	15	100.0%					
	Loan Size	\$100,000 or Less	17	73.9%	\$462	13.7%		12	80.0%	87.5%	\$321	17.9%	22.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	14.1%
\$250,001 - \$1 Million		6	26.1%	\$2,909	86.3%		3	20.0%	7.5%	\$1,477	82.1%	63.6%	
Total		23	100.0%	\$3,371	100.0%		15	100.0%	100.0%	\$1,798	100.0%	100.0%	
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	75.0%	\$0	0.0%	90.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.7%	\$0	0.0%	47.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	52.3%
		\$250,001 - \$500,000	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%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

## 2012 Combined Demographics Report

Assessment Area: VA Winchester

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	4,393	16.4	
Moderate-income	4	21.1	5,060	18.9	639	12.6	4,855	18.2	
Middle-income	8	42.1	11,936	44.6	493	4.1	5,452	20.4	
Upper-income	7	36.8	9,744	36.4	591	6.1	12,040	45.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	19	100.0	26,740	100.0	1,723	6.4	26,740	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	
Moderate-income	9,754		4,630	16.7	47.5	3,980	40.8	1,144	11.7
Middle-income	18,347		12,699	45.9	69.2	4,148	22.6	1,500	8.2
Upper-income	14,163		10,339	37.4	73.0	2,983	21.1	841	5.9
Unknown-income	0		0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	42,264		27,668	100.0	65.5	11,111	26.3	3,485	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	1,841	29.6	1,576	27.7	165	52.4	100	45.7	
Middle-income	2,220	35.7	2,086	36.7	80	25.4	54	24.7	
Upper-income	2,157	34.7	2,022	35.6	70	22.2	65	29.7	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	6,218	100.0	5,684	100.0	315	100.0	219	100.0	
	Percentage of Total Businesses:			91.4		5.1		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	17	13.2	16	12.9	1	20.0	0	0.0	
Middle-income	44	34.1	42	33.9	2	40.0	0	0.0	
Upper-income	68	52.7	66	53.2	2	40.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	129	100.0	124	100.0	5	100.0	0	.0	
	Percentage of Total Farms:			96.1		3.9		.0	

Based on 2012 D&B information according to 2010 ACS Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: VA Winchester

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%
	Middle	1	100.0%	\$284	100.0%	45.9%
	Upper	0	0.0%	\$0	0.0%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$284	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	50.0%	\$198	66.9%	16.7%
	Middle	1	50.0%	\$98	33.1%	45.9%
	Upper	0	0.0%	\$0	0.0%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	2	100.0%	\$296	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	1	12.5%	\$5	11.1%	16.7%
	Middle	0	0.0%	\$0	0.0%	45.9%
	Upper	7	87.5%	\$40	88.9%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	8	100.0%	\$45	100.0%	100.0%
MULTI FAMILY	Multi-Family Units					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	2	18.2%	\$203	32.5%	16.7%
	Middle	2	18.2%	\$382	61.1%	45.9%
	Upper	7	63.6%	\$40	6.4%	37.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$625	100.0%	100.0%
SMALL BUSINESSES	Small Businesses					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	4	36.4%	\$87	10.6%	27.7%
	Middle	1	9.1%	\$38	4.6%	36.7%
	Upper	6	54.5%	\$693	84.7%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	11	100.0%	\$818	100.0%	100.0%
SMALL FARM	Small Farms					
	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.9%
	Middle	0	0.0%	\$0	0.0%	33.9%
	Upper	0	0.0%	\$0	0.0%	53.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: VA Winchester

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank		Dollar			
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	1	100.0%	\$284	100.0%	45.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$284	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	
	Middle	1	50.0%	\$98	33.1%	20.4%	
	Upper	1	50.0%	\$198	66.9%	45.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$296	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	6	75.0%	\$30	66.7%	18.2%	
	Middle	1	12.5%	\$10	22.2%	20.4%	
	Upper	0	0.0%	\$0	0.0%	45.0%	
	Unknown	1	12.5%	\$5	11.1%	0.0%	
	Total	8	100.0%	\$45	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	
	Upper	0	0.0%	\$0	0.0%	45.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	16.4%	
	Moderate	6	54.5%	\$30	4.8%	18.2%	
	Middle	2	18.2%	\$108	17.3%	20.4%	
	Upper	2	18.2%	\$482	77.1%	45.0%	
	Unknown	1	9.1%	\$5	0.8%	0.0%	
	Total	11	100.0%	\$625	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	5	45.5%	\$138	16.9%	91.4%
		Over \$1 Million	5	45.5%	\$590	72.1%	5.1%
		Total Rev. available	10	91.0%	\$728	89.0%	96.5%
		Rev. Not Known	1	9.1%	\$90	11.0%	3.5%
	Total	11	100.0%	\$818	100.0%	100.0%	
	Loan Size	\$100,000 or Less	10	90.9%	\$318	38.9%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	1	9.1%	\$500	61.1%	
		Total	11	100.0%	\$818	100.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.9%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

# Appendices

**2010/2011**

## Combined Demographics Report

Assessment Area: WV Huntington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.0	294	1.1	139	47.3	5,496	21.3
Moderate-income	8	26.7	4,885	19.0	1,279	26.2	4,357	16.9
Middle-income	10	33.3	11,517	44.7	1,414	12.3	5,247	20.4
Upper-income	9	30.0	9,060	35.2	686	7.6	10,656	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	25,756	100.0	3,518	13.7	25,756	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,330	99	0.4	4.2	1,961	84.2	270	11.6
Moderate-income	9,917	4,286	16.1	43.2	4,369	44.1	1,262	12.7
Middle-income	17,926	12,308	46.3	68.7	3,901	21.8	1,717	9.6
Upper-income	15,442	9,903	37.2	64.1	4,353	28.2	1,186	7.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,615	26,596	100.0	58.3	14,584	32.0	4,435	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	787	15.7	654	14.8	83	21.7	50	23.1
Moderate-income	874	17.4	756	17.1	89	23.3	29	13.4
Middle-income	1,657	33.0	1,477	33.3	111	29.1	69	31.9
Upper-income	1,710	34.0	1,543	34.8	99	25.9	68	31.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	5,028	100.0	4,430	100.0	382	100.0	216	100.0
	Percentage of Total Businesses:			88.1		7.6		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	4	5.4	4	5.5	0	0.0	0	0.0
Middle-income	59	79.7	58	79.5	1	100.0	0	0.0
Upper-income	11	14.9	11	15.1	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	73	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Based on 2011 D&B information according to 2000 Census Boundaries.

# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm Loans

Assessment Area: WV Huntington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison					
		7/1/2010 - 12/31/2011					2011					
		Bank				Owner Occupied Units	Count			Dollar		
		Count		Dollar			Bank		Agg	Bank		Agg
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	1.1%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	8.6%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	45.0%	\$0	0.0%	46.2%
	Upper	1	100.0%	\$124	100.0%	37.2%	1	100.0%	45.3%	\$124	100.0%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$124	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	6.3%	\$0	0.0%	4.0%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	45.7%	\$0	0.0%	46.0%
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	47.6%	\$0	0.0%	49.7%
	Unknown	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%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	11.4%	\$0	0.0%	8.6%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	48.9%	\$0	0.0%	42.8%
	Upper	0	0.0%	\$0	0.0%	37.2%	0	0.0%	39.7%	\$0	0.0%	48.6%
	Unknown	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%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.3%	\$0	0.0%	15.8%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.3%	\$0	0.0%	12.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	36.7%	\$0	0.0%	58.8%
	Unknown	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	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.9%	\$0	0.0%	1.6%
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	7.8%	\$0	0.0%	5.0%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	45.4%	\$0	0.0%	43.5%
	Upper	1	100.0%	\$124	100.0%	37.2%	1	100.0%	45.9%	\$124	100.0%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$124	100.0%	100.0%
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	14.4%	\$0	0.0%	15.6%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	16.8%	\$0	0.0%	18.4%
	Middle	1	100.0%	\$9	100.0%	33.3%	1	100.0%	25.5%	\$9	100.0%	33.3%
	Upper	0	0.0%	\$0	0.0%	34.8%	0	0.0%	36.8%	\$0	0.0%	30.0%
	Unknown	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%	6.4%	\$0	0.0%	2.6%
	Total	1	100.0%	\$9	100.0%	100.0%	1	100.0%	100.0%	\$9	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%
	Moderate	0	0.0%	\$0	0.0%	5.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	79.5%	0	0.0%	33.3%	\$0	0.0%	26.7%
	Upper	0	0.0%	\$0	0.0%	15.1%	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%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	66.7%	\$0	0.0%	73.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Based on 2011 D&B Information according to 2000 Census Boundaries

# Appendices

## Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: WV Huntington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison						
		7/1/2010 - 12/31/2011					2011						
		Bank				Families by Family Income	Count			Dollar			
		Count		Dollar			Bank		Agg	Bank		Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	5.6%	\$0	0.0%	2.7%	
	Moderate	1	100.0%	\$124	100.0%	16.9%	1	100.0%	17.9%	\$124	100.0%	13.2%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	28.6%	\$0	0.0%	25.6%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	41.0%	\$0	0.0%	52.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	5.5%	
	Total	1	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$124	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	4.8%	\$0	0.0%	2.4%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	11.7%	\$0	0.0%	6.6%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	20.3%	\$0	0.0%	15.0%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	52.1%	\$0	0.0%	64.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	11.4%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	7.1%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	15.2%	\$0	0.0%	8.3%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	24.5%	\$0	0.0%	18.3%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	46.7%	\$0	0.0%	60.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	9.8%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	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%	
	Middle	0	0.0%	\$0	0.0%	20.4%	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%	
	Unknown	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%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	5.2%	\$0	0.0%	2.4%	
	Moderate	1	100.0%	\$124	100.0%	16.9%	1	100.0%	14.1%	\$124	100.0%	8.5%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	23.4%	\$0	0.0%	17.8%	
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	46.9%	\$0	0.0%	55.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	15.7%	
	Total	1	100.0%	\$124	100.0%	100.0%	1	100.0%	100.0%	\$124	100.0%	100.0%	
Small Business	Revenue	Total Businesses											
		\$1 Million or Less	1	100.0%	\$9	100.0%	88.1%	1	100.0%	43.2%	\$9	100.0%	43.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.6%	0	0.0%				
		Total Rev. available	1	100.0%	\$9	100.0%	95.7%	1	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	4.3%	0	0.0%				
	Total	1	100.0%	\$9	100.0%	100.0%	1	100.0%					
	Loan Size	\$100,000 or Less	1	100.0%	\$9	100.0%		1	100.0%	86.2%	\$9	100.0%	20.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.1%	\$0	0.0%	20.9%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	58.7%
		Total	1	100.0%	\$9	100.0%		1	100.0%	100.0%	\$9	100.0%	100.0%
Small Farm	Revenue	Total Farms											
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	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%
		\$100,001 - \$250,000	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%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

Based on 2011 D&B

# Appendices

**2012**

## Combined Demographics Report

Assessment Area: WV Huntington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3	1,091	4.4	493	45.2	5,455	22.1
Moderate-income	11	37.9	5,656	22.9	1,676	29.6	4,584	18.6
Middle-income	9	31.0	10,902	44.1	1,091	10.0	4,497	18.2
Upper-income	6	20.7	7,046	28.5	510	7.2	10,159	41.1
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	24,695	100.0	3,770	15.3	24,695	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,555	754	2.9	21.2	2,028	57.0	773	21.7
Moderate-income	12,800	5,182	19.9	40.5	5,569	43.5	2,049	16.0
Middle-income	18,009	11,768	45.2	65.3	4,367	24.2	1,874	10.4
Upper-income	11,765	8,326	32.0	70.8	2,570	21.8	869	7.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	46,129	26,030	100.0	56.4	14,534	31.5	5,565	12.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	315	6.5	271	6.4	32	8.6	12	6.0
Moderate-income	1,705	35.4	1,432	33.8	186	50.1	87	43.3
Middle-income	1,595	33.2	1,447	34.1	79	21.3	69	34.3
Upper-income	1,195	24.8	1,088	25.7	74	19.9	33	16.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,810	100.0	4,238	100.0	371	100.0	201	100.0
	Percentage of Total Businesses:			88.1		7.7		4.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	1	1.3	1	1.3	0	0.0	0	0.0
Moderate-income	3	3.8	3	3.8	0	0.0	0	0.0
Middle-income	53	66.3	52	65.8	1	100.0	0	0.0
Upper-income	23	28.8	23	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	80	100.0	79	100.0	1	100.0	0	.0
	Percentage of Total Farms:			98.8		1.3		.0

Based on 2012 D&B information according to 2010 ACS Boundaries.



# Appendices

## Geographic Distribution of HMDA, Small Business, & Small Farm

Assessment Area: WV Huntington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison				
		2012				
		Bank			Owner Occupied Units	
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.9%
	Middle	1	100.0%	\$134	100.0%	45.2%
	Upper	0	0.0%	\$0	0.0%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$134</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.9%
	Middle	2	100.0%	\$191	100.0%	45.2%
	Upper	0	0.0%	\$0	0.0%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$191</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.9%
	Middle	3	75.0%	\$12	63.2%	45.2%
	Upper	1	25.0%	\$7	36.8%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>4</i>	<i>100.0%</i>	<i>\$19</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>0.0%</i>
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	19.9%
	Middle	6	85.7%	\$337	98.0%	45.2%
	Upper	1	14.3%	\$7	2.0%	32.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>7</i>	<i>100.0%</i>	<i>\$344</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	6.4%
	Moderate	0	0.0%	\$0	0.0%	33.8%
	Middle	0	0.0%	\$0	0.0%	34.1%
	Upper	0	0.0%	\$0	0.0%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
SMALL FARM	Low	0	0.0%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	3.8%
	Middle	0	0.0%	\$0	0.0%	65.8%
	Upper	0	0.0%	\$0	0.0%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.

## Appendices

### Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: WV Huntington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					
		2012				Families by Family Income	
		Bank					
		Count		Dollar			
		#	%	\$ (000s)	\$ %	%	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	
	Middle	1	100.0%	\$134	100.0%	18.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$134	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	2	100.0%	\$191	100.0%	18.6%	
	Middle	0	0.0%	\$0	0.0%	18.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	2	100.0%	\$191	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	2	50.0%	\$9	47.4%	18.6%	
	Middle	1	25.0%	\$7	36.8%	18.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	1	25.0%	\$3	15.8%	0.0%	
	Total	4	100.0%	\$19	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	
	Middle	0	0.0%	\$0	0.0%	18.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.1%	
	Moderate	4	57.1%	\$200	58.1%	18.6%	
	Middle	2	28.6%	\$141	41.0%	18.2%	
	Upper	0	0.0%	\$0	0.0%	41.1%	
	Unknown	1	14.3%	\$3	0.9%	0.0%	
	Total	7	100.0%	\$344	100.0%	100.0%	
Small Business	Revenue	Total Businesses					
		\$1 Million or Less	0	0.0%	\$0	0.0%	88.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	7.7%
		Total Rev. available	0	0.0%	\$0	0.0%	95.8%
		Rev. Not Known	0	0.0%	\$0	0.0%	4.2%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%	
		Total	0	0.0%	\$0	0.0%	
Small Farm	Revenue	Total Farms					
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%
		Not Known	0	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%	
Total		0	0.0%	\$0	0.0%		

Originations & Purchases

Based on 2012 D&B information and 2010 ACS Data.