



## **PUBLIC DISCLOSURE**

December 31, 2013

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

JPMorgan Chase Bank, N.A.  
Charter Number 8

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Columbus, OH 43240

Office of the Comptroller of the Currency

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**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 (LMI) neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## General Information and Overall CRA Rating

### General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate- income (LMI) neighborhoods, consistent with the safe and sound operations 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 JPMorgan Chase Bank, N.A. (Chase) issued by the Office of the Comptroller of the Currency (OCC), the institution's supervisory agency, for the evaluation period starting January 1, 2011 through December 31, 2013. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

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

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

Performance Levels	JPMorgan Chase Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	
High Satisfactory	X		X
Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- Chase's overall lending performance is rated High Satisfactory based on good lending performance in 21 of the 30 rated areas. Lending performance was adequate in one and excellent in eight of the remaining rated areas.
- Chase's overall investment performance is rated Outstanding based on excellent investment performance in 19 of the 30 rated areas. Investment performance was good in eight and adequate in three of the remaining 11 rated areas.

- Chase's overall service performance is rated High Satisfactory based on good service performance in ten of the 30 rated areas. Service performance was excellent in 18, adequate in one and poor in one of the remaining rated areas.

## OVERVIEW OF PERFORMANCE

This section provides narrative support for Chase's overall performance rating. Additional comments regarding performance for each multistate metropolitan statistical area (MMSA) and state is included in the rating area section of this evaluation. Supporting numerical tables, found in appendix D, reflect data considered during the analysis of the bank's CRA performance.

## LENDING TEST

Overall lending performance during the evaluation period was good.

Economic conditions remained challenging during the evaluation period. While the evaluation period was post the financial crisis, often referred to as the "Great Recession" (recession) which officially lasted from December 2007 to June 2009, recovery in many of the bank's major metropolitan areas was slow. The negative economic effects of the recession that lingered through this evaluation period resulted in decreased loan demand and hindered the ability to repay for many home mortgage and small business borrowers. Home purchase and home refinance lending volume was significantly lower. Higher unemployment and lower borrower incomes caused a significant increase in the volume of late payments and defaults, and decreases in home values caused loan balances to exceed property values. These factors impeded lending opportunities and was a big consideration in reaching conclusions on the bank's lending performance. The volume of small loans to businesses also declined because lower consumer confidence resulted in decreased demand for goods and services. The OCC took all of these negative economic conditions and slow recovery into consideration in reaching both the geographic and borrower lending test performance conclusions for home mortgages as well as small business lending. The bank remained committed to efforts to meet the credit needs of the communities the bank serves.

The ratio of loans inside the bank's assessment areas (AA) was also a positive factor in the evaluation of lending performance. A majority of Chase's reported loans by number (66 percent of all mortgage loans and 77 percent of small loans to businesses) were inside its AA. This ratio excluded affiliate lending and was calculated at the bank level.

Excellent lending activity levels existed in a significant majority of the 32 AAs receiving a full-scope review. Twenty-eight AAs, or 87.5 percent, had home mortgage loans and small loans to businesses market shares and rankings exceeding deposit market shares and rankings.

Geographic distributions were at least good in 15, or 47 percent, of the bank's full-scope AAs with the remaining 17, or 53 percent, full-scope areas rated adequate. The geographic distribution analysis also included a review for lending gaps, particularly in LMI areas. There were not any unexplained conspicuous gaps identified in any of the areas under review.

Borrower distributions were at least good in the vast majority, or 81 percent, of the bank's 26 full-scope AAs. Borrower distributions in the remaining six, or 19 percent, full-scope AAs were adequate.

Community development (CD) lending had a significantly positive impact on the lending performance in many of the bank's rating areas. Chase originated more than \$9.5 billion CD loans within its 24 state footprints during the evaluation period. Seventy-three percent of the CD loans provided funding for nearly 76,000 units of needed affordable housing, one percent helped to revitalize and stabilize LMI geographies, and eight percent funded social services targeted to LMI individuals. Chase issued another \$700 million in letters of credit, primarily in the state of New York, to support CD projects. Letters of credit provided a valuable credit enhancement necessary for many CD projects to be viable. Without these letters of credit, many CD projects would not have been completed.

In addition to qualified CD loans made within the bank's AAs and broader statewide areas, including the bank's AAs, Chase originated CD loans in the broader regional areas that included the bank's AAs. These loans fell into one of two categories: 1) originated to organizations or used for activities with a purpose/mandate/function (P/M/F) to serve one or more of the bank's AAs; or 2) originated to organizations or used for activities without a P/M/F to serve one or more of the bank's AAs.

During the evaluation period, Chase originated 22 loans totaling over \$336 million to organizations or activities with a P/M/F to serve one or more of the bank's AAs. Additionally, the bank originated 91 loans totaling near \$199 million to organizations or activities without a P/M/F to serve one or more of the bank's AAs. A majority of these loans supported affordable housing organizations or projects (68.5 percent with a P/M/F and 81.5 percent without a P/M/F) or community service organizations or activities (27.0 percent with a P/M/F and 11.0 percent without a P/M/F). These loans were considered in the analysis of the overall bank's lending performance for the respective rating areas.

Chase's use of flexible loan programs positively impacted lending performance. The bank offered several nationwide loan programs that supported affordable housing and small business development. During the evaluation period, Chase made over one million of these types of loans in the bank's AAs. Examples included:

- The bank participated in the Home Affordable Refinance Program (HARP) under the federal government's Making Home Affordable (MHA) program. These programs were designed to provide relief to distressed homeowners to avoid foreclosure. The bank refinanced over 650,000 mortgages under this program during the evaluation period.
- The bank made over 394,000 Federal Housing Administration (FHA), U.S. Department of Veterans Affairs (VA), and U.S. Department of Agriculture Rural Housing Services related-loans, and almost 13,000 Small Business (SBA) guaranteed loans. The bank was consistently the top lender throughout the evaluation period for these flexible loan programs.
- Chase's Homebuyer Grant Program provided up to \$1,500 that could be applied towards discount points, down payment, closing costs, and pre-paid costs to help promote

homeownership among LMI individuals and areas. The bank originated more than 27,000 grants under this program during the evaluation period.

- Through state and local housing finance agencies' mortgage revenue bond programs, the bank originated nearly 900 mortgage loans. Mortgages associated with these programs featured flexible qualifying ratios, income and purchase price limits specific to LMI buyers, and possibly, down payment assistance grants.

## **INVESTMENT TEST**

Overall investment performance was excellent and exhibited excellent responsiveness to the CD needs of the bank's rating areas.

The volume of AA-specific investments in relation to bank capacity and available opportunities was excellent in a majority (20 of 32 or 63 percent) and good in almost all the rest (10 or 31 percent) of the bank's full-scope AAs. Chase funded nearly \$5.2 billion in investments during the current evaluation period and \$4.2 billion remained outstanding from prior periods as of year-end 2013.

In many of the Chase AAs, the bank took a leadership role in developing and participating in CD investments. Many of these investments were large, complex, and involved multiple partners with both public and private funding.

The bank and its affiliates responded to affordable housing needs primarily through direct investments in Low-Income Housing Tax Credit (LIHTC) partnerships or funds, or acting as an equity placement agent for other investors into the LIHTC market. The bank was a consistent, and often the top, investor in the nation's LIHTC market. With these investment activities, the bank demonstrated excellent responsiveness to the affordable housing CD needs in its AAs, which promoted affordable housing for LMI individuals.

The significant volume of investments in the broader regional or statewide areas also added support to Chase's overall excellent investment performance. The volume of investments in broader regional or statewide areas totaled nearly \$916 million and represented a significant commitment by the bank to address the CD needs of their rating areas. Of this total amount of broader regional or statewide investments, \$324 million was made to organizations or funds that have a P/M/F to serve the areas, which included the bank's AAs. The remaining \$592 million was to organizations that did not have a P/M/F that could serve the bank's AAs. These broader regional or statewide investments provided additional support to the bank's overall Investment Test rating.

## **SERVICE TEST**

Chase's overall service test performance was good.

The bank's retail delivery systems were accessible to essentially all portions of the bank's assessment areas with 29 of the 32 full-scope AAs considered to have good performance, most after consideration was given to those branches in middle- and upper-income (MUI) geographies that were in close proximity or near to LMI geographies. The remaining AAs had retail delivery systems that were readily accessible, and only one AA had limited accessibility.

Chase's record of opening and closing branch offices generally did not adversely affect the accessibility of its delivery systems, especially in LMI geographies. During the review period, the bank opened 563 branches and closed 118. Of these, Chase opened 112 branches (31 in low- and 81 in moderate-income tracts) and closed 23 branches (two in low- and 21 in moderate-income tracts) in LMI tracts. This net opening of branches improved overall accessibility of retail services to LMI geographies.

Chase branch hours were tailored to meet the needs and to be convenient for all portions of the AAs, including LMI areas. Branches provided a wide range of services at essentially all locations. Certain services were tailored to the needs of LMI areas, including the Rapid Cash service and Chase Liquid prepaid card. Heavier usage of these two services was evident in LMI geographies in the bank's AAs.

Alternative delivery systems, which included automated teller machines (ATMs), Chase Online, and telephone banking, delivered retail bank services to customers in all geographies and at all income levels across the bank's AAs. The distribution of ATMs was excellent overall, providing ready access to retail banking services. The growth of online banking usage was evident in LMI census tracts of AAs nationwide, indicating enhanced accessibility to retail banking services for LMI customers.

Overall CD service activities for the bank were good. The most significant AAs reflected good CD service activities. The CD services provided during this evaluation period were very responsive to the critical need for financial and homeownership education. The largest service by volume was the provision of financial or credit education in LMI area branches. Bankers also provided credit and financial training and counseling through not-for-profit partnership venues targeted to LMI populations and in schools serving LMI geographies.

Since 2007, the number of CD organizations that the bank collaborated with has declined considerably during the past two evaluation periods. Management was asked why the number of collaborating not-for-profit (NFP) organizations working on CD declined in recent years. Management explained that there were three primary reasons for the decline:

- First, the overall number of CD NFP organizations and partners contracted sharply since the "Great Recession" beginning in late 2007 due to a lack of funds. Both public (grants) and private sources of funding for NFP organizations dried up in the recession and many NFP organizations closed.
- Second, Chase recognized the need to uplift and standardize the quality of credit counseling nationwide. Chase joined with the National Industry Standards Council, together with federal agencies, other banks, and housing organizations to develop and implement the "National Industry Standards for Homeownership Education and Counseling." Chase continues as a member of the Advisory Council. Chase now requires their in-house credit counselors to be certified through this program. Additionally, Chase requires any NFP organization that provides credit counseling to send its counselors for accreditation prior to accepting them as a partner. This organization provides training and instruction materials and enforces a code of ethics to ensure certified instructors provide quality financial and homeownership education to the populations they serve.

- Finally, Chase implemented a risk assessment process for potential partners. The assessment stated the following mission and purpose: “determine if there are actual or even potential conflicts of interest and determine if employees serving on boards or committees possess the expertise and knowledge to actually aid the organization.” This mission and purpose had the effect of enforcing a higher standard of ethical and professional requirements between the bank and NFP partners.

The bank partnered with several larger CD organizations to provide services targeted to LMI individuals and families. In many instances, the services benefited individuals and families across multiple AAs, and in some cases provided nationwide benefit in the delivery of CD services. These activities demonstrated innovation and/or leadership in providing CD services. The OCC requested that the bank identify the primary AAs receiving benefit, and considered this activity in that area’s overall Service Test rating. Chase employees assisted numerous CD organizations, including nationwide organizations, by providing knowledgeable leadership as board members or board committee participants.

Many AAs needed quality financial, especially homeownership counseling, after the housing and foreclosure crisis. In areas where the bank did not have a NFP partner, Chase addressed this need by providing public forum Homeowner Seminars held in branches located in LMI communities. Chase provided a dedicated group of trained relationship officers to provide financial counseling, to coordinate and run these events. The branch location ensured they were targeting and educating LMI income populations. Customers could obtain individual guidance by making appointments with the trained bankers on “Mortgage Days at the Branch.” The bank recorded both types of events as community service events.

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

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

**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 MA/assessment area.

**Census Tract (CT):** 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 areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow- for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

**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 non-relatives 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 (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

**Home Mortgage Loans:** Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

**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 (e.g., 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 MA/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. In addition, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

**Metropolitan Division (MD):** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

**Rated Area:** A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state 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) 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.

**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.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Description of Institution

JPMorgan Chase Bank N.A. (Chase) is a national bank with its main office in Columbus, Ohio and headquarters in New York, New York. Chase is the lead banking subsidiary of JPMorgan Chase & Company (JPMCC), a global financial holding company also headquartered in New York, New York. JPMCC is a global leader and has bank and non-bank subsidiaries in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management, and private equity products and services. At December 31, 2013, JPMCC held \$2.4 trillion in total assets. JPMCC provides global financial services to millions of consumers and businesses in the United States under the JPMorgan and Chase brands as well as prominent corporate, institutional and government clients in 60 countries globally.

Chase is a full-service interstate commercial bank with over \$1.9 trillion in total assets and Tier 1 Capital of \$140 billion at December 31, 2013. The bank provides a full suite of consumer and commercial banking services across 23 out of 24 (Massachusetts only has one deposit taking ATM) states through a branch network of over 5,600 branches and nearly 20 thousand deposit and non-deposit taking ATMs. Lending products include commercial and small business loans, consumer loans, and residential real estate loans, Small Business Administration (SBA) guaranteed loans, and other specialized lending programs. Deposit products include business and personal checking, money market, savings, time deposit, and individual retirement accounts. Chase retail products and services are also available through call centers and mobile or internet access on a 24 hours basis.

The bank's geographic footprint is in 24 U.S. states, including: Arizona, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Kentucky, Louisiana, Massachusetts (deposit taking ATM only), Michigan, Nevada, New Jersey, New York, Ohio, Oklahoma, Oregon, Texas, Utah, Washington, West Virginia, and Wisconsin. Within its U.S. footprint, the bank has delineated over 200 AAs (including combined non-Metro). These AAs include six Multistate MSAs (MMSAs), where the bank operates in at least two states.

This evaluation included a full-scope assessment of 32 selected AAs. Performance in the remaining limited-scope AAs was considered in developing State or MMSA ratings. For states with AAs in non-Metro areas, the analysis is based on the combined non-Metro areas within each state.

The bank's net loans comprised 31.2 percent of total assets. Loans were distributed as follows: residential real estate 46.7 percent, commercial 17.8 percent, foreign office loans and leases 0.03 percent, consumer (excluding credit card) 12.2 percent, commercial real estate 5.8 percent, credit card 4.5 percent, and other loans 13.0 percent. Total deposits at year-end 2013 were \$1.3 billion, including \$322 billion of deposits held in foreign branches, or 24 percent of total deposits. Foreign deposits are not FDIC-insured and are held in non-U.S. branches. The impact of foreign deposits on the bank's lending and investment capacity was considered in the analysis of CD loans and investments.

Bank subsidiaries include trust operations, property management companies, and leasing companies. The bank also operates through affiliates and joint ventures. Chase requested that the activities, loans, and services of certain affiliates, subsidiaries, and joint ventures be

considered in this evaluation. Applicable loans originated by these parties within Chase AAs were included in the review. Chase also requested consideration be given for grants made by its affiliated JPMorgan Chase Foundation. Please see Appendix A: Scope of Evaluation, for detail about affiliates, subsidiaries and joint ventures and their products reviewed for each entity.

As of December 31, 2013, JPMCC's other bank subsidiaries include JPMorgan Bank and Trust Company, N.A., which is not subject to CRA, and Chase Bank USA, N.A. (CBUSA, NA), a credit card issuing bank, which has a separate CRA evaluation under its national charter. JPMCC's principal nonbank subsidiary is J.P. Morgan Securities LLC, the domestic investment-banking firm. JPMCC and the bank have numerous other significant affiliates that deal with venture capital, asset management, insurance and other financial services. JPMCC operates domestically and globally through subsidiaries, affiliates, joint ventures, representative offices, international branches, and subsidiary foreign banks.

Chase has no subsidiaries, which negatively impacted the bank's capacity to lend or invest in its communities. Neither the bank nor any of its affiliates were constrained by legal or financial impediments that would hamper its ability to help meet the credit needs of its communities during the evaluation period.

Chase's business strategy is to provide an extensive range of financial services in the United States and globally. The organizational structure contains four business segments, as well as a Corporate segment. The four business segments are categorized as follows: Consumer and Community Banking, Corporate and Investment Banking, Commercial Banking, as well as Asset and Wealth Management.

Chase received a "Satisfactory" rating in its previous CRA evaluation, for the evaluation period of January 1, 2007 through December 31, 2010.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

This evaluation considered Chase's HMDA-reportable loans (home mortgage loans consisting of home purchase, home improvement, and home refinance), and also considered small loans to businesses for the calendar years 2011, 2012, and 2013. CD lending, investments, and services were evaluated for the period beginning January 1, 2011 and ending December 31, 2013. Retail services were evaluated from January 1, 2011 and ending December 31, 2013. Due to limitations in data availability for each reporting year, loan data from calendar year 2011 was reported and evaluated based on 2000 Census demographic data, while 2012/2013 were reported and evaluated on 2010 Census data.

Please refer to appendix A for information on the subsidiaries, affiliates, and products reviewed during this evaluation.

### Data Integrity

Prior to the start of this evaluation, the OCC independently tested the accuracy of the bank's CRA lending data. The OCC also reviewed the appropriateness of CD activities provided for consideration in the evaluation. This included the independent testing of CD loans, investments, and services for compliance with the CRA regulation. It was determined that the data reported publicly and the additional data provided for this evaluation was accurate.

### Selection of Areas for Full-Scope Review

In each state and MMSA where the bank had an office, one AA within that state/MMSA was selected for a full-scope review, with the exception of California where three AAs were chosen for a full-scope review. The area selected was typically the MSA or MD that contained the largest percentage of bank deposits within the rating area. Refer to the "Scope" section under each state and MMSA Rating section (as applicable) for details regarding how the areas were selected.

All AAs consisted of whole geographies and met the requirements of the regulation. The areas reasonably reflected the different trade areas that the bank's branches could service and did not arbitrarily exclude any LMI areas.

### Community Contacts

OCC Community Affairs Officers updated or completed contacts in the full-scope AAs for this evaluation. Interviews were conducted with a variety of community organizations including low-income housing agencies, small business development centers, and social service and community action organizations. Existing contacts made during the evaluation period with community groups, local government representatives, realtors, and business leaders within the various AAs as well as public comments received by the bank or the OCC were also reviewed. Information from these community contacts for the most significant rating areas are summarized, as needed, in the Market Profiles found in appendix C.

## Ratings, Weightings and Other Considerations

### Ratings

The bank's overall rating was a blend of the MMSA and state ratings. Five significant rating areas carried the greatest weight in the overall conclusions as they represented the most significant deposit and loan markets to the bank. In order of significance, these areas were:

- New York-Newark-Edison, NY-NJ-PA MMSA (New York MMSA) with the New York-White Plains-Wayne, NY-NJ MD (New York MD) having the greatest influence over the rating for the area;
- Chicago-Joliet-Naperville, IL-IN-WI MMSA (Chicago MMSA) with the Chicago-Joliet-Naperville, IL MD (Chicago MD) having the greatest influence over the rating for the area;
- State of California with full-scope AAs being Los Angeles, San Diego, and San Francisco MSAs. Los Angeles had the highest percentage of deposits, but all three AAs influenced the rating;
- State of Michigan with the Detroit-Livonia-Dearborn, MI MD (Detroit MD) having the greatest influence over the state rating; and,
- State of Texas with the Houston-Sugar Land-Baytown, TX MSA (Houston MSA) having the greatest influence over the state rating.

These five rating areas accounted for 78 percent of adjusted domestic deposits (total deposits less foreign deposits.) These five rating areas also accounted for 53.4 percent of the bank's home mortgage lending originated or purchased in the bank's delineated AAs and 66.9 percent of the bank's small business lending originated or purchased in the bank's delineated AAs.

While the MMSA ratings and state ratings were based primarily on conclusions drawn on those areas that received full-scope reviews, the bank's performance in areas receiving limited-scope reviews was also considered. Refer to the "Description of Institution's Operations" or "Scope of Evaluation" section under each State and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

### Lending Test

For the various loan products considered under the Lending Test, the loan category with the highest volume of lending in that AA received greater weight. For the most part, home mortgage lending had a greater volume of lending than small business lending and within home mortgage lending home refinance lending was generally greater than home purchase lending. A limited number of the bank's markets made a sufficient number of home improvement or multifamily or small farm loans to analyze. The OCC did not analyze or draw conclusions on a particular loan product if less than fifty loans were made in an AA during the evaluation period. Generally, an analysis on fewer than fifty loans did not provide meaningful conclusions. In markets where the bank did originate these loans, information is provided in the tables in appendix D.

Equal weighting was given to the geographic and borrower distribution components of the Lending Test. The volume of CD loans and the degree of responsiveness of those loans to the needs in the community were considered in the lending evaluation. The lack of CD lending in any area had a neutral impact on the Lending Test ratings. In situations where the bank's CD lending positively impacted the rating, it is described in the conclusions for the rating area. The dollar amounts of CD loans to the Tier 1 Capital allocated to the AAs were compared to gain a common perspective regarding the volume of CD lending activity. Tier 1 Capital was allocated to the rating areas and AAs based on the percentage of bank adjusted domestic deposits in those AAs.

In the analysis of the distribution of loans to geographies with different income levels, greater consideration was given to the income level with the greater percentage of owner occupied housing units or the greater percentage of small businesses located in the respective income geographies. Similarly, in regards to borrower distribution, greater consideration was given to the income category with the greater percentage of AA families. For borrower distribution, consideration was also given to the impact that minimum wage persons, higher unemployment and poverty levels, high housing costs and savings for down payments limited housing opportunities for those impacted individuals and families.

The Lending Test performance was evaluated separately for 2011 and 2012/2013. Unless otherwise stated, 2012/2013 received the greater weight for being the longer time frame.

### Investment Test

Consideration was given to the volume of qualified investments made during the current evaluation period and investments that were made prior to the current evaluation period and still outstanding. The amount of consideration given to the current and prior period investments was based on the responsiveness of the investments to the needs in the AAs.

The OCC compared the dollar amount of qualified investments made in the current evaluation period and prior evaluation periods to the Tier 1 Capital allocated to the AAs to gain a common perspective regarding the volume of investment activity. Tier 1 Capital was allocated to the rating areas and AAs based on the percentage of bank deposits in each AA. Consideration was also given to investments made in the bank's broader statewide and regional areas. The bank's CD function did not geographically restrict investments, and provided qualifying investments that were outside of the bank's AAs, with many in these broader regional areas.

For prior period investments, the current book value was the amount considered in the evaluation. These figures for the bank as a whole are informational only, as conclusions and ratings in this evaluation were primarily based on the bank's performance in the individual AAs and rating areas.

### Service Test

Primary consideration was given to Chase's performance in delivering retail products and services to geographies and individuals of different income levels through the bank's distribution of branches. The OCC focused on branches in LMI geographies, but also

considered branches in MUI census tracts that were within one-half mile or less in proximity to LMI tracts. The evaluation of the proximity of these branches included consideration of available and affordable public transit systems within the assessment areas, and the absence of physical barriers, such as water or highways, that might obstruct convenient access to the branch.

When assessing branch accessibility, consideration was also given to where Chase opened or closed branches within an AA. The overall impact of the changes was evaluated, especially how and if these changes impacted service accessibility for LMI areas. If no branches were opened or closed in an AA, it was not included as a performance element in the analysis.

Changes in the income classification of certain census tracts per the 2010 census positively impacted the distribution of the bank's branches. Chase's total number of branches in low-income census tracts increased by 111, and the bank's total number of branches in moderate-income census tracts increased by 64, contributing to the increase in Chase's total LMI branch penetration from 23 percent to 25 percent.

Chase also offered retail-banking services through multiple alternative delivery systems, which expanded bank services accessibility to all clients, including LMI customers. Alternative delivery systems included ATMs, 24-hour on-line banking applications accessible through personal computers and smart phones (mobile), and bank-by-phone. Consideration and credit was given for ATMs located in LMI geographies. Online and mobile banking usage expanded significantly during this review period and was an effective delivery method allowing customers to access their accounts anytime from any location with the right equipment. The OCC evaluated the bank's record of customer usage of phone, online or mobile services in view of the income level of the geography where the customer resides. Positive consideration was given to these delivery systems where the records documented enhanced usage of these services in households located in LMI areas.

The range of retail services and products available were evaluated through bank branches. Services and products offered at branches were essentially consistent throughout the branch network and available to all clients. Differences in branch hours in LMI geographies were reviewed and compared to those in MUI geographies. Differences in branch working hours were minor and reflected the needs of the specific community the branch was serving.

During this evaluation period, the bank introduced and continued products and services tailored to meet the needs of LMI areas. Chase introduced the Chase Liquid card product as an affordable, reloadable card designed as a low cost alternative to a traditional checking account during this review period. Chase kept the Liquid card product fees and minimum balance requirements transparent and comparatively low, which served the needs of the LMI population. The bank's analysis of Liquid customers revealed that 65 percent were new to Chase. Further study revealed that approximately 50 percent of the Liquid customers report little or no previous experience using traditional banking services, while the balance were mostly individuals rebuilding their financial records after previous problems with bank accounts (i.e., charged-off funds; bankruptcy).

Chase continued to offer Rapid Cash, a remittance service, for most of this review period. This service permitted consumer checking account customers to send money to recipients at

Banorte, a large bank in Mexico. The transfer of funds was free, although there was a charge to convert the U.S. dollars into Mexican pesos when the recipient obtained the funds from their account in Banorte.

Approximately 50 percent of the bank's Liquid and Rapid Cash customers resided in LMI geographies. These services were available in all of the bank's markets. These options provided customers greater flexibility in choosing services that fit their needs.

Chase facilitates a variety of public assistance funding to predominately LMI persons onto individual debit or stored value cards through the Electronic Benefit Transfer (EBT) program. The U.S. Department of Agriculture began EBT funds distribution with the food stamp program as a component of the federal Supplemental Nutrition Assistance Program or SNAP. Today, the EBT program delivers benefits from a variety of federal government agencies including Disaster Relief through the Federal Emergency Management Agency (FEMA) and state run programs to needy clientele. States use EBT to deliver unemployment benefits and training reimbursement as well as other entitlement funds to clients. Each individual state maintains its own EBT service contract with a financial institution. At December 31, 2013, Chase had contracts with 21 states and territories to provide EBT funding to their recipients. Chase provided each approved recipient a debit or pre-paid card that provided them access to their prearranged benefits through countless ATMs and point-of-sale locations. Banks distribute these funds, which total more than \$40 billion annually, to predominately LMI individuals.

### Community Development Services

The bank's record of providing CD services was evaluated in the full-scope AAs. The primary consideration was the level of responsiveness of Chase to the needs of the community. Services that addressed the needs of the area, specifically the LMI populations, and reflected ongoing relationships with organizations involved in CD received consideration in the analysis. Consideration was also given to the number of ongoing relationships Chase preserved with organizations that promoted qualified CD activities or transactions and where Chase employees provided leadership by serving on committees or technical assistance to these partners.

## **Fair Lending or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC 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 part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining the institutions overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The CRA performance rating was not lowered as a result of these findings. The OCC considered of the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## Rating Areas

- New York-Newark-Edison, NY-NJ-PA MMSA (New York MMSA)
- Chicago-Joliet-Naperville, IL-IN-WI MMSA (Chicago MMSA)
- State of California
- State of Michigan
- State of Texas

## New York-Newark-Edison, NY-NJ-PA Multistate Metropolitan Statistical Area

**CRA rating for the New York MMSA<sup>1</sup>: Satisfactory**

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

**The Investment Test is rated:** Outstanding

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, adequate distribution of loans by borrower income, the positive impact of CD lending, and flexible loan originations.
- Excellent investment performance was a result of a significant volume of investments, excellent responsiveness to the CD needs of the full scope AA, and extensive use of complex investments.
- Good service performance was the result of a good distribution of branches, after considering the additional benefit from those branches located in close proximity or were near to LMI geographies, good availability of alternative delivery systems, an excellent record of opening and closing branches, and reasonable business hours. There was a good level of CD services in the full-scope AA.

### Description of Institution's Operations in the New York MMSA

The bank's AA consisted of the New York MMSA with the exception of Pike County, PA. The AA included the New York counties of Bronx, Kings, New York, Queens, Richmond, Nassau, Suffolk, Putnam, Rockland, and Westchester; and the New Jersey counties of Bergen, Hudson, Passaic, Essex, Hunterdon, Morris, Sussex, Union, Middlesex, Monmouth, Ocean and, Somerset. Chase offered a full range of banking services in the AA through its 919 branches in the New York MMSA. These branches accounted for 16.4 percent of the bank's total branch network. Chase closed nine branches during the evaluation period, none of which were located in LMI geographies. Chase opened 32 branches during the evaluation period of which eight were located in LMI geographies. Banking in the New York MMSA was highly competitive with 236 deposit-taking institutions. Based on June 30, 2013 FDIC Deposit Market Share data, Chase ranked first, with a deposit market share of 40.5 percent in the New York MD. The other top depository institutions included: The Bank of New York Mellon, Bank of America, N.A., Citibank, N.A., and HSBC Bank USA, N.A. Chase plus these four institutions accounted for 70.1 percent of total deposits in the AA. Chase's \$435.9 billion in deposits in this AA accounted for 47.6 percent of the bank's total deposits.

Refer to the market profile for the New York MD in appendix C for detailed demographics and other performance context information for this full-scope AA.

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

Refer to Tables 1-15 in the New York MMSA section of appendix D for the facts and data that support all Test conclusions.

## **Scope of Evaluation in New York MMSA**

A full-scope review of the New York MD was conducted. The New York MD had the greatest influence over the ratings for New York MMSA, as the New York MD accounted for 93.1 percent of the deposits and 60.9 percent of the loans within the New York MMSA. There were 596 branches and 1,923 deposit taking ATMs in the New York MD. Limited-scope reviews were conducted for the Edison-New Brunswick, NJ (Edison MD), Nassau-Suffolk, NY (Nassau MD), and Newark-Union, NJ (Newark MD) MDs.

During the evaluation period, nearly 73 percent of the loans by number were to businesses and 27 percent were for residential mortgages. Within home mortgages, 36 percent were for home purchase, one percent were for home improvement, 60 percent were for home refinance, and three percent were for multifamily loans.

Despite the real estate and economic factors still affecting the U.S. during the evaluation period, economic data showed that the median sales price of existing single-family homes in the New York MD remained very high and averaged \$456 thousand. In addition, the overall poverty level of AA households was 17 percent, and significantly higher, between 25 and 42 percent, in some of the geographies. The MD also had a higher than average unemployment rate thus homeownership remained very difficult for most LMI borrowers. The updated median family income indicated that a low-income family earned no more than \$33 thousand a year and a moderate-income borrower earned no more than \$53 thousand a year. Additionally, the low-interest rate environment led to an increase in refinance lending which was concentrated in the MUI markets where housing stock held market value better through the recession.

## **LENDING TEST**

The bank's performance under the Lending Test in the New York MMSA is rated High Satisfactory.

Based on the full-scope review, the bank's overall Lending Test performance in the New York MD was good. Performance in the limited-scope MDs did not significantly affect the overall Lending Test rating for the New York MMSA.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the New York MD. Based on 2013 data, the bank ranked 1<sup>st</sup> in deposits with a 40.5 percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with nearly a 12 percent market share. For home purchase lending, the bank ranked 3<sup>rd</sup> with nearly a 13 percent market share, for home improvement, the bank ranked 6<sup>th</sup> with a 3.5 percent market share, and for home

refinancing the bank ranked 3<sup>rd</sup> with an 11.3 percent market share. For small loans to businesses, the bank ranked 2<sup>nd</sup> with a 19.6 percent market share.

The lending market shares were skewed when compared to the deposit market shares based on the number of lenders vs. depository institutions. In the New York MD, there was strong competition for home mortgage and small business lending. There were nearly 700 home mortgage lenders and 225 small business lenders. There were only 161 depository institutions.

### **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans was good. This was based on good distribution of home mortgage loans and excellent distribution of small loans to businesses.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans was good. The geographic distribution of home purchase loans was excellent, home improvement was good, home refinance loans was adequate, and multifamily loans was good.

The bank's portion of home purchase loans in low-income geographies exceeded and in moderate-income geographies was near to the percent of owner-occupied units within the geographies. The bank's market share of such loans in low-income geographies exceeded and in moderate-income geographies was below its overall market share. Performance in 2011 was good and weaker than the excellent performance in 2012/2013.

The bank's portion of home improvement loans in low-income geographies exceeded and in moderate-income geographies was well below the percent of owner-occupied units within the geographies. The market share of such loans in low-income geographies exceeded and in moderate-income geographies was well below its overall market share. Performance in 2011 was good and not inconsistent with the performance in 2012/2013.

The bank's portion of home refinance loans in both LMI geographies was well below the percent of owner-occupied units within the geographies. The market share of such loans in low-income geographies was well below and in moderate-income geographies was below its overall market share. Performance in 2011 was good and stronger than the adequate performance in 2012/2013.

The bank's portion of multifamily loans in low-income geographies was below and in moderate-income geographies exceeded the percent of multifamily units within the geographies. The bank's market share in LMI geographies approximated the bank's overall market share. Chase was the leader in multifamily family lending and dominated the market. Performance in 2011 was excellent and stronger than the performance in 2012/2013

#### ***Small Loans to Businesses***

The geographic distribution of small loans to businesses was excellent.

The portion of small loans to businesses in low-income geographies exceeded and in moderate-income geographies approximated the percentage of businesses within these geographies. The bank's market share in both LMI geographies exceeded its overall market share. Performance in 2011 was good and weaker than the performance in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The overall distribution of loans by borrower income level was adequate. This was based on adequate distribution of home mortgage lending and poor distribution of small loans to businesses.

#### ***Home Mortgage Loans***

The distribution of home purchase loans was good. The percentage of home purchase loans to low-income borrowers was significantly below low-income families and to moderate-income borrowers was well below the percentage of moderate-income families. The bank's market share to low-income borrowers was below and to moderate-income borrowers exceeded the bank's overall market share. Performance in 2011 was good and not inconsistent with the performance in 2012/2013.

The distribution of home improvement loans was adequate. The percentage of home improvement loans to low-income borrowers was significantly below and to moderate-income borrowers was below the percentage of such families. The bank's market share to low-income borrowers was well below and to moderate-income borrowers exceeded the bank's overall market share. Performance in 2011 was adequate and not inconsistent with the performance in 2012/2013.

The distribution of home refinance loans was adequate. The percentage of home refinance loans to both LMI borrowers was significantly below the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was good and stronger than the adequate performance in 2012/2013.

#### ***Small Loans to Businesses***

The distribution of small loans to businesses was poor. The percentage of small loans to small businesses was well below the percentage of small businesses. The bank's market share of loans to small businesses was below the bank's overall market share. Performance in 2011 was adequate and stronger than the poor performance in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on the bank's lending performance in the New York MD, when considering loan responsiveness, complexity, and leadership exhibited by the bank. CD opportunities were ample; however, there was very strong competition among the financial institutions in New York City for available projects. The bank originated 301 CD loans totaling \$910.5 million during the evaluation period. The loan dollar volume represented 2.7 percent of Tier 1 Capital allocated to the New York MD.

Overall responsiveness to identified needs in the area was excellent, especially in helping to meet affordable housing needs. A majority of the loan volume or 72.1 percent served affordable housing purposes, and helped to create or maintain over 7,800 affordable housing units. The creation of affordable housing for low-wage working families was a primary need in the area. This need was particularly evident in New York City, where housing costs were among the highest in the nation. In addition to affordable housing, 18.4 percent of the bank's CD loans addressed community service to LMI persons and 9.5 percent addressed revitalization or stabilization CD needs in LMI areas.

An example of the bank's responsiveness to both affordable housing and community service needs was four loans to construct a mixed-use project in East Harlem. One bridge loan for \$8.6 million was for the creation of affordable housing units, and two bridge loans along with one construction loan totaling \$18.2 million addressed community service needs. This project will contain 89 units of affordable housing, the DREAM Charter School, and offices for nonprofit organizations. Also included in the project was the renovation of the Blake Hobbs Park that was adjacent to the project. This project exhibited bank leadership and complexity due to the coordination of several different funding sources, including a New Markets Tax Credit (NMTC) and a LIHTC made by the bank, along with a \$13.6 million bank letter of credit. Two of the bridge loans were a critical piece of the total funding package for the project to qualify for the NMTC.

Another example was a \$1.6 million predevelopment loan to construct a 154-unit affordable housing project in the Bronx. The project included both 60 affordable and 94 supportive housing units, and gave preference to tenants over 55 years of age. A local non-profit organization provides on-site supportive services to formally homeless or veteran tenants to aid them in maintaining stable tenancy. This project was innovative and received \$6.2 million in Medicaid Redesign Team financing, which was the nation's first foray into saving Medicaid funds by investing traditional Medicaid dollars in supportive housing. The bank exhibited leadership in this project by providing several different funding sources, including a LIHTC investment, a \$24 million letter of credit, and a grant to the non-profit developer.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 23,000 loans under various flexible programs.

### **Other Loan Data**

Chase issued 49 standby letters of credit totaling \$649 million that had a qualified CD purpose. The letters of credit were given positive consideration and supported the creation or preservation of affordable housing within New York City.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Edison MD was good and not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the New York MMSA. In the Nassau MD and in the

Newark MD, performance was adequate and weaker than the bank's overall performance in the New York MMSA. Weaker performance was due to weaker geographic and borrower distributions. Performance in these limited-scope AAs did not significantly impact the Lending Test rating for the New York MMSA.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the New York MMSA is rated Outstanding.

Based on a full-scope review, performance in the New York MD was excellent. Performance in the limited-scope MDs did not significantly impact the Investment Test rating for the New York MMSA.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Investment test performance in the New York MD was excellent. The bank funded 670 investments in the MD totaling over \$1.1 billion. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the area. The remaining balance on 408 prior period investments as of year-end 2013 was \$491 million. This included \$16.8 million in prior period, unfunded commitments for LIHTC that were evident at year-end 2013. The volume of qualified investments was excellent upon consideration of the MD's competitive environment with 161 financial institutions located in the MD and the economic factors affecting the AA.

The largest investment in the New York MD was a LIHTC that totaled \$52.2 million for a project that rehabilitated 167 affordable housing units in West Harlem. The bank also invested in a \$25.7 million LIHTC that rehabilitated 526 affordable housing units in the Bronx. Other investments consisted primarily of affordable housing and contributions to local and regional organizations providing affordable housing and community services to LMI persons.

The bank's responsiveness to the CD needs in the New York MD was excellent as it primarily related to affordable housing. The entire New York MD was considered a "high-cost" housing area. The bank's excellent level of the qualified investments displayed responsiveness and focused on affordable housing. Moreover, the bank made extensive use of complex investments in response to the New York MD's shortage of affordable housing.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited scope review, the bank's performance under the Investment Test in the Edison MD was good and weaker than the bank's overall Outstanding performance under the Investment Test in the New York MMSA. Performance in the Newark MD was adequate and the Nassau MD was poor, both of which were weaker than the bank's overall performance in the New York MMSA. The weaker performance in all limited-scope MDs was due to a lower volume of qualified investments relative to the bank's operations in each of the MDs. Performance in these limited-scope AAs did not have a significant impact on the bank's Investment Test rating for the New York MMSA.

## **SERVICE TEST**

The bank's performance under the Service Test in the New York MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the New York MD was good. Performance in the limited-scope MDs did not significantly impact the Service Test rating for the New York MMSA.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The level of retail services in the New York MD was good. Delivery systems were readily accessible after considering branches in MUI geographies that were in close proximity to LMI geographies. The distribution of branches within the New York MD was adequate, as the percentage of branches in LMI geographies was lower than the percentage of population residing in those geographies. Upon consideration of the number of branches in MUI geographies that were in close proximity or near to 398 LMI geographies, branch distribution and accessibility was good. The record of opening and closing branch offices improved the accessibility of delivery systems particularly in LMI geographies. The bank opened a net of eight branches in LMI geographies.

The bank tailored its services and branch hours for the convenience and needs of the New York MD, particularly in LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile, and online banking) were readily accessible and the level of their use by populations located in LMI geographies was excellent.

### **Community Development Services**

Overall, the bank's responsiveness to the CD services needs in the New York MD was good. The bank provided a relatively high level of CD services including over a hundred leadership and technical advisory positions for multiple organizations targeting LMI populations. Also considered were CD services provided in partnership with national organizations across a broader area that had the potential to positively impact this MD. A primary focus and need for this MD was financial education and credit counseling. The bank addressed this need through Chase employees presenting numerous Homebuyer Seminars or "Mortgage Days at the Branch" events in branches located in LMI geographies. Chase also provided financial education events through their partnerships with CD service organizations.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Edison MD was good and not inconsistent with the bank's overall High Satisfactory performance under the Service Test in the New York MMSA. In the Nassau MD and Newark MD, the bank's performance was adequate and weaker than the bank's overall performance in the New York MMSA. A less favorable branch distribution and a weaker record of opening or closing branches in LMI areas were the reasons for weaker performance. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the New York MMSA.

## Chicago-Joliet-Naperville, IL-IN-WI Multistate Metropolitan Statistical Area

**CRA rating for the Chicago MMSA: Satisfactory**

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

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

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

The major factors supporting these ratings:

- Adequate lending performance was based on excellent lending activity, adequate geographic distribution of loans, an adequate distribution of loans by borrower income, the positive impact of CD lending, and flexible loan originations.
- Good investment performance was due to a good volume of qualified investments, and good responsiveness to the CD needs of the full-scope AA.
- Good service performance was driven by good branch distribution after considering the additional benefit from those branches located in close proximity or near to LMI geographies, good availability of alternative delivery systems, overall good record of branch openings and closings, and reasonable business hours. There was a good level of CD services in the full-scope AA.

### Description of Institution's Operations in the Chicago MMSA

The bank's AA consisted entirely of the Chicago MMSA. This AA included the Illinois counties of Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will; the Indiana counties of Jasper, Lake, Newton, and Porter; and the Wisconsin county of Kenosha. Chase offered a full range of banking services in the AA through its 396 branches. These branches accounted for 7.1 percent of the bank's total branch network. Chase closed 32 branches during the evaluation period, four of which were located in LMI geographies. Chase opened 30 branches during the evaluation period, nine of which were located in LMI geographies. Banking in the AA was highly competitive with 235 deposit-taking institutions. Based on June 30, 2013 FDIC Deposit Market Share data, Chase ranked first, with a deposit market share of 23.4 percent. The other top five depository institutions include BMO Harris Bank, N.A., Bank of America, N. A., The Northern Trust Company, and Citibank, N. A. These five institutions accounted for 53.7 percent of total deposits in the AA. Chase's \$76.6 billion in deposits in this AA accounted for 8.4 percent of the bank's total deposits.

Refer to the market profile for Chicago MD in appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

Refer to tables 1-15 for the Chicago MMSA section of appendix D for the facts and data that support all Test conclusions.

### Scope of Evaluation in Chicago MMSA

The Chicago MD received a full-scope review. The Chicago MD had the greatest influence over the ratings for the Chicago MMSA, as the Chicago MD accounted for 92.8 percent of the deposits and 86.2 percent of the loans within the MMSA. There are 326 branches and 1,072 deposit-taking ATMs in the Chicago MD. Limited-scope reviews were conducted for the Gary, IN (Gary MD), and the Lake-Kenosha, IL-WI (Lake MD) MDs.

During the evaluation period, nearly 35 percent of the loans by number were to businesses and 65 percent were for home mortgages. Within home mortgages, 26 percent were for home purchase, less than one percent were for home improvement, 72 percent were for home refinance, and one percent were for multifamily loans.

## **LENDING TEST**

The bank's performance under the Lending Test in the Chicago MMSA is rated Low Satisfactory.

Based on a full-scope review, the bank's performance in the Chicago MD was adequate. Performance in the limited-scope MDs did not significantly affect the Lending Test rating in the Chicago MMSA.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity in the AAs was excellent given the bank's level of deposits and strong competition in the AAs. The bank ranked 1<sup>st</sup> in deposits with a 23.4 percent market share. In overall home mortgage lending, the bank ranked 1<sup>st</sup> with a 13.5 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with a 13.1 percent market share, for home improvement, the bank ranked 5<sup>th</sup> with a 4.8 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 14 percent market share. For small loans to businesses, the bank ranked 2<sup>nd</sup> with a 17.5 percent market share.

The lending market shares were skewed when compared to the deposit market shares based on the number of lenders and number of deposit-taking institutions. There was strong competition for home mortgage and small business lending. There were over 800 home mortgage lenders and 195 small business lenders. There were only 202 depository institutions.

### **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans was adequate. This was based on adequate distributions of home mortgage loans and small loans to businesses.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans was adequate. The geographic distribution of home purchase loans and home refinance loans was adequate, the distribution of home improvement loans was very poor, and the distribution of multifamily loans was good.

The bank's portion of home purchase loans in low-income geographies was well below and in moderate-income geographies was below the percent of owner-occupied units within the geographies and its market share of such loans in both LMI geographies substantially met its overall market share. Performance in 2011 was good and stronger than the performance in 2012/2013.

The bank's portion of home improvement loans in both LMI geographies was significantly below the percent of owner-occupied units within the geographies. The market share of such loans in low-income geographies was below and in moderate-income geographies was significantly below its overall market share. Performance in 2011 was poor and stronger than the performance in 2012/2013.

The bank's portion of home refinance loans in LMI geographies was well below the percent of owner-occupied units within the geographies and its market share of such loans in low-income geographies was below and in moderate-income geographies substantially met its overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The bank's portion of multifamily loans in low-income geographies was below and in moderate-income geographies exceeded the percent of multifamily units within the geographies and its market share of such loans in low-income geographies was below and in moderate-income geographies substantially met its overall market share. Performance in 2011 was adequate and weaker than the good performance in 2012/2013.

### ***Small Loans to Businesses***

The geographic distribution of small loans to businesses was adequate.

The portion of small loans to businesses in low-income geographies was well below and in moderate-income geographies was below the percentage of businesses located within these geographies. The bank's market share in low-income geographies was below and in moderate-income geographies substantially met its overall market share. Performance in 2011 was adequate and not inconsistent with the performance in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The overall distribution of loans by income level was adequate. This was based on good distribution of home mortgage lending and poor distribution of small loans to businesses.

### ***Home Mortgage Loans***

The overall distribution of home mortgage loans by borrower income was good. The distribution of home purchase loans and home refinance loans was good and the distribution of home improvement loans was adequate.

The percentage of home purchase loans to low-income borrowers was below and the percentage to moderate-income borrowers exceeded the percentage of such families. The bank's market share to both LMI borrowers substantially met the bank's overall market share. Performance in 2011 was good and not inconsistent the performance in 2012/2013.

The percentage of home improvement loans to low-income borrowers was well below and the percentage to moderate-income borrowers was near to the percentage of such families. The bank's market share to low-income borrowers was significantly below and to moderate-income borrowers was below the bank's overall market share. Performance in 2011 was good and stronger than the performance in 2012/2013.

The percentage of home refinance loans to both LMI borrowers was below the percentage of such families. The bank's market share to low-income borrowers exceeded and to moderate-income borrowers substantially met the bank's overall market share. Performance in 2011 was good and not inconsistent the performance in 2012/2013.

### ***Small Loans to Businesses***

The distribution of small loans to businesses was poor. The percentage of small loans to small businesses was well below the percentage of small businesses. The bank's market share of loans to small businesses was below the bank's overall market share. Performance in 2011 was adequate and stronger than the performance in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on Lending Test performance for the Chicago MD. The bank made 107 CD loans totaling over \$283 million. This dollar volume represented 2.8 percent of Tier 1 Capital allocated to the Chicago MD. These loans exhibited excellent responsiveness to identified CD needs in the area. Additionally, the bank demonstrated the use of complex loans, many times in a leadership role, to address community needs. Loans were used primarily to address the affordable housing needs of LMI residents, a significant need identified in the area, and to support community service organizations and activities provided to assist LMI persons.

The Chicago MD can be characterized as having a high level of CD opportunities and has astute, well organized CD organizations. Even with these ample opportunities present, the bank's volume of CD lending was considered positive due to the very strong level of competition among institutions for these CD opportunities. An example that demonstrated excellent responsiveness, leadership, and complexity was a mixed-use, mixed income project on the South Side of Chicago. Chase originated a total \$24.6 million in qualifying loans for the project, which consisted of \$18.4 million in two residential construction loans, \$4.7 million in one commercial construction loan, and a \$1.5 million in Tax Increment Financing (TIF). This project was the redevelopment of a former public housing site into a mixed-income community with residential housing, a family health center, new civic spaces and educational campus. It created 80 units of affordable housing, and brought much needed health services to a medically underserved neighborhood. The bank exhibited leadership in providing solutions for the complex financing needs of the two-phase residential/commercial project along with the medical building construction.

### **Other Loan Data**

Chase provided for consideration six standby letters of credit totaling \$5.8 million that facilitated the creation of affordable housing and had a positive impact on the Lending Test performance.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 76 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's performance under the Lending Test in the Gary MD and Lake MD was adequate and not inconsistent with the bank's overall Low Satisfactory performance in the Chicago MMSA. Performance in the limited-scope AAs did not significantly affect the Lending Test rating in the MMSA.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the Chicago MMSA is rated High Satisfactory.

Based on a full-scope review, performance in the Chicago MD was good. Performance in the limited scope AA did not significantly affect the Investment Test rating for the Chicago MMSA

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Chicago MD was good. During the evaluation period, the bank funded 565 investments in the full-scope area totaling \$227.4 million. In addition, consideration was given to the ongoing impact that investments, made in a prior evaluation period, had on the CD needs within the area. The remaining outstanding balance on 148 prior period investments as of year-end 2013 was \$294.1 million. This includes \$6.3 million in prior period unfunded commitments for LIHTCs that were evident at year-end 2013. These obligations demonstrated the bank's continued commitment to address the CD needs of the area.

The bank demonstrated good responsiveness in its largest investment in the Chicago MD, which was a direct LIHTC investment totaling \$17.7 million in a project that supported 221 units of affordable housing in the City of Chicago. The bank also made a \$6.5 million NMTC investment to help develop Chicago's first charter health-sciences career academy within a low-income neighborhood in the city. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations providing affordable housing and community services to LMI persons.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's performance under the Investment Test in both the Gary MD and Lake MD was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the Chicago MMSA. Stronger performance in these

areas was due to higher levels of qualified investments relative to the bank's operations in these respective AAs. Performance in the limited-scope AAs did not significantly affect the Investment Test rating for the Chicago MMSA

## **SERVICE TEST**

The bank's performance under the Service Test in the Chicago MMSA is rated High Satisfactory.

Performance based on the full-scope review of the Chicago MD was good. Performance in the limited-scope MDs did not significantly impact the Service Test rating for the MMSA.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The level of retail services in the full-scope Chicago MD was good. After considering branches in MUI geographies that were in close proximity or near to LMI geographies, retail delivery systems were readily accessible to all portions of AA. The distribution of bank branches within the AA was adequate as the percentage of branches in low-income geographies was near to and moderate-income geographies was below the percentage of population residing in these geographies. Upon considering the number of branches in MUI geographies that were in close proximity or near to either LMI geographies (108), branch distribution and accessibility was good. The overall record of opening and closing branch offices improved the accessibility of delivery systems, particularly in LMI geographies. The bank opened 30 and closed 32 branches during the evaluation period. There was a net of five branch openings in LMI geographies

Retail banking services and branch hours were tailored to the convenience and needs of the AA, particularly LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) were accessible to all areas of the AA and reported use by populations located in LMI areas was good.

### **Community Development Services**

The bank's responsiveness to the CD service needs in the Chicago MD was good. The bank provided a relatively high level of CD services, including holding leadership positions in large nationwide CD service organizations that influenced both the AA and the broader regional area. A decline in both the number of CD service organization partners (from 79 to 41) and board memberships (from 111 to 51) was evident in this evaluation period. As previously noted, many NFP CD organizations dissolved due to lack of funding since the recession.

The majority or 409 of CD service events were Homebuyer Seminars or "Mortgage Days at the Branch" provided in LMI geographies. These were very responsive to identified needs in the AA. The bankers organized these events, and held them in branches located in LMI census tracts, to meet the need for financial counseling. The bank also assisted several CD service organizations that targeted LMI populations by hosting financial educational events and provided technical assistance to these organizations and respective LMI clients.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Gary MD was good and not inconsistent with the bank's overall High Satisfactory under the Service Test in the Chicago MMSA. The limited-scope review of the Lake MD reflected adequate and weaker performance than that of the Chicago MMSA. The weaker performance was due to a weaker branch distribution. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the Chicago MMSA.

## State of California

**CRA Rating for the state of California: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, good geographic distribution of loans, adequate distribution of loans by borrower income, the significantly positive CD lending performance in each full-scope AA, and flexible loan originations.
- Excellent investment performance was based on an excellent investment volume, excellent responsiveness to the CD needs in the full-scope areas, and extensive use of complex investments.
- Good service performance reflected an overall good branch distribution, an excellent record of opening and closing branches and excellent branch hours and services. The overall record of CD services was good in the full-scope AA.

## Description of Institution's Operations in California

The bank's 29 AAs in the state of California (CA) included the Los Angeles-Long Beach-Glendale (Los Angeles) MD, the San Diego-Carlsbad-San Marcos (San Diego) MSA, the San Francisco-San Mateo-Redwood City (San Francisco) MD, the Bakersfield-Delano (Bakersfield), Chico, El Centro, Fresno, Hanford-Corcoran (Hanford), Madera-Chowchilla (Madera), Merced, Modesto, Napa, Oxnard-Thousand Oaks-Ventura (Oxnard), Redding, Riverside-San Bernardino-Ontario (Riverside), Sacramento-Arden-Arcade-Roseville (Sacramento), Salinas, San Jose-Sunnyvale-Santa Clara (San Jose), San Luis Obispo-Paso Robles (San Luis Obispo), Santa Barbara-Santa Maria-Goleta (Santa Barbara), Santa Cruz-Watsonville (Santa Cruz), Santa Rosa-Petaluma (Santa Rosa), Stockton, Vallejo-Fairfield (Vallejo), Visalia-Porterville (Visalia), and Yuba City MSAs, the Oakland-Fremont-Hayward (Oakland), and Santa Ana-Anaheim-Irvine (Santa Ana) MDs, and the non-Metro AAs in their entirety (Non-Metro CA AA). Chase offered a full range of banking services in the state through its 1,044 branches. These branches accounted for 18.6 percent of the bank's total branch network. Chase closed 12 branches during the evaluation period, two of which were located in LMI geographies. Chase opened 243 branches during the evaluation period, 57 of which were located in LMI geographies. Banking in the state was competitive with 276 deposit-taking institutions. Based on June 30, 2013 FDIC Deposit Market Share data, Chase ranked third, with a deposit market share of 8.08 percent. The other top depository institutions included: Bank of America, N.A., Wells Fargo Bank, N.A., Union Bank, N.A., and Citibank, N.A. Chase plus these four institutions accounted for 64.05 percent of total deposits in the AA. Chase's \$82 billion in deposits in its California AAs account for 8.2 percent of the bank's total deposits.

Refer to the market profile for the state of California in appendix C for detailed demographics and other performance context information for the AAs that received full-scope reviews.

Refer to tables 1-15 in the state of California section of appendix D for the facts and data that support all Test conclusions.

## **Scope of Evaluation in California**

A full-scope review of the Los Angeles MD, San Francisco MD, and San Diego MSA was conducted. These AAs accounted for 54 percent of the deposits and 45 percent of loans within the state of California. There were 471 branches and over 1,000 deposit taking ATMs in the full-scope AAs. The remaining AAs received limited-scope reviews.

In the three AAs selected for a full-scope review, 45 percent of the loans by number were small loans to businesses and 55 percent were home mortgage loans. Within home mortgages, 17 percent were for home purchase, one percent were for home improvement, 72 percent were for home refinance, and ten percent were for multifamily.

As of December 2013, Los Angeles, San Francisco, and San Diego were three of the most expensive housing markets in the country. The National Association of Realtors report the median home sale price in Los Angeles was \$526.4 thousand, in San Francisco was \$776.4 thousand, and in San Diego was \$496.4 thousand. These prices reflect a 20 to 25 percent gain from December 2012, but still down from the peaks reached in 2007. Also noted in Los Angeles, San Francisco, and San Diego, the updated median family incomes for the AAs for 2013 were \$61.9 thousand, \$101.2 thousand, and \$72.3 thousand, respectively. Given a low-income person earns less than 50 percent of the median and a moderate-income person earns less than 80 percent of the median, these income levels make homeownership very difficult for most LMI borrowers. The overall poverty level of 14 percent, and the substantially higher 20 to 30 percent in several LMI geographies, plus higher unemployment rates presented additional barriers to homeownership. These difficult economic factors were considered in reaching Lending Test performance conclusions.

## **LENDING TEST**

The bank's performance under the Lending Test in California is rated Outstanding.

Based on full-scope reviews, the bank's overall performance in the Los Angeles MD, San Francisco MD, and San Diego MSA AAs was excellent. Performance in the majority of limited-scope AAs was not inconsistent with the full-scope AAs.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Los Angeles MD. The bank ranked 4<sup>th</sup> in deposits with a 9.2 percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with a 7.9 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 6.5 percent market share, for home improvement the bank ranked 5<sup>th</sup> with a 4.2 percent market share, and for home refinancing the bank ranked 4<sup>th</sup> with an 8.5 percent market share. There were 763 home mortgage lenders, compared to

119 depository institutions. For small loans to businesses, the bank ranked 4<sup>th</sup> with a 10.7 percent market share. There were 165 small business lenders in the AA.

Lending activity in the San Francisco MD was excellent. The bank ranked 6<sup>th</sup> in deposits with a 3.9 percent market share. In overall home mortgage lending, the bank ranked 4<sup>th</sup> with a 6.9 percent market share. For home purchase lending the bank ranked 4<sup>th</sup> with a 5.7 percent market share, and for home refinancing the bank ranked 4<sup>th</sup> with a 7.4 percent market share. There were over 300 mortgage lenders, compared to 60 depository institutions. For small loans to businesses, the bank ranked 3<sup>rd</sup> with a 13.6 percent market share. There were 109 small business lenders in the AA.

Lending activity in the San Diego MSA was excellent. The bank ranked 4<sup>th</sup> in deposits with an 11.6 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 7.6 percent market share. For both home purchase and home refinance lending, the bank ranked 2<sup>nd</sup> with 6.6 and 8.2 percent market share, respectively. There were nearly 700 mortgage lenders, compared to 54 depository institutions. For small loans to businesses, the bank ranked 3<sup>rd</sup> with a 10.2 percent market share. There were 120 small business lenders in the AA.

## **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans was good. This was based on good distributions of home mortgage loans and small loans to businesses.

### ***Home Mortgage Loans***

#### **Los Angeles MD**

The overall geographic distribution of home mortgage loans in the Los Angeles MD was good.

The geographic distribution of home purchase loans was excellent. The bank's portion of loans in both LMI geographies exceeded the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies was below and in moderate-income geographies substantially met its overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The geographic distribution of home improvement loans was good. The bank's portion of loans in low-income geographies was below and in moderate-income geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies was well below and in moderate-income geographies exceeded its overall market share. Performance for 2011 was weaker than the performance in 2012/2013.

The geographic distribution of home refinance loans was good. The bank's portion of loans in both LMI geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in LMI geographies exceeded its overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The geographic distribution of multifamily loans was good. The bank's portion of multifamily loans in low-income geographies was below and in moderate-income geographies exceeded the percent of multifamily units within those geographies. The bank's market share in low-income geographies was below and in moderate-income geographies substantially met the bank's overall market share. Chase was the leader in multifamily family lending and dominated the market with a 47.8 percent market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### **San Francisco MD**

The overall geographic distribution of home mortgage loans in the San Francisco MD was excellent.

The geographic distribution of home purchase loans was excellent. The bank's portion of loans in low-income geographies exceeded and in moderate-income geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies substantially met and in moderate-income geographies equaled its overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The geographic distribution of home improvement loans was adequate. The bank's portion of loans in low-income geographies was substantially below and in moderate-income geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies was substantially below and in moderate-income geographies was well below its overall market share. The volume of home improvement loans in 2011 did not provide for a meaningful analysis.

The geographic distribution of home refinance loans was excellent. The bank's portion of loans in low-income geographies exceeded and in moderate-income geographies approximated the percent of owner-occupied units within those geographies. The bank's market share of such loans in both LMI geographies exceeded its overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The geographic distribution of multifamily loans was excellent. The bank's portion of multifamily loans in low-income geographies was near to and in moderate-income geographies exceeded the percent of multifamily units within those geographies. The bank's market share in low-income geographies exceeded and in moderate-income geographies equaled the bank's overall market share. Chase was the leader in multifamily family lending and dominated the market with a 37.9 percent market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### **San Diego MSA**

The overall geographic distribution of home mortgage loans in the San Diego MSA was good.

The geographic distribution of home purchase loans was good. The bank's portion of loans in both LMI geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies exceeded and

in moderate-income geographies was near to its overall market share. Performance for 2011 was stronger than the performance in 2012/2013.

The geographic distribution of home improvement loans was excellent. The bank's portion of loans in low-income geographies exceeded and in moderate-income geographies was near to the percent of owner-occupied units within those geographies. The bank's market share of such loans in both LMI geographies exceeded its overall market share. The volume of home improvement loans in 2011 did not provide for a meaningful analysis.

The geographic distribution of home refinance loans was good. The bank's portion of loans in both LMI geographies was below the percent of owner-occupied units within those geographies. The bank's market share of such loans in low-income geographies exceeded and in moderate-income geographies equaled its overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The geographic distribution of multifamily loans was excellent. The bank's portion of multifamily loans in both LMI geographies exceeded the percent of multifamily units within those geographies. The bank's market share in low-income geographies substantially met and in moderate-income geographies equaled the bank's overall market share. Chase was the leader in multifamily family lending and dominated the market with a 48.1 percent market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### ***Small Loans to Businesses***

The overall geographic distribution of small loans to businesses was good.

#### **Los Angeles MD**

The geographic distribution of small loans to businesses was good. The portion of small loans to businesses in low-income geographies was below and in moderate-income geographies was near to the percentage of businesses within those geographies. The bank's market share in both LMI geographies substantially met its overall market share. Performance for 2011 was adequate and weaker than the performance in 2012/2013.

#### **San Francisco MD**

The geographic distribution of small loans to businesses was good. The portion of small loans to businesses in low-income geographies was below and in moderate-income geographies exceeded the percentage of businesses within those geographies. The bank's market share in low-income geographies substantially met and in moderate-income geographies exceeded its overall market share. Performance for 2011 was adequate and weaker than the performance in 2012/2013.

#### **San Diego MSA**

The geographic distribution of small loans to businesses was adequate. The portion of small loans to businesses in both LMI geographies was below the percentage of businesses within those geographies. The bank's market share in both LMI geographies substantially met its

overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The overall distribution of loans to borrowers of different income levels was adequate. This was based on good distribution of home mortgage loans and poor distribution of small loans to businesses.

#### ***Home Mortgage Loans***

##### **Los Angeles MD**

The overall distribution of home mortgage loans to borrowers of different income levels was good.

The distribution of home purchase loans to borrowers of different income levels was adequate. The percentage of home purchase loans to low-income borrowers was significantly below the percentage of such families. The percentage of loans to moderate-income borrowers was below the percentage of such families. The bank's market share to both LMI borrowers was below the bank's overall market share. Performance in 2011 was stronger than the performance in 2012/2013.

The distribution of home improvement loans to borrowers of different income levels was good. The percentage of home improvement loans to low-income borrowers was significantly below the percentage of such families. The percentage of loans to moderate-income borrowers was near to the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was adequate and weaker than the performance in 2012/2013.

The distribution of home refinance loans to borrowers of different income levels was good. The percentage of home purchase loans to both LMI borrowers was below the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

##### **San Francisco MD**

The overall distribution of home mortgage loans to borrowers of different income levels was good.

The distribution of home purchase loans to borrowers of different income levels was adequate. The percentage of home purchase loans to low-income borrowers was significantly below the percentage of such families. The percentage of loans to moderate-income borrowers was well below the percentage of such families. The bank's market share to low-income borrowers was significantly below and to moderate-income borrowers exceeded the bank's overall market share. Performance in 2011 was good and stronger than the adequate performance in 2012/2013.

The distribution of home improvement loans to borrowers of different income levels was good. The percentage of home improvement loans to low-income borrowers was below the percentage of such families. The percentage of loans to moderate-income borrowers exceeded the percentage of such families. The bank's market share to low-income borrowers was well below and to moderate-income borrowers substantially met the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The distribution of home refinance loans to borrowers of different income levels was good. The percentage of home purchase loans to low-income borrowers was below and to moderate-income borrowers was near to the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was excellent and stronger than the good performance in 2012/2013.

### **San Diego MSA**

The overall distribution of home mortgage loans to borrowers of different income levels was good.

The distribution of home purchase loans to borrowers of different income levels was good. The percentage of home purchase loans to low-income borrowers was significantly below the percentage of such families. The percentage of loans to moderate-income borrowers was below the percentage of such families. The bank's market share to both LMI borrowers was near to the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The distribution of home improvement loans to borrowers of different income levels was good. The percentage of home improvement loans to low-income borrowers was below the percentage of such families. The percentage of loans to moderate-income borrowers was near to the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The distribution of home refinance loans to borrowers of different income levels was good. The percentage of home purchase loans to both LMI borrowers was below the percentage of such families. The bank's market share to LMI borrowers exceeded the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### ***Small Loans to Businesses***

### **Los Angeles MD /San Francisco MD /San Diego MSA**

The distribution of small loans to businesses was poor. The percentage of small loans to small businesses was well below the percentage of small businesses in each full-scope AA. The bank's market share of loans to small businesses in the each AA was well below the bank's overall market share. Performance for 2011 was not inconsistent the performance in 2012/2013 in each AA.

### **Community Development Lending**

**Los Angeles MD**

CD lending had a significantly positive impact on the Lending Test in the Los Angeles MD. During the evaluation period, the bank originated 904 CD loans, which totaled \$1.4 billion or 35.2 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to identified needs in the AA, especially affordable housing. A substantial majority (85.2 percent) of the CD loan dollar volume targeted affordable housing, and created or maintained over 15,400 affordable housing units in the Los Angeles MD.

One example included a \$9.1 million construction loan for 54 units of affordable housing in a low-income area of the South Los Angeles Willowbrook neighborhood. The housing complex plan included units for low-income families, LMI veterans with disabilities, homeless families, and LMI individuals suffering from mental illness. Another example was a \$10.8 million construction loan for a 99-unit apartment complex in Lynnwood, California with a LIHTC. All units will be affordable to low-income families, and will be housed in two three-story buildings. In addition to these buildings, a community and childcare building will provide computer classes, job search assistance, childcare and social activities at no additional cost to the tenants.

**San Francisco MD**

CD lending had a significantly positive impact on the Lending Test in the San Francisco MD. During the evaluation period, the bank originated 203 CD loans, which totaled \$436.6 million or 36.1 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to identified needs in the AA, especially affordable housing. One hundred percent of the CD loan dollar volume targeted affordable housing, and created or maintained over 4,100 units of affordable housing in the San Francisco MD.

One example was a \$3.9 million loan to construct a 99-unit senior housing complex. All units will be affordable to low-income seniors, with 20 units reserved for homeless seniors under the Department of Public Health's Direct Access to Housing program. Along with housing units, the complex will provide services and amenities to tenants, including a community café, a computer lab, a resident lobby and resident programs for physical wellness activities. In addition to the loan, the bank's Tax Oriented Investments group made a \$27.6 million LIHTC investment in the property.

**San Diego MSA**

CD lending had a significantly positive impact on the Lending Test in the San Diego MSA. The bank originated 261 CD loans, which totaled \$547.2 million or 52.4 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to identified needs in the AA, especially affordable housing. A substantial majority, or 79.5 percent, of the CD loan dollar volume targeted affordable housing, and created or maintained nearly 5,600 affordable housing units. Additionally, 16.6 percent of CD loans supported revitalization or stabilization projects for LMI areas in the San Diego MSA.

An example of one of these loans was a \$45.5 million construction loan to build a mixed-use project in a low-income census tract in the Little Italy neighborhood of San Diego. This project will contain a 199-unit apartment development, with 8,970 square feet of retail space at street-level. The project location and purpose is consistent with the Centre City Redevelopment Plan. Objectives of the plan were to provide jobs, to create housing that is compatible with a modern urban center, and to eliminate blight. Additionally, it provided for the development of the area in accordance with the Downtown Community Plan. The Downtown Community Plan has specific goals established for the Little Italy neighborhood, which included continued evolution as a cohesive, mixed-use waterfront neighborhood. The project will help to stabilize and revitalize this low-income area, which is located in a Renewal Community. Renewal Communities are distressed urban communities where significant federal tax incentives are available for eligible businesses.

### **Other CD Lending in State of California**

In addition to CD loans in the full- and limited-scope AAs, the bank originated six loans totaling \$105 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. In addition, the bank made one loan for \$1.4 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. A substantial majority, or 71.8 percent, of these loans addressed affordable housing needs. These loans further demonstrated a commitment by the bank to provide needed CD assistance throughout the state of California.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly 44 thousand loans in the Los Angeles MD, nearly 7 thousand loans in the San Francisco MD, and nearly 19 thousand loans in the San Diego MSA under various flexible programs.

### **Other Loan Data**

Chase issued two standby letters of credit totaling \$2.3 million that have a qualified CD purpose. The letters of credit were given positive consideration and supported the creation or preservation of affordable housing within the Los Angeles MD.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Fresno, Madera, Modesto, Napa, Oxnard, Redding, Riverside, Sacramento, Salinas, San Jose, Santa Barbara, Santa Cruz, Santa Rosa, Stockton, Vallejo, and Yuba City MSAs, Oakland MD, Santa Ana MD, and the Non-Metro CA AA was not inconsistent with the bank's overall Outstanding performance under the Lending Test in the state of California. In the Bakersfield, Chico, Hanford, San Luis Obispo, and Visalia MSAs performance was good and weaker than the bank's overall performance in the state. In the El Centro and Merced MSAs, the bank's performance was adequate and weaker than the bank's overall performance in the state. Weaker performance was generally the result of weaker geographic or borrower

distributions of loans. Performance in the limited-scope AAs did not significantly impact the bank's Lending Test rating for the state of California.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the state of California is rated Outstanding.

Based on a full-scope review, performance in the Los Angeles MD, the San Francisco MD and the San Diego MSA was excellent. Performance in the majority of limited-scope AAs was not inconsistent with the full-scope AAs. As a result, limited-scope reviews did not significantly impact the Investment Test rating for the state of California.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Los Angeles MD**

Investment Test performance in the Los Angeles MD was excellent. The bank funded 511 investments totaling \$333.9 million. Additionally, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance of 109 prior period investments as of year-end 2013 was \$256.6 million, which included \$6.9 million in unfunded LIHTC commitments. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing. The largest investment in the Los Angeles MD was a LIHTC that totaled \$20.4 million with the purpose of creating 183 affordable housing units. Other investments consisted primarily of affordable housing investments and contributions to local and regional organizations that provided community services to LMI persons. The bank demonstrated extensive use of complex investments to meet CD initiatives.

#### **San Francisco MD**

Investment Test performance in the San Francisco MD was excellent. The bank funded 164 investments in the MD totaling \$73.5 million. Consideration was also given to the ongoing impact of 41 prior period investments on CD needs, which had a remaining balance of \$75.4 million. The excellent level of qualified investments displayed responsiveness and was dedicated to affordable housing. Moreover, the bank made extensive use of complex investments in response to the AA's shortage of affordable housing. Chase's largest investment in the San Francisco MD was a \$27.6 million direct LIHTC investment used to construct a new 100-unit affordable housing apartment complex for older adults, the formerly homeless senior population, and other LMI individuals or families. The second largest was a \$25.7 million direct LIHTC investment in a 120-unit housing facility that was 100 percent occupied by previously homeless tenants. Other investments consisted primarily of affordable housing investments and contributions to local and regional organizations providing community services to LMI persons or focused on revitalization efforts in LMI areas.

#### **San Diego MSA**

Investment test performance in the San Diego MSA was excellent. The bank funded 172 investments in the San Diego MSA totaling \$58.4 million. Consideration was also given to the

ongoing impact of 47 prior period investments on CD needs, which had a remaining balance of \$64 million. The excellent level of the qualified investments displayed responsiveness and focused on affordable housing. Moreover, the bank made extensive use of complex investments in response to the AA's shortage of affordable housing. The largest investment was an \$18 million LIHTC investment to construct new apartments that created 82 affordable housing units, including 14 units that were for formerly homeless residents with serious mental illnesses. Other investments consisted primarily of affordable housing investments and contributions to local and regional organizations providing community services to LMI persons.

### **Statewide Investments in State of California**

The bank also made investments and grants to organizations or activities throughout the state of California whose P/M/F included serving geographies located within the bank's AAs. The bank had \$15.7 million in outstanding investments in the broader statewide area with organizations or activities that had a P/M/F that included the bank's AAs. Additionally, the bank had \$2.8 million in outstanding investments in the broader state of California without a P/M/F to serve its AAs. These investments in the broader statewide area further supported the bank's overall excellent performance under the Investment Test in the state of California.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bakersfield, Chico, El Centro, Fresno, Hanford, Madera, Merced, Modesto, Napa, Oxnard, Redding, Riverside, Sacramento, Salinas, San Jose, San Luis Obispo, Santa Barbara, Santa Rosa, Stockton, Visalia MSAs, Oakland MD, and the Non-Metro CA AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of California. Performance in the Vallejo MSA was good and weaker than the overall performance in the state. Performance in the Santa Ana MD and Yuba City MSA was adequate and weaker than the bank's overall performance in the state. Performance in the Santa Cruz MSA was poor and weaker than the bank's overall performance in the state. Weaker performance in these areas was due to a lower volume of qualified investments relative to the bank's operations in the respective AAs. Performance in the limited-scope AAs did not significantly impact the bank's Investment Test rating for the state of California.

### **SERVICE TEST**

The bank's performance under the Service Test in California is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Los Angeles MD was good. The full-scope reviews of both the San Francisco MD and the San Diego MSA revealed the bank's performance was excellent. Performance in limited-scope AAs varied and overall supported the bank's performance in the state of California.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

##### **Los Angeles MD**

Service Test performance in the Los Angeles MD was good after considering branches in MUI geographies that were in close proximity to LMI geographies. The overall distribution of bank branches in the Los Angeles MD was good. The percentage of branches located in LMI areas was below the percentage of the population residing in these geographies and considered adequate. However, when considering the number of branches (122) in close proximity to LMI geographies, service accessibility improves considerably and was considered good. The bank's excellent record of opening and closing branch offices improved the accessibility of its delivery systems in the AA, with six branch openings in low-income geographies and 23 branch openings in moderate-income geographies. Hours of service were excellent and tailored to the convenience and needs of its AA, particularly LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile, and online banking) were accessible and their use by populations located in LMI geographies was good.

### **San Francisco MD**

The delivery of retail services in the San Francisco MD was excellent after considering branches in MUI geographies that were in close proximity to LMI geographies. The overall distribution of bank branches in the area was excellent. The percentage of branches located in low-income geographies exceeded the population in low-income geographies. The percentage of branches located in moderate-income geographies was near to the percentage of the population in moderate-income geographies. However, when considering the 44 branches in close proximity to both LMI geographies, service accessibility improves considerably and overall was excellent. The record of opening and closing branch offices improved the accessibility of its delivery systems in the AA, with six branches opened in low-income geographies and no changes made in moderate-income geographies. Hours of service were excellent and tailored to the convenience and needs of its AA, particularly LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile, and online banking) were readily accessible and their use by populations located in LMI geographies was excellent.

### **San Diego MSA**

The delivery of retail services in the San Diego MSA was excellent after considering branches in MUI geographies that were in close proximity to LMI geographies. The overall distribution of bank branches in the area was excellent. The percentage of branches located in low-income geographies exceeded the population in low-income geographies. The percentage of branches located in moderate-income geographies was near to the percentage of the population in the moderate-income geographies. However, when considering the 38 branches in close proximity to both LMI geographies, service accessibility improved and considered excellent. The bank had an excellent record of opening branches, with nine branches opened in low-income geographies and one branch opened in a moderate-income geography. The record of opening and closing branch offices improved the accessibility of its delivery systems in the AA. Hours of service were excellent and tailored to the convenience and needs of its AA, particularly LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile, and online banking) were readily accessible and their use by populations located in LMI geographies was excellent.

### **Other Retail Services**

The bank's Rapid Cash program and Liquid card product augmented traditional banking services. These products benefited LMI geographies due to their reduced fees and minimal balance requirements. California originated 30 percent of all Rapid Cash transactions bank wide during the evaluation period and 52 percent of these transactions initiated in LMI areas in the state. California originated 20 percent of the Liquid card accounts issued since the bank introduced this product and 45 percent of these Liquid card accounts originated in LMI geographies.

### **Community Development Services**

The bank's responsiveness to the CD service needs in the Los Angeles MD and San Diego MSA was good and adequate in the San Francisco MD. The bank provided a good level of CD services in the Los Angeles MD and San Diego MSA and an adequate level in the San Francisco MD. Chase participated with NFP organizations on CD services activities that included serving in leadership roles on the board and provided technical assistance.

In the Los Angeles MD and the San Diego MSA, Chase participated in a relatively high level of CD services. Chase employees were involved with multiple CD services organizations (270 events) co-hosted educational events, provided technical assistance, and served in leadership rolls on the board of these organizations. The largest number CD services events were educational presentations provided by bankers at branches located in LMI areas.

In the San Francisco MD, the bank had an adequate record of CD services. Most CD services events during the current evaluation period were bank initiated educational presentations or seminars held in bank branches located in LMI geographies. Chase employees in this AA were also involved with local CD services organizations and served on several board committees to support CD work.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance in the Chico, Hanford, Madera, Merced, Napa, Sacramento, San Luis Obispo, Santa Rosa, Visalia, and Yuba City MSAs, and the Oakland MD was excellent and stronger than the bank's overall High Satisfactory performance under the Service Test in the state of California. Excellent performance was due to excellent branch distributions. Performance in the Oxnard, Riverside, Salinas, San Jose, Santa Barbara, Santa Cruz, and Stockton MSAs, and the Non-Metro CA AA was good and not inconsistent with the bank's overall performance in the state. In the Bakersfield, El Centro, Fresno, Modesto, Redding, and Vallejo MSAs, and the Santa Ana MD the bank's performance was adequate and weaker than the bank's overall performance in the state due to less-accessible branch networks. Performance in the limited-scope AAs supported the Service Test rating for the state of California.

## State of Michigan

**CRA Rating for the state of Michigan: Satisfactory**

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

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

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

The major factors supporting these ratings:

- Good lending performance was based on good lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, positive impact of CD lending with excellent responsiveness to identified CD needs for the bank's AAs, and flexible loan originations.
- Good investment performance was based on a good level of qualified investments, and excellent responsiveness to CD needs in the full-scope AA. However, performance in the limited-scope AAs was varied with weaker performance in several AAs negatively impacting the state rating.
- Good service performance was a result of a good branch distribution, after considering the additional benefit from the MUI branches located near to LMI geographies, and good availability of alternative delivery services. There was an adequate level of CD services in the full-scope AA.

### Description of Institution's Operations in Michigan

The bank's 13 AAs in the state of Michigan (MI) include the Detroit-Livonia-Dearborn, MI MD (Detroit MD); Ann Arbor, Battle Creek, Flint, Grand Rapids-Wyoming (Grand Rapids), Holland-Grand Haven (Holland), Kalamazoo-Portage (Kalamazoo), Lansing-East Lansing (Lansing), Muskegon-Norton Shores (Muskegon), Niles-Benton Harbor (Niles), and Saginaw-Saginaw Township North (Saginaw) MSAs; Warren-Troy-Farmington Hills (Warren) MD, and the non-Metro AAs in their entirety (Non-Metro MI AA). Chase offered a full range of banking services in the state through its 302 branches. These branches accounted for 5.4 percent of the bank's total branch network. Chase closed three branches during the evaluation period, none of which were located in LMI geographies. Chase opened two branches during the evaluation period, one of which was located in a LMI geography. Banking in the state was competitive with 156 deposit-taking institutions. Based on June 30, 2013 FDIC Deposit Market Share data, Chase ranked first, with a deposit market share of 18.93 percent. The other top depository institutions included Comerica Bank, PNC Bank, N.A., Bank of America, N.A., and Fifth Third Bank. Chase plus these four institutions accounted for 58.24 percent of total deposits in the state. Chase's \$32 billion in deposits in its Michigan AAs accounted for 3.2 percent of the bank's total deposits.

Refer to the market profile for the state of Michigan in appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

Refer to tables 1-15 in the state of Michigan section of appendix D for the facts and data that

support all Test conclusions.

### **Scope of Evaluation in Michigan**

The Detroit MD received a full-scope review as this area accounted for nearly 57 percent of the deposits and 30 percent of the lending within the state. There were 68 branches and 126 deposit taking ATMs in the Detroit MD. The remaining AAs received limited-scope reviews.

The Detroit MD held 34 percent of the number of small loans to businesses and 66 percent of the number of home mortgage loans. Within home mortgages, 27 percent were for home purchase, less than one percent were for home improvement, and 72 percent were for home refinance. The volume of home improvement loans did not provide for a meaningful analysis.

Considered under the bank's Lending Test performance were the challenging economic and housing issues in Michigan and particularly in the city of Detroit. Homeownership was very difficult for most LMI borrowers with the 2013 median housing value at \$124.5 thousand. The updated median family income indicated a low-income family earned no more than \$26.2 thousand a year and a moderate-income family earned no more than \$41.8 thousand a year. During the evaluation period, the Detroit MD had very high unemployment rates ranging between 10.1 percent in December 2013, and 15.1 percent in July 2011. The Detroit MD had a very high poverty level of 19 percent, and, substantially higher, 45 to 71 percent, in several LMI geographies. The Lending Test performance conclusions considered these lingering difficult economic factors that hindered homeownership.

### **LENDING TEST**

The bank's performance under the Lending Test in Michigan is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Detroit MD was good. Performance in the limited-scope areas did not have a significant impact on the overall Lending Test rating for the state of Michigan.

### **Conclusions for Areas receiving Full-Scope Reviews**

#### **Lending Activity**

Lending activity was good given the bank's level of deposits and strong competition in the Detroit MD. The bank ranked 1<sup>st</sup> in deposits with a 43.6 percent market share. In overall home mortgage lending, the bank ranked 4<sup>th</sup> with an 8.4 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with an 8.6 percent market share, and for home refinancing the bank ranked 3<sup>rd</sup> with an 8.6 percent market share. There were 375 home mortgage lenders in the market compared to 27 depository institutions. The bank ranked 2<sup>nd</sup> in small loans to businesses with an 11.4 percent market share. There were 73 small business lenders.

#### **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans was adequate. This was based on adequate distributions of home mortgage loans and small loans to businesses.

### ***Home Mortgage Loans***

The overall geographic distribution of home mortgage loans was adequate. The geographic distribution of home purchase and refinance loans was adequate. The bank's portion of home purchase and home refinance loans in both LMI geographies was substantially below the percent of owner-occupied units within those geographies. The bank's market share performance was excellent in both LMI geographies. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### ***Small Loans to Businesses***

The overall geographic distribution of small loans to businesses was adequate. The bank's portion of small loans to businesses in both LMI geographies was well below the percentage of businesses within these geographies. The bank's market share in both LMI geographies was below its overall market share and considered adequate. Performance for 2011 was stronger than the performance in 2012/2013 and considered good.

### **Distribution of Loans by Income Level of the Borrower**

The overall distribution of loans by income level was good. This was based on good distribution of home mortgage lending and adequate distribution of small loans to businesses.

### ***Home Mortgage Loans***

The overall distribution of home mortgage loans by borrower income was good,

The distribution of home purchase loans was excellent. The percentage of home purchase loans to low-income borrowers was below and to moderate-income borrowers exceeded the percentage of such families. The bank's market share to low-income borrowers exceeded and to moderate-income borrowers substantially met the bank's overall market share. Performance for 2011 was not inconsistent with the performance in 2012/2013.

The distribution of home refinance loans was good. The percentage of home refinance loans to low-income borrowers was well below and to moderate-income borrowers was below the percentage of such families. The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance for 2011 was not inconsistent with the good performance in 2012/2013.

### ***Small Loans to Businesses***

The distribution of small loans to businesses was adequate. The percentage of small loans to small businesses was below the percentage of small businesses. The bank's market share of loans to small businesses substantially met the bank's overall market share. Performance for 2011 was stronger than the performance in 2012/2013 and considered good.

### **Community Development Lending**

CD lending had a positive impact on lending performance in the Detroit AA, when considering loan responsiveness and leadership exhibited by the bank. The bank originated 13 CD loans totaling \$55.3 million during the evaluation period. This volume represented 2.2 percent of Tier 1 Capital allocated to the AA. The bank exhibited excellent responsiveness to identified needs, especially in the areas of affordable housing. Of the total loan volume, 83.4 percent went to the creation of over 400 units of affordable housing.

Of note were two loans, for \$6.1 and \$6.9 million, to construct 94 units of affordable housing in two phases of a larger housing development project. The subject property is part of a multiphase HOPE VI redevelopment of the former 149-acre Herman Gardens public housing project in the City of Detroit, and was to be constructed on over four acres of vacant land. Additionally, the bank originated three loans for another housing development project in the Northeast side of Detroit. These loans of \$6.1, \$5.9, and \$5.1 million funded phase IA, IB, and II, respectively, of a single-family, duplex and townhome housing development project on the site of the former Charles Terrace public housing project. In addition to the 105 affordable housing units, the project has a fitness center, computer room, community building, and outdoor basketball court, as well as walking trails. The bank took a leadership role in this project by funding all three phases of development and collaborating with other banks on this project. Finally, during the evaluation period, the bank originated three loans in support of the Living Cities: The Integration Initiative (TII) plan in Detroit. These three loans totaling over \$6.3 million supported various redevelopment projects in LMI areas in the Midtown and North End Neighborhoods along the Woodward Corridor in Detroit. TII is an effort to leverage the financial investment, influence and leadership of Living Cities members to create a new framework for solving the complex problems with social and economic issues.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan totaling \$200 thousand in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. Also, the bank made three loans for \$20.4 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. These loans addressed affordable housing for LMI people and revitalization or stabilization of LMI areas in the state. These loans further demonstrated a commitment to provide needed CD assistance throughout the state, and had a significantly positive impact on the overall Lending Test rating for the state of Michigan.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly 10 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Grand Rapids and Holland MSAs was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Michigan. Excellent performance was due to significantly positive CD lending and a stronger geographic distribution, respectively. In the Ann Arbor, Flint, Kalamazoo, Lansing, Niles, and Saginaw MSAs, the Warren MD, and Non-Metro MI AA, the bank's performance was good and not inconsistent with the bank's overall

performance in the state. In the Battle Creek and Muskegon MSAs, performance was adequate and weaker than the bank's performance in the state due to weaker geographic distributions. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Michigan.

## **INVESTMENT TEST**

Investment Test performance in Michigan is rated Low Satisfactory.

Based on a full-scope review, performance in the Detroit MD was good. Performance in limited-scope AAs varied, with weaker performance in some AAs negatively affecting the Investment Test rating for the state of Michigan.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance was good in the Detroit MD based on the significant volume of investments. The bank funded 117 investments totaling \$75.4 million. In addition, consideration was given to the ongoing impact that investments, made prior to the current evaluation period, had on the CD needs within the area. The remaining balance on 78 prior period investments as of year-end 2013 was \$35.5 million. The bank's responsiveness to the CD needs was excellent, especially as it related to affordable housing and community services. The largest investment in the Detroit MD totaled \$9.7 million, which consisted of an investment in LIHTC for the support of affordable housing. The bank also made \$3.7 million in NMTC investments to finance the construction of an elementary school in a low-income community within the AA. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations providing affordable housing and community services to LMI persons.

The bank also made investments and grants to organizations and funds located throughout the state of Michigan with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$17.1 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$15.5 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. These investments in the broader statewide area supported the bank's overall performance under the Investment Test for the state of Michigan.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's performance under the Investment Test in the Battle Creek, Flint, Grand Rapids, Kalamazoo, Muskegon, and Niles MSAs was excellent and stronger than the bank's overall Low Satisfactory performance under the Investment Test in the state of Michigan. Stronger performance was due to a higher volume of qualified investments relative to the bank's operations in those AAs. Performance in the Ann Arbor MSA was good and not inconsistent with the bank's overall performance in the state. Performance in the Holland, Lansing, and Saginaw MSAs, the Warren MD, and the Non-Metro MI AA was adequate and weaker than the bank's overall performance in the state. Weaker performance was due to a lower volume of qualified investments relative to the bank's operations in those AAs. The AAs with weaker performance represented a significant 30 percent of the bank's

deposits in the state. As a result, the weaker performance negatively affected the Investment Test rating for the state of Michigan.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Michigan is rated High Satisfactory.

Based on the full-scope review of the Detroit MD, the bank's performance for the Service Test was good. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Michigan.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

Based on a full-scope review, overall performance in the Detroit MD was good and retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches within the AA was good. The percentage of branches in low-income census tracts was near to the percentage of the population residing in the low-income geographies and the percentage of branches in moderate-income tracts was below the percentage of the population residing in moderate-income geographies. However, upon considering the number of branches (34) in MUI geographies that were in close proximity or near to LMI geographies, branch distribution was good. Branch openings and closings did not significantly affect the accessibility of delivery systems in LMI geographies of the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by customers located in LMI geographies was good.

#### **Community Development Services**

The bank's responsiveness to the CD service needs in the Detroit MD was adequate. The bank provided an adequate level of CD services. Most CD services consisted of financial or homebuyer education sessions lead by bankers in branches located in LMI areas.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Battle Creek, Flint, Holland, Kalamazoo, Lansing, and Niles MSAs, and Warren MD was good and not inconsistent with the bank's overall High Satisfactory performance under the Service Test in the state of Michigan. Performance in Grand Rapids, Muskegon, Saginaw and Ann Arbor MSAs, and Non-Metro MI AA was adequate and weaker than the bank's overall performance in the state. The weaker performance resulted from less favorable branch distribution and reduced branch accessibility. Performance in the limited-scope AA did not significantly affect the bank's Service Testing rating for the state of Michigan.

## State of Texas

**CRA rating for the state of Texas: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, excellent responsiveness to helping meet CD lending needs in the AA, and flexible loan originations.
- Good investment performance was due to an adequate volume of qualified investments, excellent responsiveness to the CD needs in the full-scope AA, and extensive use of complex investments.
- Excellent service performance was a result of excellent branch distribution, after considering the additional benefit from those branches located near to LMI geographies, and an excellent record of business hours and opening and closing branches. The record of CD services was good in the full-scope AA.

## Description of Institution's Operations in Texas

The bank's 22 AAs in the state of Texas (TX) included the Houston-Sugar Land-Baytown, TX MSA (Houston); Abilene, Amarillo, Austin-Round Rock-San Marcos (Austin), Beaumont-Port Arthur (Beaumont), Brownsville-Harlingen (Brownsville), College Station-Bryan (College Station), El Paso, Killeen-Temple-Fort Hood (Killeen), Laredo, Longview, McAllen-Edinburg-Mission (McAllen), Midland, Odessa, San Antonio-New Braunfels (San Antonio), Sherman-Denison (Sherman), Tyler, Waco, and Wichita Falls MSAs, Dallas-Plano-Irving (Dallas), and Fort Worth-Arlington (Fort Worth) MDs, and non-Metro AAs (Non-Metro TX AA). Chase offered a full range of banking services through its 676 branches. These branches accounted for 12.14 percent of the bank's total branch network. Chase closed 13 branches during the evaluation period, three of which were located in LMI geographies. Chase opened 33 branches during the evaluation period, seven of which were located in LMI geographies. Banking in the state was highly competitive with 612 deposit-taking institutions. Based on June 30, 2013 FDIC Deposit Market Share data, Chase ranked first, with a deposit market share of 19.31 percent. The other top depository institutions included: Bank of America, N.A., Wells Fargo Bank, N.A., USAA Federal Savings Bank, and Wells Fargo Bank South Central, N.A. Chase plus these four institutions accounted for 54.93 percent of total deposits in the AA. Chase's \$125.92 billion in deposits in its Texas AAs accounted for 13.74 percent of the bank's total deposits.

Refer to the market profile for the state of Texas in appendix C for detailed demographics and other performance context information for the AA that received a full-scope review.

Refer to tables 1-15 in the state of Texas section of appendix D for the facts and data that support all Test conclusions.

## Scope of Evaluation in Texas

A full-scope review of the Houston MSA was conducted as this area accounted for 57.12 percent of the deposits and 61 percent of the loans within the state. There are 232 branches and 460 deposit-taking ATMs in the Houston MSA. The remaining 21 AAs in the state of Texas received limited-scope reviews.

In the Houston MSA, nearly 42 percent of the loans by number were to businesses and 58 percent were home mortgages. Within home mortgages, 39 percent were for home purchase, less than one percent were for home improvement, 61 percent were for home refinance, and less than one percent were for multifamily loans.

## LENDING TEST

The bank's performance under the Lending Test in the state of Texas is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Houston MSA was good. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of Texas.

## Conclusions for Areas Receiving Full-Scope Reviews

### Lending Activity

Lending activity was excellent given the bank's level of deposits and strong competition in the Houston MSA. The bank ranked 1<sup>st</sup> in deposits with a 34.6 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 10.6 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with an 8 percent market share, for home improvement the bank ranked 15<sup>th</sup> with a 1.5 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with a 14.6 percent market share. The lending market shares were skewed when compared to the deposit market shares based on the number of lenders and depository institutions. There was strong competition for home mortgage lending. There were over 800 lenders and only 110 depository institutions in the Houston MSA. For small loans to businesses, the bank ranked 2<sup>nd</sup> with a 14.3 percent market share. There were 166 small business lenders.

### Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans was adequate. This was based on adequate distribution of home mortgage loans and good distribution of small loans to businesses.

#### *Home Mortgage Loans*

The overall geographic distribution of home mortgage loans was adequate.

The bank's portion of home purchase loans in both LMI geographies was significantly below the percent of owner-occupied units within the geographies. The bank's market share of such

loans in low-income geographies was below and in moderate-income geographies substantially met its overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The bank's portion of home improvement loans in both LMI geographies was significantly below the percent of owner-occupied units within the geographies. The market share of such loans in low-income geographies was below and in moderate-income geographies was well below its overall market share. Performance in 2011 was stronger than the performance in 2012/2013.

The bank's portion of home refinance loans in both LMI geographies was significantly below the percent of owner-occupied units within the geographies. The market share of such loans in both LMI geographies exceeded its overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### ***Small Loans to Businesses***

The geographic distribution of small loans to businesses was good.

The portion of small loans to businesses in low-income geographies was near to and in moderate-income geographies was below the percentage of businesses within these geographies. The bank's market share in both LMI geographies substantially met its overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The overall distribution of loans by income level was good. This was based on a good distribution of home mortgage lending and adequate distribution of small loans to businesses.

### ***Home Mortgage Loans***

Borrower distribution of home mortgage lending in the Houston MSA was good.

The borrower distribution of home purchase loans was good. The percentage of home purchase loans to low-income borrowers was well below and to moderate-income borrowers approximated the percentage of such families. The bank's market share to both LMI borrowers substantially met the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The borrower distribution of home improvement loans was poor. The percentage of home improvement loans to both LMI borrowers was significantly below the percentage of such families. The bank's market share to low-income borrowers was significantly below and to moderate-income borrowers was well below the bank's overall market share. Performance in 2011 was not inconsistent with the performance in 2012/2013.

The borrower distribution of home refinance loans was adequate. The percentage of home refinance loans to both LMI borrowers was significantly below the percentage of such families.

The bank's market share to both LMI borrowers exceeded the bank's overall market share. Performance in 2011 was stronger than the performance in 2012/2013.

### ***Small Loans to Businesses***

The distribution of small loans to businesses was adequate. The percentage of small loans to small businesses was well below the percentage of small businesses. The bank's market share of loans to small businesses substantially met the bank's overall market share. Performance in 2011 was stronger than the performance in 2012/2013.

### **Community Development Lending**

CD lending had neutral impact on performance in the Houston MSA. During the evaluation period, the bank originated 16 CD loans totaling \$158.8 million. This equaled 1.6% of Tier 1 Capital allocated to the Houston MSA. These loans demonstrated excellent responsiveness to identified needs in the AA, especially affordable housing needs. Of the total loan dollar amount, 64.1 percent supported the creation or maintenance of over 1,200 affordable housing units.

In addition to CD loans in the full- and limited-scope AAs, the bank originated seven loans totaling \$27.4 million in the broader statewide area that did not have a P/M/F to serve any of the bank's AAs in the state. These loans further demonstrated the bank's commitment to providing needed CD assistance throughout the state, and considered in the overall Lending Test performance for the state of Texas.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 38 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Austin MSA was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Texas. A significantly positive level of CD lending elevated performance in the Austin MSA. Performance in the College Station, El Paso, San Antonio, Sherman, Tyler, and Wichita Falls MSAs and Dallas MD was good and not inconsistent the bank's overall performance in the state. In the Abilene, Amarillo, Beaumont, Brownsville, Killeen, Laredo, Longview, McAllen, Midland, Odessa, and Waco MSAs, Fort Worth MD, and Non-Metro TX AA, the bank's performance was adequate and weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic or borrower distributions. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Texas.

### **INVESTMENT TEST**

The bank's overall Investment Test performance in the state of Texas is rated High Satisfactory.

Based on a full-scope review, performance in the Houston MSA was good. Performance in the limited-scope AAs did not significantly affect the Investment Test rating for the state of Texas.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Houston MSA was good. During the evaluation period, the bank funded 131 investments totaling \$174.3 million. In addition, consideration was given to the ongoing impact that investments, which were made prior to the current evaluation period, had on the CD needs within the AA. The remaining outstanding balance of 81 prior period investments was \$154.9 million. This was inclusive of \$1.1 million in prior period unfunded LIHTC commitments that were evident at year-end 2013. These obligations demonstrated the bank's continued commitment to address the CD needs of the area.

The bank demonstrated excellent responsiveness with its largest investment in the Houston MSA being a direct LIHTC investment totaling \$19.9 million in a project that supported 176 units of affordable housing for the senior population in the Bay Colony section of the AA. The bank also made a \$9.1 million NMTC investment for a project that helped the Greater Houston Partnership revitalize a community by creating new jobs that were lost due to the closure of a food production facility. Other investments were primarily related to affordable housing and community services directed to assist LMI persons.

The bank also made investments and grants to organizations that supported activities throughout the state of Texas whose P/M/F included serving geographies located within the bank's AAs. The bank had \$35.4 million in outstanding investments in the broader statewide area with organizations that had a P/M/F, which included serving the bank's AAs. Moreover, the bank had \$62.7 million in outstanding investments in the broader state of Texas without a P/M/F to serve the bank's AAs. The investments in the broader statewide area supported the bank's overall High Satisfactory rating under the Investment Test for the state of Texas.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Abilene, Amarillo, Austin, Beaumont, Brownsville, College Station, El Paso, Killeen, McAllen, Odessa, San Antonio, Tyler, and Waco MSAs, and Fort Worth MD was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the state of Texas. Stronger performance in these areas was due to a higher amount of qualified investments relative to the bank's operations in the respective AAs. Performance in the Longview MSA was good and not inconsistent with the bank's overall performance in the state. Performance in the Dallas MD and Wichita Falls MSA was adequate and weaker than the bank's overall performance in the state. Performance in the Midland MSA and the Non-Metro TX AA was poor and weaker than the bank's overall performance in the state. Performance in the Laredo and Sherman-Denison MSAs was very poor and weaker than the bank's overall performance in the state. Weaker performance was due to a low- or nominal-level of qualified investments relative to the bank's operations in the respective AAs. Performance in the limited-scope AAs did not significantly impact the bank's Investment Test rating for the state of Texas.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Texas is rated Outstanding.

The bank's Service Test performance in the Houston MSA was excellent. CD services provided in the broader statewide area with the potential to impact the AA were considered in the review of the Houston MSA. Performance in the limited-scope AAs did not significantly affect the Service Test rating for the state of Texas.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Houston MSA was excellent, as retail banking services were readily accessible to all portions of the AA after considering branches in MUI geographies that were in close proximity to LMI geographies. The branch distribution in LMI geographies was good, providing reasonable accessibility to banking services. The percentage of the bank's branches located in low-income geographies approximated the percentage of the population residing in those geographies. The percentage of the bank's branches located in moderate-income geographies was near to the percentage of the population residing in those geographies. When considering the 97 branches in close proximity to LMI geographies, the accessibility to bank services was improved and considered excellent.

Branch hours were tailored to the convenience and needs of the AA, particularly LMI geographies. Branch openings and closings improved the accessibility of delivery systems. In the Houston MSA, the bank opened a net of 13 branches, including three in LMI geographies. Alternative delivery services (ATMs, telephone banking, and online banking) were readily accessible and reported use by populations located in LMI geographies was excellent.

### **Other Retail Services**

The bank's Rapid Cash program and the Liquid card product augmented traditional banking services. Both of these products benefit LMI geographies due to their reduced fees and minimal balance requirements. Texas originated 28 percent of all Rapid Cash transactions bank-wide during the evaluation period, and 55 percent of these transactions originated in LMI areas in the state. Over 46 percent of the Liquid card accounts opened in Texas originated in LMI geographies during the evaluation period.

### **Community Development Services**

The bank's responsiveness to the CD service needs was good. The bank provided a good level of CD services in the Houston MSA. The bank reported 249 events during the evaluation period. The bank offered financial education, including credit and homeownership fundamentals through "Mortgage Days at the Branch" and homeownership seminars held in branches located in LMI geographies. Chase also partnered with multiple CD services organizations to co-host financial education or Homebuyer Seminars that targeted LMI

populations. The bank continued to provide technical assistance and 20 employees served in leadership roles on the boards of many of their CD services partners.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Amarillo, El Paso, Longview, Midland, Sherman, Tyler, Waco, and Wichita Falls MSAs and the Non-Metro TX AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Texas. Performance in the Brownsville MSA, and the Dallas and Fort-Worth MDs was good and weaker than the bank's overall performance in Texas. Performance in the Abilene, Austin, College Station, Killeen, Laredo, Odessa, San Antonio, Beaumont and McAllen MSAs was adequate and weaker than the bank's overall performance in Texas. Weaker performance occurred primarily when LMI populations were in more widespread, rural geographies that contributed to weaker branch distributions and delivery system accessibility. Performance in the limited-scope AAs did not significantly impact the bank's Service Test rating for the state of Texas.

## Other Rating Areas

- Cincinnati-Middletown, OH-KY-IN MMSA (Cincinnati MMSA)
- Louisville-Jefferson County, KY-IN MMSA (Louisville MMSA)
- Portland-Vancouver-Hillsboro, OR-WA MMSA (Portland MMSA)
- Wheeling, WV-OH MMSA (Wheeling MMSA)
- State of Arizona
- State of Colorado
- State of Connecticut
- State of Florida
- State of Georgia
- State of Idaho
- State of Illinois
- State of Indiana
- State of Kentucky
- State of Louisiana
- State of Massachusetts
- State of Nevada
- State of New Jersey
- State of New York
- State of Ohio
- State of Oklahoma
- State of Oregon
- State of Utah
- State of Washington
- State of West Virginia
- State of Wisconsin

## Cincinnati-Middletown, OH-KY Multistate Metropolitan Statistical Area

**CRA rating for the Cincinnati MMSA: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of investments with excellent responsiveness to the CD needs of the rating area.
- Excellent service performance was a result of a good branch distribution enhanced by an excellent record of opening branches in a low-income area, excellent availability of alternative delivery systems, and reasonable business hours. The level of CD services was adequate.

### Description of Institution's Operations in the Cincinnati MMSA

Chase delineated seven of the twelve counties in the Cincinnati MMSA as its AA. They are Butler, Clermont, Hamilton, and Warren counties in Ohio and Boone, Campbell, and Kenton counties in Kentucky. As of June 30, 2013, Chase held \$1.6 billion of deposits in the multistate and ranked 6<sup>th</sup> with a 2 percent market share. Primary competitors included Fifth Third Bank and U.S. Bank, N.A. with deposit market shares of 37.3 and 33.2 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 37 branches and 60 ATMs within the MMSA. The bank's performance in this MMSA had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the Cincinnati MMSA section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in Cincinnati MMSA area is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Cincinnati MMSA was good. Conclusions for home mortgage products were based on home purchase and home refinance loans. The volume of home improvement loans during the evaluation period did not provide for a meaningful analysis.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Cincinnati MMSA. The bank ranked 6<sup>th</sup> in deposits with a 2.2 percent market share. In overall home mortgage lending, the bank ranked 6<sup>th</sup> with a 5.2 percent market share. For home purchase lending, the bank ranked 4<sup>th</sup> with a 5.5 percent market share, and for home refinancing the bank ranked 7<sup>th</sup> with a five percent market share. There were nearly 500 home mortgage lenders in the market compared to 60 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 6.2 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was poor distribution of home purchase loans, good distribution of home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was an excellent distribution of home purchase and home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Cincinnati MMSA. The bank originated one loan for \$3.2 million, which represented 1.4 percent of Tier 1 Capital allocated to the AA. This loan demonstrated adequate responsiveness to the identified need of affordable housing, as it helped to create 39 units of affordable housing.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly ten thousand loans under various flexible programs.

## **INVESTMENT TEST**

The bank's Investment Test performance in the Cincinnati MMSA is rated Outstanding.

Based on a full-scope review, performance in the Cincinnati MMSA was excellent. The bank's responsiveness to the identified needs of the AA was excellent, especially as it related to affordable housing. The bank made occasional use of complex investments to support CD initiatives.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Cincinnati MMSA was excellent. During the evaluation period, the bank funded 62 investments totaling \$29.4 million. Consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance on 27 prior period investments as of year-end 2013 was \$16.1 million. The prior period included 26 LIHTC investments totaling \$5.4 million. These obligations demonstrated the bank's continued commitment to address the affordable housing needs in the AA. Moreover, the bank made occasional use of complex investments in response to the AA's needs.

The bank demonstrated excellent responsiveness in its largest investment in the AA, which was a direct LIHTC investment for \$11.4 million with the purpose of developing at least 60 affordable housing units. The bank also made a \$4.3 million LIHTC investment to rehabilitate and preserve 102 affordable housing units. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations that provide affordable housing and community services to LMI persons.

There were no investments in the MMSA's broader regional area to consider in the bank's Investment Test performance.

## **SERVICE TEST**

The bank's performance in the Cincinnati MMSA is rated Outstanding.

Based on a full-scope review, performance was excellent due to the excellent level of retail banking services and good level of CD services.

## **Conclusions for Areas Receiving Full-Scope Reviews**

The level of retail services in the Cincinnati MMSA AA was excellent. Delivery systems were readily accessible to all portions of the AA. Branch distribution was good; however, after considering the eight branches in MUI geographies that were in close proximity or near to LMI geographies, branch distribution was excellent.

## **Retail Banking Services**

The bank's record of opening and closing branch offices improved the accessibility of its delivery systems, particularly to LMI individuals in the Cincinnati MMSA. The bank opened one new branch in a low-income census tract and closed no branches during the evaluation period. Branch hours did not vary in a way that inconvenienced portions of the AA, particularly LMI geographies and or/individuals.

Alternative delivery systems, which included ATMs, bank by phone, and online banking through computer or smart phone applications, were effective and readily accessible to all areas of the AA. The level of acceptance and usage of these alternative delivery systems in LMI geographies was excellent.

## **Community Development Services**

The bank provided an adequate level of CD services in this AA. The main CD service involved bank employees offering credit-counseling seminars in bank branches located in LMI areas. Bankers in this AA worked with eight different CD organizations and served in one leadership role.

## **Louisville-Jefferson County, KY-IN Multistate Metropolitan Statistical Area**

**CRA rating for the Louisville MMSA: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity in the AA, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of investments, excellent responsiveness to the CD needs of the rating area, and extensive use of complex investments.
- Excellent service performance was a result of excellent branch distribution and accessibility of bank branches, excellent availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services.

### **Description of Institution's Operations in the Louisville MMSA**

Chase delineated six of the thirteen counties in the Louisville MMSA as its AA. They are Clark, Floyd, and Harrison counties in Indiana and Jefferson, Oldham, and Shelby counties in Kentucky. As of June 30, 2013, Chase held \$3.4 billion of deposits in the multistate and ranked 2<sup>nd</sup> with a 15.2 percent market share. Primary competitors included PNC Bank, N.A. and Fifth Third Bank with deposit market shares of 22.7 and 10.8 percent, respectively. The rating area deposits represented approximately 0.4 percent of the bank's total deposits. The bank operated 45 branches and 59 ATMs within the MMSA. The bank's performance in this MMSA had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the Louisville MMSA section of appendix D for the facts and data that support all Test conclusions.

### **LENDING TEST**

The bank's performance under the Lending Test in the Louisville MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the MMSA was good. Conclusions for home mortgage lending were based primarily on home purchase and home refinance loans. The volume of home improvement loans during 2011 did not provide for a meaningful analysis.

### **Conclusions for Areas Receiving Full-Scope Reviews**

## **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Louisville MMSA. The bank ranked 2<sup>nd</sup> in deposits with a 16.3 percent market share. In overall home mortgage, lending the bank ranked 2<sup>nd</sup> with an 8.3 percent market share. For home purchase lending, the bank ranked 3<sup>rd</sup> with a 6.8 percent market share and for home refinancing, the bank ranked 2<sup>nd</sup> with a 9.7 percent market share. There were 394 home mortgage lenders in the market compared to 33 depository institutions. The bank ranked 3<sup>rd</sup> in small loans to businesses with a 9.5 percent market share.

## **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was poor distribution of home purchase, good distribution of home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was excellent distribution of home purchase and home refinance loans and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

## **Community Development Lending**

CD lending had a neutral impact on lending performance in the AA. During the evaluation period, the bank originated three CD loans totaling \$11.2 million. This volume represented 2.3 percent of Tier 1 Capital allocated to the Louisville MMSA. These loans exhibited adequate responsiveness as they addressed affordable housing and community service needs in the AA.

## **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over seven thousand loans under various flexible programs.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the Louisville MMSA is rated Outstanding.

Based on a full-scope review, performance in the Louisville MMSA was excellent. The bank's responsiveness to the identified CD needs was excellent, especially as it related to affordable housing. The bank made extensive use of complex investments to support CD initiatives.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Louisville MMSA was excellent. The bank funded 44 investments totaling \$15.9 million. Consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance of 20 prior period investments as of year-end 2013 was \$15.6 million. They included five LIHTC investments totaling \$176 thousand. These obligations demonstrated the bank's continued commitment to address the affordable housing needs in the AA.

An example of the bank's demonstrated responsiveness was its largest investment in the AA, which was a direct LIHTC investment for \$7.9 million for a project that provided 65 affordable housing units. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations that provided community services to LMI persons or served to revitalize or stabilize distressed communities.

There were no investments in the MMSA's broader regional area to consider in the bank's Investment Test performance.

## **SERVICE TEST**

The bank's performance in the Louisville MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance was excellent due to an excellent level of retail banking services in the Louisville MMSA. The level of CD services was good.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The bank's level of retail services in the Louisville MMSA was excellent and delivery systems were accessible to all portions of the AA. There was a good branch distribution, which was considered excellent after considering 17 branches in MUI geographies that were in close proximity to LMI geographies. No branches were opened or closed in this AA. Services and business hours were good and did not vary in a way that inconvenienced portions of the AA, particularly LMI geographies. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by customers located in LMI areas was excellent.

### **Community Development Services**

Chase provided a good level of CD services in this AA. The primary activity was focused on employees conducting seminars to discuss homeownership and financial literacy in branches located in LMI neighborhoods.

## **Portland-Vancouver-Hillsboro, OR-WA Multistate Metropolitan Statistical Area**

**CRA rating for the Portland MMSA: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a significantly positive impact on lending performance, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of investments, excellent responsiveness to the CD needs of the rating area, and extensive use of complex investments.
- Excellent service performance was a result of the excellent distribution of branches and branch openings, excellent availability of alternative delivery systems, and a good level of CD services.

### **Description of Institution's Operations in the Portland MMSA**

Chase delineated the entire Portland MMSA as its AA. As of June 30, 2013, Chase held \$3.5 billion of deposits in the MMSA and ranked 4<sup>th</sup> with a 9.2 percent deposit market share. Primary competitors included Bank of America, NA, US Bank N.A., and Wells Fargo Bank, N.A., with 21.7 percent, 21.6 percent, and 17.8 percent deposit market share, respectively. The rating area represented 0.4 percent of the bank's deposits. The bank operated 82 branches in this MMSA. The bank's performance in this MMSA had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in Portland MMSA section of appendix D for the facts and data that support all Test conclusions.

### **LENDING TEST**

The bank's performance under the Lending Test in the Portland MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the Portland MMSA was excellent. Conclusions for home mortgage lending were based primarily on home purchase and home refinance loans. The volume of home improvement loans originated in 2011 did not provide for a meaningful analysis.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the AA. The bank ranked 4<sup>th</sup> in deposits with a 9.2 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 6.8 percent market share. For home purchase lending, the bank ranked 3<sup>rd</sup> with a 4.9 percent market share and for home refinancing the bank ranked 2<sup>nd</sup> with an 8.4 percent market share. The bank had nominal market share for home improvement lending. There were 521 home mortgage lenders in the market compared to 38 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 7.9 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. There was excellent distribution of home purchase and home refinance loans, adequate distribution of home improvement loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was good distribution of home purchase loans, adequate distribution of home improvement loans, excellent distribution of home refinance, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on the Lending Test, which elevated the overall good performance to excellent. The bank originated 88 CD loans, totaling \$154.8 million or 31.4 percent of Tier 1 Capital allocated to the AA. All loans addressed affordable housing needs, and helped to create or maintain over three thousand units of housing affordable to LMI families. This performance illustrated excellent responsiveness to a critical identified need in the area, namely affordable housing and affordable rental housing. To illustrate, Chase provided a \$20.7 million loan to purchase a 296 unit multifamily complex in Vancouver, WA, where all units were affordable to LMI families.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly 18 thousand loans under various flexible programs.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the Portland MMSA is rated Outstanding.

The bank's responsiveness to the identified needs of the AA was excellent, especially as it related to affordable housing. The bank made extensive use of complex investments to support CD initiatives.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Portland MMSA was excellent. During the evaluation period, the bank funded 45 investments in the AA totaling \$30.9 million. Consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance on 50 prior period investments as of year-end 2013 was \$35.2 million. The prior period investments included 23 LIHTC investments totaling \$3.1 million. These obligations demonstrated the bank's continued commitment to address the CD needs of the AA.

The bank's largest investment of \$10.8 million in the AA demonstrated excellent responsiveness, which was a direct NMTC investment for community revitalization purposes within the steel industry. The project created new job opportunities for the community. Additionally, the bank directly invested \$7.6 million in LIHTC for a property that added 41 affordable housing units, an identified need in the AA. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations that provided community services to LMI persons.

There were no investments in the MMSA's broader regional area to consider in the bank's Investment Test performance.

## **SERVICE TEST**

The bank's performance under the Service Test in the Portland MMSA is rated Outstanding. Based on a full-scope review, the bank provided an excellent level of retail banking services and good level of CD services.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The delivery of retail services in the Portland MMSA was excellent. Branch distribution in the LMI geographies was excellent and banking services were readily accessible to all portions of the AA. The opening of three branch offices in LMI areas improved the accessibility of its delivery systems in the AA. No branches were closed. Branch hours and services offered were tailored to meet the convenience and needs of the AA, particularly LMI geographies. Alternative delivery services (ATMs, telephone banking, mobile, and online banking) were readily accessible and their use by populations located in LMI geographies was excellent.

### **Community Development Services**

The bank provided a good level of CD services in the Portland MMSA. The majority of events were bank-facilitated workshops about credit fundamentals, homeownership, and the mortgage application process. The bank primarily held events in branches located in LMI geographies to educate targeted LMI populations.

## **Wheeling, WV-OH Multistate Metropolitan Statistical Area**

**CRA rating for the Wheeling MMSA: Satisfactory**

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

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

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Good investment performance was a result of a significant volume of investments, good responsiveness to the CD needs of the rating area, and extensive use of complex investments.
- Good service performance was due to the good distribution of branches, excellent availability of alternative delivery systems especially in LMI areas, and reasonable business hours. The level of CD services was adequate.

### **Description of Institution's Operations in the Wheeling MMSA**

Chase delineated the entire Wheeling MMSA as its AA. As of June 30, 2013, Chase held \$154 million deposits in the Wheeling MMSA and ranked 9<sup>th</sup> with a 4.5 percent market share. Primary competitors include WesBanco Bank, Inc., and United Bank, ranked first and second with deposit market shares of 39.9 and 11.3 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated six branches and four ATMs within the MMSA. The bank's performance in this rating area had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in Wheeling MMSA section of appendix D for the facts and data that support all Test conclusions.

### **LENDING TEST**

The bank's performance under the Lending Test in Wheeling MMSA is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Wheeling MMSA was good. Conclusions for home mortgage lending were based on home purchase and home refinance loans. The low volume of home improvement loans did not provide for a meaningful analysis.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and competition within the AA. The bank ranked 9<sup>th</sup> in deposits with a 4.5 percent market share. In overall home mortgage lending, the bank ranked 5<sup>th</sup> with a 6.1 percent market share. For home purchase lending, the bank ranked 4<sup>th</sup> with a 7.6 percent market share, and for home refinancing the bank ranked 4<sup>th</sup> with a 6.2 percent market share. There were 154 home mortgage lenders in the MMSA compared to 15 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 6.9 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was good distribution of home purchase, poor distribution of home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was good distribution of home purchase and home refinance loans, and of small loans to businesses. Performance for 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the AA. Opportunities were described as scarce in the Wheeling MMSA. The bank did not originate any CD loans in the AA during the evaluation period.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 600 loans under various flexible programs.

## **INVESTMENT TEST**

The bank's overall Investment Test performance in the Wheeling MMSA is rated High Satisfactory.

Based on a full-scope review, performance in the Wheeling MMSA was good. The bank's responsiveness to the identified needs of the AA was good, especially as it related to affordable housing. The bank made extensive use of complex investments to support CD initiatives.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Wheeling MMSA was good. During the evaluation period, the bank funded one investment that totaled \$503 thousand. Additionally, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD

needs within the AA. The remaining outstanding balance on three prior period investments as of year-end 2013 was \$464 thousand. The bank's current period investment in the AA demonstrated good responsiveness, which was a direct LIHTC investment for affordable housing. The other prior period investments also focused on affordable housing.

There were no investments in the Wheeling MMSA's broader regional area to consider in the bank's Investment Test performance.

## **SERVICE TEST**

The bank's Service Test performance in the Wheeling MMSA is rated High Satisfactory.

Based on the full-scope review of the Wheeling MMSA, the bank provided a good level of retail banking services, while the level of CD services was adequate.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The bank had a good branch distribution based on the limited number of branches in the AA. Delivery systems were readily accessible in the AA. There were no branches opened or closed during this evaluation period. The bank tailored branch hours to the convenience and needs of the AA, particularly LMI geographies. Alternative delivery systems, which included ATMs, bank by phone, and computer or smart phone applications, were readily available to all areas of the AA.

### **Community Development Services**

Chase provided an adequate level of CD services. The bank-organized events targeted clientele located in LMI geographies to provide group financial training, and individual counseling about how to prepare for home ownership. Chase also partnered with four CD services organizations to provide financial services to the local area.

## State of Arizona

**CRA Rating for the state of Arizona: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Good investment performance was a result of a significant volume of investments, excellent responsiveness to the CD needs in the full-scope AA, and extensive use of complex investments.
- Excellent service performance was a result of excellent distribution of branches, excellent availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA.

### Description of Institution's Operations in Arizona

Chase delineated twelve AAs within the state of Arizona (AZ). They included the Phoenix-Mesa-Glendale (Phoenix), Flagstaff, Lake Havasu City-Kingman, Prescott, Tucson, and Yuma MSAs and six non-Metro AAs (Non-Metro AZ AA). As of June 30, 2013, Chase held \$24 billion of deposits in the state and ranked 2nd with a 26 percent market share. Primary competitors included Wells Fargo Bank, N.A., and Bank of America, N.A., with deposit market shares of 26.4 and 18.9 percent, respectively. The rating area deposits represented approximately 2.6 percent of the bank's total deposits. The bank operated 280 branches and 500 ATMs within the state. The Phoenix MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Arizona section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in Arizona is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Phoenix MSA was good. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state.

### Conclusions for Areas Receiving Full-Scope Reviews

## **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Phoenix MSA. The bank ranked 1<sup>st</sup> in deposits with a 27.1 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 9.3 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with a 7.5 percent market share, for home improvement the bank ranked 3<sup>rd</sup> with a 4.1 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 10.9 percent market share. There were 757 home mortgage lenders in the market compared to 60 depository institutions. The bank ranked 3<sup>rd</sup> in small loans to businesses with an 11.6 percent market share.

## **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was adequate distribution of home purchase and home refinance loans, adequate distribution of small loans to businesses, and poor distribution of home improvement loans. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was excellent distribution of home purchase and home improvement loans, good distribution of home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

## **Community Development Lending**

CD lending had a neutral impact on lending performance in the Phoenix MSA. The bank originated ten loans in the Phoenix MSA, which totaled over \$49.7 million or 1.9 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to identified CD needs in the AA as a majority of these loans supported the creation or maintenance of over 600 affordable housing units.

## **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 41 thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Prescott and Yuma MSAs was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Arizona. Stronger performance in Prescott MSA was the result of significantly positive CD lending performance. Stronger performance in the Yuma MSA was the result of a stronger geographic distribution of loans. Performance in the Tucson MSA and Non-Metro AZ AA was good and was not inconsistent than the bank's

overall performance in the state. Performance in the Flagstaff and Lake Havasu MSAs was adequate and weaker than the bank's overall performance in the state. Weaker performance in the Flagstaff MSA was the result of weaker distribution of loans by borrower income. Weaker performance in the Lake Havasu MSA was the result of a weaker geographic distribution of loans. Performance in the limited-scope areas did not significantly impact the Lending Test rating for the state of Arizona.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in state of Arizona is rated High Satisfactory.

Based on the full-scope review, the bank's performance in the Phoenix MSA was good. A significant volume of broader statewide investments further supported the bank's overall good performance in the state of Arizona. Performance in the limited-scope AAs varied and had no significant impact on the investment rating for the state.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank demonstrated a significant level of performance in the Phoenix AA based on the combined volume of current period investments and unfunded commitments. Chase funded 131 investments in the Phoenix MSA totaling \$83.3 million. Consideration was given to the ongoing impact of investments made prior to the current evaluation period within the AA, which included 32 investments for \$53.4 million. This prior period amount included \$1.4 million in unfunded commitments for LIHTC that were evident at year-end 2013. The significant volume of investment commitments to affordable housing demonstrated the bank's efforts in addressing a CD need in the area. The largest investment in the Phoenix MSA totaled \$15.9 million, which consisted of a LIHTC for affordable housing. Other investments were primarily comprised of investments in affordable housing and grants to local and regional organizations that provided CD services to LMI persons.

The bank also made investments and grants to organizations and funds throughout the state of Arizona with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$8.3 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$20 thousand in organizations or funds that did not have a P/M/F to serve the AA. These investments in the broader statewide area supported the bank's overall performance under the Investment Test for the state of Arizona.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Flagstaff, Prescott, and Yuma MSAs, and Non-Metro AZ AA was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the state of Arizona. Stronger performance was due to a higher amount of qualified investments relative to the bank's operations in those respective AAs. Performance in the Lake Havasu City-Kingman MSA was good and not inconsistent with the bank's overall performance in the state. Performance in the Tucson MSA was poor and weaker than the bank's overall performance in

the state. Weaker performance was due to a lower volume of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs had no significant impact on the Investment Test rating for the state of Arizona.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Arizona is rated Outstanding.

Based on a full-scope review, the bank's performance in the Phoenix MSA was excellent. The bank's performance in the limited-scope AAs supported the overall Service Test rating for the state of Arizona.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

There was an excellent branch distribution in the Phoenix MSA, after considering the improved access from sixty-two branches in MUI tracts that were near to LMI areas. Branch delivery systems were readily accessible to all portions the AA. The record of opening or closing branch offices did not materially affect the accessibility of delivery systems particularly in LMI geographies. The net change in the bank's branch openings and closings was one branch opened in a low-income geography and two branches closed in a moderate-income geography. Branch hours were tailored to the convenience and needs of the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was good.

### **Community Development Services**

The bank provided a good level of CD services in the Phoenix MSA. This evaluation included community service activities provided across Arizona with the potential to benefit the Phoenix MSA. The greatest need related to financial education and credit counseling as Arizona experienced a high volume of foreclosures during the real estate crisis. Chase participated in a relatively high number of CD events in the AA, many in collaboration with CD services organizations.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Flagstaff, Prescott, and Yuma MSAs was excellent and not inconsistent with the bank's Outstanding performance under the Service Test in the state of Arizona. In the Tucson MSA and the Non-Metro AZ AA, performance was good and slightly weaker than the bank's overall performance in the state. Performance in the Lake Havasu City-Kingman MSA was very poor and significantly weaker than the bank's overall performance in the state. The weaker performance was the result of less favorable branch distributions and weaker retail service accessibility. Performance in the limited-scope AAs supported the Service Test rating for the state of Arizona.

## State of Colorado

**CRA Rating for the state of Colorado: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a significantly positive impact on lending performance, and flexible loan originations.
- Excellent investment performance was based on a significant volume of investments, and excellent responsiveness to CD needs in the full-scope AA.
- Excellent service performance was a result of excellent branch distribution, excellent availability of alternative delivery systems, and excellent level of branch openings. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in Colorado

Chase delineated five AAs within the state of Colorado (CO). They included the Denver-Aurora-Broomfield (Denver), Boulder, Colorado Springs, Fort Collins-Loveland, and Greeley MSAs. As of June 30, 2013, Chase held \$11.1 billion of deposits in the state and ranked 3rd with a 10.5 percent market share. Primary competitors included Wells Fargo Bank, N.A., and First Bank with deposit market shares of 24.4 and 10.7 percent, respectively. The rating area deposits represented approximately 1.2 percent of the bank's total deposits. The bank operated 120 branches and 210 ATMs within the state. The Denver MSA was selected for a full-scope review with nearly 75 percent of the bank's deposits within the state concentrated therein. The remaining AA were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Colorado section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Colorado is rated Outstanding.

Based on a full-scope review, the bank's performance in the Denver MSA was excellent. Performance in the limited-scope AAs did not significantly impact the overall Lending Test rating for the state of Colorado.

## Conclusions for Areas Receiving Full-Scope Reviews

## **Lending Activity**

Lending activity was excellent, given the bank's level of deposits and strong competition within the Denver MSA. The bank ranked 2<sup>nd</sup> in deposits with a 13 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with an 8.9 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 7.9 percent market share, for home improvement the bank ranked 8<sup>th</sup> with a 2.3 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 10 percent market share. There were 715 home mortgage lenders in the market compared to 71 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with a 10.2 percent market share.

## **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. There was an adequate distribution of home purchase loans, poor distribution of home improvement loans, good distribution of home refinance loans, and excellent distribution of small loans to businesses. Performance in 2011 was not inconsistent with the performance in 2012/2013.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was a good distribution of all home mortgage loans and poor distribution of small loans to businesses. Performance in 2011 was stronger than performance in 2012/2013 regarding home purchase, home refinance, and small loans to businesses.

## **Community Development Lending**

CD lending had a significantly positive impact on lending performance in the Denver MSA, which elevated good Lending Test performance to excellent. During the evaluation period, the bank originated 51 CD loans totaling \$111 million, which represented 9.5 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to identified needs in the AA, especially affordable housing. A substantial majority, or 95.9 percent of the total dollar amount, addressed affordable housing needs by helping to create or maintain over 1,750 units of affordable housing.

In addition to CD loans in the full- and limited-scope AAs, the bank originated three loans totaling \$109.5 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. One loan for \$109 million assisted a state-operated affordable housing agency in restructuring previously issued housing bonds. When considering these loans along with all loans originated in the AAs in the state, the total dollar amount represented 18.4 percent of Tier 1 Capital allocated to the state. This performance further supported the significantly positive impact CD lending had on the overall Lending Test rating for the state of Colorado.

## **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 24 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Boulder and Fort Collins-Loveland MSAs was excellent and not inconsistent the bank's overall Outstanding performance under the Lending Test in the state of Colorado. Performance in the Colorado Springs and Greeley MSAs was good and weaker than the bank's overall performance in the state. Weaker performance in these AAs was the result of weaker geographic distribution of loans. Performance in the limited-scope AAs did not significantly impact the Lending Test rating for the state of Colorado.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Colorado is rated Outstanding.

Based on the full-scope review, performance in the Denver MSA was excellent. Performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Colorado.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank demonstrated an excellent level of performance in the Denver MSA. Chase funded 92 investments totaling \$66.8 million in the AA during the evaluation period. Consideration was given to the ongoing impact of investments made prior to the current evaluation period within the AA, which included 41 investments totaling \$55.3 million. The largest investment totaled \$12 million. Other investments were primarily comprised of investments in affordable housing and grants to local and regional organizations that provided community services to LMI persons. These obligations demonstrated the bank's commitment to address the area's CD needs.

The bank also made investments and grants to organizations and funds throughout the state of Colorado with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$4.2 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$6.1 million in organizations or funds that did not have a P/M/F to serve the AAs. These investments in the broader statewide area further supported the bank's overall excellent performance under the Investment Test for the state of Colorado.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited scope reviews, the bank's performance under the Investment Test in the Boulder, Colorado Springs, and Fort Collins-Loveland MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Colorado. Performance in the Greeley MSA was poor and much weaker than the

bank's overall performance in the state. This was due to a lower volume of qualified investments relative to the bank's operations in the AA. Performance in the limited-scope AAs had no significant impact on the Investment Test rating for the state of Colorado.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Colorado is rated Outstanding.

Performance in the Denver MSA was excellent. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Colorado.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The bank's performance in the Denver MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches within the AA was excellent. When considering the 40 branches located in MUI geographies that were in close proximity or near to LMI geographies, the percentage of branches exceeded the percentage of population residing in those geographies. Branch hours met the needs of certain portions of the AA, particularly LMI geographies. There was no net change in branch openings and closings in the AA. The availability and documented usage of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Denver MSA. The bank reported 53 events held in partnership with CD organizations and education events organized by the branches in LMI areas.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Greeley MSA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Colorado. The Fort Collins-Loveland MSA reflected good performance and was weaker than the bank's overall performance in the state. Performance in the Boulder and Colorado Springs MSAs was adequate and poor, respectively, and weaker than the bank's overall performance in the state. The weaker performance results were due to less favorable branch distributions and retail service accessibility. Performance in the limited-scope AAs did not have a significant impact on the Service Test rating for the state of Colorado.

## State of Connecticut

**CRA Rating for the state of Connecticut: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a positive impact on lending performance, and flexible loan originations.
- Good investment performance was based on the good volume of qualified investments and good responsiveness to the CD needs in the full-scope AA. Good investment performance was elevated to excellent upon consideration of the material volume of broader statewide investments.
- Good service performance was a result of good branch distribution, after considering the additional benefit from branches located in close proximity or near to LMI geographies, good availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA.

## Description of Institution's Operations in Connecticut

Chase delineated two AAs within the state of Connecticut. They included the Bridgeport-Stamford-Norwalk (Bridgeport) and New Haven-Milford MSAs. As of June 30, 2013, Chase held \$4.8 billion of deposits in the state and ranked 6th with a 4.5 percent market share. Primary competitors included Bank of America, N.A. and Webster Bank, N.A. with deposit market shares of 24.3 and 12 percent, respectively. The rating area deposits represented less than one percent of the of the bank's total deposits. The bank operated 50 branches and 80 ATMs within the state. The Bridgeport MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The New Haven-Milford MSA was evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the relatively small presence.

Refer to tables 1-15 in the state of Connecticut section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in Connecticut is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Bridgeport MSA was good. Performance in the limited-scope area did not significantly impact the overall Lending Test rating for the state of Connecticut.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Bridgeport MSA. The bank ranked 3<sup>rd</sup> in deposits with a 12.9 percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with a 10.4 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 9.7 percent market share, for home improvement the bank ranked 12<sup>th</sup> with a 2.74 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with an 11.2 percent market share. There were 421 home mortgage lenders in the market compared to 32 depository institutions. The bank ranked 3<sup>rd</sup> in small loans to businesses with a 9.5 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There were adequate distributions of home purchase, home refinance, and small loans to businesses, and a poor distribution of home improvement loans. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was good distribution of home purchase and home refinance loans, adequate distribution of small loans to businesses, and poor distribution of home improvement loans. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on lending performance in the Bridgeport MSA. During the evaluation period, Chase originated two CD loans totaling \$27.5 million, or 4.4 percent of Tier 1 Capital allocated to the AA. Both of these loans addressed the identified needs in the AA of affordable housing and community services, reflecting excellent responsiveness.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 5 thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the New Haven-Milford MSA was good and not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the state of Connecticut. Performance in the limited-scope area did not significantly impact the overall Lending Test rating for the state of Connecticut.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Connecticut was rated Outstanding.

Based on the full-scope review, performance in the Bridgeport MSA was good. The significant levels of broader statewide investments further enhanced the bank's Investment Test performance in the state of Connecticut. Performance in the limited-scope AA supported the overall excellent Investment Test rating for the state of Connecticut.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank demonstrated a good level of performance in the Bridgeport MSA. Chase funded 27 investments totaling \$10.3 million during the evaluation period. Consideration was given to the ongoing impact of investments made prior to the current evaluation period within the AA, which included seven investments for \$19 million. The largest investment in the Bridgeport MSA totaled \$5.8 million consisting of a NMTC investment. The investment supported construction of a new school offering educational opportunities where many students were from LMI families. Other investments were primarily comprised of grants to local and regional organizations providing community services to LMI persons and investments for affordable housing. These obligations demonstrated the bank's commitment to address the area's CD needs.

The bank also made a significant level of investments throughout the state of Connecticut to organizations and funds with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$8.2 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$66.9 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. These investments in the broader statewide area elevated the bank's overall performance to an excellent level under the Investment Test for the state of Connecticut.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the New Haven-Milford MSA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Connecticut. Performance in the New Haven-Milford MSA further supported the Investment Test rating for the state of Connecticut.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Connecticut is rated High Satisfactory.

Based on the full-scope review, performance in the Bridgeport MSA was good. Performance in the limited-scope AA did not significantly impact the Service Test rating for the state of Connecticut.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Bridgeport MSA was good and retail delivery services were reasonably accessible to all portions of the AA. The percentage of branches in both LMI geographies was less than the percentage of population residing in these geographies. After consideration of the 12 branches in MUI geographies that were in close proximity or near to LMI geographies, the branch distribution was good. Branch hours reasonably addressed the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no LMI branches opened or closed in the AA during the evaluation period. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by customers located in LMI areas was good.

### **Community Development Services**

The bank provided a good level of CD services in the Bridgeport MSA. The bank reported a high level of CD events, many in partnership with CD organizations to meet the need for credit counselling. Bankers organized events targeted to clientele located in LMI geographies and provided financial seminars and individual counseling on the steps necessary to prepare for home ownership.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the New Haven-Milford MSA was adequate and weaker than the bank's overall High Satisfactory performance under the Service Test in the state of Connecticut. The weaker performance was due to a weaker branch distribution in LMI geographies. Performance in the limited-scope AA did not significantly impact the Service Test rating for the state of Connecticut.

## State of Florida

**CRA Rating for the state of Florida: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a positive impact on lending performance, and flexible loan originations.
- Excellent investment performance was due to an excellent volume of qualified investments and good responsiveness to the CD needs in the full-scope AA. The significant volume of investments in the broader statewide area provided additional support to the bank's overall investment performance in the state of Florida.
- Good service performance was a result of a good branch distribution, good availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA. However, weaker performance in limited-scope AAs negatively impacted the overall Service Test rating for the state of Florida.

## Description of Institution's Operations in Florida

Chase delineated sixteen AAs with the state of Florida (FL). These included the Miami-Miami Beach-Kendall (Miami), and the Fort Lauderdale-Pompano Beach-Deerfield Beach (Fort Lauderdale) MDs, the Cape Coral-Fort Meyers, Deltona-Daytona Beach-Ormond Beach (Deltona), Jacksonville, Lakeland-Winter Haven, Naples-Marco Island, North Port-Bradenton-Sarasota (North Port), Orlando-Kissimmee-Sanford (Orlando), Palm Bay-Melbourne-Titusville (Palm Bay), Port St. Lucie, Punta Gorda, Sebastian-Vero Beach, Tampa-St. Petersburg-Clearwater (Tampa), and West Palm Beach-Boca Raton-Boynton Beach (West Palm Beach) MSAs, and the non-Metro AAs in their entirety (Non-Metro FL AA). As of June 30, 2013, Chase held \$18.5 billion of deposits in the state and ranked 5<sup>th</sup> with a 4.2 percent market share. Primary competitors include Bank of America, N.A., Wells Fargo Bank, N.A., and SunTrust Bank with deposit market shares of 18.5, 15.6, and 9.5 percent, respectively. The rating area deposits represented approximately two percent of the bank's total deposits. The bank operated over 375 branches and more than 960 ATMs within the state. The Miami MD received a full-scope review with 33.2 percent of bank deposits in the state. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Florida section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in Florida is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Miami MD was good. Conclusions for home mortgage lending were based on home purchase and home refinance loans. The low volume of home improvement loans did not provide for a meaningful analysis. Performance in the limited-scope AAs did not have a significant impact on the overall Lending Test rating for the state of Florida.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Miami MD. The bank ranked 4<sup>th</sup> in deposits with a 6.5 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with an 11.5 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 6.4 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with a 16 percent market share. There were 522 home mortgage lenders in the market compared to 69 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with a 9.9 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had an adequate distribution of home purchase loans, and a good distribution of home refinance loans and small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had good distributions of home purchase and home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on lending performance in the Miami MD. During the evaluation period, the bank originated 11 loans totaling \$69.2 million, or eight percent of Tier 1 Capital allocated to the AA. These loans demonstrated excellent responsiveness to identified needs in the area, specifically affordable housing. Ninety-nine percent of loan funds went to creating or maintaining over 850 affordable housing units. One example was a \$15.9 million loan to finance the acquisition and construction of a 220 affordable housing unit apartment compound. This transaction exhibited a complex finance structure in the compilation of many funding sources. Along with the bank's loan, these additional funding sources included: federal, state, and county loans; a Federal Home Loan Bank (FHLB) of Atlanta loan; a county grant; and a partial rebate of county impact fees.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan totaling \$9 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. The bank also made one loan for \$8.1 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. Both of these loans addressed affordable housing needs in the state. These loans further demonstrated a commitment to provide needed CD assistance throughout the state, and were considered in the bank's overall Lending Test performance in the state of Florida.

### **Other Loan Data**

Chase provided for consideration two standby letters of credit totaling \$3.1 million that had a qualified CD purpose.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 14 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Deltona and Tampa MSAs was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Florida. Significantly, positive CD lending elevated performance in those AAs. Performance in the Cape Coral-Fort Meyers, Jacksonville, Lakeland-Winter Haven, Naples-Marco Island, North Port, Orlando, Palm Bay, Port St. Lucie, Punta Gorda, and West Palm Beach MSAs, and the Fort Lauderdale MD was good and not inconsistent the bank's overall performance in the state. Performance in the Sebastian-Vero Beach MSA and the Non-Metro FL AA was adequate and weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic or borrower distribution of loans. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Florida.

## **INVESTMENT TEST**

The bank's overall Investment Test rating for the state of Florida is Outstanding.

Based on a full-scope review, performance in the Miami MD was excellent. Performance in the limited-scope AAs varied, but did not significantly impact the Investment Test rating for the state of Florida.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Miami MD was excellent. During the evaluation period, the bank funded 154 investments totaling \$24.7 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance on 35 prior period investments as of year-end 2013 was \$54.4 million. These obligations demonstrated the bank's continued

commitment to address the CD needs of the area. The bank demonstrated good responsiveness in its largest investment in the AA, which was a direct LIHTC investment that created over 90 new affordable housing units. Additionally, Chase invested \$3.6 million in a NMTC investment that expanded an elementary school facility, located in a LMI community, into a kindergarten through high school program.

The bank also made investments and grants to organizations or funds throughout the state of Florida whose P/M/F included serving geographies located within the bank's AAs. The bank had \$16.4 million in outstanding investments with organizations or activities that had a P/M/F to serve the bank's AAs. In addition, the bank had \$24.8 million in outstanding broader statewide investments to organizations or funds that had no P/M/F to serve the bank's AAs. The significant volume of investments in the broader statewide area provided additional support to the bank's overall Investment Test performance in the state of Florida.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Deltona, Jacksonville, Lakeland-Winter Haven, Orlando, Punta Gorda, Sebastian-Vero Beach, Tampa, and West Palm Beach MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Florida. Performance in the Fort Lauderdale MD was good and weaker than the bank's overall performance in the state. Performance in the Cape Coral-Fort Meyers, Naples-Marco Island, North Port, and Port St. Lucie MSAs was adequate and weaker than the bank's overall performance in state. Performance in the Palm Bay MSA was poor and the Non-Metro FL AA was very poor and much weaker than the bank's overall performance in the state. Weaker performance was due to lower volumes of qualified investments relative to the bank's operations in the respective AAs. Performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Florida.

### **SERVICE TEST**

The bank's performance under the Service Test in the state of Florida is rated Low Satisfactory.

Based on the full-scope review, the bank's performance in the Miami MD was good. Weaker performance in limited-scope AAs had a negative impact on the Service Test rating for the state of Florida.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

Based on a full-scope review, performance in the Miami MD was good and retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches was good. The percentage of branches in low-income geographies was below and in moderate-income geographies exceeded the percentage of population residing in these geographies. The assessment considered 33 branches located in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were tailored to the convenience

and needs of certain portions of the AA, particularly LMI geographies. Branch openings improved the accessibility of delivery systems in the AA with a net of four branches opened in LMI geographies. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided a good level of CD services to the Miami MD. The bank reported a good number of events presented with local CD organizations. Because of the recession, Chase addressed a significant need for credit counseling and financial education during these CD events.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Deltona, Orlando, and Sebastian-Vero Beach MSAs was excellent and stronger than the bank's overall Low Satisfactory performance under the Service Test in the state of Florida. The stronger performance resulted from more favorable branch distributions and service accessibility. Performance in the Palm Bay, and Port St. Lucie MSAs, and the Fort Lauderdale MD was good and not inconsistent with the bank's overall performance in the state. Performance in the Jacksonville, Lakeland-Winter Haven, Naples-Marco Island, North Port, Punta Gorda, Tampa, West Palm Beach MSAs, and Non-Metro FL AA was adequate and weaker than the bank's overall performance in the state. Performance in the Cape Coral-Fort Myers MSA was very poor and much weaker than the bank's overall performance in the state. Weaker performance resulted from less favorable branch distributions and service accessibility. The AAs with weaker performance held 51 percent of the state's deposits and therefore had a negative impact on the Service Test rating for the state of Florida.

## State of Georgia

**CRA Rating for the state of Georgia: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, good geographic distribution of loans, adequate distribution of loans by borrower income, CD lending that had a significantly positive impact on lending performance with good responsiveness to CD needs in the full-scope AA, and flexible loan originations.
- Excellent investment performance was due to an excellent volume of qualified investments, and good responsiveness to the CD needs in the full-scope AA.
- Excellent service performance reflected an excellent distribution of branches after considering the additional benefit from those branches located in close proximity or near to LMI geographies, good availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA.

## Description of Institution's Operations in Georgia

Chase delineated two AAs within the state of Georgia. They were the Atlanta-Sandy Springs-Marietta (Atlanta) and Gainesville MSAs. As of June 30, 2013, Chase held \$1.7 billion in deposits in the state and ranked 12<sup>th</sup> with a 0.9 percent market share. Primary competitors include SunTrust Bank and Wells Fargo Bank, N.A. with deposit market share of 19.9 and 15.8 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated over 80 branches and 180 ATMs within the state. The Atlanta MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The Gainesville MSA was evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Georgia section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in Georgia is rated Outstanding.

Based on a full-scope review, the bank's performance in Atlanta MSA was excellent. Conclusions for home mortgage lending were based primarily on home purchase and home refinance loans. The low volume of home improvement loans in 2011 did not provide for a meaningful analysis. Performance in the limited-scope area did not significantly impact the Lending Test rating for the state of Georgia.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition within the Atlanta MSA. The bank ranked 10<sup>th</sup> in deposits with a 1.4 percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with a 7.7 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 5.6 percent market share, for home improvement the bank ranked 17<sup>th</sup> with a one percent market share, and for home refinancing the bank ranked 3<sup>rd</sup> with a 9.5 percent market share. There were 706 home mortgage lenders in the market compared to 104 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 6.3 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had excellent distribution of home purchase and home refinance loans, adequate distribution of small loans to businesses, and poor distribution of home improvement loans. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was adequate. The bank had an excellent distribution of home purchase loans, good distribution of home improvement and home refinance loans, and poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on lending performance in the Atlanta MSA, which elevated the overall good lending performance to excellent. During the evaluation period, the bank originated eight loans totaling \$63.1 million, or 26.8 percent of Tier 1 Capital allocated to the AA. These loans demonstrated good responsiveness to identified needs in the area, specifically affordable housing. Over 50 percent of the total dollar volume addressed affordable housing projects, creating or maintaining over 650 affordable housing units. One example was a \$13.5 million loan to acquire a 498 unit multifamily housing complex in Roswell, GA, with all units affordable to LMI families.

In addition to CD loans in the full and limited-scope AAs, the bank originated three loans totaling \$7.8 million in the broader statewide area that did not have a P/M/F to serve any of the bank's AAs in the state. These loans further demonstrated a commitment to provide needed CD assistance throughout the state.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly 42 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Gainesville MSA was adequate and weaker than the bank's overall Outstanding performance under the Lending Test in Georgia. Weaker performance was the result of a weaker geographic distribution of loans. Performance in the limited-scope area did not significantly impact the Lending Test rating for the state of Georgia.

## **INVESTMENT TEST**

The bank's overall Investment Test performance for the state of Georgia is rated Outstanding.

Based on a full-scope review, performance in the Atlanta MSA was excellent. Performance in the limited-scope AA did not significantly impact the Investment Test rating for the state of Georgia.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Atlanta MSA was excellent. During the evaluation period, the bank funded 163 investments totaling \$32.2 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance on 53 prior period investments as of year-end 2013 was \$39.4 million. These obligations demonstrated the bank's continued commitment to address the CD needs. The bank demonstrated good responsiveness in its largest investment, which was a direct LIHTC investment for \$13 million that created 90 housing units for LMI homeless individuals or those at risk of homelessness.

The bank also made investments and grants to organizations or funds throughout the state of Georgia whose P/M/F included serving geographies located within the bank's AAs. The bank had \$10.4 million in outstanding investments with organizations or activities that had a P/M/F to serve the bank's AAs. In addition, the bank had \$47.6 million in outstanding broader statewide investments to organizations or funds that had no P/M/F to serve the bank's AAs. The significant volume of investments in the broader statewide area further supported the overall Investment Test rating for the state of Georgia.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the Gainesville MSA was adequate and weaker than the bank's overall Outstanding performance under the Investment Test in the state of Georgia. The weaker performance was due to a lower volume of qualified investments relative to the bank's operations in the AA. Performance in the limited-scope AA did not significantly impact the Investment Test rating for the state of Georgia.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Georgia is rated Outstanding.

A full-scope review of the Atlanta MSA revealed the bank provided an excellent level of retail services and a good level of CD services. Service Test performance in the limited-scope AA did not significantly impact the Service Test rating for the state of Georgia.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

The distribution of branches was excellent in the Atlanta MSA and delivery systems were readily accessible to all portions of the AA. The percentage of the bank's branches located in LMI geographies was slightly lower than the percentage of the AA's population residing in those geographies. However, when consideration was given to the 20 branches that were in close proximity or near to LMI geographies, accessibility improved in both LMI geographies to excellent. Branch hours were tailored to the convenience and needs of the AA, particularly LMI geographies. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

#### **Community Development Services**

The bank provided a good level of CD services. Responsiveness to the CD service needs in the Atlanta MSA was good. To meet the need for credit counselling, a number of workshops, seminars and one-on-one discussions supported the bank's CD service efforts. Many of these seminars were held with local CD organizations. A large number of the CD events were organized by specially trained bankers and held in branches in LMI areas to target and serve the local clientele.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Gainesville AA was adequate and weaker than the bank's overall Outstanding performance in the state of Georgia. The weaker performance resulted from less favorable branch distribution and service accessibility. The bank's performance in the limited-scope AA did not significantly impact the Service Test rating for the state of Georgia.

## State of Idaho

**CRA Rating for the state of Idaho: Satisfactory**

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

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

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Good investment performance was based on adequate performance in the full-scope AA and additional consideration of the significant volume of broader statewide investments made throughout the state. Performance noted in most of the bank's limited-scope AAs was stronger and supported the overall investment rating for the state of Idaho.
- Good service performance was a result of a good branch distribution considering the additional benefit from those branches in close proximity or near to LMI geographies, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

### Description of Institution's Operations in Idaho

Chase delineated five AAs within the state of Idaho (ID). They included Boise City-Nampa (Boise City), Cosur d'Alene, Idaho Falls, and Pocatello MSAs, and non-Metro AAs (Non-Metro ID AA). As of June 30, 2013, Chase held \$461 million of deposits in the state and ranked 12th with a 2.3 percent market share. Primary competitors included Wells Fargo Bank, N.A. and U.S. Bank, N.A. with deposit market shares of 23 and 17 percent, respectively. The rating area deposits represented less than one percent of the bank's total deposits. The bank operated 23 branches and over 30 ATMs within the state. The Boise City MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in the state had a limited impact on the bank's overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Idaho section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in the state of Idaho is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Boise City MSA was good. Distribution of home mortgage products was based on performance with home purchase and home refinance loans. The low volume of home improvement loans in all of the Idaho AAs did

not provide for a meaningful analysis. Performance in the limited-scope AAs did not have a significant impact on the overall Lending Test rating for the state of Idaho. .

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity performance was excellent given the bank's level of deposits and strong competition in the Boise City MSA. The bank ranked 8<sup>th</sup> in deposits with a 3.5 percent market share. In overall home mortgage lending the bank ranked 5<sup>th</sup> with a 6.2 percent market share. For home purchase lending the bank ranked 8<sup>th</sup> with a 3.4 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with an 8.7 percent market share. There were 228 home mortgage lenders in the market compared to 22 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 5.6 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had adequate distribution of home purchase loans and small loans to businesses. The bank had good distribution of home refinance loans. Performance in 2011 was weaker than the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had good distribution of home purchase and home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was stronger than the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance. The bank did not originate CD loans during the evaluation period.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly four thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs was good and not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the state of Idaho. Performance in the Non-Metro ID AA was adequate and weaker than the bank's overall performance in the state. The weaker performance was the result of a weaker geographic distribution of loans. Performance in the limited-scope AA did not have a significant impact on the Lending Test rating for the state of Idaho.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Idaho is rated High Satisfactory.

Based on a full-scope review, Investment Test performance in the Boise City MSA was adequate. However, performance for the state of Idaho was elevated from adequate to good because of the significant levels of broader statewide investments made in the state of Idaho, and the excellent Investment Test performance noted in most of the bank's limited-scope AAs.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's Investment Test performance in the Boise City MSA was adequate. The bank demonstrated a poor level of investments in the Boise City MSA. Chase funded seven investments totaling \$156 thousand. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on five prior period investments as of year-end 2013 was \$217 thousand. The largest investment in the Boise City MSA totaled \$60 thousand, which consisted of a grant to a non-profit CD organization that serves LMI neighborhoods and assists LMI families to achieve and sustain home ownership. Other grants provided to CD organizations supported affordable housing or other CD services to LMI persons. These investments represented good responsiveness to identified CD needs within the Boise City MSA.

The bank also made investments and grants throughout the state of Idaho to organizations and funds with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$3.5 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's delineated AAs. Additionally, the bank invested \$2.1 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. This significant volume of investments in the broader statewide area elevated the bank's overall Investment Test rating to High Satisfactory for the state of Idaho.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the state of Idaho. Stronger performance was demonstrated by higher levels of qualified investments relative to the bank's operations in those MSAs. Performance in the Non-Metro ID AA was poor and weaker than the bank's overall performance in the state. Weaker performance was demonstrated by the lower volume of qualified investments relative to the bank's operations in the Non-Metro ID AA. Performance in the limited-scope AAs supported the Investment Test rating for the state of Idaho.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Idaho is rated High Satisfactory.

Based on the full-scope review, Service Test performance in the Boise City MSA was good. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Idaho.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Service Test performance in the Boise City MSA was good. Retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches within the AA was good. The bank did not have any branches in low-income geographies and the percentage of branches in moderate-income geographies exceeded the percentage of population residing in those geographies. Branch distribution also considered the five branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were reasonable and tailored to the convenience and needs of certain portions of the AA, particularly to LMI geographies. There were no branch openings or closings in this AA during this evaluation period. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Boise City MSA. The bank reported minimal involvement with local CD organizations and no employees were involved in leadership roles. Of the services provided, specifically trained bankers presented financial seminars targeted to LMI clientele and organized the events. The presentations focused on homeownership education through “Mortgage Days at the Branch” and homebuyer seminars.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank’s performance under the Service Test in the Coeur d’Alene and Idaho Falls MSAs was good and not inconsistent with the bank’s overall High Satisfactory performance under the Service Test in the state of Idaho. Performance in the Pocatello MSA and Non-Metro ID AA was adequate and weaker than the bank’s overall performance in the state. The weaker performance resulted from less favorable branch distributions and service accessibility in those AAs. Performance in the limited-scope AAs did not have a significant impact on the Service Test rating for state of Idaho.

## State of Illinois

**CRA Rating for the state of Illinois: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations. Regional and statewide CD lending had a positive impact on the overall Lending Test rating for the state of Illinois.
- Excellent investment performance was based on adequate performance in the full-scope AA and consideration of the significant volume of broader area-wide investments made throughout the state. Performance in the limited-scope AAs further supported the overall Investment Test rating for the state of Illinois.
- Excellent service performance was a result of excellent branch distribution, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA. Performance in the limited-scope AAs further supported the overall Service Test rating for the state of Illinois.

## Description of Institution's Operations in Illinois

Chase delineated six AAs within the state of Illinois. They included the Rockford, Bloomington-Normal, Champaign-Urbana, Davenport-Moline-Rock Island (Davenport), Peoria, and Springfield MSAs. As of June 30, 2013, Chase held \$2.1 billion of deposits in the state and ranked 8<sup>th</sup> with a two percent market share. Primary competitors included State Farm Bank F.S.B., and Busey Bank with deposit market shares of 10.3 and 2.8 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 24 branches and 49 ATMs within the state excluding the Chicago MMSA. The Rockford MSA was selected for a full-scope review. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Illinois section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Illinois is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Rockford MSA was good. The distribution of home mortgage lending was based on home purchase and home refinance loans. The low volume of home improvement loans in all of the Illinois AAs did not provide for a

meaningful analysis. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of Illinois.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Rockford MSA. The bank ranked 3<sup>rd</sup> in deposits with a 10.2 percent market share. In overall home mortgage lending, the bank ranked 4<sup>th</sup> with a 5.6 percent market share. For home purchase loans, the bank ranked 6<sup>th</sup> with a 4.8 percent market share and for home refinancing the bank ranked 4<sup>th</sup> with a 6.5 percent market share. There were 272 home mortgage lenders in the market compared to 26 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with a 10 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had adequate distribution of home purchase loans, and good distribution of home refinance loans and small loans to businesses. Performance in 2011 was poor and weaker than the good distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had good distributions of home purchase and home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 for home purchase loans was stronger and for small loans to businesses was weaker than the distributions in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Rockford MSA. During the evaluation period, the bank originated two loans totaling \$34.4 million, or five percent of Tier 1 Capital allocated to the AA. These loans exhibited adequate responsiveness to identified needs in the AA, with a substantial majority of the dollar amount going toward the creation of 38 affordable housing units.

Also taken into consideration were CD loans originated in the greater Illinois statewide area with the P/M/F to serve one or more AAs. In addition to CD loans in the full- and limited-scope AAs, the bank originated two CD loans totaling \$9.2 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. In addition to these loans, the bank originated three loans for \$14.6 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. These loans further demonstrated a commitment to provide needed CD assistance throughout the state and had a positive impact on the overall Lending Test rating for the state of Illinois.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over two thousand mortgage loans under various flexible mortgage programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Peoria MSA was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Illinois. The stronger performance was the result of significantly positive CD lending levels in the Peoria MSA. The bank's performance in the Champaign-Urbana, Davenport, and Springfield MSAs was good and not inconsistent with the bank's overall performance in the state. Performance in the Bloomington-Normal MSA was poor and weaker than the bank's overall performance in the state. The weaker performance was the result of weaker geographic and borrower distributions of loans. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Illinois.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Illinois is rated Outstanding.

Based on a full-scope review, the bank's performance in the Rockford MSA was good. The overall Investment Test rating for the state of Illinois was elevated from good to excellent because of the significant levels of broader statewide investments made throughout Illinois. Performance in limited-scope AAs supported the Investment Test rating for Illinois.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Investment test performance in the Rockford MSA was good. Chase funded 11 investments totaling \$281 thousand. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on five prior period investments as of year-end 2013 was \$3.0 million. The bank's responsiveness to the CD needs was adequate, with the majority of investments relating to affordable housing. The largest investment in the Rockford MSA totaled \$50 thousand, which consisted of a grant to a non-profit organization that provided CD services in LMI neighborhoods primarily to assist LMI families to achieve and sustain homeownership. Other investments consisted primarily of investments related to affordable housing and contributions to local and regional organizations that provided community services to LMI persons.

The bank also made investments and grants throughout the state of Illinois to organizations and funds with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$12.2 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$28.1 million in organizations or funds that did not have a P/M/F to serve the bank's delineated AAs. These investments in the broader statewide area elevated the bank's overall performance to an excellent level under the Investment Test for the state of Illinois.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bloomington-Normal, Champaign-Urbana, Davenport, and Peoria MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Illinois. Performance in the Springfield MSA was good and weaker than the bank's performance in state. Weaker performance was due to a weaker volume of qualified investments relative to the bank's operations in the AA. Performance in the limited-scope AAs supported the bank's Investment Test rating for the state of Illinois.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Illinois is rated Outstanding.

Based on a full-scope review, the bank's performance in the Rockford MSA was excellent. CD services provided in the broader statewide area were included in the full-scope review. Performance in the limited-scope AAs further supported the Service Testing rating for the state of Illinois.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Rockford MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches within the AA was excellent. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies, respectively. No branches were open or closed during the evaluation period. Service and branch hours were tailored to the convenience and needs of certain portions of the AA, particularly LMI geographies. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Rockford MSA. This assessment considered bank participation with organizations that benefited the broader statewide region. Employees served in leadership positions on three state level CD organizations, which served LMI clientele. Employees also provided financial education and counseling services at branches in LMI geographies.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Bloomington-Normal, Champaign-Urbana, Davenport, Peoria, and Springfield MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in Illinois. Performance in the limited-scope AAs supported the Service Test rating for the state of Illinois.

## State of Indiana

**CRA Rating for the state of Indiana: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of qualified investments and excellent responsiveness to CD needs in the full-scope AA.
- Excellent service performance was a result of an excellent branch distribution, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

### Description of Institution's Operations in Indiana

Chase delineated thirteen AAs within the state of Indiana (IN). They included Indianapolis-Carmel (Indianapolis), Bloomington, Elkhart-Goshen, Fort Wayne, Lafayette, Michigan City-La Porte, Muncie, South Bend-Mishawaka MSAs and five non-Metro AAs (Non-Metro IN AA). As of June 30, 2013, Chase held \$11.9 billion of deposits in the state and ranked 1<sup>st</sup> with a 13.9 percent market share. Primary competitors included PNC Bank, N.A. and Fifth Third Bank with deposit market shares of 9.6 and 7.1 percent, respectively. The rating area deposits represented approximately 1.3 percent of the bank's total deposits. The bank operated over 140 branches and 240 ATMs within the state. The Indianapolis MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Indiana section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in the state of Indiana is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Indianapolis MSA was good. Performance in the limited-scope AAs did not significantly impact the overall Lending Test rating for the state of Indiana.

### Conclusions for Areas Receiving Full-Scope Reviews

## **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Indianapolis MSA. The bank ranked 1<sup>st</sup> in deposits with a 23.6 percent market share. In overall home mortgage lending, the bank ranked 1<sup>st</sup> with a 10.8 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 9.9 percent market share, for home improvement the bank ranked 11<sup>th</sup> with a 2.5 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with an 11.9 percent market share. There were 500 home mortgage lenders in the market compared to 173 depository institutions. The bank ranked 2<sup>nd</sup> in small loans to businesses with a 12.6 percent market share.

## **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. The bank had adequate distributions of home purchase loans, home refinance loans, and small loans to businesses. The bank had a poor geographic distribution of home improvement loans. Performance in 2011 was weaker than the distribution in 2012/2013.

## **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had excellent distributions of home purchase and home improvement loans, good distribution of home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

## **Community Development Lending**

CD lending had a neutral impact on lending performance in the Indianapolis MSA. During the evaluation period, the bank originated seven loans totaling \$39.9 million, or 3.3 percent of Tier 1 Capital allocated to the AA. These loans exhibited adequate responsiveness to identified community development needs, with a majority of the dollar amount going toward the creation of nearly 600 affordable housing units.

In addition to CD loans in the full- and limited-scope AAs, the bank originated eight loans totaling \$30.5 million in the broader statewide area that did not have a P/M/F to serve any of the bank's AAs in the state. These loans further demonstrated a commitment to provide needed CD loan assistance in the state and were considered in the overall Lending Test rating for the state of Indiana.

## **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 16 thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Muncie MSA and Non-Metro IN AA was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in Indiana. Stronger performance was the result of significantly positive CD lending in those AAs. Performance in the Bloomington, Elkhart, Fort Wayne, Lafayette, Michigan, and South Bend MSAs was good and not inconsistent with the bank's overall performance in the state. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Indiana.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Indiana is rated Outstanding.

Based on a full-scope review, performance in the Indianapolis MSA was excellent. Performance in the limited-scope AAs did not significantly impact the overall Investment Test rating for the state of Indiana.

### **Conclusions for Areas Receiving Reviews**

Performance in the Indianapolis MSA was excellent. Chase funded 57 investments totaling \$69 million during the evaluation period. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 29 prior period investments as of year-end 2013 was \$34.6 million. The bank's responsiveness to the CD needs in the AA was excellent, with the majority of investments related to affordable housing and community services. These obligations demonstrated the bank's continued commitment to address the CD needs of the area. The largest investment in the Indianapolis MSA totaled \$26.7 million, which consisted of an investment in a project designed to provide affordable rental housing through a LIHTC. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations that provided affordable housing, community services to LMI persons, or activities that revitalized or stabilized LMI geographies.

The bank also made investments and grants throughout the state of Indiana to organizations and funds with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$9.4 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$2.6 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. These investments in the broader statewide area further supported the bank's overall Investment Test rating for the state of Indiana.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the South Bend-Mishawaka MSA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Indiana. Performance in the Bloomington, Fort Wayne, and Michigan City–La Porte MSAs was good and weaker than the bank's overall performance in the state. Performance in the Muncie MSAA was adequate and weaker than the bank's overall performance in the state. Performance in the Elkhart-

Goshen and Lafayette MSAs, and the Non-Metro ID AA was poor and significantly weaker than the bank's overall performance in the state. Weaker performance was based on lower volumes of qualified investments relative to the bank's operations in the respective areas. Performance in the limited-scope areas had no significant impact on the Investment Test rating for the state of Indiana.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Indiana is rated Outstanding.

Based on a full-scope review, the bank's performance in the Indianapolis MSA was excellent. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Indiana.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Indianapolis MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The distribution of bank branches within the AA was excellent. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those respective geographies. Service and branch hours were reasonable and generally met the convenience and needs of certain portions of the AA, particularly in LMI geographies. No branches were opened or closed in the Indianapolis MSA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Indianapolis MSA. The bank reported 123 homeownership education events targeted to LMI persons. The bank was active in 11 organizations, and held 11 board memberships.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Elkhart, Lafayette, Michigan City-La Porte, and South Bend-Mishawaka MSAs, and the Non-Metro IN AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Indiana. Performance in the Fort Wayne and Muncie MSAs was good and weaker than the bank's overall performance in the state. Performance in the Bloomington MSA was very poor and much weaker than the bank's overall performance in the state. Weaker performance resulted from less favorable branch distributions and service accessibility. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Indiana.

## State of Kentucky

**CRA Rating for the state of Kentucky: Outstanding**

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

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of qualified investments and excellent responsiveness to the CD needs of the full-scope AA.
- Excellent service performance was a result of excellent branch distribution considering the additional benefit from those branches in close proximity or near to LMI geographies, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in Kentucky

Chase delineated five AAs within the state of Kentucky (KY). They included the Lexington-Fayette (Lexington), Bowling Green, Elizabethtown, Owensboro MSAs and non-Metro AAs (Non-Metro KY AA). As of June 30, 2013, Chase held \$1.6 billion of deposits and ranked 4<sup>th</sup> with a 3.5 percent market share. Primary competitors included PNC Bank, N.A., and Fifth Third Bank with deposit market shares of 9.2 and 7.5 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 31 branches and 41 ATMs within the state. The Lexington MSA was selected for a full-scope review with nearly all of the bank's state's deposits concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Kentucky section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Kentucky is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Lexington MSA was good. The distributions of home mortgage loans were based on home purchase and home refinance lending. The low volume of home improvement loans in all of the Kentucky AAs did not provide for meaningful analysis. Performance in the limited-scope AAs did not significantly impact the overall Lending Test rating in the state of Kentucky.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Lexington MSA. The bank ranked 2<sup>nd</sup> in deposits with a 13.6 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 9.9 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 9.5 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with a 10.7 percent market share. There were over 300 home mortgage lenders in the market compared to 34 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with an 8.9 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. The bank had adequate distribution of home purchase and home refinance loans, and good distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was excellent distribution of home purchase loans, and good distributions of home refinance and small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Lexington MSA. The bank did not originate any CD loans in the AA during the evaluation period.

The bank originated one loan totaling \$5 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. In addition, the bank made four loans totaling \$10.3 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. These loans demonstrated a commitment to provide needed CD loan assistance in the state and were considered in the overall Lending Test performance rating for the state of Kentucky.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated four thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Elizabethtown and Owensboro MSAs was excellent and stronger than the bank's overall High

Satisfactory performance under the Lending Test in the state of Kentucky. Stronger performance was the result of CD lending that had a significantly positive impact on the bank's overall lending performance in those AAs. Performance in the Bowling Green MSA, and Non-Metro KY AA was not inconsistent with the bank's overall performance in the state. The bank's performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Kentucky.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Kentucky is rated Outstanding.

Based on a full-scope review, performance in the Lexington MSA was excellent. Performance in the limited-scope areas did not significantly impact the overall Investment Test rating for the state of Kentucky.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Lexington MSA was excellent. Chase funded seven investments totaling \$11.4 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 15 prior period investments as of year-end 2013 was \$4.4 million. The bank's responsiveness to the CD needs was excellent. The largest investment in the Lexington MSA totaled \$9.3 million, which consisted of an investment in a project that provided affordable housing for seniors through a LIHTC. Other investments consisted primarily of investments in affordable housing projects and contributions to local and regional organizations that provided affordable housing and community services to LMI persons.

The bank also made investments and grants to organizations and funds throughout the state of Kentucky with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$6.8 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$11 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. These investments in the broader statewide area further supported the bank's overall Investment Test rating for the state of Kentucky.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the Bowling Green MSA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Kentucky. Performance in the Owensboro MSA was good and weaker than the bank's overall performance in the state. Performance in the Elizabethtown MSA was adequate and also weaker than the bank's overall performance in the state. Performance in the Non-Metro KY AA was very poor and significantly weaker than the bank's overall performance in the state. Weaker performance was due to a lower volume of qualified investments relative to the bank's operations in the respective AAs. Performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Kentucky.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Kentucky is rated Outstanding.

Based on a full-scope review, the bank's performance in the Lexington MSA was excellent. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Kentucky.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

The bank's performance in the Lexington MSA was excellent as retail delivery services were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in these geographies, after consideration of ten branches in MUI geographies that were in close proximity or near to the LMI geographies. Branch hours were tailored to the convenience and needs of the AA, particularly LMI geographies. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

#### **Community Development Services**

The bank provided an adequate level of CD services in the Lexington MSA. The bank partnered with local CD organizations and provided leadership and technical assistance. The majority of events were homeownership education through "Mortgage Days at the Branch" held in bank branches located in LMI geographies.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Elizabethtown and Owensboro MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Kentucky. Performance in the Bowling Green MSA and Non-Metro KY AA was adequate and weaker than the bank's overall performance in the state. The weaker performance resulted from less favorable branch distributions and service accessibility. Performance in the limited-scope AAs did not have a significant impact on the Service Test rating for the state of Kentucky.

## State of Louisiana

**CRA Rating for the state of Louisiana: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Good investment performance was based on a significant volume of qualified investment and adequate responsiveness to the CD needs in the full-scope AA.
- Excellent service performance was based on an excellent branch distribution enhanced by excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD service in the full-scope AA.

### Description of Institution's Operations in Louisiana

Chase delineated fourteen AAs within the state of Louisiana (LA). They included the Baton Rouge (Baton Rouge), Alexandria, Houma-Bayou-Cane-Thibodaux (Houma), Lafayette, Lakes Charles, Monroe, New Orleans-Metairie-Kenner (New Orleans), Shreveport-Bossier City MSAs, and six non-Metro AAs (Non-Metro LA AA). As of June 30, 2013, Chase held \$16.3 billion of deposits in the state and ranked 2<sup>nd</sup> with a 17.4 percent market share. Primary competitors included Capital One, N.A. and Whitney Bank with deposit market shares of 20.4 and 9.5 percent, respectively. The rating area deposits represented approximately 1.8 percent of the bank's total deposits. The bank operated 154 branches and 248 ATMs within the state. The Baton Rouge MSA was selected for a full-scope review with nearly all of the bank's state deposits concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Louisiana section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in the state of Louisiana is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Baton Rouge MSA was good. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of Louisiana.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Baton Rouge MSA. The bank ranked 1<sup>st</sup> in deposits with a 38 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 10.7 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 10 percent market share, for home improvement the bank ranked 9<sup>th</sup> with a 2.9 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with a 12.2 percent market share. There were 335 home mortgage lenders in the market compared to 41 depository institutions. The bank ranked 3<sup>rd</sup> in small loans to businesses with a 12.5 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. The bank had poor distribution of home purchase loans, adequate distribution of home improvement and refinance loans, and poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had good distribution of all home mortgage loans and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Baton Rouge MSA. During the evaluation period, the bank originated seven loans totaling \$22.5 million, or 2.3 percent of Tier 1 Capital allocated to the AA. These loans demonstrated excellent responsiveness to identified needs in the area, specifically affordable housing. The substantial majority of the bank's CD loans addressed the affordable housing CD need. These loans helped to create or maintain over 200 units of affordable housing for LMI families.

In addition to CD loans in the full- and limited-scope AAs, the bank originated four loans totaling \$26.3 million in the broader statewide area that did not have a P/M/F to serve any of the bank's AAs in the state. These loans further demonstrated the bank's commitment to provide needed CD assistance throughout the state, and were considered in the overall Lending Test rating for the state of Louisiana.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over six thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Lake Charles MSA was excellent and stronger than the bank's overall High Satisfactory performance under the Lending Test in the state of Louisiana. Stronger performance was the result of a higher volume of CD lending that had a significantly positive impact on the bank's performance. Performance in the Alexandria, Houma, Lafayette, Monroe, New Orleans, Shreveport-Bossier City MSAs and the Non-Metro LA AA was good and not inconsistent with the bank's overall performance in the state. Performance in the limited-scope AAs did not significantly impact the Lending Test rating for the state of Louisiana.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Louisiana is rated High Satisfactory.

Based on a full-scope review, performance in the Baton Rouge MSA was good. Performance in the limited-scope areas did not significantly impact the overall Investment Test rating for the state of Louisiana.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Baton Rouge MSA was good. Chase funded 35 investments in the Baton Rouge AA totaling \$28.3 million reflecting a significant volume of investments. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 10 prior period investments as of year-end 2013 was \$12.1 million. The largest investment in the Baton Rouge MSA totaled \$9.8 million, which consisted of an investment in a project that provided affordable housing through a LIHTC, and displayed adequate responsiveness to the CD needs of the AA. Other investments consisted primarily of investments supporting affordable housing, contributions to local and regional organizations that provided affordable housing, community services to LMI persons, and activities that revitalized or stabilized LMI geographies.

The bank also made investments and grants throughout the state of Louisiana to organizations and funds with a P/M/F that included serving geographies located within the bank's AAs. The bank has \$13.4 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$16.8 million in organizations or funds that did not have a P/M/F to serve the bank's AAs. These investments in the broader statewide area supported the bank's overall rating under the Investment Test for the state of Louisiana.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Alexandria, Houma, Lake Charles, Monroe, and New Orleans MSAs, and Non-Metro LA AA was excellent and stronger than the bank's overall High Satisfactory performance in the state of Louisiana. Stronger performance was due to higher levels of investments relative to the bank's operations in those AAs, respectively. Performance in the Shreveport-Bossier City MSA was adequate and weaker than the bank's overall performance in the state. Performance in the Lafayette MSA was poor and significantly weaker than the bank's overall performance in

the state. Weaker performance was due to lower amounts of qualified investments relative to the bank's operations in those AAs. Performance in the limited-scope AAs did not significantly impact the overall Investment Test rating for the state of Louisiana.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Louisiana is rated Outstanding.

Based on a full-scope review, performance in the Baton Rouge MSA was excellent. Performance in the limited-scope AAs did not significantly impact the overall Service Test rating for the state of Louisiana.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Baton Rouge MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The percentage of branches in both LMI geographies exceeded the percentage of population residing in those geographies, respectively. Branch hours and services were tailored to meet the convenience and needs of certain portions of the AA, particularly LMI geographies. The bank did not open or close any branches in the Baton Rouge MSA during this evaluation period. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Baton Rouge MSA. The majority of events were workshops organized to meet the identified needs of homeownership education and credit counseling. Banker personnel provided homeownership seminars to local clientele at a branch located in a LMI geography. These events were held in conjunction with local CD organizations.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Houma, Lafayette, Lake Charles, Monroe, and Shreveport-Bossier City MSAs, and the Non-Metro LA AA reflected excellent performance that was not inconsistent with the bank's overall Outstanding performance under the Service Test in Louisiana. Performance in the Alexandria MSA was adequate and weaker than the bank's overall performance in the state. Performance in the New Orleans MSA was poor and much weaker than the bank's overall performance in the state. The weaker performance resulted from less favorable branch distributions and service accessibility. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Louisiana.

## State of Massachusetts

**CRA Rating for the state of Massachusetts: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, adequate distribution of loans by borrower income, and CD lending that had a positive impact on lending performance.
- Excellent investment performance was due to an excellent volume of qualified investments, and excellent responsiveness to the CD needs.
- Poor service performance was a result of the bank only having one deposit taking ATM in its AA, located in the Boston Logan International Airport.

### Description of Institution's Operations in Massachusetts

Chase delineated one AA in the state of Massachusetts (MA), the Boston-Quincy MD. The bank had an extremely limited presence in the state. As of December 31, 2013, the bank operated no branches and only one deposit-taking ATM.

The bank was required to designate an AA in the state of Massachusetts due to having a deposit-taking ATM, located in the secured area at Boston Logan International Airport. The bank's good performance in this state had a limited impact on its overall CRA rating due to the bank's extremely small presence.

Refer to tables 1-15 in the state of Massachusetts section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in Massachusetts is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Boston-Quincy MD was good. Conclusions for home mortgage lending were based on geographic and borrower distributions of home purchase and home refinance loans. The low volume of home improvement loans did not provide for a meaningful analysis.

### Conclusions for Areas Receiving Full-Scope Reviews

#### Lending Activity

Lending activity was excellent given the bank's very limited presence and strong competition in the Boston-Quincy MD. The bank originated a high volume of mortgage loans. Chase had only one deposit taking ATM in the full-scope AA, with no branches, and no deposit market share. The bank ranked 1<sup>st</sup> in overall home mortgage lending with a 9 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with an eight percent market share, and 2<sup>nd</sup> in home refinance lending with a 10.1 percent market share. There were 459 lenders compared to 43 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with a 6.7 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had adequate distribution of all home mortgage products and excellent distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was adequate. The bank had adequate distributions of home purchase and home refinance loans and a poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on lending performance in the Boston-Quincy MD. During the evaluation period, the bank originated five loans totaling \$10.4 million. These loans demonstrated adequate responsiveness to identified needs in the area. Over 50 percent of the loan dollar volume addressed community service projects, with over 40 percent for affordable housing projects.

In addition to CD loans in the full-scope AA, the bank originated eight loans totaling \$19.2 million in the broader statewide area that did not have a P/M/F to serve the bank's AA in the state. These loans further demonstrated an excellent commitment to provide needed CD assistance throughout the state, and further supported the overall Lending Test rating for the state of Massachusetts,

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Massachusetts is rated Outstanding.

Based on a full-scope review, performance in the Boston-Quincy MD was excellent.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Investment Test performance in the Boston-Quincy MD was excellent. Chase funded 29 investments totaling \$36.8 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 27 prior period investments as of year-end 2013 was \$51 million. The bank's responsiveness to the CD needs in the AA was excellent, with the majority

of investments related to affordable housing in addition to community services. The largest investment in the Boston-Quincy MD totaled \$17.3 million, which consisted of an investment in a project that provided affordable rental housing through a LIHTC. Other investments consisted primarily of investments in affordable housing projects and contributions to local and regional organizations that provided community services to LMI persons.

The bank also made investments and grants throughout the full-scope AA to organizations and funds with a P/M/F, which included serving geographies located within the bank's AA. The bank had \$21.4 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AA. Additionally, the bank invested \$109.8 million in organizations or funds that did not have a P/M/F to serve the AA. Investments in the broader statewide area further supported the bank's performance under the Investment Test for the state of Massachusetts.

## **SERVICE TEST**

The bank's performance under the Service Test in Massachusetts is rated Needs to Improve.

Based on a full-scope review, the bank's performance in the Boston-Quincy MD was poor.

## **Conclusion for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Based on a full-scope review, performance in the Boston-Quincy MD was poor. Retail banking services were accessible to limited portions of the bank's AA. Although the bank had no physical offices in the AA, access to retail banking services were provided through alternative delivery systems, including the use of telephone and electronic banking delivery systems. Availability and use of these alternative delivery systems was adequate.

### **Community Development Services**

The bank provided one CD service in the Boston-Quincy MD during the evaluation period, which demonstrated an adequate level of CD services relative to its limited operations in the AA.

## State of Nevada

**CRA Rating for the state of Nevada: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a positive impact on the Lending Test performance, and flexible loan originations.
- Excellent investment performance was due to an excellent volume of qualified investments and excellent responsiveness to the CD needs of the full-scope AA.
- Good service performance was a result of good branch distribution considering the additional benefit from those branches in close proximity or near to LMI geographies, adequate availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA.

## Description of Institution's Operations in Nevada

Chase delineated one AA within the state of Nevada (NV) consisting of the Las Vegas-Henderson-Paradise (Las Vegas) MSA. As of June 30, 2013, Chase held \$1.9 billion of deposits in the state and ranked 9th with a 1.5 percent market share. Primary competitors included Charles Schwab Bank, Wells Fargo Bank, N.A. and Bank of America, N.A with deposit market shares of 61.4, 11.0 and 9.4 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 49 branches and over 110 ATMs within the state. The Las Vegas MSA was selected for a full-scope review. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Nevada section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Nevada is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Las Vegas MSA was good. Conclusions for home mortgage lending were based on home purchase and home refinance lending. The low volume of home improvement loans did not provide for a meaningful analysis.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition. In the Las Vegas MSA, Chase had a deposit market share of 4.9 percent and was ranked 8<sup>th</sup>. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 7.6 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with a 6.3 percent market share, and for home refinancing the bank ranked 4<sup>th</sup> with an 8.9 percent market share. There were 407 home mortgage lenders in the market compared to 38 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 7.8 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was adequate distribution of home purchase and home refinance loans and poor distribution of small loans to businesses. Performance in 2011 was poor and weaker than the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was excellent distribution of home purchase, good distribution of home refinance, and poor distribution of small loans to businesses. Performance in 2011 was good and stronger than the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a positive impact on the lending performance in the Las Vegas MSA, which supported the overall good Lending Test performance. The bank originated three CD loans totaling \$26.8 million during this evaluation period, which was 9.8 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness to the critical, identified need of affordable housing in the MSA. The loans helped to create and maintain over 270 units of affordable housing. Two of these loans totaling \$14.2 million were for the construction of two phases of an affordable senior housing complex. When complete, this project will provide 120 affordable housing units to seniors. The bank exhibited leadership with these complex transactions, as they were combined with a LIHTC and funding from multiple sources that included city and county agencies.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 14 thousand loans under various flexible programs.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of Nevada is rated Outstanding.

Based on a full-scope review, performance in the Las Vegas MSA was excellent.

### **Conclusions for Areas Receiving Full-Scope Reviews**

During the evaluation period, the bank funded 43 investments in the Las Vegas MSA totaling \$43.4 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining outstanding balance on 17 prior period investments as of year-end 2013 was \$24.1 million. These obligations demonstrated the bank's continued commitment to address the CD needs of the area. The bank demonstrated excellent responsiveness in its largest investment, which was a direct LIHTC investment for \$11.5 million that created 80 housing units for LMI seniors and 330 affordable senior housing units.

The bank also made investments and grants to organizations or funds throughout the state of Nevada whose P/M/F included serving geographies located within the bank's AA. The bank had \$7 million in outstanding investments with organizations or activities that had a P/M/F to serve the area. In addition, the bank had \$16.8 million in outstanding broader statewide investments to organizations or funds that had no P/M/F to serve the area. The significant volume of investments in the broader statewide area further supported the overall Investment Test rating for the state of Nevada.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Nevada is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Las Vegas MSA was good.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

Performance in the Las Vegas MSA was good and retail delivery services were accessible to essentially all portions of the AA. The distribution of branches in the low-income geographies was poor and significantly lower than the percentage of the AA's population residing in low-income geographies. The percentage of branches in moderate-income geographies was near to the percentage of the AA's population residing in moderate-income geographies. However, upon considering the 13 branches in MUI geographies that were in close proximity or near to LMI geographies, the overall branch distribution for the Las Vegas MSA was good. Branch hours were reasonable for meeting the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no branch openings or closures during this evaluation period. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was adequate.

## **Community Development Services**

Chase provided a good level of CD services in the Las Vegas AA. The bank reported 40 events, inclusive of three EBT services. There was no board membership or no one serving in leadership roles with CD organizations. However, Chase was actively involved with three organizations for 27 of the events during the evaluation period.

## State of New Jersey

**CRA Rating for the state of New Jersey: Satisfactory**

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

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, adequate distribution of loans by borrower income, CD lending that had a positive impact on lending performance and reflected excellent responsiveness to CD needs in the full-scope AA, and flexible loan originations.
- Excellent investment performance was based on an excellent volume of qualified investments and excellent responsiveness to the CD needs of the full-scope AA.
- Good service performance was a result of good branch distribution after considering the additional benefit from those branches located in close proximity or near to LMI income geographies, and the opening of one branch in a low-income geography, adequate availability of alternative delivery services, and reasonable business hours. There was a good level of CD services in the full-scope AA.

## Description of Institution's Operations in New Jersey

Outside of the New York MMSA, Chase delineated two AAs within the state of New Jersey. They included the Trenton-Ewing MSA, and the New Jersey portion of the Allentown-Bethlehem-Easton MSA. As of June 30, 2013, Chase held \$495 million of deposits in the state and ranked 11<sup>th</sup> with a three percent market share. Primary competitors included TD Bank, N.A., and Bank of America, N.A. with deposit market shares of 18.8 and 11.5 percent, respectively. The rating area deposits represented less than one percent of the bank's total deposits. The bank operated 11 branches and 17 ATMs within the state. The Trenton-Ewing MSA received a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The Allentown-Bethlehem-Easton MSA was evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of New Jersey section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in New Jersey is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Trenton MSA was good. Conclusions for home mortgage lending were based primarily on home purchase and home refinance lending. The low volume of home improvement loans did not provide for a

meaningful analysis. Performance in the limited-scope area did not significantly impact the overall Lending Test rating in the state of New Jersey.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Trenton-Ewing MSA. The bank ranked 10<sup>th</sup> in deposits with a three percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with a 7.7 percent market share. For home purchase lending the bank ranked 3<sup>rd</sup> with a 7.1 percent market share, and for home refinancing the bank ranked 4<sup>th</sup> with an 8.5 percent market share. There were 349 home mortgage lenders in the market compared to 27 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with a 9.5 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans in geographies of different income levels was adequate. There was good distribution of home purchase loans, adequate distribution of home refinance loans, and poor distribution of small loans to businesses. Performance in 2011 was weaker than the distribution in 2012/2013. There was weaker performance with both home purchase and home refinance loans.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was adequate. There was good distribution of home purchase and home refinance loans, and poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on the bank's lending performance in the Trenton-Ewing MSA. The bank originated two loans totaling \$31.9 million during the evaluation period, which represented 51.5 percent of Tier 1 Capital allocated to the AA. These loans demonstrated excellent responsiveness to identified needs, particularly affordable housing. One loan for \$31.7 million was used to construct 203 affordable housing units on the site of the former Carl Miller housing project. Thirteen two- and three-story buildings will include 10 to 30 units per building, and will include 73 public housing units. The remaining are LIHTC-supported units.

In addition to CD loans in the full- and limited-scope AAs, the bank originated two loans totaling \$5 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. These loans further demonstrated a commitment to provide needed CD assistance throughout the state of New Jersey.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly two thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the New Jersey portion of the Allentown-Bethlehem-Easton MSA was good and not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the state of New Jersey. Performance in the limited-scope area did not significantly impact the Lending Test rating in the state of New Jersey.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in the state of New Jersey is Outstanding.

Based on a full-scope review, performance in the Trenton-Ewing MSA was excellent. Further support for the Investment Test rating was the substantial level of investments in the broader statewide area, which had a P/M/F that included the bank's AAs. Performance in the limited-scope AA was poor, however this performance did not significantly impact the overall Investment Test rating for the state of New Jersey.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance in the Trenton-Ewing MSA was excellent. Chase funded eight investments totaling \$46.8 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on six prior period investments as of year-end 2013 was \$2.2 million. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing and community services provided to LMI persons. The largest investment in the Trenton-Ewing MSA was a LIHTC, which totaled \$36.1 million for a project that provided over 200 affordable rental housing units. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations that provided affordable housing assistance or other community services to LMI persons.

The bank also made investments and grants to organizations or funds throughout the state of New Jersey whose P/M/F included serving geographies located within the bank's AAs. The bank had \$22.4 million in outstanding investments with organizations or activities that had a P/M/F to serve the AAs. In addition, the bank had \$77.7 million outstanding in broader statewide investments to organizations or funds that had no P/M/F to serve the bank's AAs. The significant volume of investments in the broader statewide area provided additional support to the bank's Investment Test performance for the state of New Jersey.

### **Conclusions for Areas Receiving Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Investment Test in the New Jersey portion of the Allentown-Bethlehem-Easton MSA was poor and significantly weaker than the bank's overall Outstanding performance under the Investment Test in the

state of New Jersey. Weaker performance was based on the lack of qualified investments in the AA. Performance in the limited-scope AA did not significantly impact the Investment Test rating for state of New Jersey.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of New Jersey is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Trenton-Ewing MSA was good. Performance in the limited-scope AA did not significantly impact the Service Test rating for the state of New Jersey.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Trenton-Ewing MSA was good and retail delivery services were reasonably accessible to all portions of the AA. The percentage of branches in both the LMI geographies was less than the percentage of population residing in those geographies. After consideration of the two branches in MUI geographies that were in close proximity or near to LMI geographies, the branch distribution was good. Branch hours were reasonable and tailored to meet the convenience and needs of certain portions of the AA, particularly LMI geographies. There was one branch opening in a low-income geography, which improved the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was adequate.

### **Community Development Services**

The bank provided a good level of CD services in the Trenton-Ewing MSA. The bank reported 15 events of which a majority were for homeownership education and technical assistance on financial matters.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the New Jersey portion of the Allentown-Bethlehem-Easton MSA was adequate and weaker than the bank's overall High Satisfactory performance under the Service Test in the state of New Jersey. The weaker performance resulted from a less favorable branch distribution and service accessibility. Performance in the limited-scope AA did not significantly impact the Service Test rating for the state of New Jersey.

## State of New York

**CRA Rating for the state of New York: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on good lending activity, good geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations. CD lending had a significantly positive impact on the overall Lending Test rating for the state of New York.
- Excellent investment performance was due to an excellent level of qualified investments, and excellent responsiveness to community needs in the full-scope AA.
- Excellent service performance was a result of excellent branch distribution, reasonable business hours, and excellent availability of alternative delivery systems. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in New York

Chase delineated eight AAs within the state of New York (NY). They included the Rochester, Albany-Schenectady-Troy (Albany), Binghamton, Buffalo-Niagara Falls, Kingston, Poughkeepsie-Newburgh-Middletown (Poughkeepsie), and Syracuse MSAs, and non-Metro AAs (Non-Metro NY AA). As of June 30, 2013, Chase held \$3.9 billion of deposit in the state and ranked 8<sup>th</sup> with a 3.26 percent market share. Primary competitors included Manufacturers and Traders Trust Company and Key Bank, N.A. with deposit market shares of 28.8 and 18 percent, respectively. The rating area deposits represented approximately 0.6 percent of the bank's total deposits. The bank operated 81 branches and more than 120 ATMs within the state, excluding the New York MMSA. The Rochester MSA was selected for a full-scope review accounting for 39 percent of the deposits in the state. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this rating area had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of New York section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in New York is rated Outstanding.

Based on a full-scope review, the bank's performance in the Rochester MSA was good. Conclusions for home mortgage lending were based primarily on performance of home purchase and home refinance loans. The volume of home improvement loans did not provide for a meaningful analysis. Performance in the limited-scope AAs did not significantly impact the overall Lending Test rating for the state of New York. However, regional and statewide CD

lending had a significantly positive impact on overall Lending Test rating for the state of New York.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was good, given the bank's level of deposits and strong competition in the Rochester MSA. The bank ranked 2<sup>nd</sup> in deposits with a 13.7 percent market share. In overall home mortgage lending, the bank ranked 9<sup>th</sup> with a four percent market share. For home purchase lending the bank ranked 6<sup>th</sup> with a 4.8 percent market share, and for home refinancing the bank ranked 6<sup>th</sup> with a 3.9 percent market share. There were 232 home mortgage lenders in the market compared to 22 depository institutions. The bank ranked 2<sup>nd</sup> in small loans to businesses with a 10.6 percent market share

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had a good distribution of home purchase and home refinance loans and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had an excellent distribution of home purchase and home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on the lending performance in the Rochester MSA. The bank originated 10 loans totaling \$12.8 million during the evaluation period, which represented 4.4 percent of Tier 1 Capital allocated to the AA. These loans demonstrated adequate responsiveness to various community service and affordable housing needs. Of the total dollar amount, 84.4 percent went to organizations that provided CD services to LMI individuals and families, and to two school districts in the AA where a majority of students come from LMI families. The remaining 15.6 percent of loan funds was provided to an affordable housing organization for general business purposes.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan totaling \$100 thousand in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. When considering this loan along with all loans originated in the AAs in the state, the total dollar amount represented 18.9 percent of Tier 1 Capital allocated to the state. The bank also made 64 loans for \$205.1 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. These loans represented 32.7 percent of Tier 1 Capital allocated to the state of New York. Similar to the loans in the Rochester MSA, a large majority or 91.5 percent of loans in the greater statewide area

addressed CD service needs, with the remainder used for affordable housing needs (8.5 percent). These loans further demonstrated a strong commitment to provide needed CD assistance throughout the state. When considering CD loans originated in all AAs in the state, along with the regional and statewide New York CD loans, overall CD lending had a significantly positive impact on the overall Lending Test rating for the state of New York.

### **Other Loan Data**

Chase provided for consideration two standby letters of credit totaling \$31.2 million that have a qualified CD purpose. Additionally, the bank issued 10 letters of credit or standby bond purchase agreements totaling \$322 million in the broader statewide area. These loans, while not located directly within the bank's AAs, had the potential to benefit the bank's AAs. The loans facilitated the creation or rehabilitation of affordable housing.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, Chase originated nearly two thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Albany, Binghamton, Buffalo-Niagara Falls, Poughkeepsie, and Syracuse MSAs and the Non-Metro NY AA was excellent and not inconsistent than the bank's overall Outstanding performance under the Lending Test in the state of New York. Performance in the Kingston MSA was adequate and weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic distributions of loans. Performance in the limited-scope AAs did not have a significant impact on the overall Lending Test rating for the state of New York.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in New York is rated Outstanding.

Based on the full-scope review, performance was excellent in the Rochester MSA. Performance in the limited-scope AAs further supported the overall Investment Test rating for the state of New York.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Rochester MSA was excellent based on the significant volume of investments and the bank's excellent responsiveness CD needs. Chase funded 47 investments in the Rochester MSA totaling \$10.9 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance of the 35 prior period investments as of year-end 2013 was \$27.2 million. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing and revitalization and stabilization

efforts. The largest investment in the Rochester MSA totaled \$1.7 million, which consisted of a LIHTC investment in an affordable housing project. Other investments supported affordable housing, and also consisted of contributions to local and regional organizations providing affordable housing and promoting revitalization of distressed communities. The bank made occasional use of complex investments to meet CD needs.

Chase also made investments and grants to organizations and funds throughout the state of New York with the P/M/F that included serving geographies located within the bank's AAs. The bank has \$33.7 million outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$73.7 million in organizations or funds that did not have a P/M/F to serve the AAs. These investments in the broader statewide area further supported the bank's overall Investment Test rating for the state of New York.

### **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Albany, Binghamton, Buffalo, Kingston, Poughkeepsie, and Syracuse MSAs, and the Non-Metro NY AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of New York. Performance in the limited-scope AAs further supported the Investment Test rating for the state of New York.

### **SERVICE TEST**

The bank's performance under the Service Test in the state of New York is rated Outstanding.

Based on a full-scope review, the bank's performance in the Rochester MSA was excellent. The varied performance in limited-scope AAs did not significantly impact the Service Test rating for the state of New York.

### **Conclusion for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

The distribution of branches in the Rochester MSA was excellent, and branches were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. The OCC also considered the 12 branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were reasonable and tailored for the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no changes to branch locations. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

#### **Community Development Services**

The bank provided an adequate level of CD services in the Rochester MSA. These services demonstrated adequate responsiveness to various community service and affordable housing needs. The bank reported 45 events in the AA. The majority of events were for

homeownership education provided through seminars and workshops. Other events consisted of providing technical assistance on financial matters to non-profit organizations.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Syracuse MSA and Non-Metro NY AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of New York. Performance in the Poughkeepsie MSA was good and weaker than the bank's overall performance in the state. Performance in the Albany, Binghamton, Buffalo, and Kingston MSAs was adequate and weaker than the bank's overall performance in the state. The weaker performance resulted from less favorable branch distributions and service accessibility. Performance in the limited-scope AAs supported the Service Test rating for the state of New York.

## State of Ohio

**CRA Rating for the state of Ohio: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Good investment performance was based on a good level of qualified investments, excellent responsiveness to the CD needs, and occasional use of complex investments in the full-scope AA. Performance levels in the limited-scope AAs, as well as regional and statewide investments, further supported the overall investment performance in the state.
- Excellent service performance was the result of excellent branch distribution considering the additional benefit from those branches in close proximity or near to LMI geographies, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

### Description of Institution's Operations in Ohio

Chase delineated twenty-five AAs within the state of Ohio (OH). They included the Columbus (Columbus MSA), Akron, Canton-Massillon, Cleveland-Elyria-Mentor (Cleveland), Dayton, Lima, Mansfield, Parkersburg-Marietta-Vienna (Parkersburg), Springfield, Steubenville-Weirton, and Youngstown-Warren-Boardman (Youngstown) MSAs, and fourteen non-Metro AAs (Non-Metro OH AA). As of June 30, 2013, Chase held \$21.2 billion of deposits in the state and ranked 2<sup>nd</sup> with a 13.4 percent market share. Primary competitors included Fifth Third Bank and The Huntington National Bank with deposit market share of 16 and 12 percent, respectively. The rating area deposits represented approximately 2.3 percent of the bank's total deposits. The bank operated over 260 branches and over 400 ATMs within the state. The Columbus MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The Akron, Canton-Massillon, Cleveland, Dayton, Lima, Mansfield, Parkersburg, Springfield, Steubenville-Weirton, Youngstown MSAs, and Non-Metro OH AA were evaluated using limited-scope procedures. The bank's performance in this rating area had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Ohio section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in Ohio is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Columbus MSA was good. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of Ohio.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Columbus MSA. The bank ranked 2<sup>nd</sup> in deposits with a 21.3 percent market share. In overall home mortgage lending, the bank ranked 1<sup>st</sup> with a 10.3 percent market share. For home purchase lending, the bank ranked 1<sup>st</sup> with a 10.7 percent market share, for home improvement the bank ranked 21<sup>st</sup> with a 1.4 percent market share, and for home refinancing the bank ranked 1<sup>st</sup> with a 10.5 percent market share. There were 457 home mortgage lenders in the market compared to 61 depository institutions. The bank ranked 3<sup>rd</sup> in small loans to businesses with a 14 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There were adequate distributions of home purchase and home refinance loans, a very poor distribution of home improvement loans, and poor distribution of small loans to businesses. Performance in 2011 was weaker than the distribution in 2012/2013. The weaker performance was due to weaker distributions of home purchase and home refinance loans.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There were good distributions of home purchase and home refinance loans, a poor distribution of home improvement loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Columbus MSA. The bank originated six CD loans totaling \$25.3 million, or 1.7 percent of Tier 1 Capital allocated to the AA. These loans exhibited excellent responsiveness, as one hundred percent of the loans addressed the CD need of affordable housing. These loans helped to create or maintain over 250 affordable housing units.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan for \$90 thousand in the broader statewide area that did not have a P/M/F to serve any of the bank's AAs in the state. This loan further demonstrated a commitment to provide needed CD assistance in the state, and was considered in the bank's overall lending performance for the state of Ohio.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly 16 thousand loans under various flexible programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Mansfield and Parkersburg MSAs was excellent and stronger than the bank's overall High Satisfactory performance in the state of Ohio. Stronger performance was the result of stronger geographic and borrower distributions of loans. Performance in the Akron, Canton, Cleveland, Dayton, Lima, and Springfield MSAs was good and not inconsistent with the bank's overall performance in the state. In the Steubenville and Youngstown MSAs, and Non-Metro OH AA, performance was adequate and weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic distributions of loans. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Ohio,

### **INVESTMENT TEST**

The bank's performance under the Investment Test in Ohio is rated High Satisfactory.

Based on a full-scope review, performance was good in the Columbus MSA. Overall performance in the limited-scope AAs further supported the overall Investment Test rating for the state of Ohio.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on the investment volume, Investment Test performance in the Columbus AA was good. Chase funded 105 investments in the MSA totaling \$33.1 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 76 prior period investments as of year-end 2013 was \$30.76 million, which included approximately \$3.9 million in unfunded commitments for LIHTC that were evident at year-end 2013. These obligations demonstrated the bank's continued commitment to address the CD needs of the area. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing and efforts to revitalize and stabilize the community. The largest investment in the Columbus AA totaled \$8.6 million, which consisted of an LIHTC investment in a project that provided 100 units of affordable housing for seniors. Other investments consisted primarily of investments for affordable housing, and contributions to local and regional organizations aimed at revitalizing distressed neighborhoods. The bank demonstrated occasional use of complex investments to meet CD initiatives.

The bank made investments and grants to organizations and funds throughout the state of Ohio with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$44.2 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the AAs. Additionally, the bank invested \$9.6 million that did not have a P/M/F to serve the AAs. Broader statewide area investments further supported the bank's overall Investment Test rating for the state of Ohio.

## **Conclusions for Area Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in Akron, Cleveland, Springfield, and Youngstown MSAs was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the state of Ohio. Stronger performance was due to higher levels of qualified investments relative to the bank's operations in the AAs. Performance in Canton-Massillon, Dayton, Mansfield, Parkersburg, and Steubenville-Weirton MSAs was good and not inconsistent with the bank's overall performance in the state. Performance in the Non-Metro OH AA was adequate and weaker than the bank's overall performance in the state. Performance in the Lima MSA was poor and significantly weaker than the bank's overall performance in the state. Weaker performance was based on lower levels of qualified investments relative to the bank's operations in those AAs. Performance in the limited-scope AAs further supported the Investment Test rating for the state of Ohio.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Ohio is rated Outstanding.

Based on a full-scope review, the bank's performance in the Columbus MSA was excellent. The varied performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Ohio.

## **Conclusion for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

Performance in the Columbus MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. This included consideration of the 27 branches in MUI geographies that were in close proximity or near to LMI geographies. Tailored branch hours were reasonable and met the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no changes to LMI branch locations, which might have altered the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Columbus AA. The bank reported 109 events of which the majority were for homeownership education conducted in branches during "Mortgage Days at the Branch."

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Canton-Massillon, Lima, Mansfield, Parkersburg, Steubenville-Weirton, and Youngstown MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Ohio. Performance in the Akron, Cleveland, and Dayton MSAs, and the Non-Metro OH AA was good and weaker than the bank's overall performance in the state. Performance in the Springfield MSA was very poor and significantly weaker than the bank's overall performance in the state. Weaker performance in those AAs resulted from less favorable branch distributions and service accessibility. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Ohio.

## State of Oklahoma

**CRA rating for the state of Oklahoma: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on good lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Adequate investment performance was based on an adequate level of qualified investments and adequate responsiveness to the CD needs in the full-scope AA.
- Excellent service performance was the result of excellent branch distribution considering the additional benefit from those branches in close proximity or near to LMI geographies, reasonable business hours, and excellent availability of alternative delivery systems. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in Oklahoma

Chase delineated two AAs within the state of Oklahoma. They included the Oklahoma City and Tulsa MSAs. As of June 30, 2013, Chase held \$3.8 billion of deposits in the state and ranked 5<sup>th</sup> with a 5.1 percent market share. Primary competitors included BOKF, N.A. and BancFirst with deposit market shares of 13.5 and 6.8 percent, respectively. The rating area deposits represented approximately 0.4 percent of the bank's total deposits. The bank operated 32 branches and 49 ATMs within the state. The Oklahoma City MSA was selected for a full-scope review with nearly all of the bank's deposits within the state concentrated therein. The Tulsa MSA was evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the relatively small presence.

Refer to tables 1-15 in the state of Oklahoma section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Oklahoma is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Oklahoma City MSA was good. The conclusions for home mortgage lending were based on home purchase and home refinance lending. The low volume of home improvement loans did not provide for a meaningful analysis. Performance in the limited-scope area supported the Lending Test rating for the state of Oklahoma.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was good given the bank's level of deposits and strong competition in the Oklahoma City MSA. The bank ranked 2<sup>nd</sup> in deposits with a 12.1 percent market share. In overall home mortgage lending, the bank ranked 4<sup>th</sup> with a 5.6 percent market share. For home purchase lending the bank ranked 6<sup>th</sup> with a 4.2 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with an 8.6 percent market share. There were 403 home mortgage lenders in the market compared to 70 depository institutions. The bank ranked 2<sup>nd</sup> in small loans to businesses with a 10.5 percent market share

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was a poor distribution of home purchase and home refinancing loans, and a good distribution of small loans to businesses. Performance in 2011 was weaker due to a weaker distribution of small loans to businesses compared to the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was a good distribution of home purchase and home refinancing loans, and an adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on the Lending Test rating for the Oklahoma City MSA. During the evaluation period, the bank originated one CD loan totaling \$5.2 million, or 1.2 percent of Tier 1 Capital allocated to the AA. This loan demonstrated adequate responsiveness to the identified need of affordable housing, as it helped to create 44 units of affordable housing in the AA.

In addition to CD loans in the AAs, the bank originated one loan for \$2 million in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. This loan further demonstrated a commitment to provide needed CD assistance in the state, and was considered in the bank's overall Lending Test performance for the state.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly six thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Lending Test in the Tulsa MSA was good and not inconsistent with the bank's overall High Satisfactory performance

under the Lending Test in the state of Oklahoma. Performance in the limited-scope AA supported the overall Lending Test rating for the state of Oklahoma.

## **INVESTMENT TEST**

Investment Test performance in the state of Oklahoma is rated Low Satisfactory.

Based on a full-scope review, performance in the Oklahoma City MSA was adequate. Similar performance in the limited-scope area supported the Investment Test rating for the state of Oklahoma.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Performance was adequate in the Oklahoma City MSA based on the adequate level of qualified investments. The bank funded 28 investments totaling \$4.6 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance of 16 prior period investments as of year-end 2013 was \$6.7 million. The bank's responsiveness to the CD needs in the AA was adequate, especially as it related to affordable housing and community services. The largest investment in the Oklahoma City MSA totaled \$3.5 million, which consisted of a NMTC investment to finance rehabilitation and expansion of a federally qualified community health care clinic and for the new construction of an administration office in Oklahoma City. Other investments consisted primarily of investments in affordable housing and contributions to local and regional organizations, which provided affordable housing, community services to LMI persons, as well as revitalization and stabilization activities in LMI geographies.

The bank also made investments and grants to organizations and funds throughout the state of Oklahoma with a P/M/F that included serving the bank's AAs. The bank had \$6.2 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$6.6 million in organizations or funds that did not have a P/M/F to serve the AAs. These investments in the broader statewide area supported the bank's overall Investment Test performance for the state of Oklahoma.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the Tulsa MSA was adequate and not inconsistent with the bank's overall Low Satisfactory performance in the state of Oklahoma. Performance in the limited-scope AA further supported the Investment Test rating for state of Oklahoma.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Oklahoma is rated Outstanding.

Based on a limited-scope review, the bank's performance in the Oklahoma City MSA was excellent. The performance in the limited-scope AA supported the Service Test rating for the state of Oklahoma.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The bank's performance in the Oklahoma City MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. This included consideration of the 13 branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were reasonable and tailored for the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no changes to LMI branch locations, which altered the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Oklahoma City MSA. The bank facilitated 31 homeownership education events in the AA. The events occurred during "Mortgage Days at the Branch."

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Tulsa MSA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Oklahoma. Performance in the limited-scope AA supported the Service Test rating for the state of Oklahoma.

## State of Oregon

**CRA rating for the state of Oregon: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, good geographic distribution of loans, excellent distribution of loans by borrower income, the significantly positive impact of CD lending, and flexible loan originations.
- Excellent investment performance was based on overall excellent volume of qualified investments made in the full-scope AA that reflected excellent responsiveness to CD needs.
- Excellent service performance was a result of excellent branch distribution after considering the additional benefit from those branches located in close proximity or near to LMI geographies, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services.

### Description of Institution's Operations in Oregon

The bank delineated fourteen AAs within the state of Oregon (OR). They included the Salem, Bend, Corvallis, Eugene-Springfield, and Medford MSAs, and nine non-Metro AAs (Non-Metro OR AA). As of June 30, 2013, Chase held \$1.8 billion in deposits in the state and ranked 4<sup>th</sup> with a 7.7 percent market share. Primary competitors included U.S. Bank, N.A., and Wells Fargo Bank, N.A. ranked 1<sup>st</sup> and 2<sup>nd</sup> with deposit market shares of 20.6 and 16.1 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 53 branches and 68 ATMs within the state. The Salem MSA was selected for a full-scope review, as it is the bank's largest AA in this rated area, accounting for 25 percent of the rated area deposits. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Oregon section of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in Oregon is rated Outstanding.

Based on a full-scope review, the bank's performance in the Salem MSA was excellent. Within home mortgage lending, the conclusions were based on home purchase and home refinance loans. The low volume of home improvement loans during the evaluation period did not

provide for a meaningful analysis. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating in the state of Oregon.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Salem MSA. The bank ranked 4<sup>th</sup> in deposits with a 10.2 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with an 8.6 percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with a 7.3 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 9.5 percent market share. There were 290 home mortgage lenders in the market compared to 16 depository institutions. The bank ranked 6<sup>th</sup> in small loans to businesses with a 6.5 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had a good distribution of home purchase loans, excellent distribution of home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was weaker than the distribution in 2012/2013 for home refinance lending.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was excellent. The bank had good a distribution of home purchase, excellent distribution of home refinance, and a good distribution of small loans to businesses. Performance in 2011 was weaker than the distribution in 2012/2013 for home refinance lending.

### **Community Development Lending**

CD lending had a significantly positive impact on lending performance, which elevated the overall good performance in the Salem MSA to excellent. During the evaluation period, Chase originated 12 loans totaling \$14.4 million, which represented 23.3% of Tier 1 Capital allocated to the AA. The bank exhibited excellent responsiveness in this AA, especially related to the identified need of affordable housing. All of the CD loans made in the Salem MSA were used to create or maintain over 450 affordable housing units.

In addition to CD loans in the full- and limited-scope AAs, the bank originated three loans totaling \$23 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. In addition, the bank made one loan for \$148 thousand in the broader statewide area that did not have a P/M/F to serve one or more of the bank's AAs in the state. These loans further demonstrated the bank's commitment to provide needed CD assistance throughout the state, and were considered in the overall Lending Test rating for the state of Oregon.

## **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated nearly three thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Corvallis, and Eugene-Springfield MSAs, and Non-Metro OR AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Lending Test in Oregon. Performance in the Bend and Medford MSA was good and weaker than the bank's overall performance in the state. Weaker performance was due to a lower volume of CD lending. Performance in the limited-scope AAs did not significantly impact the Lending Test rating for the state of Oregon.

## **INVESTMENT TEST**

Investment Test performance in the state of Oregon is rated Outstanding.

Based on a full-scope review, performance was excellent in the Salem MSA. Investment Test performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Oregon.

## **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Salem MSA was excellent. The bank funded three investments totaling \$8.9 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance of four prior period investments as of year-end 2013 was \$4.0 million. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing. The largest investment in the Salem MSA totaled \$8.2 million, which consisted of an investment in a project designed to provide affordable housing through a LIHTC. Other investments consisted primarily of investments in LIHTC creating affordable housing options, revitalizing LMI communities and strengthening local economies.

The bank also made investments and grants to organizations and funds throughout the state of Oregon with a P/M/F that included serving geographies located within the bank's AAs. The bank had \$1.4 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bend, Corvallis, and Eugene-Springfield MSAs and the Non-Metro OR AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Oregon. Performance in the Medford AA was poor and weaker than the bank's overall performance in the state. Weaker performance was due to a lower volume of qualified

investments relative to the bank's operations in the AA. Performance in the limited-scope AAs did not have a significant impact on the Investment Test rating for the state of Oregon.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Oregon is rated Outstanding.

Based on a full-scope review, the bank's performance in the Salem MSA was excellent. Service Test performance in the limited-scope AAs did not significantly impact the overall Service Test rating for the state of Oregon.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The distribution of branches in the Salem MSA was excellent, and branches were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. This included consideration of the two branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were reasonable and tailored to meet the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no changes to LMI branch locations, which altered the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Salem MSA. The bank reported 16 events in the AA. The events facilitated by the bank were for homeownership education.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Bend, Corvallis, and Medford MSAs, and the Non-Metro OR AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Oregon. Performance in the Eugene-Springfield MSA was good and weaker than the bank's overall performance in the state. Weaker performance was due to weaker branch distribution and service accessibility. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Oregon.

## State of Utah

**CRA rating for the state of Utah: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, good geographic distribution of loans, good distribution of loans by borrower income, and flexible loan originations.
- Adequate investment performance was due to an adequate volume of qualified investments with good responsiveness to the CD needs in the full-scope AA.
- Excellent service performance was a result of excellent branch distribution after considering the additional benefit from those branches located in close proximity or near to LMI geographies, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in Utah

Chase delineated six AAs within the state of Utah (UT). They included Salt Lake City, Logan, Ogden-Clearfield, Provo-Orem, and St. George MSAs, and non-Metro AAs (Non-Metro UT AA). As of June 30, 2013, Chase held \$10.4 billion of deposits in the state and ranked 13<sup>th</sup> with a 2.7 percent market share. Primary competitors include Morgan Stanley Bank, N.A., and Goldman Sachs Bank USA with deposit market shares of 16.8 and 16.7 percent, respectively. The rating area deposits represented approximately 1.1 percent of the bank's total deposits. The bank operated 65 branches and over 80 ATMs within the state. The Salt Lake City MSA was selected for a full-scope review with nearly all of the bank's deposits for the state concentrated therein. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Utah section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in Utah is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Salt Lake City MSA was good. Within home mortgages, conclusions were based on home purchase and home refinance loans. The low volume of home improvement loans during the evaluation period did not provide for a meaningful analysis. Performance in the limited-scope areas did not significantly impact the Lending Test rating for the state of Utah.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given consideration to the bank's level of deposits and strong competition in the Salt Lake City MSA. The bank ranked 10<sup>th</sup> in deposits with a 2.6 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 6.1 percent market share. For home purchase lending the bank ranked 4<sup>th</sup> with a 5.1 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 7.2 percent market share. There were 367 home mortgage lenders in the market compared to 45 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with an 8.7 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. The bank had a good distribution of home purchase loans, good distribution of home refinance loans, and an excellent distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. The bank had a good distribution of home purchase loans, excellent distribution of home refinance loans, and an adequate distribution of small loans to businesses. Performance in 2011 was stronger than the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a neutral impact on lending performance in the Salt Lake City MSA. The bank originated five loans totaling \$31 million, or 2.3 percent of Tier 1 Capital allocated to the AA. Responsiveness to identified needs in the area was good, specifically the identified need for affordable housing. A majority of the loans helped to create over 230 affordable housing units. Additionally, two loans financed efforts to revitalize and stabilize LMI areas.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over seven thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Logan, Ogden-Clearfield, Provo-Orem, and St. George MSAs, and Non-Metro UT AA was good and not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in that state of Utah. Performance in the limited-scope AAs did not significantly impact the bank's overall Lending Test rating for the state of Utah.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Utah is rated Low Satisfactory.

Based on a full-scope review, performance in the Salt Lake City MSA was adequate. The performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Utah.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Salt Lake City MSA was adequate. Chase funded 23 investments in the MSA totaling \$21.0 million. Also taken into consideration was the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance on 28 prior period investments as of year-end 2013 was \$4.6 million. The bank's responsiveness to the CD needs was good, with the majority of investments related to affordable housing and community services. The largest investment in the Salt Lake City MSA totaled \$9.6 million, which consisted of a direct LIHTC investment in a new apartment complex project designed to provide 96 affordable housing units and five additional units for homeless or near homeless individuals or families. Other investments consisted primarily of investments for affordable housing projects or contributions to local and regional organizations that provided affordable housing or community services to LMI persons.

The bank made investments and grants to organizations and funds throughout the state of Utah whose P/M/F included serving geographies located within the bank's AAs. The bank made nine investments totaling \$723 thousand in the broader statewide area with organizations that had a P/M/F, which included serving the bank's AAs. In addition, the bank had \$756 thousand in outstanding investments without a P/M/F to serve its AAs. These investments in the broader statewide area supported the bank's overall Investment Test rating for the state of Utah.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Logan MSA was excellent and stronger than the bank's overall Low Satisfactory performance under the Investment Test in the state of Utah. Performance in the Ogden-Clearfield and St. George MSAs was good and stronger than the bank's overall performance in the state. Stronger performance was due to higher volumes of qualified investments relative to the bank's operations in the respective AAs. Performance in the Provo-Orem MSA and the Non-Metro UT AA was poor and weaker than the bank's overall performance in the state. Weaker performance was due to lower volumes of qualified investments relative to the bank's operations in those AAs. Performance in limited-scope AAs did not significantly impact the Investment Test rating for the state of Utah.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Utah is rated Outstanding.

Based on a full-scope review, the bank's performance in the Salt Lake City MSA was excellent. The performance in the limited-scope AAs supported the Service Test rating for the state of Utah.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

The distribution of branches in the Salt Lake City MSA was excellent and retail delivery services were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. Branch distribution included consideration of the 12 branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were tailored to meet the convenience and needs of certain portions of the AA, particularly LMI geographies. There were no changes to LMI branch locations, which altered the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

#### **Community Development Services**

The bank provided an adequate level of CD services in the Salt Lake City MSA. Chase facilitated 42 events in the AA. The events focused on homeownership education.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Logan, Ogden-Clearfield, and Provo-Orem MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of Utah. Performance in the St. George MSA and Non-Metro UT AA was adequate and weaker than the bank's overall performance in the state. The weaker performance was a result of less favorable branch distributions and service accessibility. Performance in the limited-scope AAs supported the Service Test rating for the state of Utah.

## State of Washington

**CRA rating for the state of Washington: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Excellent lending performance was based on good lending activity, good geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a significantly positive impact on lending performance with good responsiveness to CD needs in the full-scope AA, and flexible loan originations.
- Excellent investment performance was due to an excellent volume of qualified investments, and excellent responsiveness to the CD needs.
- Excellent service performance was a result of excellent branch distribution after considering the additional benefit from those branches located in close proximity or were near to LMI geographies, positive impact of a branch opened in a moderate-income geography, excellent availability of alternative delivery systems, and reasonable business hours. There was a good level of CD services in the full-scope AA.

## Description of Institution's Operations in Washington

The bank delineated twenty-three AAs within the state of Washington (WA). They included the Seattle-Bellevue-Everett (Seattle), Bellingham, Bremerton-Silverdale, Kennewick-Pasco-Richland (Kennewick), Longview, Mount Vernon-Anacortes, Olympia, Spokane, Tacoma, Wenatchee-East Wenatchee, and Yakima MSAs and twelve non-Metro AAs (Non-Metro WA AA). As of June 30, 2013, Chase held \$11.1 billion of deposits in the state and ranked 4<sup>th</sup> with a 9.4 percent market share. Primary competitors included Bank of America, N.A., and Wells Fargo Bank, N.A., with deposit market shares of 21.5 and 11.5 percent, respectively. The rating area deposits represented approximately 1.1 percent of the bank's total deposits. The bank operated 195 branches and more than 290 ATMs within the state. The Seattle MSA was selected for a full-scope review, which accounted for 73 percent of the bank's deposits within the state. The remaining AAs were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of Washington section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in the state of Washington is rated Outstanding.

Based on a full-scope review, the bank's performance in the Seattle MSA was excellent. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of Washington.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Seattle MSA. The bank ranked 4<sup>th</sup> in deposits with a 10.9 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with a 7.7 percent market share. For home purchase lending the bank ranked 4<sup>th</sup> with a 5.3 percent market share, for home improvement lending the bank ranked 8<sup>th</sup> with a 2.1 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 9.4 percent market share. There were over 500 home mortgage lenders in the market compared to 53 depository institutions. The bank ranked 5<sup>th</sup> in small loans to businesses with an 8.3 percent market share

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was good. There was an excellent distribution of home purchase loans, adequate distribution of home improvement loans, good distribution of home refinance loans, and a poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There were good distributions of home purchase and home improvement loans, excellent distribution of home refinance loans, and poor distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on lending performance in the Seattle MSA, which elevated the good lending performance to excellent. Chase originated 90 loans totaling \$372.4 million during the evaluation period. The dollar volume represented 35 percent of Tier 1 Capital allocated to the AA. The bank exhibited good responsiveness to identified needs in the AA, particularly related to the significant need of affordable housing. Nearly 50 percent of the bank's dollar volume of CD loans supported affordable housing projects and organizations.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan for \$200 thousand in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs. This loan further demonstrated a commitment to provide needed CD assistance throughout the state, and was considered in the bank's overall Lending Test performance in the state of Washington.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over 23 thousand loans under various flexible mortgage programs.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance in the Bellingham, Olympia, and Tacoma MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Lending Test in the state of Washington. Performance in the Bremerton-Silverdale, Kennewick, Spokane, and Yakima MSAs, and the Non-Metro WA AA was good and weaker than the bank's overall performance in the state. Performance in the Longview, Mount Vernon-Anacortes, and Wenatchee-East Wenatchee MSA was adequate and weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic and borrower distributions of loans in those AAs. Performance in the limited-scope AAs did not significantly impact the Lending Test rating for the state of Washington.

### **INVESTMENT TEST**

The bank's performance under the Investment Test in Washington is rated Outstanding.

Based on a full-scope review, performance was excellent in the Seattle MSA. Performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Washington.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Seattle MSA was excellent based on a significant volume of qualified investments. Chase funded 123 investments totaling \$75.3 million. In addition, consideration was given to the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the AA. The remaining balance of 91 prior period investments as of year-end 2013 was \$72.2 million. Prior period balances included approximately \$5.3 million in unfunded LIHTC commitments. These obligations demonstrated the bank's continued commitment to address the CD needs of the area. The bank's responsiveness to the CD needs in the AA was excellent, especially as it related to affordable housing. The entire MSA was considered a "high-cost" housing area. The largest investment in the Seattle MSA totaled \$15.4 million, which consisted of an investment in a project designed to provide affordable rental housing for households that were homeless or in imminent danger of becoming homeless, and for tenants with disabilities. Other investments consisted primarily of investments in affordable housing projects and contributions to local and regional organizations providing community services to LMI persons.

The bank also made investments and grants to organizations and funds throughout the state of Washington that have a P/M/F that included serving geographies located within the bank's AAs. The bank made eight investments for \$1.2 million in the broader statewide area to organizations that have a P/M/F that included serving geographies within the AAs. These investments in the broader statewide areas further supported the bank's Investment Test performance in the state of Washington.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Bellingham, Bremerton-Silverdale, Kennewick, Mount Vernon-Anacortes, Spokane, Tacoma, and Yakima MSAs, and the Non-Metro WA AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Washington. Performance in the Wenatchee-East Wenatchee MSA was adequate and weaker than the bank's overall performance in the state. Performance in the Longview and Olympia MSAs was very poor and significantly weaker than the bank's overall performance in the state. Weaker performance was due to no, or lower amounts of qualified investments relative to the bank's operations in those respective AAs. Although performance in the limited-scope AAs was varied, there was not a significant impact on the Investment Test rating for the state of Washington.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of Washington is rated Outstanding.

Based on a full-scope review, the bank's performance in the Seattle MSA was excellent. Performance in limited-scope AAs supported the Service Test rating for the state of Washington.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The distribution of branches in the full-scope review was excellent, and branches were readily accessible to all portions of the AA. The percentage of branches in both the LMI geographies exceeded the percentage of population residing in those geographies. Branch distribution included consideration of the 45 branches in MUI geographies that were in close proximity or near to LMI geographies. Branch hours were reasonable and tailored to meet the convenience and needs of certain portions of the AA, particularly LMI geographies. The bank opened eight branches that had a net increase of one branch in moderate-income areas during the evaluation period. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided a good level of CD services in the Seattle MSA. The bank facilitated 136 events held in the LMI geographies. The events mainly focused on homeownership and financial education.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Longview, Mount Vernon-Anacortes, and Spokane MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of

Washington. Performance in the Bellingham, Bremerton-Silverdale, Olympia, Tacoma, Yakima MSAs, and Non-Metro WA AA was good and weaker than the bank's overall performance in the state. Performance in the Kennewick, and Wenatchee-East Wenatchee MSAs reflected adequate performance, which was also weaker than the bank's overall performance in the state. Weaker performance was a result of less favorable branch distributions and service accessibility. Performance in the limited-scope AAs supported the Service Test rating for the state of Washington.

## State of West Virginia

**CRA rating for the state of West Virginia: Satisfactory**

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

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

**The Service Test is rated: Outstanding**

The major factors supporting these ratings:

- Good lending performance was based on excellent lending activity, adequate geographic distribution of loans, good borrower distribution of loans, CD lending that had a significantly positive impact on lending performance with good responsiveness to CD needs in the full-scope AA, and flexible loan originations.
- Excellent investment performance in the full-scope AA was negatively impacted by the poor performance in the limited-scope non-Metro AA for the overall Investment Test state rating.
- Excellent service performance was a result of excellent branch distribution, excellent availability of alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

### Description of Institution's Operations in West Virginia

The bank delineated three AAs within the state of West Virginia (WV). They included the Charleston and Huntington-Ashland MSAs, and the non-Metro AA (Non-Metro WV AA). As of June 30, 2013, Chase held \$1.8 billion of deposits in the state and ranked 6<sup>th</sup> with a 5.8 percent market share. Primary competitors include Branch Banking and Trust and United Bank with deposit market shares of 17.7 and 11.7 percent, respectively. The rating area deposits represented approximately 0.2 percent of the bank's total deposits. The bank operated 28 branches and 28 ATMs within the state. The Charleston MSA was selected for a full-scope review with 32.6 percent of the bank's deposits within the state. The remaining AA were evaluated using limited-scope procedures. The bank's performance in this state had a limited impact on its overall CRA rating due to the bank's relatively small presence.

Refer to tables 1-15 in the state of section West Virginia of appendix D for the facts and data that support all Test conclusions.

### LENDING TEST

The bank's performance under the Lending Test in West Virginia is rated High Satisfactory.

Based on a full-scope review, the bank's performance in the Charleston MSA was good. Conclusions for home mortgage lending were based on home purchase and home refinance loans. The low volume of home improvement loans did not provide for a meaningful analysis. Performance in the limited-scope areas did not significantly impact the overall Lending Test rating for the state of West Virginia.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Charleston MSA. The bank ranked 4<sup>th</sup> in deposits with a 10 percent market share. In overall home mortgage lending, the bank ranked 3<sup>rd</sup> with an eight percent market share. For home purchase lending, the bank ranked 2<sup>nd</sup> with an 8.2 percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 9.2 percent market share. The bank ranked 4<sup>th</sup> in small loans to businesses with a 7.8 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. The bank had a very poor distribution of home purchase loans and adequate distributions of home refinance loans and small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was good distribution of home purchase and home refinance loans, and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on lending performance in the Charleston MSA, which elevated the adequate lending performance to good. Chase originated five loans totaling \$18.5 million during the evaluation period. The dollar volume represented 24.2 percent of Tier 1 Capital allocated to the AA. The bank exhibited good responsiveness to identified needs in the AA, with all loans addressing affordable housing needs.

In addition to CD loans in the full- and limited-scope AAs, the bank originated one loan for \$5 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. This loan further demonstrated the bank's commitment to provide needed CD assistance throughout the state, and considered in the bank's overall Lending Test performance for the state of West Virginia.

### **Product Innovation and Flexibility**

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated over one thousand loans under various flexible programs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Huntington-Ashland MSA and Non-Metro WV AA was good and not inconsistent with the

bank's overall High Satisfactory performance under the Lending Test in the state of West Virginia. Performance in the limited-scope AAs did not significantly impact the Lending Test rating for the state of West Virginia.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in West Virginia is rated High Satisfactory.

The bank's performance in the Charleston MSA was excellent. Performance in the bank's Non-Metro WV AA negatively affected the Investment Test rating for the state of West Virginia.

### **Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance in the Charleston MSA was excellent based on an excellent volume of qualified investments. Chase funded 12 investments totaling \$6.7 million. In addition, the OCC considered the ongoing impact that investments made prior to the current evaluation period had on the CD needs within the Charleston MSA. The remaining balance of eight prior period investments as of year-end 2013 was \$6.5 million. The bank's responsiveness to the CD needs was excellent, especially as it related to affordable housing. The two largest investments in the Charleston MSA totaled \$4.2 million, which consisted of investments in projects designed to create 79 affordable housing units through LIHTCs. Other investments consisted primarily of investments in affordable housing, and contributions to local and regional organizations providing community services to LMI persons.

The bank also made investments to organizations and funds throughout the state of West Virginia with a P/M/F that included serving geographies located within the bank's AAs. The bank invested \$4 million into organizations with a P/M/F that included serving geographies within the bank's AAs. Moreover, the bank invested \$2.9 million in organizations without a P/M/F to serve geographies within the bank's AAs. These broader statewide investments demonstrated the bank's commitment to provide funds for needed CD investments in the state of West Virginia and further supported the Investment Test rating for the state.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Investment Test in the Huntington-Ashland MSA was excellent and stronger than the bank's overall High Satisfactory performance under the Investment Test in the state of West Virginia. Strong performance was due to an excellent volume of qualified investments given the bank's operations in the AA. Performance in the Non-Metro WV AA was poor and significantly weaker than the bank's overall performance in the state. Weaker performance was due to a lower amount of qualified investments relative to the bank's operations in the AA. The Non-Metro WV AA represented over 46 percent of the bank's deposits in the state and therefore, this performance had a negative impact on the Investment Test rating for the state of West Virginia.

## **SERVICE TEST**

The bank's performance under the Service Test in the state of West Virginia is rated Outstanding.

Based on a full-scope review, the bank's performance in the Charleston MSA was excellent. The performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of West Virginia.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Retail Banking Services**

The distribution of branches in the Charleston MSA was excellent, and branches were readily accessible to all portions of the AA. There were no low-income geographies in the Charleston MSA. The percentage of branches in the moderate-income geographies exceeded the percentage of population residing within those geographies. Branch hours were reasonable and tailored for the convenience and needs of the AA, particularly in LMI geographies. There were no changes to LMI branch locations, which might have altered the accessibility of delivery systems in the AA. The availability and use of alternative delivery services (ATMs, telephone banking, mobile banking, and online banking) by the LMI population was excellent.

### **Community Development Services**

The bank provided an adequate level of CD services in the Charleston MSA. The bank facilitated 16 events in the moderate-income geographies within the AA. The events focused mainly on homeownership and financial education.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on a limited-scope review, the bank's performance under the Service Test in the Non-Metro WV AA was excellent and not inconsistent with the bank's overall Outstanding performance under the Service Test in the state of West Virginia. Performance in the Huntington-Ashland MSA was adequate and weaker than the bank's overall performance in the state. The weaker performance was a result of a less favorable branch distribution and service accessibility. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of West Virginia.

## State of Wisconsin

**CRA rating for the state of Wisconsin: Outstanding**

**The Lending Test is rated: Outstanding**

**The Investment Test is rated: Outstanding**

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

The major factors supporting these ratings:

- Excellent lending performance was based on excellent lending activity, adequate geographic distribution of loans, good distribution of loans by borrower income, CD lending that had a significantly positive impact on lending performance with good responsiveness to CD needs in the full-scope AA, and flexible loan originations.
- Excellent investment performance was due to a significant volume of investments, excellent responsiveness to CD needs in the full-scope AA, and extensive use of complex investments.
- Good service performance was a result of good branch distribution, good availability to alternative delivery systems, and reasonable business hours. There was an adequate level of CD services in the full-scope AA.

## Description of Institution's Operations in Wisconsin

The bank delineated nine AAs within the state of Wisconsin (WI). They included the Milwaukee-Waukesha-West Allis (Milwaukee), Appleton, Fond du Lac, Green Bay, Janesville, Madison, Oshkosh-Neenah, and Racine MSAs, and a Non-Metro AA (Non-Metro WI AA). As of June 30, 2013, Chase held \$8.4 billion in deposits in the state and ranked 4<sup>th</sup> with a 6.5 percent market share. Primary competitors include U.S. Bank, N.A., and BMO Harris Bank, N.A., with deposit market shares of 18.9 and 14.1 percent, respectively. The rating area deposits represented approximately 0.9 percent of the bank's total deposits. The bank operated 74 branches and 82 ATMs within the AAs. The Milwaukee MSA was selected for a full-scope review with 68.6 percent of the bank's deposits concentrated therein. The remaining AAs were evaluated using limited-scope procedures.

Refer to tables 1-15 in the state of Wisconsin section of appendix D for the facts and data that support all Test conclusions.

## LENDING TEST

The bank's performance under the Lending Test in Wisconsin is rated Outstanding.

Based on a full-scope review, the bank's performance in the Milwaukee MSA was excellent. Within home mortgages, conclusions were based primarily on home purchase and home refinance loans. The low volume of home improvement loans during 2011 did not provide for a meaningful analysis. Performance in the limited-scope AAs did not significantly impact the overall Lending Test rating for the state of Wisconsin.

## **Conclusions for Areas Receiving Full-Scope Reviews**

### **Lending Activity**

Lending activity was excellent given the bank's level of deposits and strong competition in the Milwaukee MSA. The bank ranked 3<sup>rd</sup> in deposits with a 9.7 percent market share. In overall home mortgage lending, the bank ranked 2<sup>nd</sup> with an 8.1 percent market share. For home purchase lending the bank ranked 2<sup>nd</sup> with a 9.4 percent market share, for home improvement, the bank ranked 21<sup>st</sup> with a one percent market share, and for home refinancing the bank ranked 2<sup>nd</sup> with a 7.9 percent market share. There were 430 home mortgage lenders in the market compared to 56 depository institutions. The bank ranked 4<sup>th</sup> in small loans to businesses with an 8.6 percent market share.

### **Distribution of Loans by Income Level of the Geography**

The distribution of loans to geographies of different income levels was adequate. There was poor distribution of home purchase loans, very poor distribution of home improvement loans, adequate distribution of home refinance loans, and a poor distribution of small loans to businesses. Performance in 2011 was poor and weaker than the distribution in 2012/2013.

### **Distribution of Loans by Income Level of the Borrower**

The distribution of loans by income level of borrower was good. There was good distribution of all home mortgage products and adequate distribution of small loans to businesses. Performance in 2011 was not inconsistent with the distribution in 2012/2013.

### **Community Development Lending**

CD lending had a significantly positive impact on lending performance in the Milwaukee MSA, which elevated the good lending performance to excellent. Chase originated sixteen loans totaling \$87 million, which represented 11.2 percent of allocated Tier 1 Capital. Nearly all of the loans helped meet the critical need of affordable housing for LMI persons.

Additionally, the bank originated CD loans in the greater Wisconsin statewide area with the P/M/F to serve one or more of the bank's AAs. The bank made CD loans to the state housing organization that provided benefit throughout the state of Wisconsin. The bank made six loans totaling \$89.5 million in the broader statewide area that had a P/M/F to serve one or more of the bank's AAs in the state. These loans demonstrated the bank's commitment to provide needed CD assistance throughout the state and had a positive impact on the Lending Test for the state of Wisconsin.

## Other Loan Data

Chase also provided four letters of credit and one standby bond purchase agreement totaling \$119 million that had a qualified CD purpose. The dollars supported the creation or preservation of affordable housing throughout the Milwaukee MSA.

## Product Innovation and Flexibility

Chase's use of flexible loan programs had a positive impact on its Lending Test performance. During the evaluation period, the bank originated slightly below nine thousand mortgage loans under various flexible mortgage programs.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Fond du Lac, Green Bay, and Oshkosh-Neenah MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Lending Test in the state of Wisconsin. The bank's performance in the Appleton, Janesville, Madison, and Racine MSAs, and the Non-Metro WI AA was good and was weaker than the bank's overall performance in the state. Weaker performance was the result of weaker geographic distributions of loans. Performance in the limited-scope AAs did not have a significant impact on the Lending Test rating for the state of Wisconsin.

## INVESTMENT TEST

The bank's performance under the Investment Test in the state of Wisconsin is rated Outstanding.

The bank's performance in the Milwaukee MSA was excellent. Performance in the limited-scope AAs did not have a significant impact on the Investment Test rating for the state of Wisconsin.

## Conclusions for Areas Receiving Full-Scope Reviews

Performance in the Milwaukee MSA was excellent. The bank's responsiveness to the identified affordable housing and stabilization needs in the AA was excellent. Chase also made extensive use of complex investments to support CD initiatives. Chase funded 88 investments in the Milwaukee MSA totaling \$94.9 million during the evaluation period. The OCC also considered the ongoing impact of investments made prior to the current evaluation period, which included 48 investments totaling \$31.3 million. The largest investment in the Milwaukee MSA totaled \$18.1 million. This was a direct LIHTC investment used to construct a new apartment complex, which included 86 affordable housing units. Other investments supported local and regional organizations that provided community services to LMI persons, focused on the revitalization of LMI areas, or were dedicated to promoting affordable housing projects. These obligations demonstrated the bank's commitment to address the area's CD needs.

The bank also made a significant level of investments to organizations and funds throughout the state of Wisconsin with a P/M/F that included serving geographies located within the

bank's AAs. The bank had \$11.9 million in outstanding investments in the broader statewide area with organizations or funds with a P/M/F that included serving the bank's AAs. Additionally, the bank invested \$3.7 million in organizations or funds that did not have a P/M/F to serve the AAs. These investments in the broader statewide area further supported the bank's overall excellent performance under the Investment Test for the state of Wisconsin.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in Appleton, Fond du Lac, Green Bay, Madison, and Oshkosh-Neenah MSAs was excellent and not inconsistent with the bank's overall Outstanding performance under the Investment Test in the state of Wisconsin. Performance in the Janesville and Racine MSAs, and the Non-Metro WI AA was poor and significantly weaker than the bank's overall performance in the state. Weaker performance in these AAs was due to a low or nominal level of qualified investments relative to the bank's operations in the AAs. Performance in the limited-scope AAs did not significantly impact the Investment Test rating for the state of Wisconsin.

### **SERVICE TEST**

The bank's performance under the Service Test in state of Wisconsin is rated High Satisfactory.

Performance in the Milwaukee MSA was good. Performance in the limited-scope AAs did not significantly impact the Service Test rating for the state of Wisconsin.

### **Conclusions for Areas Receiving Full-Scope Reviews**

#### **Retail Banking Services**

The distribution of branches was good and branches were accessible to essentially all portions of the AA. The percentage of branches located in low-income geographies exceeded the percentage of the population in those geographies. The percentage of branches in moderate-income geographies was well below the percentage of the population within those geographies. When nearby branch locations were considered, accessibility significantly improved in both LMI areas. Branch hours were reasonable and did not vary in a way that inconvenienced certain portions of the AA, particularly LMI geographies. No branch offices were opened or closed during the evaluation period. The ATM network offered good access to deposit-taking ATMs in LMI geographies. The bank's Rapid Cash Program augmented traditional banking services. Ninety-one percent of total account holders utilized the program in LMI geographies.

#### **Community Development Services**

The bank provided an adequate level of CD services in the Milwaukee MSA. The bank reported 41 events in the Milwaukee MSA and two events in the broader statewide area. There were many events held in LMI branches, which consisted of homebuyer seminars and "Mortgage Days at the Branch." There were also three instances of "New Markets Tax Credit

Program" events. There were four board memberships in CD service organizations, and two in the broader state area.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in Appleton, Fond du Lac, Janesville, and Oshkosh-Neenah MSAs and the Non-Metro WI AA was excellent and stronger than the bank's overall High Satisfactory performance under the Service Test in the state of Wisconsin. The stronger performance was due to a better branch distribution in LMI geographies in those respective AAs. In the Madison and Racine MSAs, the bank's performance was adequate and weaker than the bank's overall performance in the state. Performance in the Green Bay MSA reflected poor and weaker performance than the bank's overall performance in the state. Weaker performance was due to less accessible branch locations. Performance in the limited-scope AAs did not have a significant impact on the Service Test rating for the state of Wisconsin.

## Appendix A: Scope of Examination

The following tables identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The tables also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD loans): 1/1/2011 through 12/31/2013 CD Loans, Investment, and Service Tests: 1/31/2011 through 12/31/2013 Retail Services: 1/1/2011 through 12/31/2013	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
JPMorgan Chase Bank, N.A. (Chase) Main Office: Columbus, Ohio Headquarters: New York City, New York	Home Mortgage Disclosure Act: Home Purchase, Home Refinance, and Home Improvement Loans. Small Business Loans. Community Development Loans, Investments, and Services. Retail Services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Banc One Community Development Corporation	Bank Subsidiary	Community Development Investments
Banc One Neighborhood Development Corporation	Affiliate	Community Development Investments
Chase Bank USA, National Association	Bank Subsidiary	Community Development Investments and Services
Chase Community Development Corporation	Bank Subsidiary	Community Development Investments
Chase Community Equity, LLC	Bank Subsidiary	Community Development Investments
Chase New Markets Corporation	Bank Subsidiary	Community Development Loans and Investments
Chase NMTC CFHC Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC CHASS Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Cook Investment Fund	Bank Subsidiary	Community Development Investments
Chase NMTC Crown Heights, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC CSTC, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Emerge Center Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC GWT, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC KIPP Bronx Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Madison Theatre Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Mercy Oakwood Shores Investment Fund, LLC	Bank Subsidiary	Community Development Investments

Chase NMTC PCC Wellness Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC PPCW, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC SA St. Joseph Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTCC San Pablo Helms Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Shops and Lofts Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Swedish Covenant Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Testa Investment Fund, LLC	Bank Subsidiary	Community Development Investments
Chase NMTC Truong Investment Fund, LLC	Bank Subsidiary	Community Development Investments
CL II Holdings LLC	Affiliate	Community Development Investments
CL II Management LLC	Affiliate	Community Development Investments
CL III Management LLC	Affiliate	Community Development Investments
CNMC Sub-CDE, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CCDE 10, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 11, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 12, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-13, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 14, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 15, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 16, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 17, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 18, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 2, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 20, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 3, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 4, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 5, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 6, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 7, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 8, LLC	Bank Subsidiary	Community Development Loans
CNMC Sub-CDE 9, LLC	Bank Subsidiary	Community Development Loans
Commercial Lending II LLC	Affiliate	Community Development Investments
Commercial Lending III, LLC	Affiliate	Community Development Investments
Commercial Lending LLC	Affiliate	Community Development Investments
Community Capital Markets LLC	Affiliate	Community Development Investments
FA Out-of-State Holdings, Inc.	Bank Subsidiary	Community Development Investments

First Chicago Leasing Corporation	Affiliate	Community Development Investments
FNBC Leasing Corporation	Bank Subsidiary	Community Development Investments
GHML Holdings I, Inc.	Affiliate	Community Development Investments
GHML Holdings II, Inc.	Affiliate	Community Development Investments
GTC Fund III Holdings, Inc.	Affiliate	Community Development Investments
GTC Fund IV Holdings, Inc.	Affiliate	Community Development Investments
GTC Fund V Holdings, Inc.	Affiliate	Community Development Investments
Guilford Capital Fund II, LLC	Affiliate	Community Development Investments
ICIB Fund I Holdings, Inc.	Bank Subsidiary	Community Development Investments
J.P. Morgan Chase Community Development Corporation	Affiliate	Community Development Loans and Investments
JPM Capital Corporation	Affiliate	Community Development Investments
JPMC Housing Partnership V LP	Affiliate	Community Development Investments
JPMorgan Chase & Company	Affiliate	Community Development Investments
JPMorgan Chase Foundation	Affiliate	Community Development Grants
JPMorgan Housing Corporation	Affiliate	Community Development Investments
JPMorgan Housing Upper Tier 2, LLC	Affiliate	Community Development Investments
JPMorgan Housing Upper Tier 3, LLC	Affiliate	Community Development Investments
NBD Community Development Corporation	Affiliate	Community Development Investments
NLTC Fund Holdings I, Inc.	Affiliate	Community Development Investments
NMTC Management LLC	Affiliate	Community Development Investments
Plainfield Tower West, LLC	Affiliate	Community Development Investments
Protech Tax Credit Fund II, LLC	Affiliate	Community Development Investments
Protech Tax Credit Fund II, LLC	Affiliate	Community Development Investments
Protech Tax Credit Fund, LLC	Affiliate	Community Development Investments
Providian Bancorp Services	Bank Subsidiary	Community Development Investments
RPC SPE, LLC	Bank Subsidiary	Community Development Investments
SAHP 130 Holdings, Inc.	Affiliate	Community Development Investments
The Bear Stearns Companies LLC	Affiliate	Community Development Investments
Washington Mutual Community Development, Inc.	Bank Subsidiary	Community Development Loans and Investments

List of Assessment Areas and Type of Review			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
<b>MMSAs/MDs</b>			
<b>Chicago-Joliet-Naperville, IL-IN-WI MMSA</b>	16980		
Chicago-Joliet-Naperville, IL MD	16974	Full	
Gary, IN MD	23844	Limited	IN: Lake, Porter
Lake-Kenosha, IL-WI MD	29404	Limited	
<b>Cincinnati-Middletown, OH-KY-IN MMSA</b>	17140	Full	OH: Butler, Clermont, Hamilton, Warren; KY: Boone, Campbell, Kenton
<b>Louisville/Jefferson County, KY-IN MMSA</b>	31140	Full	IN: Clark, Floyd, Harrison; KY: Jefferson, Oldham, Shelby
<b>New York-Newark-Edison, NY-NJ-PA MMSA</b>	35620		
New York-Wayne-White Plains, NY-NJ MD	35644	Full	
Edison-New Brunswick, NJ MD	20764	Limited	
Nassau-Suffolk, NY MD	35004	Limited	
Newark-Union, NJ MD	35084	Limited	NJ: Essex, Hunterdon, Morris, Sussex, Union
<b>Portland-Vancouver-Hillsboro, OR-WA MMSA</b>	38900	Full	
<b>Wheeling, WV-OH MMSA</b>	48540	Full	OH: Belmont; WV: Marshall, Ohio
<b>Arizona</b>			
Phoenix-Mesa-Glendale, AZ MSA	38060	Full	
Flagstaff, AZ MSA	22380	Limited	
Lake Havasu City-Kingman, AZ MSA	29420	Limited	
Prescott, AZ MSA	39140	Limited	
Tucson, AZ MSA	46060	Limited	
Yuma, AZ MSA	49740	Limited	
Non-Metro AZ		Limited	Cochise, Gila, Graham, La Paz, Navajo, Santa Cruz
<b>California</b>			
Los Angeles-Long Beach-Glendale, CA MD	31084	Full	
San Diego-Carlsbad-San Marcos, CA MSA	41740	Full	
San Francisco-San Mateo-Redwood City, CA MD	41884	Full	
Bakersfield-Delano, CA MSA	12540	Limited	
Chico, CA MSA	17020	Limited	
El Centro, CA MSA	20940	Limited	
Fresno, CA MSA	23420	Limited	
Hanford-Corcoran, CA MSA	25260	Limited	
Madera-Chowchilla, CA MSA	31460	Limited	

<b>List of Assessment Areas and Type of Review</b>			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
Merced, CA MSA	32900	Limited	
Modesto, CA MSA	33700	Limited	
Napa, CA MSA	34900	Limited	
Oakland-Fremont-Hayward, CA MD	36084	Limited	
Oxnard-Thousand Oaks-Ventura, CA MSA	37100	Limited	
Redding, CA MSA	39820	Limited	
Riverside-San Bernardino-Ontario, CA MSA	40140	Limited	
Sacramento-Arden-Arcade-Roseville, CA MSA	40900	Limited	
Salinas, CA MSA	41500	Limited	
San Jose-Sunnyvale-Santa Clara, CA MSA	41940	Limited	
San Luis Obispo-Paso Robles, CA MSA	42020	Limited	
Santa Ana-Anaheim-Irvine, CA MD	42044	Limited	
Santa Barbara-Santa Maria-Goleta, CA MSA	42060	Limited	
Santa Cruz-Watsonville, CA MSA	42100	Limited	
Santa Rosa-Petaluma, CA MSA	42220	Limited	
Stockton, CA MSA	44700	Limited	
Vallejo-Fairfield, CA MSA	46700	Limited	
Visalia-Porterville, CA MSA	47300	Limited	
Yuba City, CA MSA	49700	Limited	
Non-Metro CA		Limited	Del Norte, Humboldt, Inyo, Lake, Mendocino, Nevada, Siskiyou, Tehama
<b>Colorado</b>			
Denver-Aurora-Broomfield, CO MSA	19740	Full	
Boulder, CO MSA	14500	Limited	
Colorado Springs, CO MSA	17820	Limited	
Fort Collins-Loveland, CO MSA	22660	Limited	
Greeley, CO MSA	24540	Limited	
<b>Connecticut</b>			
Bridgeport-Stamford-Norwalk, CT MSA	14860	Full	
New Haven-Milford, CT MSA	35300	Limited	
<b>Florida</b>			
Miami-Miami Beach-Kendall, FL MD	33124	Full	
Cape Coral-Fort Myers, FL MSA	15980	Limited	
Deltona-Daytona Beach-Ormond Beach, FL MSA	19660	Limited	

<b>List of Assessment Areas and Type of Review</b>			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
Fort Lauderdale-Pompano Beach- Deerfield Beach, FL MD	22744	Limited	
Jacksonville, FL MSA	27260	Limited	
Lakeland-Winter Haven, FL MSA	29460	Limited	
Naples-Marco Island, FL MSA	34940	Limited	
North Port-Bradenton-Sarasota, FL MSA	35840	Limited	
Orlando-Kissimmee-Sanford, FL MSA	36740	Limited	
Palm Bay-Melbourne-Titusville, FL MSA	37340	Limited	
Port St. Lucie, FL MSA	38940	Limited	
Punta Gorda, FL MSA		Limited	
Sebastian-Vero Beach, FL MSA	42680	Limited	
Tampa-St. Petersburg-Clearwater, FL MSA	45300	Limited	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	48424	Limited	
Non-Metro FL		Limited	Sumter
<b>Georgia</b>			
Atlanta-Sandy Springs-Marietta, GA MSA	12060	Full	
Gainesville, GA MSA		Limited	
<b>Idaho</b>			
Boise City-Nampa, ID MSA	14260	Full	
Coeur d'Alene, ID MSA	17660	Limited	
Idaho Falls, ID MSA	26820	Limited	
Pocatello, ID MSA	38540	Limited	
Non-Metro ID		Limited	Elmore, Latah, Twin Falls
<b>Illinois</b>			
Rockford, IL MSA	40420	Full	
Bloomington-Normal, IL MSA	14060	Limited	
Champaign-Urbana, IL MSA	16580	Limited	
Davenport-Moline-Rock Island, IA-IL MSA	19340	Limited	IL: Henry, Mercer, Rock Island
Peoria, IL MSA	37900	Limited	
Springfield, IL MSA	44100	Limited	
<b>Indiana</b>			
Indianapolis-Carmel, IN MSA	26900	Full	Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Shelby
Bloomington, IN MSA	14020	Limited	Monroe
Elkhart-Goshen, IN MSA	21140	Limited	
Fort Wayne, IN MSA	23060	Limited	Allen, Whitley

<b>List of Assessment Areas and Type of Review</b>			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
Lafayette, IN MSA	29140	Limited	Tippecanoe
Michigan City-La Porte, IN MSA	33140	Limited	
Muncie, IN MSA	34620	Limited	
South Bend-Mishawaka, IN-MI MSA	43780	Limited	IN: St. Joseph
Non-Metro IN		Limited	Lawrence, Montgomery, Noble, Scott, Wayne
<b>Kentucky</b>			
Lexington-Fayette, KY MSA	30460	Full	
Bowling Green, KY MSA	14540	Limited	Warren
Elizabethtown, KY MSA	21060	Limited	Hardin
Owensboro, KY MSA	36980	Limited	Daviess
Non-Metro KY		Limited	Boyle, Madison
<b>Louisiana</b>			
Baton Rouge, LA MSA	12940	Full	Ascension, East Baton Rouge, Livingston parishes
Alexandria, LA MSA	10780	Limited	Rapides parish
Houma-Bayou Cane-Thibodaux, LA MSA	26380	Limited	
Lafayette, LA MSA	29180	Limited	Lafayette parish
Lake Charles, LA MSA	29340	Limited	Calcasieu parish
Monroe, LA MSA	33740	Limited	Ouachita parish
New Orleans-Metairie-Kenner, LA MSA	35380	Limited	
Shreveport-Bossier City, LA MSA	43340	Limited	Bossier, Caddo parishes
Non-Metro LA		Limited	Beauregard, Iberia, Lincoln, St. Landry, Tangipahoa, Vermilion
<b>Massachusetts</b>			
Boston-Quincy, MA MD		Full	Suffolk
<b>Michigan</b>			
Detroit-Livonia-Dearborn, MI MD	19804	Full	
Ann Arbor, MI MSA	11460	Limited	
Battle Creek, MI MSA	12980	Limited	
Flint, MI MSA	22420	Limited	
Grand Rapids-Wyoming, MI MSA	24340	Limited	Ionia , Kent
Holland-Grand Haven, MI MSA	26100	Limited	
Kalamazoo-Portage, MI MSA	28020	Limited	Kalamazoo
Lansing-East Lansing, MI MSA	29620	Limited	
Muskegon-Norton Shores, MI MSA	34740	Limited	
Niles-Benton Harbor, MI MSA	35660	Limited	

List of Assessment Areas and Type of Review			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
Saginaw-Saginaw Township North, MI MSA	40980	Limited	
Warren-Troy-Farmington Hills, MI MD	47644	Limited	
Non-Metro MI		Limited	Charlevoix, Emmett, Grand Traverse, Kalkaska, Leelanau Montcalm, Roscommon, Sanilac, Shiawassee, Tuscola
<b>Nevada</b>			
Las Vegas-Paradise, NV MSA	29820	Full	
<b>New Jersey</b>			
Trenton-Ewing, NJ MSA	45940	Full	
Allentown-Bethlehem-Easton, PA-NJ MSA	10900	Limited	NJ: Warren
<b>New York</b>			
Rochester, NY MSA	40380	Full	Monroe, Ontario, Wayne
Albany-Schenectady-Troy, NY MSA	10580	Limited	Albany
Binghamton, NY MSA	13780	Limited	Broome
Buffalo-Niagara Falls, NY MSA	15380	Limited	Erie
Kingston, NY MSA	28740	Limited	
Poughkeepsie-Newburgh-Middletown, NY MSA	39100	Limited	
Syracuse, NY MSA	45060	Limited	
Non-Metro NY		Limited	Sullivan County RU
<b>Ohio</b>			
Columbus, OH MSA	18140	Full	
Akron, OH MSA	10420	Limited	
Canton-Massillon, OH MSA	15940	Limited	Stark
Cleveland-Elyria-Mentor, OH MSA	17460	Limited	
Dayton, OH MSA	19380	Limited	
Lima, OH MSA	30620	Limited	
Mansfield, OH MSA	31900	Limited	
Parkersburg-Marietta-Vienna, OH-WV MSA	37620	Limited	OH: Washington
Springfield, OH MSA	44220	Limited	
Steubenville-Weirton, OH-WV MSA	44600	Limited	OH: Jefferson
Youngstown-Warren-Boardman, OH-PA MSA	49660	Limited	OH: Mahoning, Trumbull
Non-Metro OH		Limited	Ashland, Athens, Auglaize, Columbiana, Coshocton, Darke, Hancock, Marion, Mercer, Muskingum, Shelby, Tuscarawas, Wayne, Wyandot

List of Assessment Areas and Type of Review			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
<b>Oklahoma</b>			
Oklahoma City, OK MSA	36420	Full	Canadian, Cleveland, Oklahoma
Tulsa, OK MSA	46140	Limited	Tulsa
<b>Oregon</b>			
Salem, OR MSA	41420	Full	
Bend, OR MSA	13460	Limited	
Corvallis, OR MSA	18700	Limited	
Eugene-Springfield, OR MSA	21660	Limited	
Medford, OR MSA	32780	Limited	
Non-Metro OR		Limited	Coos, Crook, Curry, Douglas, Josephine, Klamath, Lincoln, Linn, Malheur
<b>Texas</b>			
Houston-Sugar Land-Baytown, TX MSA	26420	Full	
Abilene, TX MSA	10180	Limited	Taylor
Amarillo, TX MSA	11100	Limited	Potter
Austin-Round Rock-San Marcos, TX MSA	12420	Limited	
Beaumont-Port Arthur, TX MSA	13140	Limited	Jefferson, Orange
Brownsville-Harlingen, TX MSA	15180	Limited	
College Station-Bryan, TX MSA	17780	Limited	Brazos
Dallas-Plano-Irving, TX MD	19124	Limited	
El Paso, TX MSA	21340	Limited	
Fort Worth-Arlington, TX MD	23104	Limited	
Killeen-Temple-Fort Hood, TX MSA	28660	Limited	Bell
Laredo, TX MSA	29700	Limited	
Longview, TX MSA	30980	Limited	Gregg
McAllen-Edinburg-Mission, TX MSA	32580	Limited	
Midland, TX MSA	33260	Limited	
Odessa, TX MSA	36220	Limited	
San Antonio-New Braunfels, TX MSA	41700	Limited	
Sherman-Denison, TX MSA	43300	Limited	
Tyler, TX MSA	46340	Limited	
Waco, TX MSA	47380	Limited	
Wichita Falls, TX MSA	48660	Limited	Wichita
Non-Metro TX		Limited	Gillespie, Harrison, Hockley, Hood, Navarro, Washington
<b>Utah</b>			
Salt Lake City, UT MSA	41620	Full	

<b>List of Assessment Areas and Type of Review</b>			
Assessment Area	MSA# /MD#	Type of Review	Other Information (Counties in aggregated AAs and/or counties assessed in MSAs or MDs where whole MSAs or MDs were not selected)
Logan, UT-ID MSA	30860	Limited	UT: Cache
Ogden-Clearfield, UT MSA	36260	Limited	Davis, Weber
Provo-Orem, UT MSA	39340	Limited	Utah
St. George, UT MSA	41100	Limited	
Non-Metro UT		Limited	Box Elder, Wasatch
<b>Washington</b>			
Seattle-Bellevue-Everett, WA MD	42644	Full	
Bellingham, WA MSA	13380	Limited	
Bremerton-Silverdale, WA MSA	14740	Limited	
Kennewick-Pasco-Richland, WA MSA	28420	Limited	
Longview, WA MSA	31020	Limited	
Mount Vernon-Anacortes, WA MSA	34580	Limited	
Olympia, WA MSA	36500	Limited	
Spokane, WA MSA	44060	Limited	
Tacoma, WA MD	45104	Limited	
Wenatchee-East Wenatchee, WA MSA	48300	Limited	
Yakima, WA MSA	49420	Limited	
Non-Metro WA		Limited	Clallam, Grant, Grays Harbor, Island, Jefferson, Kittitas, Lewis, Mason, Okanogan, Stevens, Walla Walla, Whitman
<b>West Virginia</b>			
Charleston, WV MSA	16620	Full	
Huntington-Ashland, WV-KY-OH MSA	26580	Limited	WV: Cabell, Wayne
Non-Metro WV		Limited	Fayette, Harrison, Logan, Raleigh, Upshur
<b>Wisconsin</b>			
Milwaukee-Waukesha-West Allis, WI MSA	33340	Full	
Appleton, WI MSA	11540	Limited	
Fond du Lac, WI MSA	22540	Limited	
Green Bay, WI MSA	24580	Limited	Brown
Janesville, WI MSA	27500	Limited	
Madison, WI MSA	31540	Limited	Dane
Oshkosh-Neenah, WI MSA	36780	Limited	
Racine, WI MSA	39540	Limited	
Non-Metro WI		Limited	Dodge, Jefferson, Langlade, Portage, Walworth, Waupaca

## Appendix B: Summary of Multistate Metropolitan Statistical Area and State Ratings

RATINGS: JPMorgan Chase Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
JPM Chase Bank N.A.	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Multistate Metropolitan Statistical Area or State:				
Chicago-Joliet-Naperville, IL-IN-WI MMSA	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Cincinnati-Middletown, OH-KY-IN MMSA	High Satisfactory	Outstanding	Outstanding	Outstanding
Louisville/Jefferson County, KY-IN MMSA	High Satisfactory	Outstanding	Outstanding	Outstanding
Portland-Vancouver-Hillsboro, OR-WA MMSA	Outstanding	Outstanding	Outstanding	Outstanding
Wheeling, WV-OH MMSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
New York-Newark-Edison NY-NJ-PA MMSA	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Arizona	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
California	Outstanding	Outstanding	High Satisfactory	Outstanding
Colorado	Outstanding	Outstanding	Outstanding	Outstanding
Connecticut	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Florida	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Georgia	Outstanding	Outstanding	Outstanding	Outstanding
Idaho	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Illinois	High Satisfactory	Outstanding	Outstanding	Outstanding
Indiana	High Satisfactory	Outstanding	Outstanding	Outstanding
Kentucky	High Satisfactory	Outstanding	Outstanding	Outstanding
Louisiana	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Massachusetts	High Satisfactory	Outstanding	Needs to Improve	Satisfactory
Michigan	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Nevada	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
New Jersey	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
New York	Outstanding	Outstanding	Outstanding	Outstanding
Ohio	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Oklahoma	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Oregon	Outstanding	Outstanding	Outstanding	Outstanding
Texas	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Utah	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Washington	Outstanding	Outstanding	Outstanding	Outstanding
West Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Wisconsin	Outstanding	Outstanding	High Satisfactory	Outstanding

(\*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

## Appendix C: Market Profiles for Full-Scope Areas

### New York MMSA New York MD

Demographic Information for Full-Scope Area: NY-White Plains-Wayne Multistate MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle- % of #	Upper- % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,921	11.64	24.58	28.48	33.07	2.23
Population by Geography	11,296,377	12.39	26.06	26.15	35.24	0.16
Owner-Occupied Housing by Geography	1,592,309	2.00	11.78	26.47	59.75	0.00
Businesses by Geography	1,089,046	6.65	18.35	22.15	51.85	1.01
Farms by Geography	7,556	2.50	8.22	18.09	70.91	0.28
Family Distribution by Income Level	2,705,548	25.76	15.40	16.77	42.07	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	1,113,466	22.20	36.96	25.23	15.87	0.00
Median Family Income		\$49,461	Median Housing Value			\$238,567
HUD Adjusted Median Family Income for 2013		\$67,400	(4Q2013)			
Households below the Poverty Level		17.00%	Unemployment Rate (Dec 2013)			3.85%

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census, and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics

Demographic Information for Full-Scope Area: New York-White Plains-Wayne Multistate MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle- % of #	Upper- % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,920	11.37	23.46	28.46	34.25	2.47
Population by Geography	11,576,251	12.88	25.24	25.91	35.76	0.21
Owner-Occupied Housing by Geography	1,718,343	2.47	12.25	27.31	57.97	0.00
Business by Geography	935,271	7.22	16.94	22.15	51.40	2.29
Farms by Geography	7,599	2.66	9.30	19.58	67.84	0.62
Family Distribution by Income Level	2,675,727	25.67	15.46	16.27	42.61	0.00
Distribution of Low- and Moderate- Income Families throughout AA Geographies	1,100,425	22.97	35.73	25.08	16.22	0.01
Median Family Income		\$64,171	Median Housing Value			\$509,316
FFIEC Adjusted Median Family Income for 2013		\$66,000	Unemployment Rate (2013 US Census)			7.8%
Households below the Poverty Level		16%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics

The AA consists of the New York MD, which is the largest of the four MDs that comprise the New York MMSA. The MMSA itself is the largest, population wise, in the nation. The AA consists of 11 counties. In New York State, the counties include those that comprise the five boroughs of New York City (New York, Kings, Queens, Bronx, and Richmond counties) and Putnam, Rockland and Westchester counties. The AA also includes the counties of Bergen, Hudson, and Passaic in Northern New Jersey. According to 2010

census data, the AA contains 2,920 census tracts, 11.4 percent of which are low-income, 23.5 percent are moderate-income, 28.5 percent are middle-income, and 34.2 percent are upper-income. Additionally, 2.4 percent of the census tracts do not have income information and thus categorized as NA. The 2013 FFIEC median family income for this AA is approximately \$68 thousand, increasing slightly from the 2011 level of approximately \$67 thousand. However, there are significant disparities in the income levels of the five counties or boroughs. New York County (Manhattan) is among the richest counties in the U.S., and the other boroughs, especially Queens and Staten Island, have large middle-income populations. However, the poverty level of the New York MD is high at 16 percent, with the highest rates found within the counties of Bronx at 28.5 percent, and Kings at 22.1 percent.

Chase has over \$400 billion in deposits in the New York MD, which represents over one-third of the bank's total deposits. Chase has nearly 600 branches and over 1900 deposit taking ATMS in the AA. Banking competition is very strong with 161 FDIC-insured depository institutions. Major banking competitors include Bank of New York Mellon (8.09 percent market share, 1 office), Bank of America, N.A., (7.54 percent market share, 473 offices), Citibank N.A. (6.20 percent, 294 offices), and Capital One, N.A. (3.78 percent, 334 offices). Chase offers full-scale retail services, loans, deposits for personal needs, as well as a range of banking services to business, including small businesses.

New York City dominates the population in the MD with over eight million people. Only 37 percent of housing units in the MD are owner-occupied, and 15.7 percent of households are below the poverty level according to 2010 US census data. Homeownership is significantly less than the national average of 64.7 percent. The cost of housing continued to rise in the AA with the National Association of Realtors median sales price of existing single-family homes at \$442,600 in 2011, \$444,900 in 2012, and \$509,316 in 2013. The cost of housing has resulted in an affordability problem for LMI individuals. The severe shortage of affordable housing combined with competitive factors and stricter loan terms significantly affected mortgage lending to LMI borrowers and in LMI communities. The effects of Superstorm Sandy exacerbated the shortage of affordable housing. HUD estimates that more than 170,000 primary residences in the area received some damage, with nearly 110,000 receiving serious damage.

A significant majority of the AAs population resides in New York City, (comprised of Bronx, Kings, New York, Queens, and Richmond Counties). New York City is home to a diversified mix of businesses, with many national and international corporations headquartered in the area. The New York MD is a major center of world financial activities as well as professional and business services. Historically, the financial services industry dominated the city's downtown, but the area is gaining some diversity through expansion into high-tech industries. Industries operating in the midtown area include advertising, fashion and publishing. Education and health services are major employers along with retail, and social services. In addition, light manufacturing and wholesale trades provided a significant level of job opportunities in the Bronx. Some of the AA's largest employers are New York Presbyterian Healthcare Systems, Citigroup, JPMorgan Chase, Verizon, and Federated Department Stores. The New York City school system is the largest in the nation and has 78 percent of students eligible for free/reduced lunch.

The economy in the MD, including New York City, has recovered from the weakened economic conditions from the recession. Unemployment rates continue to decline. The professional and business services sector led job growth. The leisure, hospitality, and retail trade sectors also contributed to the recovery. The financial services sector has not recovered as quickly. In addition, the volatility on Wall Street continues to influence both local and national economies. Although the unemployment rate continues to decline, it remains somewhat elevated compared to before the recession despite the recovery. The Bureau of Labor Statistics reports unemployment rates in 2011, 2012, 2013 was 8.6 percent, 8.8 percent, and 7.8 percent for New York-White Plains-Wayne, NY-NJ MD respectively. In comparison, the State of New York unemployment rate was 8.2 percent, 8.5 percent, and 7.7 percent in 2011, 2012, and 2013, respectively, while the national unemployment rates were 8.9 percent, 8.1 percent, and 7.4 percent in 2011, 2012 and 2013, respectively.

There are numerous community development opportunities with many community-based and national organizations operating in the AA. The New York area presents abundant opportunities for financial institutions to serve the credit and community development needs of LMI persons and areas. The organizations' purposes vary widely, including affordable housing, financial literacy, community revitalization, and job creation among many others. Through the OCC's community contact program, the OCC had an opportunity to meet with representatives from several community-based organizations operating in the AA. These representatives indicated the following significant credit needs within the community: affordable housing, multi-family housing loans, home mortgage loan closing cost and down payment assistance, home loan foreclosure and refinancing assistance, and small business loans.

## Chicago MMSA Chicago MD

Demographic Information for Full-Scope Area: Chicago MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,724	13.63	24.83	35.67	24.88	0.99
Population by Geography	7,628,412	8.00	23.35	39.50	29.15	0.01
Owner-Occupied Housing by Geography	1,751,998	2.59	15.03	45.23	37.15	0.00
Businesses by Geography	656,216	3.47	13.54	38.42	44.36	0.21
Farms by Geography	9,567	1.32	8.70	51.50	38.49	0.00
Family Distribution by Income Level	1,863,871	20.85	17.60	22.09	39.45	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	716,797	14.42	33.36	38.20	14.02	0.00
Median Family Income		\$60,166	Median Housing Value			\$174,526
HUD Adjusted Median Family Income for 2013		\$76,200	Unemployment Rate			20%
Households below the Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2010 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics

Demographic Information for Full-Scope Area: Chicago MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,861	13.33	23.54	32.24	30.63	0.27
Population by Geography	7,883,147	9.20	23.41	34.27	33.11	0.00
Owner-Occupied Housing by Geography	1,902,720	3.95	17.80	38.25	40.00	0.00
Business by Geography	555,309	4.93	15.79	33.45	45.71	0.12
Farms by Geography	9,183	2.35	11.51	44.97	41.13	0.03
Family Distribution by Income Level	1,885,834	22.57	16.85	19.53	41.05	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	743,460	15.97	33.77	33.54	16.73	0.00
Median Family Income		\$72,747	Median Housing Value			\$287,573
HUD Adjusted Median Family Income for 2013		\$73,400	Unemployment Rate (2013 US Census)			9.1%
Households below the Poverty Level		12%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics

The bank's AA consists of Cook, DeKalb, DuPage, Grundy, Kane, Kendall, McHenry, and Will counties in the Chicago MD. The Chicago MD is the largest of the three MDs that make up the Chicago MMSA. According to 2010 census data, the AA has a population of 7.9 million, 12 percent of households are below the poverty level, and it has 1,861 census tracts. Of these, 248 are low-income census tracts, 438 are moderate-income, 600 are middle-income, 570 are upper-income, and five census tracts are designated NA because income information is not available. The FFIEC estimated 2013 median family income is \$73,400. The National Association of Realtors median sales price of existing single-family homes was \$176,500 in 2011, \$175,300 in 2012, and \$287,573 in 2013.

As of June 30, 2013, Chase had over \$71.1 billion in deposits in the Chicago MD with a first place market share of 23.9 percent. Competition among the financial institutions is intense with 235 FDIC-insured depository institutions operating 3,148 branches within the AA, but the market is concentrated with the five largest banks holding 53.7 percent of the area's deposits. Chase has 326 branches and 1,004 ATMs in the area. Main deposit competitors include BMO Harris Bank, N.A. (12.07 percent market share, 226 offices), Bank of America, N.A. (7.99 percent market share, 172 offices), and The Northern Trust Company (6.53 percent market share, 11 offices). Chase offers full-scale retail services, loans, deposit accounts for personal needs, as well as a range of banking services to business, including small businesses.

The Chicago area is a major business, distribution, transportation, and financial center in the Midwest. The largest employers in the Chicago MD are public entities, which include the U.S. Federal Government, Chicago Public Schools, the City of Chicago, the State of Illinois, and Cook County. Other large employers include Wal-Mart, Advocate Healthcare, JPMorgan Chase, Walgreens, United Continental Holdings, Allstate Corp., AT&T, and the University of Illinois, Chicago. The economy is in the recovery stage; however, its rebound is slow. Professional and business services, tourism and convention, high tech businesses, and logistics business drive growth. The housing and financial service sectors continue to impede the economy's recovery. Severe state and local budgetary pressures remain an obstacle. Foreclosure inventories are still more than twice as prevalent as they are nationally. Major employment sectors include professional and business services, educational and health services, government, retail trade, and manufacturing. Although the unemployment rate is progressing on a declining trajectory, it remains elevated compared to before the recession despite the recovery. The Bureau of Labor Statistics reports unemployment rates in 2011, 2012, and 2013 at 9.8 percent, 8.9 percent and 9.1 percent for Chicago MMSA respectively. In comparison, the state of Illinois unemployment rate was at similar levels of 9.7 percent, 8.9 percent, and 9.2 percent in 2011, 2012, and 2013 respectively.

There are numerous community development opportunities with many community-based and national organizations in the AA. The Chicago area presents abundant opportunities for financial institutions to serve the credit and community development needs of LMI persons and areas. Many sophisticated, accomplished, and well-capitalized community development organizations operate in the region. An extensive network of foundations, research centers, and universities that provide them with funding, information, and expertise supports these organizations. In addition, local government agencies have designated many areas for redevelopment and devote a variety of resources (e.g., Tax Increment Financing districts, Empowerment Zones, HUD affordable housing programs) to increase investment in those areas. The OCC contacted community development organizations of various purposes to determine what community development needs exist. Among the more significant community development needs expressed were affordable housing, consumer financial services, small business financing, and foreclosure-related assistance.

## State of California Los Angeles MD

Demographic Information for Full-Scope Area: Los Angeles MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,054	8.71	28.29	27.99	34.23	0.78
Population by Geography	9,519,338	8.00	29.44	30.88	31.58	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.46	31.30	51.33	0.78
Businesses by Geography	1,035,293	6.47	18.72	26.40	47.64	0.78
Farms by Geography	8,187	3.09	15.57	30.85	49.93	0.55
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	869,463	13.65	41.46	28.95	15.94	0.00
Median Family Income		\$46,509		Median Housing Value		\$240,248
HUD Adjusted Median Family Income for 2011		\$64,000		Unemployment Rate (2000 US Census)		3.72%
Households below the Poverty Level		15.00%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

Demographic Information for Full-Scope Area: Los Angeles MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,346	8.99	28.64	26.77	34.02	1.58
Population by Geography	9,818,605	8.01	29.43	28.26	33.92	0.39
Owner-Occupied Housing by Geography	1,552,091	2.13	16.61	28.64	52.61	0.01
Business by Geography	882,035	6.40	18.38	25.22	48.79	1.21
Farms by Geography	7,818	3.15	16.67	26.96	52.63	0.59
Family Distribution by Income Level	2,170,227	24.05	16.43	17.64	41.88	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	878,478	13.64	41.84	26.84	17.67	0.01
Median Family Income		\$61,662		Median Housing Value		\$526,439
HUD Adjusted Median Family Income for 2013		\$61,900		Unemployment Rate (2013 US Census)		9.0%
Households below the Poverty Level		14.00%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

The AA consists of the Los Angeles MD, which is comprised of Los Angeles County, a diverse urban area made up of more than 80 cities and a number of unincorporated areas. It is one of two MDs that make up the Los Angeles-Long Beach-Santa Ana, CA MSA. Los Angeles County is the most populous county in the state with more than 9.8 million residents, according to 2010 census data. As of the 2010 census, the AA contains 2,346 census tracts; 9.0 percent are low-income, 28.6 percent are moderate-income, 26.7 percent are middle-income, and 34.0 percent are upper-income. Additionally, 1.6 percent of the census tracts does not have income information and are categorized as NA. The City of Los Angeles is the most populous city and

county in the State of California, and is the second most populous in the nation with nearly 4 million residents.

As of June 30, 2013, the bank ranked fourth with \$27.9 billion in deposits with a market share of 9.2 percent. Competition among financial institutions is strong with 119 FDIC-insured depository institutions operating 1,799 branches within the MD, with the five largest banks holding 61.8 percent of the MD's deposits. Chase has 308 branches and 1117 ATMs in the MD. Main deposit competitors includes Bank of America, N.A. (21.9 percent market share, 249 offices), Wells Fargo Bank, N.A. (14.5 percent market share, 242 offices), and Union Bank, N.A. (11.8 percent market share, 69 offices). The FFIEC estimated 2013 median family income for the MD is \$61,900. Per the updated data from the U.S. Census Bureau, over 14.1 percent of the population falls below the poverty level. Within the City of Los Angeles, the poverty level is higher at near 20 percent. Adding to the problem of poverty is the high cost of housing. Chase offers full-scale retail services, loans, deposit accounts for personal needs, as well as a range of banking services to businesses, including small businesses.

The AA has the lowest homeownership rate among the country's largest MSAs at 49.7 percent. Median housing costs have traditionally been high and are rebounding from the sharp declines resulting from the housing-led recession. According to the National Association of Realtors, the median sales price of housing is steadily rising from \$307,700 in 2011, \$327,500 in 2012 to \$526,439 in 2013. This is in comparison to the median prices for the U.S. at \$166,200, \$177,200, and \$197,400 for 2011, 2012, and 2013, respectively. Los Angeles and Long Beach are home to the two busiest shipping ports in the country, and serve as a gateway to Pacific Rim business interests. In addition to the trade sectors, leading business sectors include government, the motion picture and video industries, hospitals and healthcare, professional and business services, and education. The recession severely affected the area's economy resulting in a downturn in the housing sector. Since, it has steadily rebounded. The unemployment rate is declining, but it remains considerably higher than the levels before the recession. The Bureau of Labor Statistics reports unemployment rates in 2011, 2012, 2013 of 11.4 percent, 10.1 percent and 9.0 percent for the Los Angeles MD, respectively. In comparison, the State of California unemployment rate was at similar levels of 11.8 percent, 10.4 percent, and 8.9 percent in 2011, 2012, and 2013, respectively.

The Los Angeles MD has a wide range of organizations, providing abundant opportunities for banks to participate in community development activities. The OCC's discussions with representatives from community groups indicated that affordable housing, foreclosure-related assistance, and small business financing remain primary concerns. Financing opportunities for small business owners are mostly limited to alternative lenders including CDFIs and CDCs. Banks are reluctant to provide loans in smaller amounts, and to provide investment or loan support to the alternative lenders. There is also a lack of participation in federal and state guaranteed loan programs.

## State of California San Diego MSA

Demographic Information for Full-Scope Area: San Diego MSA						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	605	7.93	22.48	37.69	31.4	0.50
Population by Geography	2,813,833	7.78	24.46	37.46	30.04	0.30
Owner-Occupied Housing by Geography	551,489	2.30	14.03	41.01	42.66	0.00
Businesses by Geography	339,809	4.29	18.44	36.62	40.60	0.04
Farms by Geography	5,511	3.47	16.73	40.79	38.99	0.02
Family Distribution by Income Level	669,102	21.02	17.91	20.09	40.98	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	260,483	13.6	34.90	35.56	15.94	0.00
Median Family Income		\$53,544				Median Housing Value (4Q2011) \$229,602
HUD Adjusted Median Family Income for 2013		\$74,900				Unemployment Rate (Dec 2013) 2.78%
Households below the Poverty Level		10%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

Demographic Information for Full-Scope Area: San Diego MSA						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	628	10.03	21.34	36.15	31.53	0.96
Population by Geography	3,095,313	9.80	21.57	35.24	33.05	0.33
Owner-Occupied Housing by Geography	593,945	3.31	14.32	38.78	43.59	0.00
Business by Geography	304,780	5.78	15.61	35.37	43.13	0.12
Farms by Geography	5,585	4.30	16.40	39.10	40.18	0.02
Family Distribution by Income Level	703,747	22.36	17.55	18.75	41.34	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	280,889	16.43	31.05	33.90	18.62	0.00
Median Family Income		\$73,560				Median Housing Value \$496,417
HUD Adjusted Median Family Income for 2013		\$72,300				Unemployment Rate (Dec 2013) 7.5%
Households below the Poverty Level		11%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

The San Diego MSA is comprised of San Diego County. According to 2010 census data, the AA contains 628 census tracts of which 11 percent are low-income, 21.3 percent are moderate-income, 36.2 percent are middle-income, and 31.5 percent are upper-income. Additionally, 1.0 percent of the census tracts in the AA do not have income information and are categorized as NA.

Banking competition is strong in San Diego MSA with 54 FDIC-insured depository institutions operating 633 offices. Chase has approximately \$7.4 billion in deposits in the geographic area, representing 0.7 percent of the bank's adjusted total domestic retail deposits. As of June 30,

2013, Chase ranked fourth with a deposit market share of 11.6 percent and it operated 98 branches. Major banking competitors include Wells Fargo Bank, N.A., Union Bank, N.A., and Bank of America, N.A., with deposit market shares of 25.3, 15.4, and 15.0 percent, respectively. Chase offers full-scale retail services, loans, deposit accounts for personal needs, as well as a range of banking services to business, including small businesses.

San Diego is the second largest city in California and the eighth largest city in the U.S. San Diego's population is approximately 3.0 million people. The HUD estimated 2013 median family income for the MSA is \$72,300. Over eleven percent of the population is living below the poverty level.

The defense and tourism industries are the drivers of the San Diego economy. While recent job growth has been flat, improvement is anticipated in the near term. The U.S. Navy is transferring its Fleet Weather Center from Honolulu, increasing the number of ships stationed in San Diego by over 20 percent. Lockheed Martin is also transferring jobs into the area from Minneapolis. Additionally, the Port of San Diego has completed the construction of a new \$28 million cruise ship terminal to accommodate additional tourism. As of December 2013, the San Diego MSA had an unemployment rate of 7.5 percent, a decrease from the 2010 unemployment rate of 10.6 percent.

Several community development service and lending opportunities are available in the area. Contacts with community-based organizations indicated there are credit and community development needs in the MSA that include affordable housing, financial literacy programs, and increased access to financial services.

## State of California San Francisco MD

Demographic Information for Full-Scope Area: San Francisco MD 2000							
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #	
Geographies (Census Tracts/BNAs)	382	7.33	21.47	39.01	31.68	0.52	
Population by Geography	1,731,183	7.21	21.80	42.21	28.77	0.00	
Owner-Occupied Housing by Geography	335,597	1.54	12.79	45.12	40.55	0.00	
Business by Geography	232,159	13.61	17.37	34.98	33.97	0.07	
Farms by Geography	2,559	6.21	14.85	42.91	36.03	0.00	
Family Distribution by Income Level	381,072	21.33	17.59	19.98	41.11	0.00	
Distribution of Low- and Moderate-Income Families throughout AA Geographies	148,300	11.85	28.05	42.49	17.60	0.00	
Median Family Income		\$75,188				Median Housing Value	\$501,526
HUD Adjusted Median Family Income for 2011		\$101,600				Unemployment Rate (2000 US Census)	2.12%
Households below the Poverty Level		8%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

Demographic Information for Full-Scope Area: San Francisco MD							
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #	
Geographies (Census Tracts/BNAs)	411	11.44	18.25	35.28	33.33	1.70	
Population by Geography	1,776,095	11.07	19.31	37.59	31.74	0.28	
Owner-Occupied Housing by Geography	347,897	3.41	14.46	39.92	42.21	0.00	
Business by Geography	210,494	16.10	12.82	30.59	40.39	0.10	
Farms by Geography	2,519	8.77	14.21	35.21	41.76	0.04	
Family Distribution by Income Level	385,087	23.97	16.18	18.63	41.22	0.00	
Distribution of Low- and Moderate-Income Families throughout AA Geographies	154,617	16.53	27.13	36.99	19.34	0.01	
Median Family Income		\$97,831				Median Housing Value	\$776,431
HUD Adjusted Median Family Income for 2013		\$101,200				Unemployment Rate (2010 US Census)	3.76%
Households below the Poverty Level		9%					

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2013 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics.

The San Francisco MD is part of the greater San Francisco-Oakland-Fremont, CA MSA. The consolidated city and county of San Francisco is a densely populated urban area and the principal city of the MSA and the MD. San Mateo to the south and Marin to the north are more suburban in nature with Marin having a much lower population density than the other counties.

Banking competition is strong in the San Francisco MD with 60 FDIC-insured depository institutions operating 549 offices. Chase has approximately \$8.6 billion in deposits in the San Francisco AA, representing 0.94 percent of the bank's adjusted total domestic retail deposits. As of June 30, 2013, Chase ranked sixth with a deposit market share of 3.87 percent and it operated 68 branches. Major banking competitors include Bank of America, N.A., Wells Fargo

Bank, N.A., Bank of America California, N.A., Citibank, N.A., and First Republic Bank with deposit market shares of 41.97, 19.86, 7.81, 6.51, and 5.63 percent, respectively. Chase offers full-scale retail services, loans, and deposits for personal needs, as well as a range of banking services to business, including small businesses.

The banking market in the AA has one deposit-gathering bank for approximately every 28,000 residents and one insured bank depository office for every 3,300 residents. Compared with other large metropolitan areas in the U.S., this AA has significantly more banks per capita, but is similar to the median in the number of bank branches per capita, indicating that in general, and not considering differences between geographies, banking services are readily available in the AA. In addition, the results of a 2013 FDIC survey show that the rates of unbanked and underbanked residents in the five-county San Francisco MSA, are 5.7 percent and 12.6 percent, respectively. Both of these rates are significantly lower than the comparable percentages in California and in the U.S., which may in part result from the sustained efforts by coalitions of government agencies, banks, and nonprofit organizations in the San Francisco Bay area to serve more local residents in the banking system.

San Francisco is the cultural and financial center of northern California and many technology companies have relocated to the city over the past several years prompting tremendous growth in the economy. Leading business sectors include professional and business services, leisure and hospitality services, education and health services, government, and retail trade. Major employers include the University of California – San Francisco, Stanford University, University of San Francisco, Genentech Inc., and the California Pacific Medical Center.

According to the U.S. Bureau of Labor Statistics, the unemployment rate declined from 7.0 percent in December 2011 to 3.76 percent in December 2013. The AA's unemployment rate was below the 11 percent in December 2011 and 8.2 percent in December 2013 for the state of California, and the national unemployment rates of 8.5 percent and 6.7 percent for the same periods, respectively. Additionally, 48.4 percent of individuals age 25 and over have a Bachelor's degree or higher compared to 30.7 for the state, indicating a well-educated workforce.

Affordability continues to be a significant issue, as housing values in the AA continue to increase. According to the National Association of Realtors, the median housing price in San Francisco MSA was \$483,400 in 2011 and \$776,431 thousand in 2013, thus reducing affordability. The homeownership rate of 38.3 percent in the AA is lower than California's 55.3 percent rate and the 64.9 percent rate in the U.S. While the strong growth in housing costs boosts the wealth of existing homeowners, homeownership is unattainable for many residents outside the AA, particularly with housing within the city of San Francisco. This especially affects LMI residents and can discourage migration to the area. To afford homeownership at 30 percent of one's income, per the HUD's fair market rent for a two-bedroom apartment, a person would need to earn more than \$39 per hour, which is well out of reach for a LMI person.

Opportunities for financial institutions to help meet the credit and community development needs are abundant. Eleven CDFIs serve the area, including several federally regulated and insured depositories, and several accomplished nonprofit housing-related CDFIs. Many nonprofit organizations develop commercial real estate and affordable housing, provide financial

education, prepare LMI persons to become homebuyers, provide small business owners financial assistance, and target social services to LMI populations.

Among the community development organizations in San Francisco are two community land trusts, two affiliates of NeighborWorks America, an affiliate of the Local Initiatives Support Corporation, and several organizations that promote micro business development. In addition, federal, state and local governments have identified multiple areas for redevelopment with designations such as Renewal Communities, empowerment and enterprise zones.

A review of community contact information and the San Francisco Consolidated Plan identified the following credit and community development needs in the San Francisco area: affordable housing units, small business lending, particularly small value loans, financial counseling, asset building opportunities, support of non-profit organizations addressing homeownership preservation, financing and other support for the disposition of foreclosed properties, support for programs that help create jobs, technical assistance to small businesses, homelessness, and eviction prevention services, access to rental and homeownership opportunities, workforce development, and financial literacy.

## State of Michigan Detroit MD

Demographic Information for Full-Scope Area: Detroit MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	620	11.45	30.65	30.81	25.81	1.29
Population by Geography	2,061,162	7.80	30.49	33.77	27.85	0.09
Owner-Occupied Housing by Geography	511,936	3.81	22.11	38.26	35.82	0.00
Business by Geography	138,796	5.34	21.67	35.29	37.30	0.40
Farms by Geography	2,263	3.36	16.79	41.45	38.31	0.09
Family Distribution by Income Level	514,979	23.09	16.60	19.31	41.01	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	204,384	12.63	42.64	31.52	13.22	0.00
Median Family Income		\$48,791	Median Housing Value			\$102,841
HUD Adjusted Median Family Income for 2011		\$50,500	Unemployment Rate (2000 US Census)			3.84%
Households below the Poverty Level		15%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics

Demographic Information for Full-Scope Area: Detroit MD						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	611	17.51	28.48	23.57	28.81	1.64
Population by Geography	1,820,584	12.53	27.09	25.88	34.50	0.01
Owner-Occupied Housing by Geography	464,603	7.40	21.84	28.50	42.24	0.01
Business by Geography	116,764	11.18	20.71	27.02	40.60	0.49
Farms by Geography	2,073	6.66	19.05	26.53	47.66	0.10
Family Distribution by Income Level	441,506	24.56	15.84	17.67	41.92	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	178,391	21.04	38.60	23.72	16.64	0.00
Median Family Income		\$52,946	Median Housing Value			\$124,506
FFIEC Adjusted Median Family Income for 2013		\$52,300	Unemployment Rate (2010 US Census)			9.4%
Households below the Poverty Level		19%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics

The Detroit MD is comprised of Wayne County, Michigan. According to 2010 census data, the Detroit MD had 107 low-income census tracts, 174 moderate-income, 144 middle-income, 176 upper-income, and ten designated NA (because income information is not available for these tracts), for a total of 611 census tracts. The population is 1.8 million according to the 2010 census data. The FFIEC estimated 2013 median family income is \$52,300. According to the US Census Bureau, over 19.0 percent of households within the AA fall below the poverty level, which is considerably more than 15.4 percent average for the U.S. According to the National Association of Realtors, the median sales price of existing single-family homes was \$102,841 in 2011 and \$124,506 in 2013. These are among the lowest home sales prices in the U.S. and

are a result of the precipitous drop in housing values, particularly in the City of Detroit, during the recession. A median sales price was not available for 2012.

As of June 30, 2013, Chase had over \$18.1 billion in deposits in this geographic area with a first place market share of 43.62 percent. Competition among the financial institutions is relatively high with 27 FDIC-insured depository institutions operating 375 branches. The market is concentrated with the five largest banks holding 91.2 percent of the MSA's deposits. Chase has 69 branches and 126 ATMs in the AA. Main deposit competitors include Comerica Bank (32.09 percent market share, 61 offices), Bank of America, N.A. (6.34 percent market share, 50 offices), and PNC Bank, N.A. (4.74 percent market share, 36 offices). Chase offers full-scale retail services, loans, deposits for personal needs, as well as a range of banking services to businesses, including small businesses.

The Bureau of Labor Statistics reported unemployment rates in 2011, 2012, 2013 of 11.6 percent, 10.3 percent, and 9.4 percent for the Detroit-Livonia-Dearborn, MI MD, respectively. In comparison, the State of Michigan unemployment rate was 10.4 percent 9.1 percent, and 8.8 percent in 2011, 2012, and 2013, respectively. The auto industry is no longer declining as it did in the early stages of the economy's recovery. The strength of auto sales is not transferring to job creation, resulting in Detroit's slow recovery. The surge in auto sales is helping drive industrial production gains, but hiring by Detroit manufacturers has slowed. Healthcare is also struggling as the Detroit Medical Center continues to downsize as it transitions to a for-profit hospital chain. With its two key economic drivers weak, Detroit is struggling to provide work to its large pool of unemployed workers. The breadth of hiring remains narrow. Residents are discouraged by the lack of job creation, leaving the area in search of better job prospects. Major employers include Ford Motor, Oakwood Healthcare Inc., Henry Ford Health System, and Dearborn Public Schools.

There are numerous community development opportunities with many community-based and national organizations in the AA. The area presents abundant opportunities for financial institutions to serve the credit and community development needs of LMI persons and areas. The organizations' purposes vary widely, including affordable housing, financial literacy, community revitalization, and job training among many others. The OCC has contacted community development organizations of various purposes to determine what community development needs exist. Among the more significant community development needs expressed by the OCC's community contacts are affordable housing, workforce development and support for community services.

## State of Texas Houston MSA

Demographic Information for Full-Scope Area: Houston MSA						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	895	7.93	31.40	30.61	28.94	1.12
Population by Geography	4,715,407	6.43	30.28	31.45	31.74	0.11
Owner-Occupied Housing by Geography	1,008,983	2.87	23.19	32.97	40.97	0.00
Businesses by Geography	673,589	3.66	20.66	28.26	46.87	0.55
Farms by Geography	11,461	2.48	18.32	38.18	40.83	0.18
Family Distribution by Income Level	1,191,102	22.61	17.36	18.97	41.06	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	476,081	11.33	43.52	30.68	14.47	0.00
Median Family Income		\$51,431	Median Housing Value			\$98,599
HUD Adjusted Median Family Income for 2011		\$66,000	Unemployment Rate			3.00%
Households below the Poverty Level		12.00%				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 U.S. Census and 2011 HUD updated MFI, National Association of Realtors, and Bureau of Labor Statistics

Demographic Information for Full-Scope Area: Houston MSA						
Demographic Characteristics	#	Low- % of #	Moderate- % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,073	12.58	28.80	27.12	30.94	0.56
Population by Geography	5,946,800	9.49	26.27	29.16	34.74	0.34
Owner-Occupied Housing by Geography	1,247,276	4.14	21.53	30.58	43.75	0.00
Business by Geography	580,232	8.19	20.39	25.61	45.75	0.06
Farms by Geography	10,757	4.49	19.71	35.26	40.53	0.01
Family Distribution by Income Level	1,399,621	23.85	16.60	17.62	41.94	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	566,064	17.03	38.38	27.96	16.63	0.00
Median Family Income		\$64,179	Median Housing Value			\$155,064
FFIEC Adjusted Median Family Income for 2013		\$66,200	Unemployment Rate			
Households below the Poverty Level		13%	(2010 US Census)			6.2%

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 FFIEC updated MFI, National Association of Realtors, and Bureau of Labor Statistics

The AA consists of the Houston MSA in its entirety, which is comprised of ten counties in southeastern Texas. These are Austin, Brazoria, Chamber, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller counties. According to 2010 census data, the MSA had 135 low-income census tracts, 309 moderate-income tracts, 291 middle-income tracts, and 332 upper-income tracts. Six tracts are designated NA (because income information is not available for these tracts). The population is 5.9 million according to 2010 census data. The FFIEC estimated 2013 median family income for the MSA is \$66,200. Per 2010 data from the U.S. Census Bureau, over 13 percent of the households are below the

poverty level. The National Association of Realtors' median sales price of an existing single-family home was \$155,700 in 2011, \$164,800 in 2012, and \$155,064 in 2013.

As of June 30, 2013, Chase had \$71.9 billion in deposits in the geographic area with a first place market share of 34.6 percent. Chase has 232 offices and 460 deposit taking ATMs. Competition among the financial institutions is intense with 110 FDIC-insured depository institutions operating 1,530 branches within the MSA. Five large banks hold 72.8 percent of the MSA deposits. Main deposit competitors include two Wells Fargo Bank entities combined and are ranked 2<sup>nd</sup> in deposit market share (26.6 percent market share, 205 offices), and Bank of America, N.A., ranked 3<sup>rd</sup> (6.5 percent market share, 114 offices). Chase offers full-scale retail services, loans, deposit accounts for personal needs and offers a range of banking services to businesses, including small businesses.

The Houston MSA's economy is expanding at a strong steady pace. Energy resources, manufacturing, and logistics have been the main economic drivers. The state of Texas' economy, including the Houston area, was affected by the housing recession later than most of the nation, and has recovered faster. The AA benefits from being a leader in oil and gas technology and in trade due to its location on the Gulf of Mexico. Professional and business services, government, education and health services, and retail trade provide much of the employment in the AA. Major employers include Memorial Hermann Healthcare System, Continental Airlines Inc., and the University of Texas MD Anderson Cancer Center. The Bureau of Labor Statistics reports unemployment rates in the MSA in 2011, 2012, and 2013 was 8.1 percent, 6.8 percent and 6.2 percent for the Houston-Sugarland-Baytown, TX MSA, respectively.

The OCC's contact with organizations of various purposes revealed there are numerous opportunities for financial institution to help meet community development needs including working with organizations operating with the AA and through statewide community-based organizations to meet the most pressing needs. Opportunities exist to address workforce and small business development, provide financial education, and to address the lack of affordable housing.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state and multistate metropolitan statistical area. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As 25.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

**Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

**Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

**Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As 25.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

**Table 1. Lending Volume**

Lending Volume		Geography: Multistate (New York-Northern New Jersey-Long Island)						Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
New York-White Plains-Wayne, NY-NJ MD	60.90	41,947	18,254,506	98,345	2,582,378	160	2,124	301	910,512	140,753	21,749,520	93.14
<b>Limited Review:</b>												
Edison-New Brunswick, NJ MD	12.93	16,447	4,160,512	13,384	241,827	28	340	2	5,227	29,861	4,407,906	0.68
Nassau-Suffolk, NY MD	16.19	13,404	4,513,756	23,937	664,956	63	897	14	96,072	37,418	5,275,680	4.95
Newark-Union, NJ-PA MD	9.98	13,192	3,859,735	9,817	238,913	35	633	5	10,925	23,049	4,110,206	1.23

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: Multistate (New York-Northern New Jersey-Long Island)				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
New York-White Plains-Wayne, NY-NJ MD	96.08	49	648,679	49	648,679	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	93.14
<b>Limited Review:</b>														
Edison-New Brunswick, NJ MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.68
Nassau-Suffolk, NY MD	3.92	2	1,600	2	1,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.95
Newark-Union, NJ-PA MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.23

\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: Multistate (New York-Northern New Jersey-Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	16,215	55.00	2.47	3.89	12.25	10.87	27.31	23.69	57.97	61.55	12.89	14.89	12.00	13.19	12.86	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	3,550	12.04	4.15	2.37	16.48	14.20	49.73	48.73	29.64	34.70	7.15	4.48	6.46	7.37	7.46	
Nassau-Suffolk, NY MD	6,807	23.09	1.02	0.85	14.16	15.50	61.25	60.70	23.57	22.95	13.63	15.56	14.13	13.59	13.36	
Newark-Union, NJ-PA MD	2,911	9.87	3.84	2.71	12.64	8.35	30.46	27.41	53.06	61.53	8.12	4.57	6.47	7.94	8.76	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: Multistate (New York-Northern New Jersey- Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	303	48.71	2.47	2.64	12.25	6.93	27.31	21.12	57.97	69.31	3.53	4.20	2.39	3.15	3.81	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	72	11.58	4.15	1.39	16.48	6.94	49.73	38.89	29.64	52.78	1.00	1.06	0.44	0.74	1.61	
Nassau-Suffolk, NY MD	174	27.97	1.02	1.15	14.16	7.47	61.25	63.79	23.57	27.59	2.99	5.00	1.72	2.99	3.72	
Newark-Union, NJ-PA MD	73	11.74	3.84	2.74	12.64	1.37	30.46	16.44	53.06	79.45	1.43	0.00	0.55	1.37	1.62	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: Multistate (New York-Northern New Jersey-Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	23,670	44.68	2.47	1.44	12.25	7.25	27.31	18.72	57.97	72.59	11.28	8.85	9.42	10.91	11.72	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	12,806	24.18	4.15	2.77	16.48	12.49	49.73	48.38	29.64	36.36	8.71	9.36	8.68	8.63	8.77	
Nassau-Suffolk, NY MD	6,391	12.07	1.02	0.52	14.16	11.38	61.25	62.18	23.57	25.93	9.50	5.62	8.47	9.53	10.06	
Newark-Union, NJ-PA MD	10,104	19.07	3.84	1.61	12.64	6.94	30.46	27.85	53.06	63.60	9.34	7.51	8.82	9.55	9.38	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: Multistate (New York-Northern New Jersey-Long Island)								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
New York-White Plains-Wayne, NY-NJ MD	1736	91.80	17.37	12.33	27.56	31.57	21.25	26.96	33.82	29.15	21.85	20.00	21.10	27.21	19.32
<b>Limited Review:</b>															
Edison-New Brunswick, NJ MD	19	1.00	10.62	36.84	23.46	26.32	50.33	26.32	15.60	10.53	5.14	8.33	6.38	2.82	4.76
Nassau-Suffolk, NY MD	32	1.69	7.87	3.13	28.60	40.63	51.08	46.88	12.45	9.38	12.03	25.00	20.00	8.82	7.69
Newark-Union, NJ-PA MD	104	5.50	28.27	41.35	30.51	50.00	23.34	5.77	17.88	2.88	12.02	16.35	13.61	3.95	2.50

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: Multistate (New York-Northern New Jersey-Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	96,742	67.25	7.38	8.01	17.34	16.90	22.67	24.44	52.61	50.65	19.63	24.69	22.24	20.69	17.72	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	13,384	9.30	4.71	13.38	15.38	19.38	47.71	33.60	32.19	33.64	12.71	24.39	15.83	9.09	11.46	
Nassau-Suffolk, NY MD	23,936	16.64	1.49	1.02	14.77	11.75	58.86	56.58	24.88	30.65	15.51	12.50	13.86	14.51	17.33	
Newark-Union, NJ-PA MD	9,797	6.81	9.74	4.10	16.34	8.61	25.45	23.17	48.47	64.11	10.72	7.94	8.00	9.41	11.87	

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		Geography: Multistate (New York-Northern New Jersey-Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	158	55.63	2.67	2.53	9.36	19.62	19.70	15.19	68.26	62.66	47.83	100.00	56.25	25.00	51.61	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	28	9.86	1.85	3.57	11.27	3.57	48.22	14.29	38.65	78.57	17.20	100.00	12.50	4.00	19.64	
Nassau-Suffolk, NY MD	63	22.18	1.85	0.00	19.06	11.11	61.76	60.32	17.33	28.57	36.71	0.00	18.18	34.15	41.18	
Newark-Union, NJ-PA MD	35	12.32	2.14	0.00	6.16	0.00	33.10	22.86	58.61	77.14	18.75	0.00	0.00	4.35	23.08	

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: Multistate (New York-Northern New Jersey-Long Island)								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
New York-White Plains-Wayne, NY-NJ MD	16,226	55.01	25.67	0.72	15.46	8.24	16.27	21.79	42.61	69.24	13.22	9.50	15.10	13.92	12.90
<b>Limited Review:</b>															
Edison-New Brunswick, NJ MD	3,550	12.04	20.39	7.47	17.87	24.84	22.04	25.98	39.70	41.71	7.14	6.26	7.02	7.61	7.11
Nassau-Suffolk, NY MD	6,807	23.08	19.01	5.61	18.46	27.40	23.77	29.91	38.76	37.08	13.68	13.26	13.97	13.61	13.61
Newark-Union, NJ-PA MD	2,911	9.87	22.71	3.03	16.42	19.26	19.12	24.87	41.75	52.84	8.24	5.86	.16	8.26	8.46

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.8% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: Multistate (New York-Northern New Jersey-Long Island)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
New York-White Plains-Wayne, NY-NJ MD	303	48.71	25.67	2.37	15.46	10.51	16.27	19.66	42.61	67.46	3.62	1.92	4.53	3.27	3.70	
<b>Limited Review:</b>																
Edison-New Brunswick, NJ MD	72	11.58	20.39	4.29	17.87	14.29	22.04	30.00	39.70	51.43	1.04	0.30	0.67	1.09	1.38	
Nassau-Suffolk, NY MD	174	27.97	19.01	5.88	18.46	24.12	23.77	31.76	38.76	38.24	3.02	2.41	3.53	3.35	2.64	
Newark-Union, NJ-PA MD	73	11.74	22.71	0.00	16.42	8.70	19.12	18.84	41.75	72.46	1.52	0.00	0.69	1.10	2.04	

\* Based upon 2013 Peer Mortgage Data

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.9% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: Multistate (New York-Northern New Jersey-Long Island)								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
New York-White Plains-Wayne, NY-NJ MD	23,681	44.70	25.67	3.55	15.46	7.05	16.27	16.28	42.61	73.13	11.88	14.59	12.65	12.25	11.65
<b>Limited Review:</b>															
Edison-New Brunswick, NJ MD	12,806	24.17	20.39	11.60	17.87	18.54	22.04	25.25	39.70	44.61	9.48	11.85	9.45	9.45	9.09
Nassau-Suffolk, NY MD	6,391	12.06	19.01	7.76	18.46	22.35	23.77	30.94	38.76	38.95	9.50	8.91	10.19	10.03	8.92
Newark-Union, NJ-PA MD	10,104	19.07	22.71	7.28	16.42	13.97	19.12	23.34	41.75	55.41	10.12	15.10	9.85	10.36	9.69

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.7% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Multistate (New York-Northern New Jersey-Long Island)			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
New York-White Plains-Wayne, NY-NJ MD	98,345	67.25	72.42	37.46	98.39	1.07	2.20	19.63	13.68
<b>Limited Review:</b>									
Edison-New Brunswick, NJ MD	13,384	9.30	73.30	37.34	98.57	0.50	0.93	12.71	8.49
Nassau-Suffolk, NY MD	23,937	16.64	76.35	45.22	96.65	1.17	2.18	15.51	14.00
Newark-Union, NJ-PA MD	9,817	6.81	72.80	41.06	97.68	0.79	1.74	10.72	8.38

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 44.8% of small loans to businesses originated and purchased by the bank

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Multistate (New York-Northern New Jersey-Long Island)				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
New York-White Plains-Wayne, NY-NJ MD	160	55.63	96.32	53.16	100.63	0.63	0.00	47.83	44.30	
<b>Limited Review:</b>										
Edison-New Brunswick, NJ MD	28	9.86	96.44	57.14	100.00	0.00	0.00	17.20	14.55	
Nassau-Suffolk, NY MD	63	22.18	96.70	52.38	98.41	1.59	0.00	36.71	44.44	
Newark-Union, NJ-PA MD	35	12.32	97.16	60.00	100.00	0.00	0.00	18.75	18.52	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 35.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: Multistate (New York-Northern New Jersey-Long Island)				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
New York-White Plains-Wayne, NY-NJ MD	331	490,815	670	1,113,312	1,001	1,604,127	95.00	0	0
<b>Limited Review:</b>									
Edison-New Brunswick, NJ MD	17	3,693	3	14,776	20	18,469	1.09	0	0
Nassau-Suffolk, NY MD	17	27,996	43	21,124	60	49,120	2.91	0	0
Newark-Union, NJ-PA MD	27	11,158	57	5,638	84	16,796	0.99	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Multistate (New York-Northern New Jersey-Long Island) Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
New York-White Plains-Wayne, NY-NJ MD	93.14	596	64.85	6.54	16.61	23.83	52.01	18	5	6	2	1	4	12.88	25.24	25.91	35.76
<b>Limited Review:</b>																	
Edison-New Brunswick, NJ MD	0.68	61	6.64	6.56	11.48	42.62	39.34	10	1	0	0	3	6	6.84	18.20	48.14	26.81
Nassau-Suffolk, NY MD	4.95	192	20.89	0.52	17.19	61.98	20.31	1	2	0	0	-2	1	2.32	17.95	58.87	20.71
Newark-Union, NJ-PA MD	1.23	70	7.62	5.71	11.43	28.57	54.29	3	1	0	0	-1	3	13.01	21.55	25.49	39.73

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: Multistate (Chicago-Joliet-Naperville)						Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>													
Chicago-Joliet-Naperville, IL MD	86.16	93,826	23,000,359	49,838	1,309,115	121	2,492	107	283,258	143,892	24,595,223	92.84	
<b>Limited Review:</b>													
Gary, IN MD	4.30	5,086	730,649	2,063	66,069	24	879	4	9,080	7,177	806,677	2.78	
Lake County-Kenosha County, IL-WI MD	9.54	10,855	2,701,803	5,051	127,397	26	264	5	28,925	15,937	2,858,389	4.37	

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: Multistate (Chicago-Joliet-Naperville)				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Chicago-Joliet-Naperville, IL MD	85.71	6	5,792	6	5,792	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	92.84
<b>Limited Review:</b>														
Gary, IN MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.78
Lake County-Kenosha County, IL-WI MD	14.29	1	254	1	254	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.37

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	24,610	85.95	3.95	2.48	17.80	12.88	38.25	33.15	40.00	51.49	13.08	12.87	12.69	11.92	14.04	
<b>Limited Review:</b>																
Gary, IN MD	1,373	4.80	4.64	0.51	16.56	7.79	45.49	48.51	33.32	43.19	8.28	4.76	8.30	8.66	7.92	
Lake County-Kenosha County, IL-WI MD	2,650	9.26	3.82	1.70	18.50	11.21	42.03	43.06	35.66	44.04	11.90	6.43	8.58	11.61	13.67	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	426	81.30	3.95	1.88	17.80	6.57	38.25	29.34	40.00	62.21	4.75	3.32	0.88	4.15	6.79	
<b>Limited Review:</b>																
Gary, IN MD	47	8.97	4.64	0.00	16.56	2.13	45.49	51.06	33.32	46.81	2.07	0.00	0.75	1.79	2.94	
Lake County-Kenosha County, IL-WI MD	51	9.73	3.82	1.96	18.50	3.92	42.03	21.57	35.66	72.55	4.55	0.00	1.65	3.46	8.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	67,795	85.18	3.95	2.38	17.80	10.87	38.25	31.02	40.00	55.73	14.02	11.72	12.44	12.77	15.32	
<b>Limited Review:</b>																
Gary, IN MD	3,657	4.59	4.64	0.82	16.56	9.49	45.49	46.21	33.32	43.48	11.82	9.89	14.50	12.31	10.79	
Lake County-Kenosha County, IL-WI MD	8,142	10.23	3.82	1.90	18.50	10.07	42.03	36.51	35.66	51.51	13.05	11.99	11.33	11.67	14.87	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	995	97.93	12.49	9.75	22.48	28.64	32.53	29.35	32.50	32.26	23.49	17.69	22.43	19.66	33.33	
<b>Limited Review:</b>																
Gary, IN MD	9	0.89	19.02	11.11	18.51	33.33	46.97	55.56	15.49	0.00	9.23	0.00	12.50	13.33	0.00	
Lake County-Kenosha County, IL-WI MD	12	1.18	11.15	58.33	32.32	16.67	42.18	16.67	14.35	8.33	8.14	28.57	4.00	3.33	5.88	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: Multistate (Chicago-Joliet-Naperville)											Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Joliet-Naperville, IL MD	49,819	87.50	4.94	2.71	15.81	12.89	33.49	33.38	45.76	51.01	17.48	13.88	15.47	16.82	18.54
<b>Limited Review:</b>															
Gary, IN MD	2,063	3.62	6.38	2.23	14.67	8.97	46.43	46.29	32.53	42.51	13.82	6.62	9.70	13.77	15.54
Lake County-Kenosha County, IL-WI MD	5,051	8.87	3.74	1.80	14.45	8.89	37.75	35.42	44.05	53.89	14.78	8.74	11.76	13.24	16.56

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: Multistate (Chicago-Joliet-Naperville)															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Joliet-Naperville, IL MD	121	70.76	2.35	1.65	11.51	8.26	44.99	39.67	41.14	50.41	8.62	50.00	50.00	5.19	13.97
<b>Limited Review:</b>															
Gary, IN MD	24	14.04	2.31	0.00	6.37	0.00	57.89	66.67	33.43	33.33	14.08	0.00	0.00	10.17	33.33
Lake County-Kenosha County, IL-WI MD	26	15.20	3.11	0.00	15.61	3.85	51.34	57.69	29.94	38.46	12.82	0.00	0.00	5.08	40.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: Multistate (Chicago-Joliet-Naperville)								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Chicago-Joliet-Naperville, IL MD	24,610	85.95	22.57	8.60	16.85	20.52	19.53	23.01	41.05	47.87	13.50	12.00	12.24	12.79	14.71
<b>Limited Review:</b>															
Gary, IN MD	1,373	4.80	21.39	11.30	17.26	25.13	21.71	28.28	39.64	35.29	7.76	8.46	7.66	7.68	7.70
Lake County-Kenosha County, IL-WI MD	2,650	9.26	20.64	13.67	17.65	19.81	21.63	20.79	40.08	45.73	12.28	9.79	10.41	12.75	13.78

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.1% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Over-all	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	426	81.30	22.57	5.06	16.85	14.94	19.53	21.69	41.05	58.31	5.16	2.43	3.75	4.94	6.31	
<b>Limited Review:</b>																
Gary, IN MD	47	8.97	21.39	8.70	17.26	17.39	21.71	34.78	39.64	39.13	2.15	1.82	1.40	2.84	2.16	
Lake County-Kenosha County, IL-WI MD	51	9.73	20.64	3.92	17.65	15.69	21.63	25.49	40.08	54.90	5.33	1.89	3.49	5.71	6.56	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.3% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: Multistate (Chicago-Joliet-Naperville)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Chicago-Joliet-Naperville, IL MD	67,795	85.18	22.57	8.96	16.85	13.67	19.53	22.12	41.05	55.25	14.87	16.31	12.69	13.74	15.73	
<b>Limited Review:</b>																
Gary, IN MD	3,657	4.59	21.39	10.81	17.26	17.72	21.71	28.50	39.64	42.97	12.54	14.71	11.92	13.64	11.78	
Lake County-Kenosha County, IL-WI MD	8,142	10.23	20.64	10.50	17.65	15.34	21.63	21.23	40.08	52.93	13.90	14.57	12.39	12.71	14.78	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 5.1% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: Multistate (Chicago-Joliet-Naperville)					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Chicago-Joliet-Naperville, IL MD	49,838	87.50	71.06	38.07	96.70	1.25	2.09	17.48	13.60
<b>Limited Review:</b>									
Gary, IN MD	2,063	3.62	72.34	45.32	94.86	1.99	3.15	13.82	13.65
Lake County-Kenosha County, IL-WI MD	5,051	8.87	73.03	41.44	96.99	1.23	1.78	14.78	12.58

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 41.8% of small loans to businesses originated and purchased by the bank

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Multistate (Chicago-Joliet-Naperville)				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Chicago-Joliet-Naperville, IL MD	121	70.76	95.67	67.77	96.69	1.65	1.65	8.62	10.35
<b>Limited Review:</b>									
Gary, IN MD	24	14.04	97.14	87.50	91.67	4.17	4.17	14.08	17.39
Lake County-Kenosha County, IL-WI MD	26	15.20	94.51	53.85	100.00	0.00	0.00	12.82	9.43

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 24.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: Multistate (Chicago-Joliet-Naperville)				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Chicago-Joliet-Naperville, IL MD	117	294,097	565	227,369	682	521,466	82.25	0	0
<b>Limited Review:</b>									
Gary, IN MD	10	15,613	12	22,827	22	38,440	6.06	0	0
Lake County-Kenosha County, IL-WI MD	9	49,646	26	24,450	35	74,096	11.69	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Multistate (Chicago-Joliet-Naperville) Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Chicago-Joliet-Naperville, IL MD	92.84	326	82.32	6.75	14.42	32.52	46.32	29	28	0	5	-4	0	9.20	23.41	34.27	33.11
<b>Limited Review:</b>																	
Gary, IN MD	2.78	36	9.09	8.33	13.89	58.33	19.44	0	0	0	0	0	0	7.68	19.59	43.88	28.85
Lake County-Kenosha County, IL-WI MD	4.37	34	8.59	8.82	14.71	29.41	47.06	1	4	0	0	0	-3	6.79	22.39	39.04	31.27

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of California				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Los Angeles-Long Beach-Glendale, CA MD	27.38	59,385	27,785,663	48,678	976,587	82	1,136	904	1,383,484	109,049	30,146,870	34.03
San Diego-Carlsbad-San Marcos, CA MSA	9.61	23,834	8,339,198	14,138	283,594	46	593	261	547,208	38,279	9,170,593	9.04
San Francisco-San Mateo-Redwood City, CA MD	7.81	12,872	8,098,120	17,982	290,645	34	505	203	436,591	31,091	8,825,861	10.48
<b>Limited Review:</b>												
Bakersfield-Delano, CA MSA	1.29	3,691	599,612	1,404	36,117	30	433	4	6,199	5,129	642,361	0.92
Chico, CA MSA	0.44	1,176	207,602	549	9,435	9	94	1	1,700	1,735	218,831	0.41
El Centro, CA MSA	0.26	845	131,231	180	5,924	7	366	0	0	1,032	137,521	0.16
Fresno, CA MSA	1.41	4,076	705,375	1,471	28,487	61	792	3	11,205	5,611	745,859	0.72
Hanford-Corcoran, CA MSA	0.20	668	111,608	114	2,577	12	135	3	8,851	797	123,171	0.06
Madera-Chowchilla, CA MSA	0.23	687	104,877	221	3,652	15	188	3	11,300	926	120,017	0.15
Merced, CA MSA	0.39	1,246	194,697	260	7,835	29	336	0	0	1,535	202,868	0.19
Modesto, CA MSA	0.99	3,102	550,324	804	10,894	36	448	3	20,705	3,945	582,371	0.69
Napa, CA MSA	0.34	877	304,043	460	9,439	7	97	3	2,554	1,347	316,133	0.18
Oakland-Fremont-Hayward, CA MD	8.39	20,678	8,233,498	12,467	221,036	21	231	220	362,450	33,386	8,817,215	7.37
Oxnard-Thousand Oaks-Ventura, CA MSA	2.41	6,254	2,063,117	3,301	59,483	20	287	20	27,334	9,595	2,150,221	2.54
Redding, CA MSA	0.44	1,381	234,783	379	6,565	4	36	2	1,220	1,766	242,604	0.16
Riverside-San Bernardino-Ontario, CA MSA	8.63	24,623	5,255,475	9,642	192,823	46	439	39	158,083	34,350	5,606,821	5.93
Sacramento--Arden-Arcade--Roseville, CA MSA	5.59	15,565	3,937,558	6,606	130,632	31	369	61	143,163	22,263	4,211,722	3.16
Salinas, CA MSA	0.93	2,748	814,562	931	28,063	12	182	11	32,047	3,702	874,854	1.32
San Jose-Sunnyvale-Santa Clara, CA MSA	5.76	12,323	5,855,470	10,454	190,112	13	127	122	324,788	22,912	6,370,496	6.63
San Luis Obispo-Paso Robles, CA MSA	0.94	2,625	786,787	1,089	21,598	33	380	3	11,548	3,750	820,313	0.75
Santa Ana-Anaheim-Irvine, CA MD	9.36	20,511	8,364,846	16,556	322,216	21	661	195	448,046	37,283	9,135,768	10.36
Santa Barbara-Santa Maria-Goleta, CA MSA	0.94	2,373	927,121	1,347	21,075	20	287	6	8,439	3,746	956,922	0.86
Santa Cruz-Watsonville, CA MSA	0.81	2,210	759,179	990	15,963	7	76	9	18,335	3,216	793,553	0.65
Santa Rosa-Petaluma, CA MSA	1.20	3,083	926,206	1,659	27,401	16	250	17	22,306	4,775	976,163	0.91
Stockton, CA MSA	1.25	3,837	789,195	1,088	18,546	34	392	6	5,913	4,965	814,046	0.64
Vallejo-Fairfield, CA MSA	0.88	2,830	655,006	680	11,716	8	72	3	9,308	3,521	676,102	0.44

Visalia-Porterville, CA MSA	0.77	2,625	414,562	411	6,090	27	361	1	35	3,064	421,048	0.19
Yuba City, CA MSA	0.31	917	153,054	290	3,569	21	288	4	8,502	1,232	165,413	0.24
Non-Metro CA	1.04	2,837	554,546	1,284	22,133	22	275	5	15,529	4,148	592,483	0.83
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	6	105,000	6	105,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	1,435	1	1,435	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of California				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Los Angeles-Long Beach-Glendale, CA MD	50.00	2	2,347	2	2,347	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	34.03	
San Diego-Carlsbad-San Marcos, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.04	
San Francisco-San Mateo-Redwood City, CA MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.48	
<b>Limited Review:</b>															
Bakersfield-Delano, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.92	
Chico, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.41	
El Centro, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.16	
Fresno, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.72	
Hanford-Corcoran, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.06	
Madera-Chowchilla, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.15	
Merced, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.19	
Modesto, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.69	
Napa, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.18	
Oakland-Fremont-Hayward, CA MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.37	
Oxnard-Thousand Oaks-Ventura, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.54	
Redding, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.16	
Riverside-San Bernardino-Ontario, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.93	
Sacramento--Arden-Arcade--Roseville, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.16	
Salinas, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.32	
San Jose-Sunnyvale-Santa Clara, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.63	
San Luis Obispo-Paso Robles, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.75	
Santa Ana-Anaheim-Irvine, CA MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.36	
Santa Barbara-Santa Maria-Goleta, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.86	
Santa Cruz-Watsonville, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.65	
Santa Rosa-Petaluma, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.91	
Stockton, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.64	
Vallejo-Fairfield, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.44	
Visalia-Porterville, CA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.19	

Yuba City, CA MSA	0.00	0	0	0	0	N/A	0.24							
Non-Metro CA	0.00	0	0	0	0	N/A	0.83							
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A								
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A								

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of California										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Los Angeles-Long Beach-Glendale, CA MD	9,804	20.22	2.13	2.49	16.61	17.12	28.65	25.86	52.61	54.54	6.48	4.90	6.11	5.83	7.05	
San Diego-Carlsbad-San Marcos, CA MSA	4,711	9.72	3.31	3.08	14.32	12.48	38.78	36.98	43.59	47.46	6.63	7.04	6.22	6.80	6.59	
San Francisco-San Mateo-Redwood City, CA MD	1,661	3.43	3.41	4.46	14.46	13.73	39.92	39.92	42.21	41.90	5.67	4.90	5.68	5.74	5.69	
<b>Limited Review:</b>																
Bakersfield-Delano, CA MSA	1,296	2.67	2.00	0.93	23.16	23.15	30.78	27.55	44.06	48.38	5.47	9.21	9.50	4.94	4.73	
Chico, CA MSA	232	0.48	0.28	0.00	14.47	15.09	56.01	58.19	29.24	26.72	4.95	0.00	5.82	5.56	3.68	
El Centro, CA MSA	402	0.83	0.00	0.00	22.37	14.43	51.89	51.49	25.74	34.08	8.52	0.00	14.29	7.53	8.19	
Fresno, CA MSA	1,107	2.28	4.95	2.53	20.81	20.69	27.75	32.07	46.49	44.72	4.74	4.09	5.57	5.47	4.20	
Hanford-Corcoran, CA MSA	292	0.60	0.00	0.00	27.94	18.84	25.61	27.05	46.45	54.11	7.08	0.00	8.59	7.85	6.34	
Madera-Chowchilla, CA MSA	187	0.39	0.00	0.00	19.83	22.46	60.66	53.48	19.51	24.06	4.84	0.00	5.56	4.67	4.59	
Merced, CA MSA	346	0.71	1.17	0.58	23.76	24.86	40.43	42.77	34.64	31.79	7.11	5.88	7.32	7.72	6.54	
Modesto, CA MSA	684	1.41	1.15	0.44	14.56	10.82	44.38	48.98	39.91	39.77	4.76	3.17	4.18	4.87	4.84	
Napa, CA MSA	178	0.37	0.00	0.00	22.42	23.03	45.50	36.52	32.09	40.45	6.29	0.00	5.23	5.76	7.75	
Oakland-Fremont-Hayward, CA MD	4,003	8.26	5.73	4.30	15.64	14.19	36.39	35.55	42.23	45.97	6.52	5.14	6.42	6.05	7.19	
Oxnard-Thousand Oaks-Ventura, CA MSA	1,096	2.26	1.92	1.64	17.13	17.06	43.17	42.43	37.79	38.87	5.82	2.80	5.92	5.62	6.19	
Redding, CA MSA	572	1.18	0.00	0.00	20.80	26.57	53.76	53.85	25.44	19.58	11.90	0.00	13.10	11.75	11.08	
Riverside-San Bernardino-Ontario, CA MSA	6,778	13.98	2.87	1.95	21.60	20.33	36.29	35.50	39.24	42.22	5.51	4.17	6.03	5.18	5.67	
Sacramento--Arden-Arcade--Roseville, CA MSA	3,556	7.33	3.73	2.25	17.99	12.51	41.15	41.93	37.13	43.31	5.14	3.71	3.90	5.32	5.54	
Salinas, CA MSA	693	1.43	1.79	1.59	16.11	20.20	37.70	45.60	44.41	32.61	9.11	9.09	12.10	9.26	7.91	
San Jose-Sunnyvale-Santa Clara, CA MSA	1,848	3.81	4.35	5.25	18.70	23.81	39.49	42.05	37.45	28.90	5.01	6.39	4.93	5.40	4.35	
San Luis Obispo-Paso Robles, CA MSA	628	1.30	0.30	0.00	5.63	6.53	66.30	71.82	27.78	21.66	7.84	0.00	7.44	8.32	6.65	

Santa Ana-Anaheim-Irvine, CA MD	3,535	7.29	2.99	1.33	19.61	16.18	33.21	32.11	44.19	50.38	5.80	4.37	5.41	5.77	6.07
Santa Barbara-Santa Maria-Goleta, CA MSA	403	0.83	2.85	2.73	15.09	16.87	34.95	38.21	47.11	42.18	4.63	3.65	4.07	4.01	5.56
Santa Cruz-Watsonville, CA MSA	399	0.82	0.47	0.00	22.33	22.81	36.59	34.34	40.62	42.86	7.49	0.00	7.68	7.01	7.89
Santa Rosa-Petaluma, CA MSA	454	0.94	0.09	0.00	16.64	18.50	58.49	55.51	24.78	25.99	4.46	0.00	3.90	4.59	4.67
Stockton, CA MSA	903	1.86	2.21	1.77	20.81	14.17	32.98	29.35	44.00	54.71	4.70	4.94	4.69	4.38	4.89
Vallejo-Fairfield, CA MSA	522	1.08	0.55	0.38	16.50	8.81	51.00	45.98	31.95	44.83	4.64	4.88	2.75	4.48	5.49
Visalia-Porterville, CA MSA	1,209	2.49	0.73	0.25	22.50	18.03	34.56	39.29	42.21	42.43	10.60	11.11	13.80	12.34	8.63
Yuba City, CA MSA	248	0.51	1.36	1.21	19.05	10.08	36.03	43.15	43.56	45.56	6.04	8.00	4.23	6.81	5.96
Non-Metro CA	734	1.51	0.70	0.14	17.62	12.81	62.23	65.26	19.44	21.80	6.95	0.00	7.90	7.18	5.91

\* Based on 2013 Peer Mortgage Data

\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of California										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Los Angeles-Long Beach-Glendale, CA MD	625	36.02	2.13	1.60	16.61	15.04	28.65	27.04	52.61	56.32	4.24	2.76	5.07	4.34	4.05	
San Diego-Carlsbad-San Marcos, CA MSA	135	7.78	3.31	3.70	14.32	12.59	38.78	34.07	43.59	49.63	1.99	3.45	2.29	1.80	2.00	
San Francisco-San Mateo-Redwood City, CA MD	116	6.69	3.41	0.86	14.46	16.38	39.92	36.21	42.21	46.55	3.02	1.28	1.50	2.77	3.82	
<b>Limited Review:</b>																
Bakersfield-Delano, CA MSA	8	0.46	2.00	0.00	23.16	12.50	30.78	25.00	44.06	62.50	0.98	0.00	1.67	0.76	0.95	
Chico, CA MSA	6	0.35	0.28	0.00	14.47	0.00	56.01	50.00	29.24	50.00	1.53	0.00	0.00	2.02	1.33	
El Centro, CA MSA	0	0.00	0.00	0.00	22.37	0.00	51.89	0.00	25.74	0.00	0.00	0.00	0.00	0.00	0.00	
Fresno, CA MSA	22	1.27	4.95	0.00	20.81	18.18	27.75	22.73	46.49	59.09	1.45	0.00	0.00	3.91	0.90	
Hanford-Corcoran, CA MSA	3	0.17	0.00	0.00	27.94	33.33	25.61	0.00	46.45	66.67	1.75	0.00	0.00	0.00	3.45	
Madera-Chowchilla, CA MSA	5	0.29	0.00	0.00	19.83	0.00	60.66	100.00	19.51	0.00	1.20	0.00	0.00	2.17	0.00	
Merced, CA MSA	9	0.52	1.17	0.00	23.76	0.00	40.43	33.33	34.64	66.67	4.58	0.00	0.00	5.00	5.80	
Modesto, CA MSA	26	1.50	1.15	0.00	14.56	19.23	44.38	50.00	39.91	30.77	4.32	0.00	4.00	6.84	2.26	
Napa, CA MSA	3	0.17	0.00	0.00	22.42	66.67	45.50	33.33	32.09	0.00	0.72	0.00	2.63	0.00	0.00	
Oakland-Fremont-Hayward, CA MD	102	5.88	5.73	3.92	15.64	8.82	36.39	37.25	42.23	50.00	1.98	2.99	1.13	2.11	2.01	
Oxnard-Thousand Oaks-Ventura, CA MSA	71	4.09	1.92	0.00	17.13	14.08	43.17	45.07	37.79	40.85	4.27	0.00	6.80	5.02	2.95	
Redding, CA MSA	6	0.35	0.00	0.00	20.80	16.67	53.76	83.33	25.44	0.00	1.69	0.00	0.00	2.86	0.00	
Riverside-San Bernardino-Ontario, CA MSA	124	7.15	2.87	2.42	21.60	12.90	36.29	27.42	39.24	57.26	2.11	5.08	2.16	1.65	2.30	
Sacramento--Arden-Arcade--Roseville, CA MSA	82	4.73	3.73	7.32	17.99	4.88	41.15	46.34	37.13	41.46	1.82	4.23	1.23	2.07	1.62	
Salinas, CA MSA	20	1.15	1.79	5.00	16.11	0.00	37.70	35.00	44.41	60.00	4.95	0.00	0.00	2.47	7.76	
San Jose-Sunnyvale-Santa Clara, CA MSA	90	5.19	4.35	4.44	18.70	8.89	39.49	44.44	37.45	42.22	2.87	4.71	2.25	3.48	2.42	

San Luis Obispo-Paso Robles, CA MSA	15	0.86	0.30	0.00	5.63	6.67	66.30	73.33	27.78	20.00	2.76	0.00	5.26	3.30	1.08
Santa Ana-Anaheim-Irvine, CA MD	147	8.47	2.99	0.68	19.61	19.05	33.21	36.73	44.19	43.54	2.18	0.00	1.75	2.32	2.32
Santa Barbara-Santa Maria-Goleta, CA MSA	24	1.38	2.85	0.00	15.09	0.00	34.95	25.00	47.11	75.00	2.94	0.00	0.00	3.49	3.47
Santa Cruz-Watsonville, CA MSA	13	0.75	0.47	0.00	22.33	15.38	36.59	23.08	40.62	61.54	3.11	0.00	3.03	1.11	4.90
Santa Rosa-Petaluma, CA MSA	30	1.73	0.09	0.00	16.64	6.67	58.49	76.67	24.78	16.67	3.09	0.00	0.00	4.30	2.41
Stockton, CA MSA	26	1.50	2.21	0.00	20.81	23.08	32.98	34.62	44.00	42.31	3.90	0.00	5.45	5.19	2.90
Vallejo-Fairfield, CA MSA	7	0.40	0.55	28.57	16.50	14.29	51.00	14.29	31.95	42.86	1.63	40.00	2.56	0.57	1.34
Visalia-Porterville, CA MSA	7	0.40	0.73	0.00	22.50	42.86	34.56	28.57	42.21	28.57	2.48	0.00	8.57	2.50	0.79
Yuba City, CA MSA	1	0.06	1.36	0.00	19.05	0.00	36.03	0.00	43.56	100.00	0.86	0.00	0.00	0.00	1.72
Non-Metro CA	12	0.69	0.70	0.00	17.62	0.00	62.23	50.00	19.44	50.00	1.90	0.00	0.00	1.75	3.13

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of California										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Los Angeles-Long Beach-Glendale, CA MD	43,005	23.97	2.13	1.80	16.61	14.75	28.65	26.08	52.61	57.37	8.53	8.77	9.13	8.33	8.47	
San Diego-Carlsbad-San Marcos, CA MSA	18,151	10.12	3.31	2.75	14.32	11.94	38.78	37.30	43.59	48.00	8.22	9.03	8.19	8.44	8.02	
San Francisco-San Mateo-Redwood City, CA MD	10,097	5.63	3.41	3.57	14.46	14.16	39.92	38.65	42.21	43.63	7.40	7.86	8.05	7.25	7.32	
<b>Limited Review:</b>																
Bakersfield-Delano, CA MSA	2,383	1.33	2.00	0.80	23.16	16.58	30.78	25.72	44.06	56.90	6.40	7.48	8.20	6.52	5.94	
Chico, CA MSA	931	0.52	0.28	1.29	14.47	15.90	56.01	49.52	29.24	33.30	7.72	17.50	9.04	8.53	6.10	
El Centro, CA MSA	440	0.25	0.00	0.00	22.37	10.91	51.89	51.14	25.74	37.95	8.39	0.00	9.95	9.30	6.69	
Fresno, CA MSA	2,926	1.63	4.95	3.59	20.81	17.43	27.75	23.65	46.49	55.33	7.43	10.21	8.81	7.48	6.93	
Hanford-Corcoran, CA MSA	369	0.21	0.00	0.00	27.94	17.07	25.61	25.75	46.45	57.18	7.71	0.00	9.29	7.65	7.34	
Madera-Chowchilla, CA MSA	494	0.28	0.00	0.00	19.83	18.42	60.66	57.69	19.51	23.89	7.54	0.00	9.78	7.39	6.31	
Merced, CA MSA	891	0.50	1.17	0.67	23.76	22.56	40.43	31.31	34.64	45.45	7.63	11.11	8.77	7.56	7.15	
Modesto, CA MSA	2,383	1.33	1.15	0.84	14.56	10.37	44.38	43.26	39.91	45.53	7.37	5.31	7.49	7.42	7.33	
Napa, CA MSA	682	0.38	0.00	0.00	22.42	23.17	45.50	41.50	32.09	35.34	7.90	0.00	7.75	8.26	7.56	
Oakland-Fremont-Hayward, CA MD	15,875	8.85	5.73	4.23	15.64	12.91	36.39	32.67	42.23	50.19	7.19	6.92	7.33	6.77	7.47	
Oxnard-Thousand Oaks-Ventura, CA MSA	5,016	2.80	1.92	1.75	17.13	13.26	43.17	42.07	37.79	42.92	8.18	8.73	7.84	8.56	7.89	
Redding, CA MSA	801	0.45	0.00	0.00	20.80	19.35	53.76	50.44	25.44	30.21	7.13	0.00	7.23	6.69	7.84	
Riverside-San Bernardino-Ontario, CA MSA	17,609	9.82	2.87	1.98	21.60	15.75	36.29	35.31	39.24	46.96	6.92	8.72	7.95	6.98	6.54	
Sacramento--Arden-Arcade--Roseville, CA MSA	11,690	6.52	3.73	3.12	17.99	14.17	41.15	41.33	37.13	41.37	6.83	8.47	6.45	7.01	6.71	
Salinas, CA MSA	2,001	1.12	1.79	2.05	16.11	14.14	37.70	38.28	44.41	45.53	11.56	17.35	11.97	11.96	11.02	
San Jose-Sunnyvale-Santa Clara, CA MSA	9,975	5.56	4.35	4.36	18.70	17.93	39.49	38.83	37.45	38.88	6.23	6.64	6.59	6.14	6.11	
San Luis Obispo-Paso Robles MSA	1,955	1.09	0.30	0.56	5.63	5.83	66.30	66.60	27.78	27.01	8.66	14.29	8.82	8.51	8.93	

Santa Ana-Anaheim-Irvine, CA MD	16,205	9.03	2.99	1.83	19.61	15.30	33.21	33.01	44.19	49.86	7.12	7.19	6.97	7.10	7.19
Santa Barbara-Santa Maria-Goleta, CA MSA	1,861	1.04	2.85	2.31	15.09	14.40	34.95	34.44	47.11	48.84	8.07	6.62	7.83	7.91	8.33
Santa Cruz-Watsonville, CA MSA	1,762	0.98	0.47	0.57	22.33	22.47	36.59	38.54	40.62	38.42	10.11	5.00	10.83	10.41	9.57
Santa Rosa-Petaluma, CA MSA	2,556	1.42	0.09	0.12	16.64	17.64	58.49	58.02	24.78	24.22	6.95	2.56	7.94	6.93	6.45
Stockton, CA MSA	2,892	1.61	2.21	1.66	20.81	15.35	32.98	33.09	44.00	49.90	6.80	9.39	7.33	7.43	6.29
Vallejo-Fairfield, CA MSA	2,291	1.28	0.55	0.70	16.50	13.14	51.00	51.33	31.95	34.83	7.20	7.27	7.70	7.43	6.75
Visalia-Porterville, CA MSA	1,404	0.78	0.73	0.28	22.50	12.82	34.56	28.63	42.21	58.26	7.86	10.71	7.29	8.12	7.82
Yuba City, CA MSA	659	0.37	1.36	1.97	19.05	18.06	36.03	37.03	43.56	42.94	7.24	17.65	8.58	7.72	6.39
Non-Metro CA	2,090	1.17	0.70	0.43	17.62	14.35	62.23	60.33	19.44	24.88	7.43	8.57	8.82	7.25	7.14

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: State of California								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans ****	% of MF Units ***	% Bank Loans ****	% of MF Units ***	% Bank Loans ****	% of MF Units***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Los Angeles-Long Beach-Glendale, CA MD	5947	57.98	13.18	9.85	31.63	35.56	24.71	27.31	30.48	27.27	47.79	35.87	43.01	53.07	57.78
San Diego-Carlsbad-San Marcos, CA MSA	837	8.16	14.62	24.49	26.63	35.01	33.39	27.48	25.36	13.02	48.11	40.87	48.81	52.11	58.33
San Francisco-San Mateo-Redwood City, CA MD	998	9.73	26.66	23.15	14.81	17.13	29.94	29.86	28.59	29.86	37.87	43.69	37.82	38.38	33.81
<b>Limited Review:</b>															
Bakersfield-Delano, CA MSA	4	0.04	8.38	0.00	37.14	75.00	27.60	0.00	26.88	25.00	4.55	0.00	5.26	0.00	16.67
Chico, CA MSA	7	0.07	6.12	28.57	37.46	28.57	39.37	28.57	17.06	14.29	13.33	0.00	20.00	7.69	20.00
El Centro, CA MSA	3	0.03	0.00	0.00	39.27	0.00	33.71	33.33	27.02	66.67	6.67	0.00	0.00	0.00	16.67
Fresno, CA MSA	21	0.20	17.36	4.76	32.69	47.62	29.99	28.57	19.96	19.05	11.11	0.00	14.29	15.00	8.33
Hanford-Corcoran, CA MSA	4	0.04	0.00	0.00	41.95	25.00	17.35	0.00	40.70	75.00	25.00	0.00	25.00	0.00	33.33
Madera-Chowchilla, CA MSA	1	0.01	0.00	0.00	66.71	100.00	24.34	0.00	8.96	0.00	25.00	0.00	25.00	0.00	0.00
Merced, CA MSA	0	0.00	9.31	0.00	59.83	0.00	15.10	0.00	15.76	0.00	0.00	0.00	0.00	0.00	0.00
Modesto, CA MSA	9	0.09	6.64	11.11	17.98	44.44	50.02	22.22	25.36	22.22	15.79	0.00	12.50	12.50	100.00
Napa, CA MSA	14	0.14	0.00	0.00	46.75	64.29	34.77	28.57	18.48	7.14	42.11	0.00	66.67	11.11	100.00
Oakland-Fremont-Hayward, CA MD	698	6.81	19.71	19.34	31.65	40.26	34.25	30.66	14.38	9.74	38.46	31.05	43.13	38.91	38.89
Oxnard-Thousand Oaks-Ventura, CA MSA	71	0.69	7.56	14.08	34.46	36.62	46.44	42.25	11.54	7.04	46.27	44.44	40.74	48.28	100.00
Redding, CA MSA	2	0.02	0.00	0.00	53.33	100.00	35.30	0.00	11.38	0.00	9.09	0.00	15.38	0.00	0.00
Riverside-San Bernardino-Ontario, CA MSA	112	1.09	11.28	8.04	36.12	55.36	35.44	27.68	17.17	8.93	21.34	16.67	26.62	19.27	14.00
Sacramento--Arden-Arcade--Roseville, CA MSA	237	2.31	11.50	13.92	34.86	29.11	35.67	38.82	17.96	18.14	41.88	51.61	32.18	50.00	38.89
Salinas, CA MSA	34	0.33	8.24	5.88	33.38	35.29	40.99	50.00	17.39	8.82	29.69	0.00	35.71	33.33	16.67
San Jose-Sunnyvale-Santa Clara, CA MSA	410	4.00	10.18	18.54	32.23	35.85	39.62	29.76	17.98	15.85	45.97	44.44	45.67	45.45	50.00
San Luis Obispo-Paso Robles, CA MSA	26	0.25	1.18	3.85	13.55	15.38	63.47	69.23	21.79	11.54	31.43	0.00	33.33	31.82	50.00
Santa Ana-Anaheim-Irvine, CA MD	617	6.02	10.56	21.23	35.81	50.89	32.80	19.12	20.84	8.75	51.01	48.11	54.75	51.69	38.33

Santa Barbara-Santa Maria-Goleta, CA MSA	85	0.83	19.05	16.47	29.23	36.47	29.08	27.06	22.64	20.00	44.68	28.00	46.88	47.83	64.29
Santa Cruz-Watsonville, CA MSA	36	0.35	5.53	0.00	39.40	30.56	43.08	61.11	11.99	8.33	37.14	0.00	42.86	29.41	66.67
Santa Rosa-Petaluma, CA MSA	43	0.42	1.80	2.33	38.46	30.23	51.56	65.12	8.17	2.33	29.27	20.00	26.67	33.33	20.00
Stockton, CA MSA	16	0.16	21.80	0.00	33.80	56.25	28.11	37.50	16.29	6.25	18.42	0.00	25.00	23.08	0.00
Vallejo-Fairfield, CA MSA	10	0.10	5.68	20.00	36.67	40.00	46.23	40.00	11.42	0.00	14.71	33.33	10.53	16.67	0.00
Visalia-Porterville, CA MSA	5	0.05	4.85	0.00	38.42	20.00	29.16	20.00	27.56	60.00	0.00	0.00	0.00	0.00	0.00
Yuba City, CA MSA	9	0.09	3.75	11.11	55.92	33.33	27.65	44.44	12.68	11.11	21.43	0.00	14.29	33.33	0.00
Non-Metro CA	1	0.01	2.62	0.00	40.69	100.00	54.81	0.00	1.88	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: State of California					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*													
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp									
<b>Full Review:</b>																								
Los Angeles-Long Beach-Glendale, CA MD	48,407	31.23	6.48	4.79	18.61	16.31	25.53	25.41	49.39	53.48	10.73	9.30	10.24	10.90	10.89									
San Diego-Carlsbad-San Marcos, CA MSA	14,135	9.12	5.79	4.30	15.63	12.88	35.41	32.68	43.18	50.14	10.18	9.72	9.14	9.42	10.98									
San Francisco-San Mateo-Redwood City, CA MD	17,982	11.60	16.12	12.18	12.83	18.50	30.62	37.24	40.43	32.08	13.55	11.85	15.96	15.23	11.95									
<b>Limited Review:</b>																								
Bakersfield-Delano, CA MSA	1,404	0.91	3.72	3.21	20.32	13.11	30.62	25.57	45.34	58.12	7.39	6.37	5.48	6.89	8.19									
Chico, CA MSA	549	0.35	0.41	0.55	27.50	24.59	45.06	33.15	27.02	41.71	6.18	16.67	8.46	4.14	6.64									
El Centro, CA MSA	180	0.12	0.00	0.00	32.22	29.44	45.26	42.78	22.52	27.78	6.40	0.00	6.02	5.46	7.58									
Fresno, CA MSA	1,471	0.95	9.70	5.17	24.03	17.95	26.30	23.05	39.98	53.84	6.88	4.68	6.16	5.73	7.73									
Hanford-Corcoran, CA MSA	114	0.07	0.00	0.00	40.79	37.72	21.63	23.68	37.58	38.60	4.53	0.00	4.82	2.80	5.39									
Madera-Chowchilla, CA MSA	221	0.14	0.00	0.00	24.30	20.81	60.78	57.92	14.93	21.27	6.44	0.00	6.86	6.12	7.12									
Merced, CA MSA	260	0.17	2.11	0.77	38.59	29.62	29.31	29.23	29.98	40.38	5.13	0.00	4.95	3.19	7.46									
Modesto, CA MSA	804	0.52	2.30	1.74	19.44	12.31	44.04	46.02	34.22	39.93	5.94	4.32	3.80	6.08	6.01									
Napa, CA MSA	455	0.29	0.00	0.00	29.50	26.81	41.65	40.00	28.85	33.19	6.79	0.00	6.51	6.26	7.47									
Oakland-Fremont-Hayward, CA MD	12,465	8.04	10.39	6.69	17.98	15.30	31.86	31.31	39.77	46.70	10.70	8.50	9.83	10.70	11.33									
Oxnard-Thousand Oaks-Ventura, CA MSA	3,301	2.13	3.31	2.18	19.27	13.27	44.53	44.32	32.88	40.23	9.87	6.40	7.86	10.07	10.56									
Redding, CA MSA	379	0.24	0.00	0.00	33.61	34.30	48.82	42.74	17.57	22.96	6.43	0.00	8.59	5.03	6.03									
Riverside-San Bernardino-Ontario, CA MSA	9,641	6.22	4.29	2.85	24.27	19.11	34.47	31.26	36.97	46.78	8.57	7.46	7.54	7.93	9.47									
Sacramento--Arden-Arcade--Roseville, CA MSA	6,606	4.26	7.03	6.21	20.83	15.77	38.92	37.18	33.22	40.84	8.33	8.23	7.31	8.19	8.95									
Salinas, CA MSA	926	0.60	1.33	1.08	19.39	15.01	38.83	34.56	40.45	49.35	8.85	7.94	7.89	7.08	9.65									
San Jose-Sunnyvale-Santa Clara, CA MSA	10,453	6.74	5.93	3.91	22.30	19.86	34.72	35.94	37.06	40.29	12.04	8.78	10.31	12.22	13.20									
San Luis Obispo-Paso Robles, CA MSA	1,089	0.70	2.07	1.19	10.87	8.72	60.59	60.42	26.47	29.66	9.56	3.95	7.84	9.56	8.50									

Santa Ana-Anaheim-Irvine, CA MD	16,413	10.59	4.74	4.15	25.79	21.36	32.85	32.64	36.62	41.85	9.75	8.40	8.54	9.82	10.42
Santa Barbara-Santa Maria-Goleta, CA MSA	1,333	0.86	13.14	8.85	20.89	16.88	26.78	25.13	39.19	49.14	10.14	9.16	7.36	9.06	11.62
Santa Cruz-Watsonville, CA MSA	990	0.64	2.03	1.01	21.00	16.06	43.32	44.65	33.65	38.28	8.67	7.55	7.09	8.42	9.93
Santa Rosa-Petaluma, CA MSA	1,659	1.07	3.76	1.87	19.42	16.82	53.33	52.74	23.49	28.57	7.57	6.64	7.03	7.21	8.48
Stockton, CA MSA	1,088	0.70	7.60	5.70	22.42	12.50	31.64	27.48	38.34	54.32	6.51	6.99	3.99	5.76	7.69
Vallejo-Fairfield, CA MSA	680	0.44	2.05	1.18	24.28	18.68	47.21	47.65	26.45	32.50	6.24	4.69	5.03	5.98	7.18
Visalia-Porterville, CA MSA	411	0.27	1.23	1.46	28.19	18.73	28.25	26.28	42.33	53.53	4.09	6.25	3.20	3.30	4.59
Yuba City, CA MSA	290	0.19	0.63	0.00	32.39	23.45	31.45	28.97	35.53	47.59	6.66	0.00	6.77	4.83	8.19
Non-Metro CA	1,284	0.83	0.88	0.55	21.44	15.97	61.85	60.20	15.82	23.29	7.60	8.93	6.11	6.97	8.44

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of California															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Los Angeles-Long Beach-Glendale, CA MD	81	11.20	3.17	1.23	16.77	11.11	27.12	27.16	52.95	60.49	13.33	0.00	9.68	11.76	15.24
San Diego-Carlsbad-San Marcos, CA MSA	46	6.36	4.30	2.17	16.40	8.70	39.11	34.78	40.19	54.35	12.04	0.00	8.70	16.90	11.11
San Francisco-San Mateo-Redwood City, CA MD	34	4.70	8.78	5.88	14.22	5.88	35.23	23.53	41.78	64.71	11.48	0.00	0.00	5.00	19.05
<b>Limited Review:</b>															
Bakersfield-Delano, CA MSA	30	4.15	1.17	0.00	28.62	30.00	31.51	23.33	38.70	46.67	8.42	0.00	6.45	10.42	8.54
Chico, CA MSA	9	1.24	0.17	11.11	20.32	11.11	39.12	22.22	40.39	55.56	2.11	100.00	0.00	0.00	3.51
El Centro, CA MSA	7	0.97	0.00	0.00	20.29	28.57	40.79	28.57	38.91	42.86	2.13	0.00	0.00	0.00	4.65
Fresno, CA MSA	61	8.44	4.37	4.92	30.37	22.95	34.38	36.07	30.88	36.07	7.80	6.67	4.35	5.52	10.92
Hanford-Corcoran, CA MSA	12	1.66	0.00	0.00	22.22	0.00	42.39	16.67	35.39	83.33	2.83	0.00	0.00	0.00	6.98
Madera-Chowchilla, CA MSA	15	2.07	0.00	0.00	17.25	13.33	68.77	66.67	13.98	20.00	5.44	0.00	10.53	5.05	4.35
Merced, CA MSA	29	4.01	0.20	0.00	16.13	13.79	54.64	44.83	29.03	41.38	5.26	0.00	10.71	3.14	5.48
Modesto, CA MSA	36	4.98	0.72	0.00	8.20	2.78	51.67	66.67	39.41	30.56	3.94	0.00	0.00	4.10	3.75
Napa, CA MSA	7	0.97	0.00	0.00	16.91	0.00	33.14	0.00	49.94	100.00	1.74	0.00	0.00	0.00	3.51
Oakland-Fremont-Hayward, CA MD	21	2.90	7.07	4.76	16.70	4.76	34.14	19.05	42.09	71.43	11.71	33.33	0.00	13.79	12.31
Oxnard-Thousand Oaks-Ventura, CA MSA	20	2.77	5.24	5.00	25.85	20.00	44.81	35.00	24.10	40.00	3.83	3.70	2.63	3.03	6.52
Redding, CA MSA	4	0.55	0.00	0.00	24.15	0.00	53.81	100.00	22.04	0.00	4.88	0.00	0.00	13.33	0.00
Riverside-San Bernardino-Ontario, CA MSA	46	6.36	3.53	8.70	23.55	10.87	35.65	26.09	37.27	54.35	11.86	16.67	10.34	12.73	11.76
Sacramento--Arden-Arcade--Roseville, CA MSA	31	4.29	3.92	0.00	16.66	9.68	45.52	54.84	33.90	35.48	4.70	0.00	3.85	3.83	4.29
Salinas, CA MSA	12	1.66	0.73	0.00	16.80	0.00	43.10	66.67	39.37	33.33	5.03	0.00	0.00	10.00	1.79
San Jose-Sunnyvale-Santa Clara, CA MSA	13	1.80	6.88	0.00	25.67	7.69	36.56	38.46	30.88	53.85	2.48	0.00	0.00	2.63	4.35
San Luis Obispo-Paso Robles, CA MSA	33	4.56	0.64	0.00	6.64	3.03	62.74	39.39	29.98	57.58	11.11	0.00	0.00	6.10	18.87

Santa Ana-Anaheim-Irvine, CA MD	21	2.90	4.33	0.00	25.99	19.05	33.49	28.57	36.19	52.38	7.77	0.00	9.52	6.45	6.82
Santa Barbara-Santa Maria-Goleta, CA MSA	20	2.77	6.66	5.00	16.50	20.00	25.24	15.00	51.60	60.00	7.48	5.26	9.09	5.00	11.90
Santa Cruz-Watsonville, CA MSA	7	0.97	1.98	0.00	27.26	14.29	38.92	71.43	31.84	14.29	2.08	0.00	0.00	8.70	0.00
Santa Rosa-Petaluma, CA MSA	16	2.21	0.93	0.00	12.42	12.50	55.67	50.00	30.97	37.50	3.26	0.00	5.56	2.68	1.47
Stockton, CA MSA	34	4.70	4.82	0.00	11.69	0.00	31.90	29.41	51.59	70.59	4.56	0.00	0.00	4.35	4.63
Vallejo-Fairfield, CA MSA	8	1.11	0.36	0.00	13.99	0.00	54.04	75.00	31.60	25.00	8.33	0.00	0.00	7.69	12.50
Visalia-Porterville, CA MSA	27	3.73	2.35	0.00	26.26	22.22	41.95	48.15	29.44	29.63	2.37	0.00	0.86	3.55	2.13
Yuba City, CA MSA	21	2.90	0.26	0.00	8.01	4.76	36.78	38.10	54.95	57.14	5.78	0.00	7.69	7.25	5.11
Non-Metro CA	22	3.04	0.23	0.00	22.06	18.18	61.63	50.00	16.08	31.82	4.90	0.00	2.22	3.68	10.53

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of California				Evaluation Period: January 1, 2012 to December 31, 2013									
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Los Angeles-Long Beach-Glendale, CA MD	9,805	20.22	24.05	2.12	16.43	9.76	17.64	21.86	41.88	66.26	6.86	5.31	5.62	6.49	7.17	
San Diego-Carlsbad-San Marcos, CA MSA	4,711	9.72	22.36	2.21	17.55	11.69	18.75	25.24	41.34	60.85	6.93	7.22	6.42	6.95	6.98	
San Francisco-San Mateo-Redwood City, CA MD	1,661	3.43	23.97	1.63	16.18	9.10	18.63	19.84	41.22	69.43	5.86	2.34	6.08	5.95	5.90	
<b>Limited Review:</b>																
Bakersfield-Delano, CA MSA	1,296	2.67	23.03	9.32	17.18	22.91	17.96	29.36	41.83	38.41	5.67	5.94	6.76	6.49	4.90	
Chico, CA MSA	232	0.48	22.10	10.50	17.16	23.74	19.36	26.03	41.38	39.73	5.02	10.79	6.15	5.22	3.94	
El Centro, CA MSA	402	0.83	24.44	3.83	17.03	23.60	16.45	36.87	42.09	35.69	7.99	8.06	10.95	10.37	5.20	
Fresno, CA MSA	1,107	2.28	24.70	11.71	16.04	24.92	17.13	27.90	42.13	35.46	4.70	5.76	5.53	5.68	3.73	
Hanford-Corcoran, CA MSA	292	0.60	22.37	10.38	18.52	25.00	18.90	30.38	40.21	34.23	7.37	8.05	7.09	8.80	6.68	
Madera-Chowchilla, CA MSA	187	0.39	20.48	11.61	18.88	30.32	20.67	34.19	39.97	23.87	4.44	7.27	4.59	5.88	2.91	
Merced, CA MSA	346	0.71	24.83	10.29	16.51	27.65	17.16	24.12	41.51	37.94	6.97	9.15	7.14	6.09	7.09	
Modesto, CA MSA	684	1.41	22.58	10.48	16.69	31.78	19.60	25.29	41.12	32.45	4.81	5.74	5.14	4.90	4.51	
Napa, CA MSA	178	0.37	21.89	0.60	16.70	12.57	20.35	20.96	41.06	65.87	6.71	0.00	5.39	6.65	7.25	
Oakland-Fremont-Hayward, CA MD	4,003	8.26	23.31	4.63	16.42	15.40	19.15	23.47	41.12	56.50	6.97	4.51	6.16	7.29	7.23	
Oxnard-Thousand Oaks-Ventura, CA MSA	1,096	2.26	21.43	2.84	17.35	17.71	20.51	28.69	40.71	50.76	6.31	4.14	6.33	6.32	6.44	
Redding, CA MSA	572	1.18	22.67	12.52	18.03	28.41	19.08	31.40	40.22	27.66	12.20	17.45	16.23	14.95	8.15	
Riverside-San Bernardino-Ontario, CA MSA	6,778	13.98	21.83	9.91	17.53	20.50	19.81	25.38	40.84	44.21	5.65	6.26	5.54	5.46	5.72	
Sacramento--Arden-Arcade--Roseville, CA MSA	3,556	7.33	22.01	8.96	17.00	20.68	19.98	26.01	41.01	44.35	5.31	3.91	4.62	5.59	5.60	
Salinas, CA MSA	693	1.43	21.84	4.86	16.71	25.38	19.49	30.55	41.97	39.21	9.25	18.46	11.43	10.17	8.16	
San Jose-Sunnyvale-Santa Clara, CA MSA	1,848	3.81	23.65	4.87	16.34	14.89	19.49	25.29	40.51	54.95	5.19	8.35	6.15	5.49	4.81	
San Luis Obispo-Paso Robles, CA MSA	629	1.30	19.80	1.32	18.20	14.80	21.60	27.80	40.40	56.09	8.30	4.11	9.42	8.70	8.09	
Santa Ana-Anaheim-Irvine, CA MD	3,537	7.30	22.02	2.39	17.33	11.71	19.49	22.66	41.16	63.23	6.13	4.04	5.64	6.15	6.28	
Santa Barbara-Santa Maria-Goleta, CA MSA	403	0.83	21.72	2.87	17.79	15.14	18.61	22.45	41.88	59.53	4.90	4.07	3.53	4.40	5.49	
Santa Cruz-Watsonville, CA MSA	399	0.82	23.85	1.83	16.93	11.23	18.29	20.37	40.92	66.58	7.75	5.13	6.34	7.34	8.12	

Santa Rosa-Petaluma, CA MSA	454	0.94	20.14	3.76	18.47	15.73	20.77	23.24	40.62	57.28	4.54	2.73	3.81	4.41	4.86
Stockton, CA MSA	903	1.86	22.05	8.73	17.73	22.82	19.13	27.06	41.09	41.40	4.99	4.25	5.14	5.47	4.79
Vallejo-Fairfield, CA MSA	522	1.08	19.90	8.23	17.71	22.43	22.56	25.10	39.83	44.24	4.98	2.87	4.62	3.97	6.13
Visalia-Porterville, CA MSA	1,209	2.49	22.78	10.55	17.63	27.95	17.83	27.95	41.76	33.56	10.45	13.92	12.91	10.77	8.67
Yuba City, CA MSA	248	0.51	21.41	9.69	17.29	28.19	20.30	31.72	40.99	30.40	6.28	4.62	6.10	7.14	6.07
Non-Metro CA	734	1.51	22.42	5.00	18.45	24.24	20.44	32.88	38.70	37.88	6.74	6.17	8.54	8.63	5.26

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 6.9% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			Geography: State of California								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Los Angeles-Long Beach-Glendale, CA MD	625	36.02	24.05	6.19	16.43	14.01	17.64	24.27	41.88	55.54	4.35	8.23	5.44	4.88	3.82
San Diego-Carlsbad-San Marcos, CA MSA	135	7.78	22.36	9.70	17.55	15.67	18.75	20.90	41.34	53.73	2.06	5.45	3.27	1.13	1.95
San Francisco-San Mateo-Redwood City, CA MD	116	6.69	23.97	10.09	16.18	21.10	18.63	22.94	41.22	45.87	2.90	1.80	2.84	2.69	3.11
<b>Limited Review:</b>															
Bakersfield-Delano, CA MSA	8	0.46	23.03	0.00	17.18	12.50	17.96	25.00	41.83	62.50	1.04	0.00	2.17	1.18	0.91
Chico, CA MSA	6	0.35	22.10	0.00	17.16	33.33	19.36	33.33	41.38	33.33	1.57	0.00	5.88	1.96	0.00
El Centro, CA MSA	0	0.00	24.44	0.00	17.03	0.00	16.45	0.00	42.09	0.00	0.00	0.00	0.00	0.00	0.00
Fresno, CA MSA	22	1.27	24.70	13.64	16.04	22.73	17.13	22.73	42.13	40.91	1.52	0.00	4.17	0.95	1.21
Hanford-Corcoran, CA MSA	3	0.17	22.37	33.33	18.52	0.00	18.90	0.00	40.21	66.67	1.80	0.00	0.00	0.00	3.28
Madera-Chowchilla, CA MSA	5	0.29	20.48	20.00	18.88	0.00	20.67	0.00	39.97	80.00	1.32	0.00	0.00	0.00	2.13
Merced, CA MSA	9	0.52	24.83	0.00	16.51	11.11	17.16	33.33	41.51	55.56	5.04	0.00	0.00	8.33	5.19
Modesto, CA MSA	26	1.50	22.58	15.38	16.69	26.92	19.60	30.77	41.12	26.92	4.94	15.38	5.88	4.76	3.76
Napa, CA MSA	3	0.17	21.89	0.00	16.70	66.67	20.35	33.33	41.06	0.00	0.75	0.00	0.00	4.55	0.00
Oakland-Fremont-Hayward, CA MD	102	5.88	23.31	12.87	16.42	20.79	19.15	23.76	41.12	42.57	2.12	2.19	2.65	2.26	1.88
Oxnard-Thousand Oaks-Ventura, CA MSA	71	4.09	21.43	11.43	17.35	18.57	20.51	40.00	40.71	30.00	4.58	5.66	3.94	7.69	2.79
Redding, CA MSA	6	0.35	22.67	0.00	18.03	33.33	19.08	0.00	40.22	66.67	1.81	0.00	0.00	0.00	3.16
Riverside-San Bernardino-Ontario, CA MSA	124	7.15	21.83	5.69	17.53	18.70	19.81	25.20	40.84	50.41	2.22	1.21	2.58	2.58	2.07
Sacramento--Arden-Arcade--Roseville, CA MSA	82	4.73	22.01	13.41	17.00	15.85	19.98	26.83	41.01	43.90	1.91	1.86	2.32	2.36	1.61
Salinas, CA MSA	20	1.15	21.84	0.00	16.71	21.05	19.49	31.58	41.97	47.37	5.03	0.00	3.57	6.82	5.00
San Jose-Sunnyvale-Santa Clara, CA MSA	90	5.19	23.65	11.11	16.34	16.67	19.49	20.00	40.51	52.22	3.00	5.34	3.27	2.93	2.67
San Luis Obispo-Paso Robles, CA MSA	15	0.86	19.80	0.00	18.20	13.33	21.60	46.67	40.40	40.00	2.88	0.00	4.00	3.57	2.48
Santa Ana-Anaheim-Irvine, CA MD	147	8.47	22.02	9.22	17.33	17.02	19.49	29.08	41.16	44.68	2.12	2.02	2.69	2.46	1.79
Santa Barbara-Santa Maria-Goleta, CA MSA	24	1.38	21.72	0.00	17.79	17.39	18.61	17.39	41.88	65.22	2.77	0.00	0.00	1.37	4.05
Santa Cruz-Watsonville, CA MSA	13	0.75	23.85	0.00	16.93	0.00	18.29	30.77	40.92	69.23	3.18	0.00	0.00	0.00	5.11
Santa Rosa-Petaluma, CA MSA	30	1.73	20.14	13.33	18.47	23.33	20.77	26.67	40.62	36.67	3.33	2.94	4.35	5.45	2.25

Stockton, CA MSA	26	1.50	22.05	3.85	17.73	7.69	19.13	38.46	41.09	50.00	4.45	5.88	2.33	7.22	3.56
Vallejo-Fairfield, CA MSA	7	0.40	19.90	0.00	17.71	0.00	22.56	57.14	39.83	42.86	1.72	0.00	0.00	2.88	1.99
Visalia-Porterville, CA MSA	7	0.40	22.78	0.00	17.63	14.29	17.83	14.29	41.76	71.43	2.62	0.00	4.35	2.38	2.56
Yuba City, CA MSA	1	0.06	21.41	0.00	17.29	0.00	20.30	0.00	40.99	100.00	0.93	0.00	0.00	0.00	1.52
Non-Metro CA	12	0.69	22.42	8.33	18.45	8.33	20.44	16.67	38.70	66.67	1.98	5.00	1.96	1.10	2.09

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.7% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of California								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Los Angeles-Long Beach-Glendale, CA MD	43,007	23.97	24.05	9.81	16.43	12.56	17.64	18.78	41.88	58.85	9.20	16.09	10.79	9.33	8.46
San Diego-Carlsbad-San Marcos, CA MSA	18,151	10.12	22.36	10.40	17.55	14.23	18.75	21.76	41.34	53.60	9.26	15.78	10.32	9.47	8.47
San Francisco-San Mateo-Redwood City, CA MD	10,097	5.63	23.97	11.45	16.18	15.16	18.63	21.66	41.22	51.73	7.58	13.23	7.95	7.63	6.98
<b>Limited Review:</b>															
Bakersfield-Delano, CA MSA	2,383	1.33	23.03	8.13	17.18	12.17	17.96	20.78	41.83	58.92	7.49	10.20	9.90	8.05	6.69
Chico, CA MSA	931	0.52	22.10	10.87	17.16	14.24	19.36	23.43	41.38	51.46	8.33	13.38	8.20	8.41	7.78
El Centro, CA MSA	440	0.25	24.44	6.44	17.03	9.07	16.45	17.18	42.09	67.30	10.08	18.75	11.03	12.00	8.88
Fresno, CA MSA	2,926	1.63	24.70	8.13	16.04	14.37	17.13	19.54	42.13	57.95	8.46	10.06	10.05	8.90	7.84
Hanford-Corcoran, CA MSA	369	0.21	22.37	6.15	18.52	12.29	18.90	20.11	40.21	61.45	9.59	10.20	9.04	11.39	9.14
Madera-Chowchilla, CA MSA	494	0.28	20.48	12.42	18.88	14.32	20.67	22.32	39.97	50.95	8.83	18.35	8.71	9.98	7.14
Merced, CA MSA	891	0.50	24.83	8.75	16.51	12.60	17.16	23.10	41.51	55.54	8.94	9.57	10.82	9.07	8.38
Modesto, CA MSA	2,383	1.33	22.58	10.26	16.69	16.65	19.60	22.96	41.12	50.13	8.65	10.94	9.48	9.43	7.84
Napa, CA MSA	682	0.38	21.89	12.69	16.70	15.90	20.35	21.10	41.06	50.31	8.67	14.23	9.14	7.61	8.35
Oakland-Fremont-Hayward, CA MD	15,875	8.85	23.31	10.46	16.42	15.02	19.15	22.35	41.12	52.17	7.76	10.97	7.39	7.60	7.56
Oxnard-Thousand Oaks-Ventura, CA MSA	5,016	2.80	21.43	12.19	17.35	16.61	20.51	25.69	40.71	45.51	9.14	12.58	8.56	9.08	8.81
Redding, CA MSA	801	0.45	22.67	10.38	18.03	17.08	19.08	22.08	40.22	50.46	8.03	10.32	10.52	7.63	7.23
Riverside-San Bernardino-Ontario, CA MSA	17,609	9.82	21.83	11.02	17.53	15.87	19.81	21.67	40.84	51.44	8.13	12.12	8.88	7.91	7.52
Sacramento--Arden-Arcade--Roseville, CA MSA	11,690	6.52	22.01	10.87	17.00	16.46	19.98	24.39	41.01	48.29	7.64	9.50	7.73	7.76	7.33
Salinas, CA MSA	2,001	1.12	21.84	9.62	16.71	15.38	19.49	21.40	41.97	53.60	12.91	21.05	15.79	12.91	11.73
San Jose-Sunnyvale-Santa Clara, CA MSA	9,975	5.56	23.65	11.53	16.34	14.38	19.49	21.40	40.51	52.70	6.48	10.67	7.27	6.27	5.98
San Luis Obispo-Paso Robles, CA MSA	1,955	1.09	19.80	8.70	18.20	13.21	21.60	23.79	40.40	54.30	9.58	10.48	7.35	10.21	9.70
Santa Ana-Anaheim-Irvine, CA MD	16,210	9.04	22.02	11.40	17.33	14.60	19.49	22.52	41.16	51.48	7.55	11.79	7.49	7.26	7.22
Santa Barbara-Santa Maria-Goleta, CA MSA	1,861	1.04	21.72	10.54	17.79	13.27	18.61	21.15	41.88	55.05	8.84	14.97	9.86	8.96	8.13
Santa Cruz-Watsonville, CA MSA	1,762	0.98	23.85	10.65	16.93	14.54	18.29	21.29	40.92	53.52	10.74	16.67	11.66	11.07	10.08
Santa Rosa-Petaluma, CA MSA	2,556	1.42	20.14	13.59	18.47	17.63	20.77	25.42	40.62	43.37	7.34	11.58	7.60	7.43	6.77
Stockton, CA MSA	2,892	1.61	22.05	8.67	17.73	16.38	19.13	21.61	41.09	53.33	7.94	9.75	9.79	7.68	7.52

Vallejo-Fairfield, CA MSA	2,291	1.28	19.90	12.32	17.71	20.29	22.56	25.59	39.83	41.80	8.67	9.98	9.54	8.29	8.28
Visalia-Porterville, CA MSA	1,404	0.78	22.78	6.91	17.63	11.19	17.83	18.54	41.76	63.36	9.00	8.92	8.72	9.11	9.02
Yuba City, CA MSA	659	0.37	21.41	9.19	17.29	19.18	20.30	23.93	40.99	47.70	8.82	11.05	11.11	9.97	7.43
Non-Metro CA	2,090	1.16	22.42	9.73	18.45	14.54	20.44	21.72	38.70	54.01	8.09	12.34	8.65	8.49	7.32

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 3.7% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: State of California		Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Los Angeles-Long Beach-Glendale, CA MD	48,678	31.23	73.07	39.02	98.67	0.74	1.15	10.73	7.40
San Diego-Carlsbad-San Marcos, CA MSA	14,138	9.12	72.72	43.18	98.03	0.76	1.24	10.18	8.09
San Francisco-San Mateo-Redwood City, CA MD	17,982	11.60	71.98	29.50	99.01	0.37	0.62	13.55	7.62
<b>Limited Review:</b>									
Bakersfield-Delano, CA MSA	1,404	0.91	73.55	46.72	96.37	1.64	1.99	7.39	7.64
Chico, CA MSA	549	0.35	76.90	46.08	97.81	1.09	1.09	6.18	6.21
El Centro, CA MSA	180	0.12	67.13	35.00	95.56	1.11	3.33	6.40	5.61
Fresno, CA MSA	1,471	0.95	72.69	44.39	98.16	0.88	0.95	6.88	6.43
Hanford-Corcoran, CA MSA	114	0.07	71.82	44.74	96.49	1.75	1.75	4.53	3.81
Madera-Chowchilla, CA MSA	221	0.14	75.48	48.87	97.74	2.26	0.00	6.44	6.12
Merced, CA MSA	260	0.17	72.34	38.08	96.15	0.38	3.46	5.13	4.27
Modesto, CA MSA	804	0.52	74.32	46.77	99.13	0.37	0.50	5.94	5.66
Napa, CA MSA	460	0.29	75.27	48.79	99.12	0.88	1.10	6.79	6.51
Oakland-Fremont-Hayward, CA MD	12,467	8.04	73.53	38.79	98.61	0.53	0.87	10.70	7.31
Oxnard-Thousand Oaks-Ventura, CA MSA	3,301	2.13	74.87	45.02	98.30	0.91	0.79	9.87	7.81
Redding, CA MSA	379	0.24	76.79	49.87	97.89	1.06	1.06	6.43	6.01
Riverside-San Bernardino-Ontario, CA MSA	9,642	6.22	74.06	43.99	97.75	0.94	1.32	8.57	7.41
Sacramento--Arden-Arcade--Roseville, CA MSA	6,606	4.26	74.46	45.34	97.85	0.77	1.38	8.33	6.97
Salinas, CA MSA	931	0.60	74.27	47.95	96.22	0.97	3.35	8.85	7.26
San Jose-Sunnyvale-Santa Clara, CA MSA	10,454	6.74	69.65	35.70	98.63	0.56	0.81	12.04	7.57
San Luis Obispo-Paso Robles, CA MSA	1,089	0.70	76.10	51.70	97.98	0.73	1.29	9.56	9.36
Santa Ana-Anaheim-Irvine, CA MD	16,556	10.59	73.09	41.80	99.13	0.74	0.99	9.75	7.45
Santa Barbara-Santa Maria-Goleta, CA MSA	1,347	0.86	74.19	46.59	100.08	0.30	0.68	10.14	8.90
Santa Cruz-Watsonville, CA MSA	990	0.64	77.48	49.60	98.69	0.71	0.61	8.67	7.84
Santa Rosa-Petaluma, CA MSA	1,659	1.07	75.10	46.65	98.43	0.96	0.60	7.57	6.18

Stockton, CA MSA	1,088	0.70	72.70	44.30	98.35	0.55	1.10	6.51	5.43
Vallejo-Fairfield, CA MSA	680	0.44	74.76	45.74	98.24	0.88	0.88	6.24	5.63
Visalia-Porterville, CA MSA	411	0.27	73.71	52.80	98.78	0.97	0.24	4.09	4.42
Yuba City, CA MSA	290	0.19	73.80	44.14	99.66	0.00	0.34	6.66	5.88
Non-Metro CA	1,284	0.83	75.82	52.34	98.44	0.55	1.01	7.60	7.18

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 44.6% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: State of California					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Los Angeles-Long Beach-Glendale, CA MD	82	11.20	94.87	58.02	100.00	1.23	0.00	13.33	14.46
San Diego-Carlsbad-San Marcos, CA MSA	46	6.36	94.97	65.22	100.00	0.00	0.00	12.04	14.29
San Francisco-San Mateo-Redwood City, CA MD	34	4.70	95.47	67.65	100.00	0.00	0.00	11.48	13.51
<b>Limited Review:</b>									
Bakersfield-Delano, CA MSA	30	4.15	89.43	60.00	100.00	0.00	0.00	8.42	11.46
Chico, CA MSA	9	1.24	95.92	100.00	100.00	0.00	0.00	2.11	3.23
El Centro, CA MSA	7	0.97	81.38	28.57	100.00	0.00	0.00	2.13	2.33
Fresno, CA MSA	61	8.44	91.56	62.30	100.00	0.00	0.00	7.80	8.10
Hanford-Corcoran, CA MSA	12	1.66	89.59	58.33	100.00	0.00	0.00	2.83	3.77
Madera-Chowchilla, CA MSA	15	2.07	91.94	66.67	100.00	0.00	0.00	5.44	5.41
Merced, CA MSA	29	4.01	90.92	79.31	100.00	0.00	0.00	5.26	8.77
Modesto, CA MSA	36	4.98	93.11	75.00	100.00	0.00	0.00	3.94	4.84
Napa, CA MSA	7	0.97	93.09	57.14	100.00	0.00	0.00	1.74	1.52
Oakland-Fremont-Hayward, CA MD	21	2.90	94.85	57.14	100.00	0.00	0.00	11.71	8.45
Oxnard-Thousand Oaks-Ventura, CA MSA	20	2.77	91.11	45.00	100.00	0.00	0.00	3.83	4.30
Redding, CA MSA	4	0.55	96.43	50.00	100.00	0.00	0.00	4.88	5.56
Riverside-San Bernardino-Ontario, CA MSA	46	6.36	94.27	76.09	100.00	0.00	0.00	11.86	19.61
Sacramento--Arden-Arcade--Roseville, CA MSA	31	4.29	95.47	83.87	100.00	0.00	0.00	4.70	5.58
Salinas, CA MSA	12	1.66	83.89	75.00	100.00	0.00	0.00	5.03	6.85
San Jose-Sunnyvale-Santa Clara, CA MSA	13	1.80	93.78	61.54	100.00	0.00	0.00	2.48	3.64
San Luis Obispo-Paso Robles, CA MSA	33	4.56	96.57	63.64	100.00	0.00	0.00	11.11	13.58
Santa Ana-Anaheim-Irvine, CA MD	21	2.90	93.58	52.38	90.48	9.52	0.00	7.77	6.25
Santa Barbara-Santa Maria-Goleta, CA MSA	20	2.77	90.93	60.00	100.00	0.00	0.00	7.48	7.94
Santa Cruz-Watsonville, CA MSA	7	0.97	93.76	71.43	100.00	0.00	0.00	2.08	2.08
Santa Rosa-Petaluma, CA MSA	16	2.21	95.00	75.00	100.00	0.00	0.00	3.26	4.13
Stockton, CA MSA	34	4.70	92.52	73.53	100.00	0.00	0.00	4.56	6.14

Vallejo-Fairfield, CA MSA	8	1.11	95.90	100.00	100.00	0.00	0.00	8.33	13.89
Visalia-Porterville, CA MSA	27	3.73	89.60	55.56	100.00	0.00	0.00	2.37	2.08
Yuba City, CA MSA	21	2.90	94.06	80.95	100.00	0.00	0.00	5.78	6.54
Non-Metro CA	22	3.04	96.62	68.18	100.00	0.00	0.00	4.90	5.84

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 21.4% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of California		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Los Angeles-Long Beach-Glendale, CA MD	109	256,559	511	333,940	620	590,499	35.04	0	0
San Diego-Carlsbad-San Marcos, CA MSA	47	64,049	172	58,414	219	122,463	7.27	0	0
San Francisco-San Mateo-Redwood City, CA MD	41	75,359	164	73,527	205	148,886	8.84	0	0
<b>Limited Review:</b>									
Bakersfield-Delano, CA MSA	19	16,653	26	17,919	45	34,572	2.05	0	0
Chico, CA MSA	5	8,079	5	232	10	8,311	0.49	0	0
El Centro, CA MSA	16	11,717	6	2,259	22	13,976	0.83	0	0
Fresno, CA MSA	21	23,573	32	19,350	53	42,923	2.55	0	0
Hanford-Corcoran, CA MSA	5	6,644	3	143	8	6,787	0.40	0	0
Madera-Chowchilla, CA MSA	2	1,548	5	338	7	1,886	0.11	0	0
Merced, CA MSA	1	1,134	6	1,800	7	2,934	0.17	0	0
Modesto, CA MSA	0	0	38	24,736	38	24,736	1.47	0	0
Napa, CA MSA	3	2,725	3	104	6	2,829	0.17	0	0
Oakland-Fremont-Hayward, CA MD	64	77,555	166	74,586	230	152,141	9.03	0	0
Oxnard-Thousand Oaks-Ventura, CA MSA	13	12,180	16	14,106	29	26,286	1.56	0	0
Redding, CA MSA	4	7,731	4	139	8	7,870	0.47	0	0
Riverside-San Bernardino-Ontario, CA MSA	33	42,959	359	55,313	392	98,272	5.83	0	0
Sacramento--Arden-Arcade--Roseville, CA MSA	37	27,097	146	57,119	183	84,216	5.00	0	0
Salinas, CA MSA	8	6,167	3	6,460	11	12,627	0.75	0	0
San Jose-Sunnyvale-Santa Clara, CA MSA	28	81,090	36	97,298	64	178,388	10.59	0	0
San Luis Obispo-Paso Robles, CA MSA	8	6,525	4	197	12	6,722	0.40	0	0
Santa Ana-Anaheim-Irvine, CA MD	25	28,475	100	14,059	125	42,534	2.52	0	0
Santa Barbara-Santa Maria-Goleta, CA MSA	4	521	10	13,116	14	13,637	0.81	0	0
Santa Cruz-Watsonville, CA MSA	2	197	3	457	5	654	0.04	0	0
Santa Rosa-Petaluma, CA MSA	15	17,791	12	4,288	27	22,079	1.31	0	0
Stockton, CA MSA	9	14,774	30	1,267	39	16,041	0.95	0	0
Vallejo-Fairfield, CA MSA	4	347	22	2,333	26	2,680	0.16	0	0
Visalia-Porterville, CA MSA	8	7,983	9	286	17	8,269	0.49	0	0
Yuba City, CA MSA	1	989	2	86	3	1,075	0.06	0	0
Non-Metro - California Total	18	8,910	18	1,849	36	10,759	0.64	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	5	2,291	38	13,435	43	15,727	0	0	0
Statewide investments with no P/M/F to Serve AAs	0	0	17	2,765	17	2,765	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of California																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Los Angeles-Long Beach-Glendale, CA MD	34.03	308	29.50	5.52	16.23	26.30	50.97	91	4	6	23	15	41	8.01	29.43	28.26	33.92
San Diego-Carlsbad-San Marcos, CA MSA	9.04	95	9.10	11.58	16.84	36.84	34.74	9	1	0	1	2	5	9.80	21.57	35.24	33.05
San Francisco-San Mateo-Redwood City, CA MD	10.48	68	6.51	19.12	16.18	33.82	30.88	19	0	6	0	6	7	11.07	19.31	37.59	31.74
<b>Limited Review:</b>																	
Bakersfield-Delano, CA MSA	0.92	16	1.53	0.00	12.50	43.75	43.75	3	0	0	0	1	2	3.38	32.56	28.83	33.16
Chico, CA MSA	0.41	4	0.38	0.00	50.00	50.00	0.00	0	0	0	0	0	0	1.92	25.19	48.53	24.36
El Centro, CA MSA	0.16	2	0.19	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	31.41	48.42	20.17
Fresno, CA MSA	0.72	20	1.92	5.00	20.00	15.00	60.00	6	1	-1	0	0	6	10.89	29.44	27.63	31.29
Hanford-Corcoran, CA MSA	0.06	1	0.10	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	35.27	21.19	31.41
Madera-Chowchilla, CA MSA	0.15	3	0.29	0.00	33.33	33.33	33.33	1	0	0	0	0	1	0.00	41.01	46.06	12.92
Merced, CA MSA	0.19	4	0.38	0.00	50.00	25.00	25.00	0	0	0	0	0	0	2.70	30.80	36.30	30.20
Modesto, CA MSA	0.69	9	0.86	0.00	0.00	44.44	55.56	1	1	0	0	-1	1	3.01	19.75	44.49	32.74
Napa, CA MSA	0.18	3	0.29	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	30.12	40.98	28.01
Oakland-Fremont-Hayward, CA MD	7.37	74	7.09	12.16	20.27	33.78	33.78	15	1	3	0	6	5	12.53	20.80	34.45	32.23
Oxnard-Thousand Oaks-Ventura, CA MSA	2.54	31	2.97	3.23	25.81	48.39	22.58	9	0	0	3	3	3	5.38	26.09	40.80	27.72
Redding, CA MSA	0.16	2	0.19	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	26.93	51.36	21.70
Riverside-San Bernardino-Ontario, CA MSA	5.93	91	8.72	6.59	16.48	34.07	42.86	20	1	0	2	10	7	5.71	26.45	35.43	32.09
Sacramento--Arden-Arcade--Roseville, CA MSA	3.16	55	5.27	5.45	21.82	40.00	32.73	12	0	0	3	4	5	7.15	23.70	37.93	30.90
Salinas, CA MSA	1.32	14	1.34	0.00	35.71	28.57	35.71	0	0	0	0	0	0	5.97	26.06	38.13	27.01

San Jose-Sunnyvale-Santa Clara, CA MSA	6.63	57	5.46	7.02	21.05	38.60	33.33	12	0	0	4	7	1	8.95	25.33	37.20	28.38
San Luis Obispo-Paso Robles, CA MSA	0.75	10	0.96	10.00	10.00	70.00	10.00	3	0	0	0	2	1	0.48	8.16	63.95	24.62
Santa Ana-Anaheim-Irvine, CA MD	10.36	96	9.20	5.21	17.71	35.42	41.67	24	0	1	0	6	17	6.49	29.75	31.47	32.28
Santa Barbara-Santa Maria-Goleta, CA MSA	0.86	13	1.25	23.08	7.69	30.77	38.46	6	1	1	0	1	3	10.48	25.09	31.38	33.04
Santa Cruz-Watsonville, CA MSA	0.65	6	0.57	16.67	16.67	50.00	16.67	1	0	0	0	1	0	2.56	34.19	34.41	28.83
Santa Rosa-Petaluma, CA MSA	0.91	16	1.53	6.25	25.00	62.50	6.25	5	1	0	0	4	0	0.43	24.20	55.15	20.22
Stockton, CA MSA	0.64	13	1.25	15.38	15.38	38.46	30.77	0	0	0	0	0	0	5.71	26.08	32.39	35.83
Vallejo-Fairfield, CA MSA	0.44	13	1.25	0.00	23.08	46.15	30.77	4	0	0	1	2	1	1.27	22.65	48.19	26.00
Visalia-Porterville, CA MSA	0.19	4	0.38	0.00	25.00	0.00	75.00	1	1	0	1	0	-1	1.37	32.69	33.38	32.44
Yuba City, CA MSA	0.24	3	0.29	0.00	66.67	0.00	33.33	0	0	0	0	0	0	2.02	28.10	36.24	33.65
Non-Metro CA	0.83	13	1.25	0.00	38.46	61.54	0.00	1	0	0	1	0	0	1.13	22.26	61.55	15.06

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Michigan				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Detroit-Livonia-Dearborn, MI MD	16.68	8,805	1,168,311	4,445	152,363	14	154	13	55,337	13,277	1,376,166	56.50
<b>Limited Review:</b>												
Ann Arbor, MI MSA	5.34	2,651	464,731	1,590	39,930	9	46	0	0	4,250	504,707	3.34
Battle Creek, MI MSA	0.61	351	39,532	129	5,068	8	75	0	0	488	44,675	0.07
Flint, MI MSA	5.66	3,174	330,635	1,316	66,321	15	544	2	13,000	4,507	410,500	3.54
Grand Rapids-Wyoming, MI MSA	7.75	3,905	478,844	2,244	115,224	15	169	5	33,775	6,169	628,012	4.94
Holland-Grand Haven, MI MSA	2.67	1,369	184,606	741	22,965	12	267	0	0	2,122	207,838	0.80
Kalamazoo-Portage, MI MSA	1.63	900	124,015	391	19,087	6	82	0	0	1,297	143,184	0.28
Lansing-East Lansing, MI MSA	4.50	2,806	505,015	764	28,538	11	88	0	0	3,581	533,641	1.16
Muskegon-Norton Shores, MI MSA	1.14	651	67,752	251	19,050	2	29	0	0	904	86,831	0.11
Niles-Benton Harbor, MI MSA	1.52	840	154,203	351	17,628	20	1,144	1	16	1,212	172,991	0.63
Saginaw-Saginaw Township North, MI MSA	1.38	738	74,251	353	27,649	8	61	0	0	1,099	101,961	0.75
Warren-Troy-Farmington Hills, MI MD	45.92	24,487	3,892,191	11,996	485,458	51	1,231	0	0	36,534	4,378,880	25.14
Non-Metro MI	5.19	2,790	373,361	1,290	65,813	47	1,090	1	9,050	4,128	449,314	2.74
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	200	1	200	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	3	20,400	2	20,400	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Michigan				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	25.00	1	5,160	1	5,160	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	56.50	
<b>Limited Review:</b>															
Ann Arbor, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.34	
Battle Creek, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07	
Flint, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.54	
Grand Rapids-Wyoming, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.94	
Holland-Grand Haven, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.80	
Kalamazoo-Portage, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.28	
Lansing-East Lansing, MI MSA	25.00	1	95,508	1	95,508	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.16	
Muskegon-Norton Shores, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.11	
Niles-Benton Harbor, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.63	
Saginaw-Saginaw Township North, MI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.75	
Warren-Troy-Farmington Hills, MI MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.14	
Non-Metro MI	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.74	
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Michigan								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	2,419	14.52	7.41	1.53	21.84	7.57	28.51	25.05	42.25	65.85	8.58	10.23	10.79	8.41	8.45
<b>Limited Review:</b>															
Ann Arbor, MI MSA	635	3.81	3.99	1.57	14.89	15.59	51.87	51.50	29.26	31.34	7.24	7.34	9.62	6.94	6.89
Battle Creek, MI MSA	107	0.64	4.91	0.93	22.42	11.21	38.92	47.66	33.75	40.19	4.82	5.88	2.48	6.06	4.70
Flint, MI MSA	1,386	8.32	6.65	1.37	19.66	9.31	39.72	42.78	33.97	46.54	13.00	16.42	17.30	13.27	12.01
Grand Rapids-Wyoming, MI MSA	1,326	7.96	2.81	0.68	16.54	16.82	47.87	49.10	32.78	33.41	6.03	2.16	6.58	6.57	5.35
Holland-Grand Haven, MI MSA	436	2.62	0.00	0.00	10.89	10.32	73.24	74.31	15.87	15.37	5.24	0.00	6.92	5.18	4.44
Kalamazoo-Portage, MI MSA	317	1.90	4.93	0.95	10.31	8.83	51.78	56.15	32.98	34.07	4.09	1.11	3.23	4.30	4.21
Lansing-East Lansing, MI MSA	1,124	6.75	3.56	0.53	15.04	12.10	52.89	54.54	28.50	32.83	9.35	2.24	9.64	9.12	10.11
Muskegon-Norton Shores, MI MSA	335	2.01	1.62	0.30	17.07	7.46	51.26	53.43	30.05	38.81	9.05	0.00	7.48	9.29	9.25
Niles-Benton Harbor, MI MSA	260	1.56	4.11	3.46	11.74	13.46	47.96	55.00	36.19	28.08	6.77	20.00	8.70	8.24	4.56
Saginaw-Saginaw Township North, MI MSA	245	1.47	5.59	0.82	15.55	6.12	43.70	48.57	35.16	44.49	6.38	7.14	3.85	7.31	6.06
Warren-Troy-Farmington Hills, MI MD	7,096	42.60	2.59	0.89	18.58	15.26	48.48	50.00	30.35	33.85	9.14	8.38	9.99	9.37	8.56
Non-Metro MI	970	5.82	0.20	0.31	8.16	10.31	69.92	68.66	21.71	20.72	10.81	9.09	14.40	10.94	9.39

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Michigan										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Detroit-Livonia-Dearborn, MI MD	19	12.18	7.41	0.00	21.84	5.26	28.51	5.26	42.25	89.47	0.91	0.00	0.00	0.29	1.71	
<b>Limited Review:</b>																
Ann Arbor, MI MSA	6	3.85	3.99	0.00	14.89	0.00	51.87	66.67	29.26	33.33	1.33	0.00	0.00	1.72	1.14	
Battle Creek, MI MSA	0	0.00	4.91	0.00	22.42	0.00	38.92	0.00	33.75	0.00	0.00	0.00	0.00	0.00	0.00	
Flint, MI MSA	5	3.21	6.65	0.00	19.66	0.00	39.72	40.00	33.97	60.00	0.21	0.00	0.00	0.00	0.53	
Grand Rapids-Wyoming, MI MSA	8	5.13	2.81	0.00	16.54	25.00	47.87	37.50	32.78	37.50	0.38	0.00	0.70	0.18	0.61	
Holland-Grand Haven, MI MSA	0	0.00	0.00	0.00	10.89	0.00	73.24	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	
Kalamazoo-Portage, MI MSA	0	0.00	4.93	0.00	10.31	0.00	51.78	0.00	32.98	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing, MI MSA	8	5.13	3.56	0.00	15.04	0.00	52.89	25.00	28.50	75.00	0.15	0.00	0.00	0.00	0.51	
Muskegon-Norton Shores, MI MSA	1	0.64	1.62	0.00	17.07	0.00	51.26	0.00	30.05	100.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor, MI MSA	4	2.56	4.11	0.00	11.74	0.00	47.96	50.00	36.19	50.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Township North, MI MSA	3	1.92	5.59	0.00	15.55	0.00	43.70	0.00	35.16	100.00	0.45	0.00	0.00	0.00	1.41	
Warren-Troy-Farmington Hills, MI MD	89	57.05	2.59	0.00	18.58	10.11	48.48	41.57	30.35	48.31	2.03	0.00	1.24	2.13	2.29	
Non-Metro MI	13	8.33	0.20	0.00	8.16	0.00	69.92	69.23	21.71	30.77	1.08	0.00	0.00	1.01	1.92	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Michigan										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Detroit-Livonia-Dearborn, MI MD	6,357	17.36	7.41	1.93	21.84	7.93	28.51	26.13	42.25	64.01	8.56	11.23	11.72	9.35	7.94	
<b>Limited Review:</b>																
Ann Arbor, MI MSA	2,009	5.49	3.99	2.29	14.89	11.95	51.87	50.52	29.26	35.24	8.77	9.52	9.26	8.39	9.12	
Battle Creek, MI MSA	243	0.66	4.91	1.65	22.42	18.52	38.92	41.15	33.75	38.68	3.95	3.77	6.65	3.18	3.76	
Flint, MI MSA	1,778	4.86	6.65	0.90	19.66	10.74	39.72	41.45	33.97	46.91	8.78	14.29	11.52	8.79	8.27	
Grand Rapids-Wyoming, MI MSA	2,563	7.00	2.81	2.26	16.54	13.89	47.87	45.26	32.78	38.59	6.91	11.36	7.78	7.24	6.12	
Holland-Grand Haven, MI MSA	933	2.55	0.00	0.00	10.89	10.72	73.24	74.92	15.87	14.36	5.43	0.00	7.59	5.49	4.12	
Kalamazoo-Portage, MI MSA	582	1.59	4.93	2.41	10.31	13.40	51.78	46.91	32.98	37.29	4.04	4.80	5.99	3.61	4.08	
Lansing-East Lansing, MI MSA	1,669	4.56	3.56	2.16	15.04	12.46	52.89	50.87	28.50	34.51	6.37	7.79	8.11	6.07	6.11	
Muskegon-Norton Shores, MI MSA	315	0.86	1.62	0.63	17.07	7.30	51.26	49.84	30.05	42.22	3.66	3.70	3.15	3.37	4.28	
Niles-Benton Harbor, MI MSA	576	1.57	4.11	1.04	11.74	5.38	47.96	59.72	36.19	33.85	7.78	11.76	6.45	9.19	6.27	
Saginaw-Saginaw Township North, MI MSA	486	1.33	5.59	1.03	15.55	6.79	43.70	47.74	35.16	44.44	6.03	15.79	5.47	6.50	5.59	
Warren-Troy-Farmington Hills, MI MD	17,299	47.24	2.59	1.40	18.58	12.97	48.48	45.36	30.35	40.28	8.84	12.21	8.83	8.49	9.16	
Non-Metro MI	1,807	4.93	0.20	0.11	8.16	6.59	69.92	66.30	21.71	27.01	8.71	4.00	9.98	9.01	7.81	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Michigan										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Detroit-Livonia-Dearborn, MI MD	10	27.03	23.13	30.00	25.99	60.00	26.86	0.00	24.03	10.00	8.45	8.33	22.22	0.00	3.57	
<b>Limited Review:</b>																
Ann Arbor, MI MSA	1	2.70	20.11	100.00	30.30	0.00	36.45	0.00	13.14	0.00	2.00	14.29	0.00	0.00	0.00	
Battle Creek, MI MSA	1	2.70	9.69	0.00	30.47	100.00	42.94	0.00	16.90	0.00	0.00	0.00	0.00	0.00	0.00	
Flint, MI MSA	5	13.51	9.26	0.00	26.90	60.00	41.72	40.00	22.12	0.00	11.76	0.00	50.00	12.50	0.00	
Grand Rapids-Wyoming, MI MSA	8	21.62	6.72	50.00	29.69	37.50	52.34	0.00	11.26	12.50	5.77	16.67	5.26	0.00	25.00	
Holland-Grand Haven, MI MSA	0	0.00	0.00	0.00	33.14	0.00	64.65	0.00	2.21	0.00	0.00	0.00	0.00	0.00	0.00	
Kalamazoo-Portage, MI MSA	1	2.70	9.88	0.00	27.11	0.00	51.65	100.00	11.35	0.00	3.23	0.00	0.00	7.14	0.00	
Lansing-East Lansing, MI MSA	4	10.81	7.92	0.00	29.73	75.00	42.79	25.00	19.56	0.00	8.33	0.00	20.00	5.26	0.00	
Muskegon-Norton Shores, MI MSA	0	0.00	5.76	0.00	55.93	0.00	27.26	0.00	11.05	0.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor, MI MSA	0	0.00	18.72	0.00	22.27	0.00	29.41	0.00	29.60	0.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Township North, MI MSA	4	10.81	12.58	50.00	22.19	50.00	24.87	0.00	40.36	0.00	0.00	0.00	0.00	0.00	0.00	
Warren-Troy-Farmington Hills, MI MD	3	8.11	12.29	0.00	29.25	33.33	44.99	66.67	13.47	0.00	2.86	0.00	3.03	4.55	0.00	
Non-Metro MI	0	0.00	0.72	0.00	18.87	0.00	61.57	0.00	18.83	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Michigan										Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	4,434	17.19	11.23	6.61	20.81	12.81	27.15	21.97	40.80	58.62	11.35	9.49	8.42	9.55	13.32
<b>Limited Review:</b>															
Ann Arbor, MI MSA	1,590	6.16	4.89	3.96	12.77	12.83	50.22	46.73	32.12	36.48	13.20	15.46	17.05	11.09	14.47
Battle Creek, MI MSA	129	0.50	8.49	7.75	22.12	26.36	38.97	29.46	30.42	36.43	5.15	3.42	4.99	4.09	5.71
Flint, MI MSA	1,313	5.09	9.66	6.47	17.40	8.38	41.99	44.10	30.95	41.05	16.66	12.60	11.14	15.98	18.79
Grand Rapids-Wyoming, MI MSA	2,244	8.70	5.29	5.12	17.83	12.97	42.23	35.87	34.65	46.03	9.82	11.38	7.13	9.10	11.03
Holland-Grand Haven, MI MSA	741	2.87	0.00	0.00	15.94	15.52	70.75	70.99	13.31	13.50	8.59	0.00	9.49	7.89	10.20
Kalamazoo-Portage, MI MSA	391	1.52	7.22	4.60	18.45	11.00	47.45	50.13	26.88	34.27	6.25	4.43	4.40	6.12	7.72
Lansing-East Lansing, MI MSA	755	2.93	3.99	4.11	23.02	19.74	44.75	40.00	28.25	36.16	7.97	8.16	7.80	7.72	8.23
Muskegon-Norton Shores, MI MSA	251	0.97	4.44	7.57	21.90	12.75	44.08	45.02	29.59	34.66	5.41	5.63	2.67	5.82	6.57
Niles-Benton Harbor, MI MSA	351	1.36	9.74	3.70	10.57	7.41	43.27	34.19	36.42	54.70	8.36	3.93	5.33	6.62	11.04
Saginaw-Saginaw Township North, MI MSA	353	1.37	6.18	3.12	15.19	14.45	42.36	39.38	36.26	43.06	8.54	6.49	7.23	8.32	8.59
Warren-Troy-Farmington Hills, MI MD	11,955	46.34	4.58	2.98	19.33	14.96	42.48	40.73	33.60	41.34	12.03	8.86	10.39	12.05	12.85
Non-Metro MI	1,290	5.00	1.01	0.70	9.01	7.21	65.24	59.84	24.74	32.25	11.06	3.03	8.92	9.96	12.10

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Michigan															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	14	6.42	6.66	0.00	19.07	7.14	26.56	14.29	47.71	78.57	41.18	0.00	50.00	0.00	54.55
<b>Limited Review:</b>															
Ann Arbor, MI MSA	9	4.13	1.31	0.00	6.55	22.22	67.84	77.78	24.29	0.00	10.26	0.00	0.00	11.76	0.00
Battle Creek, MI MSA	8	3.67	1.49	0.00	10.25	0.00	59.01	62.50	29.26	37.50	5.56	0.00	0.00	3.45	14.29
Flint, MI MSA	15	6.88	3.64	0.00	10.93	20.00	44.69	40.00	40.75	40.00	28.00	0.00	100.00	25.00	16.67
Grand Rapids-Wyoming, MI MSA	15	6.88	0.97	0.00	6.46	0.00	55.57	86.67	36.99	13.33	7.08	0.00	0.00	11.48	0.00
Holland-Grand Haven, MI MSA	12	5.50	0.00	0.00	5.34	8.33	79.90	58.33	14.76	33.33	3.53	0.00	20.00	2.17	7.41
Kalamazoo-Portage, MI MSA	6	2.75	2.07	16.67	10.19	0.00	56.28	33.33	31.46	50.00	7.69	0.00	0.00	6.67	11.11
Lansing-East Lansing, MI MSA	11	5.05	1.71	0.00	6.10	0.00	67.58	72.73	24.61	27.27	4.32	0.00	0.00	5.61	0.00
Muskegon-Norton Shores, MI MSA	2	0.92	0.79	0.00	11.11	0.00	68.25	100.00	19.84	0.00	3.57	0.00	0.00	3.70	0.00
Niles-Benton Harbor, MI MSA	20	9.17	1.68	0.00	4.25	0.00	63.53	65.00	30.54	35.00	16.90	0.00	0.00	9.62	38.89
Saginaw-Saginaw Township North, MI MSA	8	3.67	1.23	0.00	4.56	0.00	59.73	62.50	34.48	37.50	4.00	0.00	0.00	4.08	4.35
Warren-Troy-Farmington Hills, MI MD	51	23.39	2.81	0.00	18.84	21.57	53.43	47.06	24.92	31.37	18.32	0.00	21.74	14.12	33.33
Non-Metro MI	47	21.56	0.09	0.00	3.43	0.00	77.25	87.23	19.23	12.77	6.54	0.00	0.00	6.64	5.88

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of Michigan								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	2,419	14.52	24.56	7.12	15.84	19.99	17.67	25.90	41.92	47.00	8.36	8.51	7.71	8.14	8.74
<b>Limited Review:</b>															
Ann Arbor, MI MSA	635	3.81	21.69	15.45	16.89	26.49	21.43	27.33	39.99	30.73	7.66	8.47	8.26	7.89	6.87
Battle Creek, MI MSA	107	0.64	20.99	5.80	18.07	33.33	20.52	30.43	40.42	30.43	4.00	1.50	5.56	4.47	3.40
Flint, MI MSA	1,386	8.32	22.11	19.24	17.17	38.12	19.80	27.39	40.92	15.25	12.86	18.72	17.17	14.24	7.14
Grand Rapids-Wyoming, MI MSA	1,326	7.96	20.66	18.93	17.45	32.36	21.25	24.01	40.65	24.70	6.43	8.03	7.31	6.61	5.02
Holland-Grand Haven, MI MSA	436	2.62	16.37	17.33	20.11	33.17	24.86	24.75	38.66	24.75	5.73	7.25	5.91	5.81	4.87
Kalamazoo-Portage, MI MSA	317	1.90	21.59	13.48	15.99	29.59	20.21	28.46	42.20	28.46	4.16	4.31	4.26	5.39	3.35
Lansing-East Lansing, MI MSA	1,124	6.75	20.56	15.91	17.77	31.81	21.91	30.90	39.77	21.38	9.64	9.20	10.38	11.85	7.13
Muskegon-Norton Shores, MI MSA	335	2.01	21.13	17.53	17.87	36.77	21.24	28.87	39.75	16.84	9.96	12.28	12.54	11.69	5.48
Niles-Benton Harbor, MI MSA	260	1.56	21.66	11.86	18.24	25.77	19.92	19.59	40.18	42.78	5.67	6.02	7.24	5.85	5.03
Saginaw-Saginaw Township North, MI MSA	245	1.47	21.86	13.01	16.90	30.14	20.65	32.19	40.60	24.66	4.90	4.07	5.99	5.41	4.03
Warren-Troy-Farmington Hills, MI MD	7,096	42.60	20.29	19.64	18.26	27.77	21.47	23.44	39.99	29.15	9.49	11.32	10.54	8.83	8.56
Non-Metro MI	970	5.82	18.09	14.32	18.34	30.97	22.32	24.28	41.25	30.42	10.05	17.28	13.71	12.12	6.04

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 14.1% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Michigan										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Detroit-Livonia-Dearborn, MI MD	19	12.18	24.56	5.26	15.84	0.00	17.67	15.79	41.92	78.95	0.93	0.00	0.00	1.00	1.61	
<b>Limited Review:</b>																
Ann Arbor, MI MSA	6	3.85	21.69	16.67	16.89	0.00	21.43	16.67	39.99	66.67	1.37	1.89	0.00	1.16	1.85	
Battle Creek, MI MSA	0	0.00	20.99	0.00	18.07	0.00	20.52	0.00	40.42	0.00	0.00	0.00	0.00	0.00	0.00	
Flint, MI MSA	5	3.21	22.11	20.00	17.17	20.00	19.80	40.00	40.92	20.00	0.22	0.00	0.00	0.00	0.61	
Grand Rapids-Wyoming, MI MSA	8	5.13	20.66	0.00	17.45	25.00	21.25	37.50	40.65	37.50	0.39	0.00	0.40	0.37	0.51	
Holland-Grand Haven, MI MSA	0	0.00	16.37	0.00	20.11	0.00	24.86	0.00	38.66	0.00	0.00	0.00	0.00	0.00	0.00	
Kalamazoo-Portage, MI MSA	0	0.00	21.59	0.00	15.99	0.00	20.21	0.00	42.20	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing, MI MSA	8	5.13	20.56	25.00	17.77	12.50	21.91	37.50	39.77	25.00	0.15	0.61	0.00	0.25	0.00	
Muskegon-Norton Shores, MI MSA	1	0.64	21.13	0.00	17.87	0.00	21.24	0.00	39.75	0.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor, MI MSA	4	2.56	21.66	0.00	18.24	0.00	19.92	50.00	40.18	50.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Township North, MI MSA	3	1.92	21.86	0.00	16.90	33.33	20.65	0.00	40.60	66.67	0.46	0.00	0.00	0.00	1.48	
Warren-Troy-Farmington Hills, MI MD	89	57.05	20.29	11.63	18.26	19.77	21.47	23.26	39.99	45.35	1.98	1.79	1.64	1.96	2.24	
Non-Metro MI	13	8.33	18.09	7.69	18.34	23.08	22.32	30.77	41.25	38.46	1.11	1.92	0.00	1.12	1.48	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.6% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Michigan								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Detroit-Livonia-Dearborn, MI MD	6,357	17.36	24.56	7.79	15.84	12.60	17.67	20.38	41.92	59.23	8.79	12.08	10.16	8.43	8.35
<b>Limited Review:</b>															
Ann Arbor, MI MSA	2,009	5.49	21.69	13.64	16.89	20.18	21.43	26.24	39.99	39.94	9.43	10.02	11.30	8.83	8.94
Battle Creek, MI MSA	243	0.66	20.99	8.80	18.07	14.35	20.52	18.98	40.42	57.87	4.13	3.95	2.32	3.21	5.25
Flint, MI MSA	1,778	4.86	22.11	12.05	17.17	21.02	19.80	26.18	40.92	40.75	9.48	13.15	10.94	11.29	7.76
Grand Rapids-Wyoming, MI MSA	2,563	7.00	20.66	11.20	17.45	20.38	21.25	26.93	40.65	41.49	7.66	9.24	7.58	8.53	6.92
Holland-Grand Haven, MI MSA	933	2.55	16.37	12.84	20.11	21.56	24.86	27.87	38.66	37.73	6.23	8.20	6.01	6.07	6.05
Kalamazoo-Portage, MI MSA	582	1.59	21.59	10.74	15.99	19.44	20.21	25.37	42.20	44.44	4.35	4.71	4.67	4.75	3.97
Lansing-East Lansing, MI MSA	1,670	4.56	20.56	11.83	17.77	21.31	21.91	27.58	39.77	39.28	7.04	7.64	7.21	6.85	6.97
Muskegon-Norton Shores, MI MSA	315	0.86	21.13	12.92	17.87	16.24	21.24	28.04	39.75	42.80	3.71	4.13	3.64	4.11	3.47
Niles-Benton Harbor, MI MSA	576	1.57	21.66	9.71	18.24	12.38	19.92	16.38	40.18	61.52	8.09	10.48	7.71	7.25	8.16
Saginaw-Saginaw Township North, MI MSA	486	1.33	21.86	12.24	16.90	22.35	20.65	22.82	40.60	42.59	5.76	6.88	6.99	5.58	5.14
Warren-Troy-Farmington Hills, MI MD	17,299	47.24	20.29	13.89	18.26	18.01	21.47	25.03	39.99	43.07	9.39	11.22	9.51	9.26	9.00
Non-Metro MI	1,807	4.93	18.09	9.97	18.34	17.43	22.32	24.00	41.25	48.60	9.54	14.59	11.58	9.35	8.43

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.2% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
	Geography: State of Michigan				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Detroit-Livonia-Dearborn, MI MD	4,445	17.19	73.94	44.90	94.25	2.35	3.65	11.35	10.87
<b>Limited Review:</b>									
Ann Arbor, MI MSA	1,590	6.16	74.03	40.13	96.86	1.26	1.89	13.20	9.58
Battle Creek, MI MSA	129	0.50	73.99	61.24	93.80	0.78	5.43	5.15	7.93
Flint, MI MSA	1,316	5.09	77.15	49.96	89.79	4.65	5.79	16.66	20.54
Grand Rapids-Wyoming, MI MSA	2,244	8.70	72.86	41.71	91.13	3.30	5.57	9.82	9.15
Holland-Grand Haven, MI MSA	741	2.87	76.30	47.91	95.28	1.62	3.10	8.59	8.28
Kalamazoo-Portage, MI MSA	391	1.52	73.36	46.80	89.26	5.37	5.37	6.25	6.18
Lansing-East Lansing, MI MSA	764	2.93	73.23	44.64	94.70	1.99	4.50	7.97	7.31
Muskegon-Norton Shores, MI MSA	251	0.97	75.54	37.45	84.46	7.17	8.37	5.41	4.39
Niles-Benton Harbor, MI MSA	351	1.36	75.26	46.15	92.59	1.42	5.98	8.36	8.63
Saginaw-Saginaw Township North, MI MSA	353	1.37	74.09	44.76	84.14	4.25	11.61	8.54	8.66
Warren-Troy-Farmington Hills, MI MD	11,996	46.34	75.41	46.78	93.27	2.71	4.37	12.03	11.43
Non-Metro MI	1,290	5.00	77.40	51.01	90.47	4.19	5.35	11.06	11.76

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.3% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Michigan				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Detroit-Livonia-Dearborn, MI MD	14	6.42	97.40	50.00	100.00	0.00	0.00	41.18	44.44	
<b>Limited Review:</b>										
Ann Arbor, MI MSA	9	4.13	97.48	88.89	100.00	0.00	0.00	10.26	21.43	
Battle Creek, MI MSA	8	3.67	98.02	87.50	100.00	0.00	0.00	5.56	8.70	
Flint, MI MSA	15	6.88	98.43	80.00	93.33	0.00	6.67	28.00	38.46	
Grand Rapids-Wyoming, MI MSA	15	6.88	96.63	93.33	100.00	0.00	0.00	7.08	10.77	
Holland-Grand Haven, MI MSA	12	5.50	95.60	66.67	91.67	8.33	0.00	3.53	5.06	
Kalamazoo-Portage, MI MSA	6	2.75	93.80	66.67	100.00	0.00	0.00	7.69	18.18	
Lansing-East Lansing, MI MSA	11	5.05	98.19	90.91	100.00	0.00	0.00	4.32	9.80	
Muskegon-Norton Shores, MI MSA	2	0.92	97.09	100.00	100.00	0.00	0.00	3.57	7.14	
Niles-Benton Harbor, MI MSA	20	9.17	97.42	60.00	75.00	25.00	0.00	16.90	23.33	
Saginaw-Saginaw Township North, MI MSA	8	3.67	98.40	62.50	100.00	0.00	0.00	4.00	2.44	
Warren-Troy-Farmington Hills, MI MD	51	23.39	97.36	72.55	94.12	5.88	0.00	18.32	21.62	
Non-Metro MI	47	21.56	98.59	76.60	95.74	4.26	0.00	6.54	9.03	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 11.5% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Michigan		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Detroit-Livonia-Dearborn, MI MD	78	35,515	117	75,420	195	110,935	47.06	0	0
<b>Limited Review:</b>									
Ann Arbor, MI MSA	8	2,071	8	6,087	16	8,158	3.46	0	0
Battle Creek, MI MSA	4	1,661	3	2,253	7	3,914	1.66	0	0
Flint, MI MSA	12	2,481	11	12,934	23	15,415	6.54	0	0
Grand Rapids-Wyoming, MI MSA	22	4,840	34	39,633	56	44,473	18.87	0	0
Holland-Grand Haven, MI MSA	5	717	0	0	5	717	0.30	0	0
Kalamazoo-Portage, MI MSA	9	2,340	2	14,393	11	16,733	7.10	0	0
Lansing-East Lansing, MI MSA	14	1,418	4	444	18	1,862	0.79	0	0
Muskegon-Norton Shores, MI MSA	5	518	0	0	5	518	0.22	0	0
Niles-Benton Harbor, MI MSA	3	330	1	7,604	4	7,934	3.37	0	0
Saginaw-Saginaw Township North, MI MSA	5	521	1	455	6	976	0.41	0	0
Warren-Troy-Farmington Hills, MI MD	17	9,172	36	13,365	53	22,537	9.56	0	0
Non-Metro - Michigan Total	39	697	1	856	40	1,553	0.66	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	71	4,802	9	12,343	80	17,145	0	0	0
Statewide investments with no P/M/F to Serve AAs	5	8,445	7	7,092	12	15,538	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Michigan																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Detroit-Livonia-Dearborn, MI MD	56.50	68	22.52	8.82	14.71	30.88	45.59	0	2	0	0	0	-2	12.53	27.09	25.88	34.50
<b>Limited Review:</b>																	
Ann Arbor, MI MSA	3.34	13	4.30	0.00	0.00	46.15	46.15	1	0	0	0	0	0	8.05	17.84	46.48	24.26
Battle Creek, MI MSA	0.07	1	0.33	0.00	100.00	0.00	0.00	0	0	0	0	0	0	6.37	25.80	39.54	28.29
Flint, MI MSA	3.54	27	8.94	11.11	18.52	44.44	25.93	0	1	0	0	-1	0	10.04	22.45	36.99	30.50
Grand Rapids-Wyoming, MI MSA	4.94	30	9.93	0.00	23.33	50.00	26.67	0	0	0	0	0	0	5.68	20.01	44.74	29.01
Holland-Grand Haven, MI MSA	0.80	7	2.32	0.00	28.57	71.43	0.00	0	0	0	0	0	0	0.00	16.33	69.84	13.83
Kalamazoo-Portage, MI MSA	0.28	4	1.32	0.00	25.00	75.00	0.00	0	0	0	0	0	0	10.60	14.81	47.31	27.28
Lansing-East Lansing, MI MSA	1.16	7	2.32	0.00	42.86	14.29	42.86	1	0	0	1	0	0	5.23	19.33	47.52	24.26
Muskegon-Norton Shores, MI MSA	0.11	2	0.66	0.00	0.00	50.00	50.00	0	0	0	0	0	0	5.12	23.90	45.63	25.35
Niles-Benton Harbor, MI MSA	0.63	5	1.66	40.00	0.00	0.00	60.00	0	0	0	0	0	0	8.58	13.81	45.16	32.45
Saginaw-Saginaw Township North, MI MSA	0.75	9	2.98	0.00	11.11	44.44	44.44	0	0	0	0	0	0	8.35	19.21	39.45	32.99
Warren-Troy-Farmington Hills, MI MD	25.14	104	34.44	4.81	19.23	48.08	27.88	0	0	0	0	0	0	4.31	20.12	46.54	28.99
Non-Metro MI	2.74	25	8.28	0.00	8.00	76.00	16.00	0	0	0	0	0	0	0.43	9.07	70.55	19.95

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Houston-Sugar Land-Baytown, TX MSA	33.47	43,613	7,976,785	31,252	869,034	140	2,830	16	158,811	75,021	9,007,460	57.12
<b>Limited Review:</b>												
Abilene, TX MSA	0.34	554	66,852	194	5,152	6	35	0	0	754	72,039	0.14
Amarillo, TX MSA	0.19	141	16,697	281	16,247	3	32	0	0	425	32,976	0.14
Austin-Round Rock-San Marcos, TX MSA	12.45	18,192	3,843,022	9,662	233,348	48	1,254	8	145,201	27,910	4,222,824	3.79
Beaumont-Port Arthur, TX MSA	0.71	1,014	129,631	572	28,947	3	9	0	0	1,589	158,587	0.37
Brownsville-Harlingen, TX MSA	0.74	1,053	132,487	599	24,548	6	33	2	15,915	1,660	172,983	0.29
College Station-Bryan, TX MSA	0.71	1,030	161,600	556	10,610	4	22	1	15,300	1,591	187,532	0.10
Dallas-Plano-Irving, TX MD	23.88	33,460	6,313,825	19,982	532,279	84	1,550	13	368,828	53,539	7,216,483	28.36
El Paso, TX MSA	1.96	2,740	359,604	1,652	57,610	3	63	2	16,800	4,397	434,077	0.98
Fort Worth-Arlington, TX MD	10.67	16,487	2,606,144	7,386	233,266	45	1,848	3	16,935	23,921	2,858,193	4.79
Killeen-Temple-Fort Hood, TX MSA	0.98	1,761	265,209	441	14,469	0	0	0	0	2,202	279,678	0.07
Laredo, TX MSA	0.53	773	106,599	406	14,676	1	5	0	0	1,180	121,280	0.07
Longview, TX MSA	0.37	503	63,106	327	14,943	2	48	0	0	832	78,097	0.21
McAllen-Edinburg-Mission, TX MSA	1.28	1,653	209,613	1,212	37,184	3	10	2	9,563	2,870	256,370	0.58
Midland, TX MSA	0.74	1,128	213,420	531	21,554	6	42	0	0	1,665	235,016	0.15
Odessa, TX MSA	0.38	462	67,905	377	11,030	3	38	0	0	842	78,973	0.33
San Antonio-New Braunfels, TX MSA	7.88	12,383	2,038,758	5,235	134,586	32	410	2	26,914	17,652	2,200,669	1.34
Sherman-Denison, TX MSA	0.37	603	73,008	220	4,444	5	26	0	0	828	77,478	0.17
Tyler, TX MSA	0.57	795	118,200	476	19,723	8	98	0	0	1,279	138,021	0.19
Waco, TX MSA	0.68	980	145,001	540	14,711	10	57	0	0	1,530	159,769	0.10
Wichita Falls, TX MSA	0.27	368	35,584	240	12,133	4	50	0	0	612	47,767	0.27
Non-Metro TX	0.83	1,160	171,688	670	24,708	29	472	1	1,260	1,860	198,128	0.45
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	7	27,357	7	27,357	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Texas				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Houston-Sugar Land-Baytown, TX MSA	25.00	2	195	2	195	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	57.12	
<b>Limited Review:</b>															
Abilene, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.14	
Amarillo, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.14	
Austin-Round Rock-San Marcos, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.79	
Beaumont-Port Arthur, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.37	
Brownsville-Harlingen, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.29	
College Station-Bryan, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.10	
Dallas-Plano-Irving, TX MD	25.00	2	53,807	2	53,807	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	28.36	
El Paso, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.98	
Fort Worth-Arlington, TX MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.79	
Killeen-Temple-Fort Hood, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07	
Laredo, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.07	
Longview, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.21	
McAllen-Edinburg-Mission, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.58	
Midland, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.15	
Odessa, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33	
San Antonio-New Braunfels, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.34	
Sherman-Denison, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.17	
Tyler, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.19	
Waco, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.10	
Wichita Falls, TX MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.27	
Non-Metro TX	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.45	
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low-	Mid	Upp		
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	16,811	30.54	4.14	1.05	21.53	9.19	30.58	27.23	43.75	62.53	8.02	6.47	7.56	7.92	8.16	
<b>Limited Review:</b>																
Abilene, TX MSA	180	0.33	2.17	1.11	20.30	9.44	42.11	30.00	35.42	59.44	3.18	4.76	2.56	3.27	3.24	
Amarillo, TX MSA	43	0.08	17.44	0.00	32.45	27.91	31.39	39.53	18.72	32.56	1.60	0.00	1.42	1.33	2.59	
Austin-Round Rock-San Marcos, TX MSA	7,574	13.76	4.29	2.76	18.40	14.56	38.85	39.57	38.45	43.11	8.77	7.22	9.02	8.78	8.79	
Beaumont-Port Arthur, TX MSA	482	0.88	2.86	1.04	22.85	7.88	40.53	40.04	33.77	51.04	7.45	2.56	7.91	8.03	7.06	
Brownsville-Harlingen, TX MSA	403	0.73	0.98	0.25	23.63	11.41	47.56	45.41	27.84	42.93	8.24	25.00	8.04	8.34	8.14	
College Station-Bryan, TX MSA	455	0.83	6.02	2.42	15.76	9.01	31.10	36.70	47.13	51.87	6.16	4.27	5.81	7.32	5.79	
Dallas-Plano-Irving, TX MD	11,900	21.62	5.37	1.51	19.23	9.39	30.05	31.39	45.35	57.71	7.45	5.83	6.94	7.59	7.52	
El Paso, TX MSA	1,131	2.05	1.70	0.53	28.43	25.20	31.58	29.00	38.29	45.27	5.36	7.55	8.01	4.02	5.57	
Fort Worth-Arlington, TX MD	6,000	10.90	3.59	0.73	20.01	10.08	40.61	40.28	35.80	48.90	7.65	5.00	7.31	7.78	7.66	
Killeen-Temple-Fort Hood, TX MSA	846	1.54	1.55	0.47	9.35	7.21	57.77	52.36	31.33	39.95	5.59	5.45	6.47	4.90	6.53	
Laredo, TX MSA	401	0.73	1.84	0.25	26.58	8.48	36.11	31.42	35.47	59.85	9.42	5.00	10.70	9.31	9.36	
Longview, TX MSA	224	0.41	1.76	0.00	20.42	12.50	44.32	48.66	33.51	38.84	6.18	0.00	4.23	6.68	6.28	
McAllen-Edinburg-Mission, TX MSA	671	1.22	0.59	0.00	28.50	8.64	42.22	33.53	28.69	57.82	7.05	0.00	5.54	6.05	8.05	
Midland, TX MSA	640	1.16	4.63	1.25	14.34	7.50	51.15	45.47	29.87	45.78	7.34	5.36	7.73	6.67	8.21	
Odessa, TX MSA	276	0.50	0.00	0.00	21.89	5.07	48.01	33.70	30.09	61.23	5.71	0.00	2.97	5.21	6.46	
San Antonio-New Braunfels, TX MSA	5,387	9.78	4.69	0.95	24.17	9.69	32.98	32.78	38.16	56.58	7.45	6.47	7.23	7.00	7.78	
Sherman-Denison, TX MSA	234	0.43	0.00	0.00	23.02	13.25	57.35	55.13	19.64	31.62	6.93	0.00	4.20	6.57	9.64	
Tyler, TX MSA	360	0.65	1.20	0.56	21.75	8.33	42.20	41.94	34.85	49.17	4.51	6.25	3.57	4.55	4.68	
Waco, TX MSA	462	0.84	5.49	2.81	14.97	4.76	30.03	19.48	49.51	72.94	6.60	7.05	3.89	5.17	7.53	
Wichita Falls, TX MSA	93	0.17	2.27	1.08	15.77	13.98	40.74	44.09	41.22	40.86	2.69	0.00	4.84	3.32	1.86	
Non-Metro TX	481	0.87	0.00	0.00	7.01	1.46	38.10	37.21	54.88	61.33	8.11	0.00	0.00	8.57	8.17	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, MSA	155	29.47	4.14	1.94	21.53	7.10	30.58	18.06	43.75	72.90	1.49	1.18	0.75	0.98	1.94	
<b>Limited Review:</b>																
Abilene, TX MSA	2	0.38	2.17	0.00	20.30	0.00	42.11	0.00	35.42	100.00	0.54	0.00	0.00	0.00	1.32	
Amarillo, TX MSA	0	0.00	17.44	0.00	32.45	0.00	31.39	0.00	18.72	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos, TX MSA	65	12.36	4.29	1.54	18.40	7.69	38.85	27.69	38.45	63.08	1.50	1.25	0.86	1.29	1.88	
Beaumont-Port Arthur, TX MSA	2	0.38	2.86	0.00	22.85	0.00	40.53	50.00	33.77	50.00	0.19	0.00	0.00	0.00	0.50	
Brownsville-Harlingen, TX MSA	5	0.95	0.98	0.00	23.63	0.00	47.56	60.00	27.84	40.00	0.63	0.00	0.00	1.63	0.00	
College Station-Bryan, TX MSA	8	1.52	6.02	0.00	15.76	25.00	31.10	25.00	47.13	50.00	3.68	0.00	11.76	4.76	2.11	
Dallas-Plano-Irving, TX MD	122	23.19	5.37	2.46	19.23	4.92	30.05	22.95	45.35	69.67	1.34	1.74	0.97	1.67	1.27	
El Paso, TX MSA	28	5.32	1.70	0.00	28.43	10.71	31.58	25.00	38.29	64.29	0.90	0.00	0.39	1.33	0.87	
Fort Worth-Arlington, TX MD	63	11.98	3.59	3.17	20.01	12.70	40.61	31.75	35.80	52.38	1.27	2.44	1.84	1.18	1.13	
Killeen-Temple-Fort Hood, TX MSA	5	0.95	1.55	0.00	9.35	0.00	57.77	20.00	31.33	80.00	0.57	0.00	0.00	0.00	1.61	
Laredo, TX MSA	0	0.00	1.84	0.00	26.58	0.00	36.11	0.00	35.47	0.00	0.00	0.00	0.00	0.00	0.00	
Longview, TX MSA	4	0.76	1.76	0.00	20.42	0.00	44.32	50.00	33.51	50.00	0.00	0.00	0.00	0.00	0.00	
McAllen-Edinburg-Mission, TX MSA	1	0.19	0.59	0.00	28.50	0.00	42.22	0.00	28.69	100.00	0.00	0.00	0.00	0.00	0.00	
Midland, TX MSA	3	0.57	4.63	0.00	14.34	33.33	51.15	33.33	29.87	33.33	0.95	0.00	0.00	0.93	1.37	
Odessa, TX MSA	2	0.38	0.00	0.00	21.89	0.00	48.01	0.00	30.09	100.00	1.92	0.00	0.00	0.00	4.55	
San Antonio-New Braunfels, MSA	48	9.13	4.69	2.08	24.17	10.42	32.98	25.00	38.16	62.50	1.16	0.00	0.93	0.89	1.49	
Sherman-Denison, TX MSA	3	0.57	0.00	0.00	23.02	0.00	57.35	66.67	19.64	33.33	1.20	0.00	0.00	1.87	0.00	
Tyler, TX MSA	1	0.19	1.20	0.00	21.75	0.00	42.20	0.00	34.85	100.00	0.00	0.00	0.00	0.00	0.00	
Waco, TX MSA	5	0.95	5.49	0.00	14.97	0.00	30.03	80.00	49.51	20.00	1.25	0.00	0.00	3.66	0.51	
Wichita Falls, TX MSA	0	0.00	2.27	0.00	15.77	0.00	40.74	0.00	41.22	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro TX	4	0.76	0.00	0.00	7.01	0.00	38.10	25.00	54.88	75.00	0.28	0.00	0.00	0.00	0.57	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****	% Owner Occ. Units***	% Bank Loans ****						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	26,625	31.25	4.14	1.52	21.53	10.56	30.58	25.78	43.75	62.15	14.59	17.33	16.66	15.59	13.79	
<b>Limited Review:</b>																
Abilene, TX MSA	372	0.44	2.17	0.81	20.30	6.72	42.11	35.75	35.42	56.72	8.90	9.09	7.28	10.46	8.19	
Amarillo, TX MSA	97	0.11	17.44	2.06	32.45	25.77	31.39	39.18	18.72	32.99	5.51	1.25	6.82	5.25	5.99	
Austin-Round Rock-San Marcos, TX MSA	10,546	12.38	4.29	3.00	18.40	10.87	38.85	35.58	38.45	50.56	11.20	11.89	10.49	11.17	11.36	
Beaumont-Port Arthur, TX MSA	530	0.62	2.86	0.19	22.85	8.49	40.53	34.15	33.77	57.17	10.28	9.09	10.33	9.55	10.89	
Brownsville-Harlingen, TX MSA	642	0.75	0.98	0.31	23.63	8.26	47.56	43.46	27.84	47.98	13.81	0.00	11.38	15.33	12.99	
College Station-Bryan, TX MSA	565	0.66	6.02	4.60	15.76	9.20	31.10	25.49	47.13	60.71	10.38	16.47	10.00	9.31	10.56	
Dallas-Plano-Irving, TX MD	21,429	25.15	5.37	1.68	19.23	9.20	30.05	25.67	45.35	63.45	11.97	12.82	13.83	12.55	11.45	
El Paso, TX MSA	1,579	1.85	1.70	0.38	28.43	10.83	31.58	27.30	38.29	61.49	9.99	8.11	8.82	8.75	10.89	
Fort Worth-Arlington, TX MD	10,419	12.23	3.59	0.49	20.01	8.96	40.61	37.97	35.80	52.58	13.10	9.47	13.67	13.78	12.54	
Killeen-Temple-Fort Hood, TX MSA	908	1.07	1.55	0.77	9.35	3.19	57.77	51.10	31.33	44.93	8.01	8.82	4.69	7.54	9.20	
Laredo, TX MSA	372	0.44	1.84	0.54	26.58	6.45	36.11	30.11	35.47	62.90	13.68	33.33	17.82	17.86	11.72	
Longview, TX MSA	274	0.32	1.76	0.00	20.42	13.87	44.32	45.99	33.51	40.15	11.32	0.00	17.05	11.05	10.16	
McAllen-Edinburg-Mission, TX MSA	978	1.15	0.59	0.20	28.50	12.37	42.22	29.04	28.69	58.38	14.11	0.00	14.73	13.35	14.38	
Midland, TX MSA	485	0.57	4.63	0.82	14.34	6.19	51.15	39.59	29.87	53.40	12.91	9.52	11.76	10.53	15.54	
Odessa, TX MSA	184	0.22	0.00	0.00	21.89	5.98	48.01	35.87	30.09	58.15	10.29	0.00	9.84	10.98	9.93	
San Antonio-New Braunfels, TX MSA	6,945	8.15	4.69	0.91	24.17	8.78	32.98	28.75	38.16	61.56	10.54	12.10	11.61	10.38	10.43	
Sherman-Denison, TX MSA	366	0.43	0.00	0.00	23.02	15.57	57.35	53.55	19.64	30.87	12.47	0.00	11.15	11.85	14.54	
Tyler, TX MSA	433	0.51	1.20	0.23	21.75	11.09	42.20	39.26	34.85	49.42	6.74	7.14	8.86	5.81	7.05	
Waco, TX MSA	512	0.60	5.49	1.56	14.97	3.52	30.03	19.73	49.51	75.20	9.90	7.81	4.73	9.74	10.53	
Wichita Falls, TX MSA	274	0.32	2.27	0.73	15.77	6.93	40.74	36.86	41.22	55.47	10.21	12.50	10.87	10.04	10.20	
Non-Metro TX	674	0.79	0.00	0.00	7.01	4.01	38.10	29.53	54.88	66.47	11.97	0.00	19.05	10.35	12.53	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: State of Texas								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Houston-Sugar Land-Baytown, TX MSA	22	36.07	23.02	9.09	30.62	31.82	22.12	45.45	24.23	13.64	2.13	1.52	0.73	5.56	0.89
<b>Limited Review:</b>															
Abilene, TX MSA	0	0.00	1.34	0.00	42.62	0.00	47.23	0.00	8.81	0.00	0.00	0.00	0.00	0.00	0.00
Amarillo, TX MSA	1	1.64	26.40	100.00	30.36	0.00	37.32	0.00	5.93	0.00	11.11	50.00	0.00	0.00	0.00
Austin-Round Rock-San Marcos, TX MSA	7	11.48	23.09	28.57	28.00	42.86	27.97	14.29	20.94	14.29	3.95	2.94	4.76	2.70	5.56
Beaumont-Port Arthur, TX MSA	0	0.00	9.18	0.00	28.45	0.00	31.39	0.00	30.98	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen, TX MSA	3	4.92	2.73	0.00	20.10	33.33	35.34	33.33	41.83	33.33	8.82	0.00	20.00	5.56	10.00
College Station-Bryan, TX MSA	2	3.28	29.92	0.00	29.43	0.00	24.23	100.00	16.42	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving, TX MD	8	13.11	24.63	0.00	27.25	50.00	26.31	12.50	21.81	37.50	1.41	0.00	2.65	0.00	3.28
El Paso, TX MSA	2	3.28	11.85	0.00	34.01	0.00	28.74	50.00	25.40	50.00	2.08	0.00	0.00	7.69	0.00
Fort Worth-Arlington, TX MD	5	8.20	8.47	0.00	36.93	80.00	43.42	20.00	11.18	0.00	2.17	0.00	4.00	1.79	0.00
Killeen-Temple-Fort Hood, TX MSA	2	3.28	7.53	0.00	34.12	0.00	46.48	100.00	11.88	0.00	5.88	0.00	0.00	10.00	0.00
Laredo, TX MSA	0	0.00	1.50	0.00	23.41	0.00	40.99	0.00	34.10	0.00	0.00	0.00	0.00	0.00	0.00
Longview, TX MSA	0	0.00	1.34	0.00	26.74	0.00	49.23	0.00	22.68	0.00	0.00	0.00	0.00	0.00	0.00
McAllen-Edinburg-Mission, TX MSA	3	4.92	0.90	0.00	19.04	0.00	36.51	100.00	43.55	0.00	1.75	0.00	0.00	3.70	0.00
Midland, TX MSA	0	0.00	1.19	0.00	6.71	0.00	47.95	0.00	44.15	0.00	0.00	0.00	0.00	0.00	0.00
Odessa, TX MSA	0	0.00	0.00	0.00	15.08	0.00	35.41	0.00	49.51	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio-New Braunfels, TX MSA	3	4.92	7.18	0.00	35.14	66.67	31.71	0.00	25.97	33.33	2.29	0.00	3.51	0.00	2.94
Sherman-Denison, TX MSA	0	0.00	0.00	0.00	17.49	0.00	77.42	0.00	5.09	0.00	0.00	0.00	0.00	0.00	0.00
Tyler, TX MSA	1	1.64	8.79	0.00	24.01	0.00	37.46	100.00	29.74	0.00	0.00	0.00	0.00	0.00	0.00
Waco, TX MSA	0	0.00	36.45	0.00	27.72	0.00	23.07	0.00	12.76	0.00	0.00	0.00	0.00	0.00	0.00
Wichita Falls, TX MSA	1	1.64	2.87	0.00	24.19	0.00	22.95	100.00	49.99	0.00	0.00	0.00	0.00	0.00	0.00
Non-Metro TX	1	1.64	0.00	0.00	11.21	100.00	41.23	0.00	47.56	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans						
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	31,240	37.75	8.20	7.43	20.40	17.15	25.63	22.03	45.78	53.38	14.28	13.27	12.39	12.55	15.65	
<b>Limited Review:</b>																
Abilene, TX MSA	194	0.23	2.01	1.55	23.87	19.59	44.79	36.08	29.32	42.78	4.80	3.23	3.11	3.45	6.53	
Amarillo, TX MSA	281	0.34	34.18	30.25	20.88	18.86	29.25	26.33	15.68	24.56	5.02	4.45	4.89	4.57	4.05	
Austin-Round Rock-San Marcos, TX MSA	9,660	11.67	6.13	5.49	17.74	14.94	31.29	29.72	44.84	49.86	13.39	12.38	12.59	12.57	14.00	
Beaumont-Port Arthur, TX MSA	572	0.69	2.69	0.87	27.44	23.25	35.90	40.73	33.97	35.14	6.33	5.41	4.31	7.20	6.08	
Brownsville-Harlingen, TX MSA	598	0.72	4.07	2.17	28.44	24.41	36.93	38.46	30.56	34.95	8.77	3.97	6.79	9.15	9.30	
College Station-Bryan, TX MSA	556	0.67	10.96	8.45	17.61	14.03	33.92	26.80	37.51	50.72	10.60	11.42	6.93	7.70	13.70	
Dallas-Plano-Irving, TX MD	19,958	24.12	8.33	6.85	17.84	13.75	26.90	23.10	46.94	56.30	12.11	9.65	9.73	11.33	13.45	
El Paso, TX MSA	1,644	1.99	7.16	6.14	28.80	23.91	27.50	25.55	36.55	44.40	9.42	7.52	7.53	9.48	10.70	
Fort Worth-Arlington, TX MD	7,386	8.93	4.55	2.91	20.61	17.86	36.73	33.89	38.11	45.34	10.57	6.29	8.93	10.33	11.71	
Killeen-Temple-Fort Hood, TX MSA	441	0.53	1.82	1.13	19.09	12.93	49.32	47.85	29.77	38.10	8.24	12.20	5.66	7.68	9.16	
Laredo, TX MSA	406	0.49	0.93	0.25	23.00	16.50	30.89	27.34	45.17	55.91	5.97	0.00	3.96	6.82	6.03	
Longview, TX MSA	327	0.40	0.81	2.14	34.03	28.13	38.26	37.92	26.90	31.80	6.86	9.09	5.11	6.33	7.35	
McAllen-Edinburg-Mission, TX MSA	1,212	1.46	0.19	0.00	23.34	18.56	36.24	32.92	40.23	48.51	10.02	0.00	8.29	8.64	10.29	
Midland, TX MSA	530	0.64	2.46	0.38	27.18	17.17	39.58	47.17	30.78	35.28	8.97	0.00	6.51	9.23	9.12	
Odessa, TX MSA	377	0.46	0.00	0.00	17.80	15.65	45.44	45.62	36.76	38.73	6.75	0.00	4.68	6.38	6.91	
San Antonio-New Braunfels, TX MSA	5,228	6.32	4.96	4.15	22.21	17.10	31.03	25.73	41.80	53.02	9.90	7.82	7.87	8.53	11.63	
Sherman-Denison, TX MSA	220	0.27	0.00	0.00	24.18	22.73	59.82	60.91	16.00	16.36	6.61	0.00	5.38	5.74	5.88	
Tyler, TX MSA	476	0.58	7.19	6.72	19.56	17.44	36.48	30.88	36.77	44.96	6.33	5.50	4.23	5.55	7.28	
Waco, TX MSA	536	0.65	5.34	4.85	19.59	16.79	30.39	29.10	44.67	49.25	10.34	11.34	8.37	10.56	9.61	
Wichita Falls, TX MSA	240	0.29	3.91	7.50	24.65	17.08	29.21	25.42	42.23	50.00	10.10	13.79	7.69	9.96	10.89	
Non-Metro TX	670	0.81	0.00	0.00	8.53	4.78	36.99	32.39	54.48	62.84	8.59	0.00	2.96	7.73	8.33	

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	140	31.46	4.49	2.14	19.71	10.71	35.26	29.29	40.54	57.86	9.12	0.00	9.64	3.92	15.66	
<b>Limited Review:</b>																
Abilene, TX MSA	6	1.35	0.33	0.00	10.10	0.00	39.09	16.67	50.49	83.33	2.16	0.00	0.00	0.00	3.13	
Amarillo, TX MSA	3	0.67	25.97	0.00	12.24	0.00	35.52	33.33	26.27	66.67	1.15	0.00	0.00	0.00	4.55	
Austin-Round Rock-San Marcos, TX MSA	48	10.79	3.74	2.08	20.91	18.75	39.31	37.50	36.04	41.67	4.83	0.00	1.60	3.76	12.70	
Beaumont-Port Arthur, TX MSA	3	0.67	2.65	0.00	17.88	0.00	38.41	33.33	41.06	66.67	1.56	0.00	0.00	0.00	2.94	
Brownsville-Harlingen, TX MSA	6	1.35	0.53	0.00	14.92	0.00	49.73	50.00	34.81	50.00	7.41	0.00	0.00	7.14	18.18	
College Station-Bryan, TX MSA	4	0.90	6.03	0.00	8.32	0.00	34.86	25.00	50.79	75.00	1.45	0.00	0.00	0.00	2.70	
Dallas-Plano-Irving, TX MD	84	18.88	5.53	2.38	17.40	11.90	34.32	42.86	42.76	42.86	7.78	11.76	10.14	8.50	5.63	
El Paso, TX MSA	3	0.67	3.76	0.00	32.08	33.33	26.19	33.33	37.97	33.33	16.67	0.00	0.00	0.00	0.00	
Fort Worth-Arlington, TX MD	45	10.11	3.10	2.22	17.17	13.33	44.07	48.89	35.66	35.56	6.13	0.00	6.67	5.08	8.16	
Killeen-Temple-Fort Hood, TX MSA	0	0.00	1.76	0.00	10.34	0.00	56.88	0.00	31.02	0.00	0.63	0.00	0.00	0.00	0.00	
Laredo, TX MSA	1	0.22	0.41	0.00	14.52	0.00	29.88	0.00	55.19	100.00	7.69	0.00	0.00	0.00	11.11	
Longview, TX MSA	2	0.45	0.61	0.00	19.15	50.00	44.38	50.00	35.87	0.00	5.71	0.00	20.00	9.09	0.00	
McAllen-Edinburg-Mission, TX MSA	3	0.67	0.12	0.00	27.66	0.00	32.87	66.67	39.35	33.33	3.80	0.00	0.00	7.41	0.00	
Midland, TX MSA	6	1.35	0.93	0.00	19.21	16.67	49.07	16.67	30.79	66.67	24.00	0.00	50.00	0.00	33.33	
Odessa, TX MSA	3	0.67	0.00	0.00	9.23	0.00	45.64	66.67	45.13	33.33	25.00	0.00	0.00	66.67	0.00	
San Antonio-New Braunfels, TX MSA	32	7.19	3.34	0.00	17.18	3.13	35.67	28.13	43.81	68.75	10.79	0.00	0.00	7.69	17.31	
Sherman-Denison, TX MSA	5	1.12	0.00	0.00	7.29	20.00	66.21	80.00	26.51	0.00	1.83	0.00	0.00	2.20	0.00	
Tyler, TX MSA	8	1.80	1.67	0.00	20.02	0.00	46.25	62.50	32.06	37.50	3.03	0.00	0.00	1.96	5.71	
Waco, TX MSA	10	2.25	2.28	0.00	7.60	0.00	39.45	0.00	50.67	100.00	10.14	0.00	0.00	0.00	19.44	
Wichita Falls, TX MSA	4	0.90	1.51	0.00	16.58	0.00	29.15	50.00	52.76	50.00	4.76	0.00	0.00	16.67	0.00	
Non-Metro TX	29	6.52	0.00	0.00	2.62	0.00	35.30	20.69	62.08	79.31	5.07	0.00	0.00	2.33	5.02	

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Texas										Evaluation Period: January 1, 2012 to December 31,2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	16,811	30.53	23.85	4.36	16.60	16.33	17.62	20.77	41.94	58.54	8.26	7.33	8.09	8.01	8.46	
<b>Limited Review:</b>																
Abilene, TX MSA	180	0.33	21.67	5.23	16.78	14.38	20.68	24.18	40.87	56.21	3.46	5.83	3.93	2.97	3.36	
Amarillo, TX MSA	43	0.08	32.14	9.09	20.49	18.18	19.52	36.36	27.85	36.36	1.13	0.79	0.49	2.46	0.85	
Austin-Round Rock-San Marcos, TX MSA	7,574	13.76	21.62	5.52	17.43	21.70	19.95	24.57	41.00	48.21	9.35	8.17	9.84	9.91	9.05	
Beaumont-Port Arthur, TX MSA	482	0.88	24.57	3.56	16.80	23.75	17.88	23.75	40.76	48.93	7.46	5.36	11.76	8.07	6.22	
Brownsville-Harlingen, TX MSA	403	0.73	24.34	1.27	15.96	4.46	17.55	16.24	42.14	78.03	7.74	12.00	3.94	7.40	8.32	
College Station-Bryan, TX MSA	455	0.83	25.25	1.64	13.68	17.99	17.96	21.73	43.12	58.64	6.75	3.70	10.00	7.68	5.96	
Dallas-Plano-Irving, TX MD	11,900	21.61	23.22	6.14	16.66	20.96	18.29	22.63	41.83	50.27	7.66	6.79	8.17	8.05	7.44	
El Paso, TX MSA	1,131	2.05	23.57	1.44	17.04	11.73	17.75	29.87	41.64	56.97	4.85	3.80	3.90	5.41	4.85	
Fort Worth-Arlington, TX MD	6,000	10.90	21.64	7.17	17.52	21.82	19.59	23.39	41.25	47.63	7.62	6.94	7.73	7.09	7.91	
Killeen-Temple-Fort Hood, TX MSA	846	1.54	19.64	5.24	18.54	21.53	21.37	28.05	40.46	45.18	5.35	8.30	6.37	4.23	5.50	
Laredo, TX MSA	401	0.73	23.60	0.29	16.13	13.41	17.96	29.45	42.31	56.85	9.66	0.00	8.79	11.44	9.52	
Longview, TX MSA	224	0.41	22.16	4.42	17.82	25.41	19.09	37.57	40.93	32.60	5.76	6.67	5.67	8.33	4.48	
McAllen-Edinburg-Mission, TX MSA	671	1.22	25.27	1.42	15.52	8.17	16.77	22.74	42.44	67.67	7.21	8.06	8.03	7.90	6.83	
Midland, TX MSA	640	1.16	22.48	2.57	16.55	14.95	20.12	23.79	40.85	58.68	8.84	8.80	5.85	8.24	9.92	
Odessa, TX MSA	276	0.50	24.43	2.25	15.69	16.85	19.16	30.34	40.72	50.56	6.29	7.32	5.69	6.01	6.57	
San Antonio-New Braunfels, TX MSA	5,387	9.78	22.79	5.43	16.97	20.48	19.14	25.78	41.10	48.31	7.54	7.23	8.13	7.22	7.52	
Sherman-Denison, TX MSA	234	0.43	20.83	8.51	18.13	21.28	21.26	25.00	39.78	45.21	6.85	3.97	6.98	6.91	7.24	
Tyler, TX MSA	360	0.65	21.56	5.56	17.22	28.43	19.54	31.37	41.68	34.64	4.42	3.83	7.23	5.31	2.70	
Waco, TX MSA	463	0.84	22.38	3.37	17.46	22.89	19.52	29.16	40.63	44.58	7.09	5.56	7.53	9.04	6.27	
Wichita Falls, TX MSA	93	0.17	20.17	6.00	17.80	28.00	23.02	26.00	39.01	40.00	1.73	1.82	2.52	1.67	1.47	
Non-Metro TX	481	0.87	17.45	2.22	14.61	17.04	18.99	29.14	48.95	51.60	7.77	3.28	11.15	9.63	6.78	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 11.9% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Texas				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share *				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers							
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	155	29.47	23.85	2.63	16.60	6.58	17.62	15.79	41.94	75.00	1.52	0.29	0.95	1.68	1.70	
<b>Limited Review:</b>																
Abilene, TX MSA	2	0.38	21.67	0.00	16.78	0.00	20.68	50.00	40.87	50.00	0.58	0.00	0.00	1.32	0.53	
Amarillo, TX MSA	0	0.00	32.14	0.00	20.49	0.00	19.52	0.00	27.85	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock-San Marcos, TX MSA	65	12.36	21.62	3.08	17.43	13.85	19.95	27.69	41.00	55.38	1.54	1.21	1.60	1.95	1.40	
Beaumont-Port Arthur, TX MSA	2	0.38	24.57	0.00	16.80	0.00	17.88	0.00	40.76	100.00	0.20	0.00	0.00	0.00	0.32	
Brownsville-Harlingen, TX MSA	5	0.95	24.34	0.00	15.96	0.00	17.55	0.00	42.14	100.00	0.65	0.00	0.00	0.00	1.19	
College Station-Bryan, TX MSA	8	1.52	25.25	0.00	13.68	0.00	17.96	25.00	43.12	75.00	4.05	0.00	0.00	8.00	3.96	
Dallas-Plano-Irving, TX MD	122	23.19	23.22	4.31	16.66	9.48	18.29	18.10	41.83	68.10	1.32	0.91	1.90	1.83	1.15	
El Paso, TX MSA	28	5.32	23.57	3.70	17.04	18.52	17.75	3.70	41.64	74.07	0.91	2.13	0.78	0.44	0.99	
Fort Worth-Arlington, TX MD	63	11.98	21.64	0.00	17.52	17.46	19.59	15.87	41.25	66.67	1.33	0.00	1.66	1.41	1.36	
Killeen-Temple-Fort Hood, TX MSA	5	0.95	19.64	0.00	18.54	0.00	21.37	40.00	40.46	60.00	0.58	0.00	0.00	0.00	1.10	
Laredo, TX MSA	0	0.00	23.60	0.00	16.13	0.00	17.96	0.00	42.31	0.00	0.00	0.00	0.00	0.00	0.00	
Longview, TX MSA	4	0.76	22.16	25.00	17.82	0.00	19.09	0.00	40.93	75.00	0.00	0.00	0.00	0.00	0.00	
McAllen-Edinburg-Mission, TX MSA	1	0.19	25.27	0.00	15.52	0.00	16.77	0.00	42.44	100.00	0.00	0.00	0.00	0.00	0.00	
Midland, TX MSA	3	0.57	22.48	0.00	16.55	33.33	20.12	33.33	40.85	33.33	0.98	0.00	0.00	2.27	0.79	
Odessa, TX MSA	2	0.38	24.43	0.00	15.69	0.00	19.16	0.00	40.72	100.00	1.96	0.00	0.00	0.00	2.82	
San Antonio-New Braunfels, TX MSA	48	9.13	22.79	2.13	16.97	10.64	19.14	29.79	41.10	57.45	1.20	0.00	1.21	2.08	1.05	
Sherman-Denison, TX MSA	3	0.57	20.83	0.00	18.13	0.00	21.26	33.33	39.78	66.67	1.32	0.00	0.00	2.94	1.25	
Tyler, TX MSA	1	0.19	21.56	0.00	17.22	0.00	19.54	100.00	41.68	0.00	0.00	0.00	0.00	0.00	0.00	
Waco, TX MSA	5	0.95	22.38	0.00	17.46	0.00	19.52	20.00	40.63	80.00	1.33	0.00	0.00	2.00	1.43	
Wichita Falls, TX MSA	0	0.00	20.17	0.00	17.80	0.00	23.02	0.00	39.01	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro TX	4	0.76	17.45	25.00	14.61	0.00	18.99	0.00	48.95	75.00	0.30	0.00	0.00	0.00	0.48	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.1% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Texas										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Houston-Sugar Land-Baytown, TX MSA	26,625	31.25	23.85	6.62	16.60	12.47	17.62	19.11	41.94	61.81	15.08	21.00	17.15	15.38	14.24	
<b>Limited Review:</b>																
Abilene, TX MSA	372	0.44	21.67	6.34	16.78	12.99	20.68	20.85	40.87	59.82	11.45	12.50	13.48	13.04	10.44	
Amarillo, TX MSA	97	0.11	32.14	6.02	20.49	18.07	19.52	19.28	27.85	56.63	5.55	3.49	6.33	3.89	6.55	
Austin-Round Rock-San Marcos, TX MSA	10,546	12.38	21.62	6.61	17.43	14.83	19.95	20.60	41.00	57.96	12.22	13.78	12.60	11.83	12.12	
Beaumont-Port Arthur, TX MSA	530	0.62	24.57	6.47	16.80	10.78	17.88	18.32	40.76	64.44	10.44	16.42	11.74	9.67	10.21	
Brownsville-Harlingen, TX MSA	642	0.75	24.34	2.72	15.96	6.35	17.55	11.43	42.14	79.49	13.51	20.41	17.80	13.69	12.96	
College Station-Bryan, TX MSA	565	0.66	25.25	5.75	13.68	7.66	17.96	15.90	43.12	70.69	11.15	20.45	14.39	9.36	10.99	
Dallas-Plano-Irving, TX MD	21,430	25.15	23.22	7.20	16.66	13.75	18.29	19.50	41.83	59.55	13.02	18.56	14.82	13.08	12.24	
El Paso, TX MSA	1,579	1.85	23.57	3.34	17.04	7.79	17.75	15.58	41.64	73.29	10.43	9.19	9.80	9.26	10.83	
Fort Worth-Arlington, TX MD	10,419	12.23	21.64	6.63	17.52	14.95	19.59	22.06	41.25	56.36	14.02	16.92	15.81	14.49	13.27	
Killeen-Temple-Fort Hood, TX MSA	908	1.07	19.64	3.65	18.54	11.45	21.37	25.53	40.46	59.37	13.77	9.76	10.16	16.00	14.00	
Laredo, TX MSA	372	0.44	23.60	3.26	16.13	7.97	17.96	18.12	42.31	70.65	11.76	16.00	12.16	16.98	10.69	
Longview, TX MSA	275	0.32	22.16	3.06	17.82	17.47	19.09	25.76	40.93	53.71	10.98	2.86	11.81	13.89	10.24	
McAllen-Edinburg-Mission, TX MSA	978	1.15	25.27	3.16	15.52	4.62	16.77	11.44	42.44	80.78	13.79	18.82	15.03	13.42	13.60	
Midland, TX MSA	485	0.57	22.48	3.15	16.55	11.46	20.12	17.75	40.85	67.64	14.40	16.22	12.40	14.58	14.56	
Odessa, TX MSA	184	0.22	24.43	5.00	15.69	8.75	19.16	23.13	40.72	63.13	10.07	28.00	12.50	11.27	8.65	
San Antonio-New Braunfels, TX MSA	6,945	8.15	22.79	7.69	16.97	13.44	19.14	20.80	41.10	58.07	12.29	16.82	13.96	11.87	11.69	
Sherman-Denison, TX MSA	366	0.43	20.83	6.98	18.13	15.87	21.26	24.13	39.78	53.02	13.00	18.28	12.50	16.48	10.75	
Tyler, TX MSA	433	0.51	21.56	8.83	17.22	12.99	19.54	24.68	41.68	53.51	6.64	9.33	5.71	6.71	6.53	
Waco, TX MSA	512	0.60	22.38	3.66	17.46	8.62	19.52	18.53	40.63	69.18	10.70	16.36	10.18	10.09	10.69	
Wichita Falls, TX MSA	274	0.32	20.17	5.83	17.80	15.83	23.02	23.75	39.01	54.58	11.99	10.34	14.97	12.02	11.43	
Non-Metro TX	674	0.79	17.45	3.76	14.61	11.60	18.99	18.95	48.95	65.69	12.82	20.83	17.58	15.17	11.36	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 11.0% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: State of Texas									
Evaluation Period: January 1, 2012 to December 31, 2013									
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Houston-Sugar Land-Baytown, TX MSA	31,252	37.75	71.83	46.08	96.44	1.23	2.37	14.28	12.60
<b>Limited Review:</b>									
Abilene, TX MSA	194	0.23	72.24	52.06	96.91	1.03	2.06	4.80	5.61
Amarillo, TX MSA	281	0.34	69.85	49.47	86.83	4.63	8.54	5.02	5.40
Austin-Round Rock-San Marcos, TX MSA	9,662	11.67	70.76	46.44	97.03	1.02	1.97	13.39	10.96
Beaumont-Port Arthur, TX MSA	572	0.69	71.42	46.85	91.96	3.15	4.90	6.33	5.52
Brownsville-Harlingen, TX MSA	599	0.72	69.50	48.16	91.81	3.01	5.35	8.77	8.89
College Station-Bryan, TX MSA	556	0.67	72.00	41.91	97.66	1.08	1.26	10.60	8.63
Dallas-Plano-Irving, TX MD	19,982	24.12	71.53	46.40	96.30	1.47	2.35	12.11	10.42
El Paso, TX MSA	1,652	1.99	68.81	46.78	94.65	2.37	3.47	9.42	8.47
Fort Worth-Arlington, TX MD	7,386	8.93	70.97	47.87	95.10	1.95	2.95	10.57	9.86
Killeen-Temple-Fort Hood, TX MSA	441	0.53	73.43	43.76	94.56	1.81	3.63	8.24	8.29
Laredo, TX MSA	406	0.49	69.65	42.86	95.57	0.49	3.94	5.97	6.77
Longview, TX MSA	327	0.40	71.05	46.79	92.66	2.75	4.59	6.86	6.73
McAllen-Edinburg-Mission, TX MSA	1,212	1.46	70.32	50.74	95.13	1.49	3.38	10.02	9.91
Midland, TX MSA	531	0.64	69.47	47.74	93.96	1.70	4.53	8.97	11.08
Odessa, TX MSA	377	0.46	71.11	48.81	96.82	1.06	2.12	6.75	12.17
San Antonio-New Braunfels, TX MSA	5,235	6.32	71.11	48.60	96.19	1.68	2.26	9.90	9.72
Sherman-Denison, TX MSA	220	0.27	74.29	49.09	97.73	0.91	1.36	6.61	6.13
Tyler, TX MSA	476	0.58	73.83	48.11	92.44	2.31	5.25	6.33	6.58
Waco, TX MSA	540	0.65	70.04	51.12	96.46	1.68	2.61	10.34	11.03
Wichita Falls, TX MSA	240	0.29	73.64	47.92	91.25	2.50	6.25	10.10	10.36
Non-Metro TX	670	0.81	74.52	52.24	94.03	1.19	4.78	8.59	8.47

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.9% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: State of Texas					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Houston-Sugar Land-Baytown, TX MSA	140	31.46	97.22	57.86	98.57	0.71	0.71	9.12	8.42
<b>Limited Review:</b>									
Abilene, TX MSA	6	1.35	98.05	66.67	100.00	0.00	0.00	2.16	3.33
Amarillo, TX MSA	3	0.67	95.82	66.67	100.00	0.00	0.00	1.15	1.85
Austin-Round Rock-San Marcos, TX MSA	48	10.79	97.57	60.42	95.83	0.00	4.17	4.83	4.44
Beaumont-Port Arthur, TX MSA	3	0.67	99.02	33.33	100.00	0.00	0.00	1.56	0.00
Brownsville-Harlingen, TX MSA	6	1.35	96.63	66.67	100.00	0.00	0.00	7.41	6.45
College Station-Bryan, TX MSA	4	0.90	96.27	75.00	100.00	0.00	0.00	1.45	2.27
Dallas-Plano-Irving, TX MD	84	18.88	97.15	65.48	98.81	0.00	1.19	7.78	6.70
El Paso, TX MSA	3	0.67	95.91	100.00	100.00	0.00	0.00	16.67	20.00
Fort Worth-Arlington, TX MD	45	10.11	97.52	64.44	91.11	2.22	6.67	6.13	12.03
Killeen-Temple-Fort Hood, TX MSA	0	0.00	98.45	0.00	0.00	0.00	0.00	0.63	0.00
Laredo, TX MSA	1	0.22	96.68	0.00	100.00	0.00	0.00	7.69	0.00
Longview, TX MSA	2	0.45	98.48	0.00	100.00	0.00	0.00	5.71	0.00
McAllen-Edinburg-Mission, TX MSA	3	0.67	94.68	66.67	100.00	0.00	0.00	3.80	2.70
Midland, TX MSA	6	1.35	98.39	33.33	100.00	0.00	0.00	24.00	14.29
Odessa, TX MSA	3	0.67	98.97	66.67	100.00	0.00	0.00	25.00	66.67
San Antonio-New Braunfels, TX MSA	32	7.19	97.61	71.88	100.00	0.00	0.00	10.79	9.89
Sherman-Denison, TX MSA	5	1.12	99.37	60.00	100.00	0.00	0.00	1.83	1.43
Tyler, TX MSA	8	1.80	97.50	87.50	100.00	0.00	0.00	3.03	3.37
Waco, TX MSA	10	2.25	98.77	70.00	100.00	0.00	0.00	10.14	11.43
Wichita Falls, TX MSA	4	0.90	97.99	75.00	100.00	0.00	0.00	4.76	0.00
Non-Metro TX	29	6.52	98.23	82.76	100.00	0.00	0.00	5.07	5.56

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 21.4% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Texas			Evaluation Period: January 1, 2011 to December 31, 2013				
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Houston-Sugar Land-Baytown, TX MSA	81	154,895	131	174,316	212	329,211	40.31	0	0
<b>Limited Review:</b>									
Abilene, TX MSA	3	1,568	1	4,157	4	5,725	0.70	0	0
Amarillo, TX MSA	4	4,498	0	0	4	4,498	0.55	0	0
Austin-Round Rock-San Marcos, TX MSA	24	18,639	50	34,374	74	53,013	6.49	0	0
Beaumont-Port Arthur, TX MSA	7	9,309	6	18,568	13	27,877	3.41	0	0
Brownsville-Harlingen, TX MSA	9	2,662	8	15,774	17	18,436	2.26	0	0
College Station-Bryan, TX MSA	1	477	1	2,383	2	2,860	0.35	0	0
Dallas-Plano-Irving, TX MD	37	27,702	137	115,499	174	143,201	17.53	0	0
El Paso, TX MSA	24	15,011	18	15,421	42	30,432	3.73	0	0
Fort Worth-Arlington, TX MD	21	29,271	73	48,766	94	78,037	9.55	0	0
Killeen-Temple-Fort Hood, TX MSA	2	1,249	2	159	4	1,408	0.17	0	0
Laredo, TX MSA	0	0	0	0	0	0	0.00	0	0
Longview, TX MSA	3	2,035	0	0	3	2,035	0.25	0	0
McAllen-Edinburg-Mission, TX MSA	12	3,411	7	3,373	19	6,784	0.83	0	0
Midland, TX MSA	1	138	0	0	1	138	0.02	0	0
Odessa, TX MSA	2	1,673	1	3,991	3	5,664	0.69	0	0
San Antonio-New Braunfels, TX MSA	21	58,088	49	39,625	70	97,713	11.96	0	0
Sherman-Denison, TX MSA	0	0	0	0	0	0	0.00	0	0
Tyler, TX MSA	4	6,544	0	0	4	6,544	0.80	0	0
Waco, TX MSA	2	1,113	0	0	2	1,113	0.14	0	0
Wichita Falls, TX MSA	1	175	1	870	2	1,045	0.13	0	0
Non-Metro - Texas Total	5	414	6	624	11	1,038	0.13	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	33	8,869	10	26,562	43	35,431	0	0	0
Statewide investments with no P/M/F to Serve AAs	9	3,578	14	59,101	23	62,679	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Texas																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Houston-Sugar Land-Baytown, TX MSA	57.12	232	34.32	9.48	18.97	18.53	53.02	14	1	1	2	3	7	9.49	26.27	29.16	34.74
<b>Limited Review:</b>																	
Abilene, TX MSA	0.14	3	0.44	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.11	27.19	43.00	25.87
Amarillo, TX MSA	0.14	3	0.44	66.67	0.00	0.00	33.33	0	0	0	0	0	0	21.74	35.23	32.07	10.95
Austin-Round Rock-San Marcos, TX MSA	3.79	67	9.91	7.46	14.93	29.85	47.76	4	2	0	1	-2	3	10.74	23.88	34.83	30.41
Beaumont-Port Arthur, TX MSA	0.37	7	1.04	0.00	14.29	57.14	28.57	0	0	0	0	0	0	5.65	26.09	35.59	30.19
Brownsville-Harlingen, TX MSA	0.29	3	0.44	0.00	33.33	33.33	33.33	0	0	0	0	0	0	1.86	28.20	47.90	22.03
College Station-Bryan, TX MSA	0.10	4	0.59	0.00	0.00	50.00	25.00	1	0	0	0	0	0	14.62	23.28	27.25	30.23
Dallas-Plano-Irving, TX MD	28.36	181	26.78	6.63	20.44	22.65	49.17	4	4	0	0	-2	1	11.51	24.52	28.32	35.64
El Paso, TX MSA	0.98	11	1.63	18.18	27.27	27.27	27.27	0	0	0	0	0	0	3.86	32.18	32.26	31.70
Fort Worth-Arlington, TX MD	4.79	72	10.65	2.78	27.78	36.11	33.33	4	3	0	0	0	1	6.51	25.43	38.57	29.49
Killeen-Temple-Fort Hood, TX MSA	0.07	2	0.30	0.00	0.00	50.00	50.00	0	0	0	0	0	0	2.76	18.44	54.49	24.31
Laredo, TX MSA	0.07	3	0.44	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.36	30.71	38.44	28.49
Longview, TX MSA	0.21	3	0.44	0.00	33.33	33.33	33.33	0	0	0	0	0	0	2.48	29.74	39.74	28.03
McAllen-Edinburg-Mission, TX MSA	0.58	7	1.04	0.00	14.29	14.29	71.43	0	0	0	0	0	0	0.68	32.44	41.25	25.24
Midland, TX MSA	0.15	3	0.44	0.00	66.67	33.33	0.00	1	1	0	0	0	0	6.16	16.04	49.10	28.71
Odessa, TX MSA	0.33	2	0.30	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	23.50	46.83	29.68
San Antonio-New Braunfels, TX MSA	1.34	53	7.84	3.77	24.53	37.74	33.96	5	2	0	0	0	3	7.02	29.55	31.39	32.04

Sherman-Denison, TX MSA	0.17	3	0.44	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	25.43	56.28	18.29
Tyler, TX MSA	0.19	4	0.59	0.00	50.00	0.00	50.00	0	0	0	0	0	0	3.33	26.76	39.09	30.82
Waco, TX MSA	0.10	3	0.44	0.00	33.33	66.67	0.00	0	0	0	0	0	0	12.16	19.18	29.24	37.62
Wichita Falls, TX MSA	0.27	4	0.59	25.00	25.00	0.00	50.00	0	0	0	0	0	0	2.93	22.37	39.27	35.42
Non-Metro TX	0.45	6	0.89	0.00	33.33	16.67	50.00	0	0	0	0	0	0	0.00	9.57	39.21	51.22

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: Multistate (Other)				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Cincinnati-Middletown, OH-KY-IN MSA	25.70	8,721	1,305,463	3,734	106,516	19	208	1	3,200	12,475	1,415,387	100.00
Louisville-Jefferson County, KY-IN MSA	21.18	7,396	1,080,541	2,864	128,702	20	190	3	11,150	10,283	1,220,583	100.00
Portland-Vancouver-Hillsboro, OR-WA MSA	51.66	17,238	3,831,905	7,716	135,951	48	555	88	154,761	25,090	4,123,172	100.00
Wheeling, WV-OH MSA	1.46	509	50,347	197	8,441	4	25	0	0	710	58,813	100.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: Multistate (Other)				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over-all	Low-	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****						
<b>Full Review:</b>																
Cincinnati-Middletown, OH-KY-IN MSA	2,984	100.00	3.26	1.24	15.65	12.00	46.88	52.51	34.21	34.25	5.49	3.43	5.14	6.19	4.89	
Louisville-Jefferson County, KY-IN MSA	2,049	100.00	4.85	1.61	13.19	10.30	43.50	43.29	38.47	44.80	6.76	4.53	6.57	7.01	6.68	
Portland-Vancouver-Hillsboro, OR-WA MSA	4,047	100.00	1.26	1.70	18.34	17.82	50.29	49.96	30.11	30.52	4.91	6.37	5.07	4.97	4.68	
Wheeling, WV-OH MSA	257	100.00	2.14	1.17	16.95	18.29	54.81	59.92	26.09	20.62	7.58	0.00	14.20	7.88	4.85	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: Multistate (Other)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Cincinnati-Middletown, OH-KY-IN MSA	28	100.00	3.26	7.14	15.65	7.14	46.88	39.29	34.21	46.43	0.85	3.45	0.34	0.68	1.02	
Louisville-Jefferson County, KY-IN MSA	52	100.00	4.85	1.92	13.19	7.69	43.50	44.23	38.47	46.15	1.99	1.61	1.06	2.31	1.98	
Portland-Vancouver-Hillsboro, OR-WA MSA	84	100.00	1.26	1.19	18.34	8.33	50.29	47.62	30.11	42.86	0.78	1.27	0.33	0.75	1.11	
Wheeling, WV-OH MSA	3	100.00	2.14	0.00	16.95	0.00	54.81	100.00	26.09	0.00	0.48	0.00	0.00	0.96	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: Multistate (Other)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Cincinnati-Middletown, OH-KY-IN MSA	5,699	100.00	3.26	2.05	15.65	14.34	46.88	45.45	34.21	38.16	5.01	5.95	6.61	5.20	4.30	
Louisville-Jefferson County, KY-IN MSA	5,293	100.00	4.85	3.14	13.19	11.09	43.50	40.70	38.47	45.08	9.73	11.08	11.95	9.98	9.00	
Portland-Vancouver-Hillsboro, OR-WA MSA	12,818	100.00	1.26	1.33	18.34	16.15	50.29	49.50	30.11	33.02	8.41	8.72	8.65	8.61	7.99	
Wheeling, WV-OH MSA	249	100.00	2.14	0.80	16.95	10.04	54.81	52.61	26.09	36.55	6.21	0.00	4.92	6.74	6.12	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: Multistate (Other)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Cincinnati-Middletown, OH-KY-IN MSA	10	100.00	16.02	10.00	27.35	40.00	39.20	40.00	17.43	10.00	2.67	3.70	1.96	3.30	2.38	
Louisville-Jefferson County, KY-IN MSA	2	100.00	19.47	0.00	22.60	100.00	35.84	0.00	22.10	0.00	0.00	0.00	0.00	0.00	0.00	
Portland-Vancouver-Hillsboro, OR-WA MSA	289	100.00	6.33	8.65	31.02	42.21	43.15	38.41	19.50	10.73	30.88	40.54	35.71	27.55	20.00	
Wheeling, WV-OH MSA	0	100.00	12.10	0.00	20.94	0.00	39.16	0.00	27.81	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: Multistate (Other)															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Cincinnati-Middletown, OH-KY-IN MSA	3,734	100.00	6.10	3.59	19.95	15.48	40.42	36.66	33.52	44.27	6.22	4.06	4.68	5.77	7.62
Louisville-Jefferson County, KY-IN MSA	2,855	100.00	10.56	7.57	14.94	13.10	32.89	30.37	41.62	48.97	9.48	6.87	7.40	9.32	10.55
Portland-Vancouver-Hillsboro, OR-WA MSA	7,713	100.00	4.39	2.80	22.16	19.40	44.40	43.56	29.06	34.24	7.85	5.52	6.81	7.62	9.03
Wheeling, WV-OH MSA	197	100.00	10.33	7.11	16.70	15.74	44.81	34.52	28.15	42.64	6.89	4.76	4.60	5.02	9.71

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: Multistate (Other)															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Cincinnati-Middletown, OH-KY-IN MSA	19	100.00	2.22	10.53	11.68	15.79	56.36	47.37	29.73	26.32	4.03	50.00	12.50	2.00	5.26
Louisville-Jefferson County, KY-IN MSA	20	100.00	3.56	0.00	8.94	10.00	40.32	60.00	47.18	30.00	6.00	0.00	0.00	11.76	1.30
Portland-Vancouver-Hillsboro, OR-WA MSA	48	100.00	1.85	2.08	14.36	6.25	55.15	47.92	28.64	43.75	4.20	33.33	2.70	3.26	5.48
Wheeling, WV-OH MSA	4	100.00	1.16	0.00	12.53	0.00	60.09	75.00	26.22	25.00	23.53	0.00	0.00	22.22	33.33

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: Multistate (Other)								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Cincinnati-Middletown, OH-KY-IN MSA	2,984	100.00	20.62	16.13	17.00	33.19	20.91	26.19	41.48	24.49	5.71	6.79	7.66	6.19	3.90
Louisville-Jefferson County, KY-IN MSA	2,049	100.00	21.09	13.12	17.24	28.85	20.37	25.61	41.30	32.42	6.82	7.30	7.46	7.35	5.99
Portland-Vancouver-Hillsboro, OR-WA MSA	4,047	100.00	20.51	7.62	17.75	26.08	21.41	28.71	40.33	37.59	4.88	4.75	5.65	5.55	4.23
Wheeling, WV-OH MSA	257	100.00	19.56	15.74	19.84	37.56	20.26	28.43	40.34	18.27	6.28	12.20	10.08	7.03	3.30

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 12.3% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: Multistate (Other)										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Cincinnati-Middletown, OH-KY-IN MSA	28	100.00	20.62	10.71	17.00	21.43	20.91	21.43	41.48	46.43	0.88	0.44	1.02	1.05	0.84	
Louisville-Jefferson County, KY-IN MSA	52	100.00	21.09	15.38	17.24	11.54	20.37	32.69	41.30	40.38	2.07	2.74	0.37	3.02	2.05	
Portland-Vancouver-Hillsboro, OR-WA MSA	84	100.00	20.51	2.38	17.75	23.81	21.41	26.19	40.33	47.62	1.11	0.48	2.01	1.39	0.79	
Wheeling, WV-OH MSA	3	100.00	19.56	0.00	19.84	33.33	20.26	0.00	40.34	66.67	0.51	0.00	1.41	0.00	0.57	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: Multistate (Other)						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Cincinnati-Middletown, OH-KY-IN MSA	5,699	100.00	20.62	11.92	17.00	20.07	20.91	25.75	41.48	42.26	5.26	6.92	5.98	5.30	4.67
Louisville-Jefferson County, KY-IN MSA	5,293	100.00	21.09	11.50	17.24	19.60	20.37	24.68	41.30	44.22	10.62	14.23	10.60	11.44	9.61
Portland-Vancouver-Hillsboro, OR-WA MSA	12,818	100.00	20.51	11.81	17.75	17.77	21.41	25.10	40.33	45.33	9.28	15.62	9.95	8.91	8.45
Wheeling, WV-OH MSA	249	100.00	19.56	8.04	19.84	19.20	20.26	25.45	40.34	47.32	6.32	7.50	7.08	5.18	6.46

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 6.7% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: Multistate (Other)			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Cincinnati-Middletown, OH-KY-IN MSA	3,734	100.00	69.91	43.52	95.72	1.79	2.49	6.22	5.58
Louisville-Jefferson County, KY-IN MSA	2,864	100.00	71.69	45.88	92.05	3.05	5.22	9.48	9.00
Portland-Vancouver-Hillsboro, OR-WA MSA	7,716	100.00	70.63	48.39	98.47	0.78	0.79	7.85	7.15
Wheeling, WV-OH MSA	197	100.00	67.63	48.22	91.88	3.05	5.08	6.89	9.70

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 37.1% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: Multistate (Other)			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Cincinnati-Middletown, OH-KY-IN MSA	19	100.00	97.66	84.21	100.00	0.00	0.00	4.03	4.71
Louisville-Jefferson County, KY-IN MSA	20	100.00	98.09	60.00	100.00	0.00	0.00	6.00	6.25
Portland-Vancouver-Hillsboro, OR-WA MSA	48	100.00	96.32	66.67	100.00	0.00	0.00	4.20	4.18
Wheeling, WV-OH MSA	4	100.00	98.84	100.00	100.00	0.00	0.00	23.53	57.14

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 22.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: Multistate (Other)		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Cincinnati-Middletown, OH-KY-IN MSA	27	16,067	62	29,384	89	45,451	100.00	0	0
Louisville-Jefferson County, KY-IN MSA	20	15,610	44	15,892	64	31,502	100.00	0	0
Portland-Vancouver-Hillsboro, OR-WA MSA	50	35,199	45	30,893	95	66,092	100.00	0	0
Wheeling, WV-OH MSA	3	464	1	503	4	967	100.00	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Multistate (Other) Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Cincinnati-Middletown, OH-KY-IN MSA	100.00	37	21.76	2.70	27.03	43.24	27.03	6	0	1	0	2	3	7.29	19.04	42.99	30.09
Louisville-Jefferson County, KY-IN MSA	100.00	45	26.47	15.56	11.11	44.44	28.89	0	0	0	0	0	0	9.72	16.41	40.75	33.12
Portland-Vancouver-Hillsboro, OR-WA MSA	100.00	82	48.24	3.66	36.59	36.59	23.17	11	0	1	2	4	4	2.70	23.71	48.08	25.50
Wheeling, WV-OH MSA	100.00	6	3.53	33.33	33.33	16.67	16.67	0	0	0	0	0	0	3.28	17.74	51.09	27.90

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Arizona				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Phoenix-Mesa-Glendale, AZ MSA	72.18	43,198	7,930,221	18,523	516,306	110	1,422	10	49,671	61,841	8,497,620	75.51
<b>Limited Review:</b>												
Flagstaff, AZ MSA	1.55	837	171,340	490	19,792	4	282	0	0	1,331	191,414	0.95
Lake Havasu City-Kingman, AZ MSA	2.29	1,372	185,781	586	13,354	1	15	0	0	1,959	199,150	2.24
Prescott, AZ MSA	3.62	1,952	333,689	1,142	39,236	7	277	4	17,000	3,105	390,202	3.37
Tucson, AZ MSA	14.77	9,476	1,532,074	3,165	80,948	12	224	0	0	12,653	1,613,246	12.26
Yuma, AZ MSA	1.86	1,328	164,884	259	6,344	5	84	0	0	1,592	171,312	1.42
Non-Metro AZ	3.73	2,494	352,083	680	26,057	21	305	0	0	3,195	378,445	4.24
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Arizona										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Phoenix-Mesa-Glendale, AZ MSA	12,282	66.96	3.66	1.45	21.50	13.69	38.07	44.68	36.77	40.19	7.52	7.48	7.61	7.82	7.20	
<b>Limited Review:</b>																
Flagstaff, AZ MSA	231	1.26	0.00	0.00	18.02	3.90	48.42	49.35	33.56	46.75	6.98	0.00	5.00	6.07	8.36	
Lake Havasu City-Kingman, AZ MSA	396	2.16	0.00	0.00	10.07	4.55	83.07	89.14	6.86	6.31	6.54	0.00	7.83	6.42	7.50	
Prescott, AZ MSA	674	3.67	0.00	0.00	11.57	18.10	68.19	66.77	20.24	15.13	7.88	0.00	12.05	7.97	5.47	
Tucson, AZ MSA	3,091	16.85	3.46	1.49	22.02	12.94	37.37	35.98	37.15	49.60	9.62	7.95	9.58	9.32	9.94	
Yuma, AZ MSA	629	3.43	0.00	0.00	24.16	55.48	41.39	22.89	34.45	21.62	12.82	0.00	30.40	9.37	6.84	
Non-Metro AZ	1,039	5.66	1.55	0.10	19.22	13.19	52.78	64.29	26.46	22.43	10.77	0.00	17.37	11.78	7.38	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Arizona						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Phoenix-Mesa-Glendale, AZ MSA	241	75.31	3.66	0.41	21.50	10.79	38.07	36.51	36.77	52.28	4.05	1.72	3.61	3.95	4.28
<b>Limited Review:</b>															
Flagstaff, AZ MSA	3	0.94	0.00	0.00	18.02	0.00	48.42	33.33	33.56	66.67	3.51	0.00	0.00	3.45	4.17
Lake Havasu City-Kingman, AZ MSA	8	2.50	0.00	0.00	10.07	0.00	83.07	87.50	6.86	12.50	1.85	0.00	0.00	2.05	0.00
Prescott, AZ MSA	12	3.75	0.00	0.00	11.57	0.00	68.19	91.67	20.24	8.33	2.34	0.00	0.00	3.23	0.00
Tucson, AZ MSA	43	13.44	3.46	0.00	22.02	13.95	37.37	30.23	37.15	55.81	4.58	0.00	4.00	4.79	4.70
Yuma, AZ MSA	2	0.63	0.00	0.00	24.16	0.00	41.39	50.00	34.45	50.00	0.89	0.00	0.00	2.56	0.00
Non-Metro AZ	11	3.44	1.55	0.00	19.22	27.27	52.78	72.73	26.46	0.00	2.03	0.00	9.09	2.92	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Arizona										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Phoenix-Mesa-Glendale, AZ MSA	30,650	73.04	3.66	1.37	21.50	12.29	38.07	39.03	36.77	47.31	10.91	13.06	11.38	11.05	10.63	
<b>Limited Review:</b>																
Flagstaff, AZ MSA	603	1.44	0.00	0.00	18.02	5.47	48.42	47.43	33.56	47.10	9.34	0.00	7.91	9.74	9.10	
Lake Havasu City-Kingman, AZ MSA	967	2.30	0.00	0.00	10.07	2.69	83.07	91.83	6.86	5.48	8.37	0.00	9.35	8.34	8.33	
Prescott, AZ MSA	1,266	3.02	0.00	0.00	11.57	9.72	68.19	62.40	20.24	27.88	8.81	0.00	7.98	8.22	10.79	
Tucson, AZ MSA	6,338	15.10	3.46	1.96	22.02	15.76	37.37	34.02	37.15	48.26	12.05	14.72	13.28	11.86	11.75	
Yuma, AZ MSA	696	1.66	0.00	0.00	24.16	27.87	41.39	27.01	34.45	45.11	10.34	0.00	19.96	7.62	8.82	
Non-Metro AZ	1,444	3.44	1.55	0.07	19.22	11.98	52.78	59.07	26.46	28.88	9.51	0.68	17.37	10.78	6.85	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Arizona										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units **	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Phoenix-Mesa-Glendale, AZ MSA	9	60.00	15.31	22.22	37.48	22.22	28.73	55.56	18.49	0.00	1.68	2.04	0.00	4.48	0.00	
<b>Limited Review:</b>																
Flagstaff, AZ MSA	0	0.00	0.00	0.00	20.21	0.00	36.65	0.00	43.15	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Havasu City-Kingman, AZ MSA	1	6.67	0.00	0.00	2.82	0.00	89.72	100.00	7.46	0.00	0.00	0.00	0.00	0.00	0.00	
Prescott, AZ MSA	0	0.00	0.00	0.00	34.40	0.00	44.53	0.00	21.08	0.00	0.00	0.00	0.00	0.00	0.00	
Tucson, AZ MSA	4	26.67	9.52	0.00	42.07	75.00	29.24	25.00	19.17	0.00	3.45	0.00	7.69	0.00	0.00	
Yuma, AZ MSA	1	6.67	0.00	0.00	40.44	0.00	41.51	100.00	18.05	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro AZ	0	0.00	1.22	0.00	20.31	0.00	62.60	0.00	15.87	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Arizona										Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Phoenix-Mesa-Glendale, AZ MSA	18,444	74.47	6.36	5.37	15.89	12.43	30.94	28.84	46.82	53.36	11.55	9.36	9.13	11.50	12.39
<b>Limited Review:</b>															
Flagstaff, AZ MSA	490	1.98	0.00	0.00	13.78	12.86	44.67	36.53	41.55	50.61	10.54	0.00	8.01	8.64	12.21
Lake Havasu City-Kingman, AZ MSA	586	2.37	0.00	0.00	6.13	2.73	86.73	91.13	7.14	6.14	10.23	0.00	4.76	10.25	8.24
Prescott, AZ MSA	1,142	4.61	0.00	0.00	16.91	11.30	57.03	55.25	26.06	33.45	10.78	0.00	7.45	10.85	11.43
Tucson, AZ MSA	3,165	12.78	5.86	4.68	25.11	20.41	29.85	29.19	39.18	45.72	11.01	9.50	9.89	10.18	12.20
Yuma, AZ MSA	259	1.05	0.00	0.00	31.84	30.50	32.92	31.27	35.24	38.22	8.96	0.00	8.08	7.31	9.48
Non-Metro AZ	680	2.75	1.15	1.32	15.40	16.76	57.21	59.85	26.24	22.06	9.04	24.24	10.14	8.41	6.54

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Arizona															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Phoenix-Mesa-Glendale, AZ MSA	110	68.75	5.70	1.82	17.62	10.00	34.51	40.00	42.17	48.18	17.26	0.00	9.84	13.51	21.26
<b>Limited Review:</b>															
Flagstaff, AZ MSA	4	2.50	0.00	0.00	11.01	0.00	53.30	75.00	35.68	25.00	11.11	0.00	0.00	0.00	50.00
Lake Havasu City-Kingman, AZ MSA	1	0.63	0.00	0.00	6.23	0.00	88.93	100.00	4.84	0.00	6.67	0.00	0.00	9.09	0.00
Prescott, AZ MSA	7	4.38	0.00	0.00	11.65	0.00	65.37	71.43	22.98	28.57	2.04	0.00	0.00	2.70	0.00
Tucson, AZ MSA	12	7.50	4.77	0.00	22.54	25.00	34.71	41.67	37.98	33.33	2.82	0.00	9.09	0.00	3.57
Yuma, AZ MSA	5	3.13	0.00	0.00	31.28	0.00	37.66	40.00	31.06	60.00	2.63	0.00	0.00	2.86	5.56
Non-Metro AZ	21	13.13	0.75	0.00	9.11	9.52	59.44	76.19	30.70	14.29	8.03	0.00	0.00	7.61	5.26

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of Arizona								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Phoenix-Mesa-Glendale, AZ MSA	12,288	66.97	21.18	12.96	17.76	23.34	20.47	21.95	40.59	41.75	7.69	9.61	8.41	7.28	7.29
<b>Limited Review:</b>															
Flagstaff, AZ MSA	231	1.26	21.16	3.57	17.83	13.84	20.03	26.34	40.97	56.25	7.59	11.11	6.54	9.09	7.16
Lake Havasu City-Kingman, AZ MSA	396	2.16	18.38	8.96	19.33	23.41	23.40	26.01	38.89	41.62	6.46	7.52	7.87	8.01	5.34
Prescott, AZ MSA	674	3.67	18.52	10.02	20.31	27.19	20.86	22.89	40.31	39.90	8.05	9.26	11.84	9.18	6.45
Tucson, AZ MSA	3,091	16.85	21.62	11.26	17.84	24.75	19.62	25.67	40.92	38.31	9.90	11.46	10.52	10.18	9.15
Yuma, AZ MSA	629	3.43	20.25	16.64	18.92	39.34	19.85	24.61	40.98	19.41	13.28	22.12	20.51	14.24	6.81
Non-Metro AZ	1,039	5.66	21.19	9.33	17.35	27.00	19.42	28.65	42.04	35.02	10.32	17.49	17.93	11.19	6.96

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 11.1% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Arizona										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Phoenix-Mesa-Glendale, AZ MSA	241	75.31	21.18	13.50	17.76	23.21	20.47	22.36	40.59	40.93	4.12	4.92	5.95	4.47	3.34	
<b>Limited Review:</b>																
Flagstaff, AZ MSA	3	0.94	21.16	0.00	17.83	33.33	20.03	0.00	40.97	66.67	3.57	0.00	0.00	0.00	4.88	
Lake Havasu City-Kingman, AZ MSA	8	2.50	18.38	0.00	19.33	37.50	23.40	0.00	38.89	62.50	1.91	0.00	0.00	0.00	3.53	
Prescott, AZ MSA	12	3.75	18.52	16.67	20.31	8.33	20.86	25.00	40.31	50.00	2.40	6.67	0.00	0.00	3.95	
Tucson, AZ MSA	43	13.44	21.62	11.63	17.84	16.28	19.62	27.91	40.92	44.19	4.77	4.55	2.25	9.57	4.04	
Yuma, AZ MSA	2	0.63	20.25	0.00	18.92	0.00	19.85	0.00	40.98	100.00	0.92	0.00	0.00	0.00	1.72	
Non-Metro AZ	11	3.44	21.19	10.00	17.35	0.00	19.42	40.00	42.04	50.00	1.76	3.33	0.00	0.00	2.52	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.6% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Arizona								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Phoenix-Mesa-Glendale, AZ MSA	30,660	73.05	21.18	11.48	17.76	17.56	20.47	21.77	40.59	49.19	12.11	15.51	13.27	11.71	11.43
<b>Limited Review:</b>															
Flagstaff, AZ MSA	603	1.44	21.16	6.83	17.83	11.43	20.03	21.16	40.97	60.58	10.63	12.50	10.53	12.53	10.03
Lake Havasu City-Kingman, AZ MSA	967	2.30	18.38	9.27	19.33	17.03	23.40	18.86	38.89	54.85	9.43	12.11	11.69	8.88	8.79
Prescott, AZ MSA	1,266	3.02	18.52	11.26	20.31	17.17	20.86	22.19	40.31	49.38	9.69	11.31	10.42	9.22	9.46
Tucson, AZ MSA	6,338	15.10	21.62	11.07	17.84	17.04	19.62	22.16	40.92	49.73	13.79	15.09	15.76	13.60	13.08
Yuma, AZ MSA	696	1.66	20.25	6.64	18.92	16.05	19.85	21.45	40.98	55.86	12.30	13.86	13.66	14.44	11.06
Non-Metro AZ	1,444	3.44	21.19	7.88	17.35	13.20	19.42	17.70	42.04	61.22	12.09	16.35	13.66	11.83	11.42

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 5.6% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: State of Arizona				Evaluation Period: January 1, 2012 to December 31, 2013	
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Phoenix-Mesa-Glendale, AZ MSA	18,523	74.47	72.46	47.40	96.43	1.45	2.55	11.55	10.15
<b>Limited Review:</b>									
Flagstaff, AZ MSA	490	1.98	73.00	52.45	92.04	3.67	4.29	10.54	11.29
Lake Havasu City-Kingman, AZ MSA	586	2.37	76.64	53.07	96.76	1.54	1.71	10.23	11.39
Prescott, AZ MSA	1,142	4.61	76.25	58.23	93.87	2.54	3.59	10.78	11.67
Tucson, AZ MSA	3,165	12.78	72.42	48.63	96.05	1.77	2.18	11.01	9.41
Yuma, AZ MSA	259	1.05	73.90	47.49	97.30	0.39	2.32	8.96	8.53
Non-Metro AZ	680	2.75	72.11	53.97	93.38	3.09	3.53	9.04	9.45

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 34.5% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Arizona			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Phoenix-Mesa-Glendale, AZ MSA	110	68.75	95.14	63.64	100.00	0.00	0.00	17.26	17.84
<b>Limited Review:</b>									
Flagstaff, AZ MSA	4	2.50	96.04	75.00	75.00	25.00	0.00	11.11	20.00
Lake Havasu City-Kingman, AZ MSA	1	0.63	97.58	100.00	100.00	0.00	0.00	6.67	12.50
Prescott, AZ MSA	7	4.38	98.71	57.14	85.71	14.29	0.00	2.04	0.00
Tucson, AZ MSA	12	7.50	96.80	58.33	100.00	0.00	0.00	2.82	2.33
Yuma, AZ MSA	5	3.13	85.53	40.00	100.00	0.00	0.00	2.63	3.45
Non-Metro AZ	21	13.13	96.81	71.43	100.00	0.00	0.00	8.03	11.29

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.6% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Arizona		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Phoenix-Mesa-Glendale, AZ MSA	32	53,354	131	83,349	163	136,703	69.25	0	0
<b>Limited Review:</b>									
Flagstaff, AZ MSA	3	643	3	9,582	6	10,225	5.18	0	0
Lake Havasu City-Kingman, AZ MSA	4	3,246	10	302	14	3,548	1.80	0	0
Prescott, AZ MSA	7	17,511	8	3,551	15	21,062	10.67	0	0
Tucson, AZ MSA	4	603	29	1,645	33	2,248	1.14	0	0
Yuma, AZ MSA	2	377	2	2,667	4	3,044	1.54	0	0
Non-Metro - Arizona Total	16	19,867	14	709	30	20,576	10.42	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	0	0	7	8,314	7	8,314	0	0	0
Statewide investments with no P/M/F to Serve AAs	0	0	1	20	1	20	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Arizona																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Phoenix-Mesa-Glendale, AZ MSA	75.51	203	71.23	5.42	18.23	33.00	43.35	4	14	1	-2	-5	-4	8.18	24.70	36.00	30.95
<b>Limited Review:</b>																	
Flagstaff, AZ MSA	0.95	4	1.40	0.00	25.00	50.00	25.00	0	0	0	0	0	0	0.00	32.68	40.74	26.58
Lake Havasu City-Kingman, AZ MSA	2.24	7	2.46	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.26	82.97	5.77
Prescott, AZ MSA	3.37	12	4.21	0.00	33.33	50.00	16.67	0	0	0	0	0	0	0.00	15.17	67.84	16.98
Tucson, AZ MSA	12.26	44	15.44	9.09	22.73	34.09	34.09	0	2	0	0	-1	-1	7.32	28.83	32.76	30.66
Yuma, AZ MSA	1.42	4	1.40	0.00	50.00	0.00	50.00	1	0	0	0	0	1	0.00	34.73	35.02	29.98
Non-Metro AZ	4.24	11	3.86	0.00	27.27	72.73	0.00	0	0	0	0	0	0	2.40	22.43	52.59	22.58

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume												
Geography: State of Colorado												
Evaluation Period: January 1, 2012 to December 31, 2013												
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Denver-Aurora-Broomfield, CO MSA	62.51	29,590	7,057,740	12,828	285,952	41	1,440	51	111,026	42,510	7,456,158	74.94
<b>Limited Review:</b>												
Boulder, CO MSA	9.68	3,769	1,049,397	2,786	80,486	18	237	14	60,989	6,587	1,191,109	11.77
Colorado Springs, CO MSA	11.90	6,172	1,300,000	1,912	49,304	7	81	1	700	8,092	1,350,085	7.32
Fort Collins-Loveland, CO MSA	9.82	4,738	974,325	1,914	44,503	24	252	2	4,354	6,678	1,023,434	4.18
Greeley, CO MSA	6.08	3,250	607,535	862	22,976	22	1,251	0	0	4,134	631,762	1.79
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	3	109,470	3	109,470	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Colorado				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Denver-Aurora-Broomfield, CO MSA	50.00	1	10,500	1	10,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	74.94
<b>Limited Review:</b>														
Boulder, CO MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.77
Colorado Springs, CO MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.32
Fort Collins-Loveland, CO MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.18
Greeley, CO MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.79
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	8	183,915	8	183,915	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Colorado										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Denver-Aurora-Broomfield, CO MSA	8,888	60.84	6.50	4.05	19.37	14.65	35.18	33.42	38.95	47.88	7.89	6.24	6.68	7.67	8.71	
<b>Limited Review:</b>																
Boulder, CO MSA	816	5.59	2.83	3.06	14.95	12.62	45.76	49.02	36.45	35.29	7.43	4.91	6.87	7.84	7.40	
Colorado Springs, CO MSA	2,134	14.61	2.51	1.45	21.90	11.72	42.99	44.66	32.59	42.17	8.50	6.14	6.44	8.08	10.13	
Fort Collins-Loveland, CO MSA	1,499	10.26	1.01	0.53	18.16	15.08	50.04	50.57	30.79	33.82	9.73	5.17	8.38	10.80	9.03	
Greeley, CO MSA	1,273	8.71	5.36	1.26	16.10	10.37	47.84	49.41	30.69	38.96	9.47	4.28	7.64	9.89	9.88	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Colorado										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Denver-Aurora-Broomfield, CO MSA	141	65.58	6.50	2.13	19.37	14.89	35.18	26.95	38.95	56.03	2.30	1.09	2.17	1.90	2.83	
<b>Limited Review:</b>																
Boulder, CO MSA	16	7.44	2.83	0.00	14.95	6.25	45.76	37.50	36.45	56.25	2.91	0.00	3.13	3.33	2.70	
Colorado Springs, CO MSA	26	12.09	2.51	3.85	21.90	11.54	42.99	46.15	32.59	38.46	1.28	3.57	1.30	1.35	1.01	
Fort Collins-Loveland, CO MSA	16	7.44	1.01	0.00	18.16	18.75	50.04	43.75	30.79	37.50	0.94	0.00	1.09	1.11	0.59	
Greeley, CO MSA	16	7.44	5.36	0.00	16.10	12.50	47.84	50.00	30.69	37.50	2.45	0.00	3.39	2.12	2.78	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Colorado										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Denver-Aurora-Broomfield, CO MSA	20,314	62.69	6.50	4.77	19.37	15.93	35.18	33.94	38.95	45.36	9.95	11.45	10.46	9.85	9.71	
<b>Limited Review:</b>																
Boulder, CO MSA	2,905	8.96	2.83	2.20	14.95	12.94	45.76	47.68	36.45	37.18	10.93	10.60	11.30	11.13	10.57	
Colorado Springs, CO MSA	4,004	12.36	2.51	2.35	21.90	15.13	42.99	43.51	32.59	39.01	8.33	9.63	7.94	8.48	8.24	
Fort Collins-Loveland, CO MSA	3,221	9.94	1.01	0.53	18.16	16.64	50.04	49.33	30.79	33.50	12.74	12.33	13.37	12.88	12.23	
Greeley, CO MSA	1,961	6.05	5.36	2.24	16.10	10.35	47.84	46.71	30.69	40.69	11.64	12.21	9.70	11.99	11.83	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: State of Colorado								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Denver-Aurora-Broomfield, CO MSA	246	85.71	20.66	12.60	32.10	17.89	32.63	60.16	14.61	9.35	25.83	12.30	16.54	41.08	27.27
<b>Limited Review:</b>															
Boulder, CO MSA	32	11.15	8.66	12.50	30.19	50.00	46.97	31.25	14.18	6.25	21.28	12.50	42.11	0.00	20.00
Colorado Springs, CO MSA	8	2.79	11.63	12.50	42.01	25.00	35.38	62.50	10.99	0.00	5.97	0.00	6.45	8.70	0.00
Fort Collins-Loveland, CO MSA	1	0.35	8.14	0.00	34.63	0.00	44.95	0.00	12.28	100.00	0.00	0.00	0.00	0.00	0.00
Greeley, CO MSA	0	0.00	24.01	0.00	39.19	0.00	28.78	0.00	8.01	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Colorado											Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Denver-Aurora-Broomfield, CO MSA	12,798	63.13	8.49	7.56	20.25	19.46	30.53	27.87	40.73	45.12	10.17	8.35	9.53	10.02	10.87
<b>Limited Review:</b>															
Boulder, CO MSA	2,786	13.74	3.71	2.01	22.21	18.13	42.51	41.46	31.57	38.41	14.42	13.21	11.95	13.83	16.60
Colorado Springs, CO MSA	1,912	9.43	6.68	5.86	23.77	18.25	35.62	36.24	33.93	39.64	7.81	6.63	5.57	8.10	9.30
Fort Collins-Loveland, CO MSA	1,914	9.44	0.90	0.68	20.35	22.20	50.09	41.38	28.66	35.74	11.84	4.88	11.41	10.66	13.48
Greeley, CO MSA	862	4.25	4.84	3.71	16.67	12.53	43.29	33.41	35.20	50.35	8.83	5.76	7.97	6.60	10.86

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Colorado															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Denver-Aurora-Broomfield, CO MSA	41	36.61	6.61	0.00	18.59	7.32	32.93	34.15	41.87	58.54	8.65	0.00	13.33	7.32	10.81
<b>Limited Review:</b>															
Boulder, CO MSA	18	16.07	2.98	0.00	15.93	5.56	47.58	44.44	33.50	50.00	17.07	0.00	25.00	15.00	17.65
Colorado Springs, CO MSA	7	6.25	4.08	0.00	25.57	42.86	41.60	28.57	28.75	28.57	7.14	0.00	22.22	0.00	5.26
Fort Collins-Loveland, CO MSA	24	21.43	1.30	0.00	16.03	0.00	48.45	54.17	34.22	45.83	7.53	0.00	0.00	6.52	14.29
Greeley, CO MSA	22	19.64	1.57	4.55	11.82	0.00	63.33	72.73	23.28	22.73	4.33	0.00	0.00	1.89	5.17

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Colorado										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Denver-Aurora-Broomfield, CO MSA	8,888	60.84	22.09	8.12	17.11	23.17	20.18	25.69	40.62	43.01	8.43	6.61	8.04	8.60	8.93	
<b>Limited Review:</b>																
Boulder, CO MSA	816	5.59	22.09	9.69	16.59	23.02	20.06	18.99	41.26	48.30	7.73	6.96	7.72	6.35	8.54	
Colorado Springs, CO MSA	2,134	14.61	20.07	6.10	18.25	22.67	21.61	28.03	40.08	43.20	9.42	6.93	7.96	9.59	10.75	
Fort Collins-Loveland, CO MSA	1,499	10.26	20.17	9.73	17.62	27.71	22.26	27.50	39.94	35.06	10.55	11.79	11.81	11.69	8.91	
Greeley, CO MSA	1,273	8.71	20.99	10.71	17.16	30.01	21.57	31.89	40.28	27.39	10.34	10.46	12.25	11.18	8.41	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 4.0% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Colorado						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Denver-Aurora-Broomfield, CO MSA	141	65.58	22.09	5.71	17.11	17.14	20.18	23.57	40.62	53.57	2.39	2.10	1.39	1.78	3.19
<b>Limited Review:</b>															
Boulder, CO MSA	16	7.44	22.09	6.67	16.59	13.33	20.06	26.67	41.26	53.33	2.66	0.00	2.50	5.88	1.50
Colorado Springs, CO MSA	26	12.09	20.07	26.92	18.25	19.23	21.61	15.38	40.08	38.46	1.32	5.43	0.90	0.73	1.09
Fort Collins-Loveland, CO MSA	16	7.44	20.17	0.00	17.62	40.00	22.26	26.67	39.94	33.33	0.98	0.00	1.96	0.71	0.86
Greeley, CO MSA	16	7.44	20.99	0.00	17.16	12.50	21.57	25.00	40.28	62.50	2.61	0.00	2.86	3.00	2.94

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.4% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Colorado								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Denver-Aurora-Broomfield, CO MSA	20,315	62.69	22.09	11.15	17.11	19.96	20.18	24.73	40.62	44.16	11.48	14.50	11.94	11.33	10.81
<b>Limited Review:</b>															
Boulder, CO MSA	2,905	8.96	22.09	13.68	16.59	20.86	20.06	23.04	41.26	42.42	11.68	15.51	12.10	11.58	10.72
Colorado Springs, CO MSA	4,004	12.36	20.07	11.31	18.25	18.48	21.61	24.28	40.08	45.93	11.35	14.06	11.57	10.60	11.14
Fort Collins-Loveland, CO MSA	3,222	9.94	20.17	11.41	17.62	22.85	22.26	24.02	39.94	41.73	14.30	15.30	15.65	13.25	14.06
Greeley, CO MSA	1,961	6.05	20.99	9.85	17.16	18.59	21.57	26.69	40.28	44.86	13.84	14.68	14.90	14.26	13.12

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 3.9% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES										
					Geography: State of Colorado			Evaluation Period: January 1, 2012 to December 31, 2013		
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Denver-Aurora-Broomfield, CO MSA	12,828	63.13	71.62	45.31	97.52	1.18	1.53	10.17	8.27	
<b>Limited Review:</b>										
Boulder, CO MSA	2,786	13.74	71.48	46.23	96.12	0.93	2.94	14.42	11.53	
Colorado Springs, CO MSA	1,912	9.43	74.28	51.20	96.55	1.67	1.78	7.81	7.34	
Fort Collins-Loveland, CO MSA	1,914	9.44	75.22	53.34	96.97	1.41	1.62	11.84	11.93	
Greeley, CO MSA	862	4.25	75.07	50.70	95.24	2.67	2.09	8.83	8.80	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 37.2% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			Geography: State of Colorado		Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Denver-Aurora-Broomfield, CO MSA	41	36.61	96.41	58.54	95.12	0.00	4.88	8.65	8.70
<b>Limited Review:</b>									
Boulder, CO MSA	18	16.07	97.33	61.11	100.00	0.00	0.00	17.07	17.39
Colorado Springs, CO MSA	7	6.25	96.89	71.43	100.00	0.00	0.00	7.14	6.06
Fort Collins-Loveland, CO MSA	24	21.43	97.98	62.50	100.00	0.00	0.00	7.53	9.84
Greeley, CO MSA	22	19.64	95.29	54.55	90.91	0.00	9.09	4.33	4.79

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms No information was available for 25.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified investments		Geography: State of Colorado		Evaluation Period: January 1, 2011 to December 31, 2013					
	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
MA/Assessment Area	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Denver-Aurora-Broomfield, CO MSA	41	55,349	92	66,828	133	122,177	72.92	0	0
<b>Limited Review:</b>									
Boulder, CO MSA	5	2,802	3	13,207	8	16,009	9.55	0	0
Colorado Springs, CO MSA	6	3,645	3	12,666	9	16,311	9.73	0	0
Fort Collins-Loveland, CO MSA	2	8,736	2	4,153	4	12,889	7.69	0	0
Greeley, CO MSA	2	171	0	0	2	171	0.10	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	17	2,227	12	1,988	29	4,215	0	0	0
Statewide investments with no P/M/F to Serve AAs	2	4,622	2	1,496	4	6,118	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Colorado																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings					Population*				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Denver-Aurora-Broomfield, CO MSA	74.94	74	61.16	8.11	21.62	35.14	35.14	5	5	0	0	1	-1	11.39	23.34	32.64	32.59
<b>Limited Review:</b>																	
Boulder, CO MSA	11.77	15	12.40	0.00	26.67	53.33	20.00	2	1	0	0	1	0	6.89	18.39	45.80	28.91
Colorado Springs, CO MSA	7.32	15	12.40	0.00	13.33	60.00	26.67	1	1	0	0	1	-1	4.44	26.96	40.33	27.54
Fort Collins-Loveland, CO MSA	4.18	12	9.92	0.00	33.33	41.67	25.00	1	0	0	0	1	0	2.64	22.37	48.27	26.69
Greeley, CO MSA	1.79	5	4.13	0.00	40.00	40.00	20.00	0	0	0	0	0	0	9.68	19.79	43.99	25.80

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Connecticut				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Bridgeport-Stamford-Norwalk, CT MSA	67.04	8,716	3,732,734	4,540	137,568	15	211	2	27,525	13,273	3,898,038	93.53
<b>Limited Review:</b>												
New Haven-Milford, CT MSA	32.96	4,444	835,610	2,073	40,982	8	58	0	0	6,525	876,650	6.47
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Connecticut				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Bridgeport-Stamford-Norwalk, CT MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	93.53
<b>Limited Review:</b>														
New Haven-Milford, CT MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.47
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	4	231,314	4	231,314	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Connecticut										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Bridgeport-Stamford-Norwalk, CT MSA	2,062	67.85	5.20	2.81	15.88	11.64	40.35	38.75	38.57	46.80	9.73	5.92	7.47	9.72	10.90	
<b>Limited Review:</b>																
New Haven-Milford, CT MSA	977	32.15	3.46	1.54	16.65	12.49	40.50	43.91	39.39	42.07	5.95	3.11	4.47	6.54	6.08	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Connecticut								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loan ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Bridgeport-Stamford-Norwalk, CT MSA	54	79.41	5.20	1.85	15.88	5.56	40.35	29.63	38.57	62.96	2.76	3.23	1.77	2.20	3.30
<b>Limited Review:</b>															
New Haven-Milford, CT MSA	14	20.59	3.46	0.00	16.65	0.00	40.50	42.86	39.39	57.14	0.68	0.00	0.00	0.90	0.69

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Connecticut										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Bridgeport-Stamford-Norwalk, CT MSA	6,573	65.75	5.20	2.31	15.88	11.97	40.35	36.63	38.57	49.08	11.18	8.64	10.55	10.13	12.27	
<b>Limited Review:</b>																
New Haven-Milford, CT MSA	3,424	34.25	3.46	1.72	16.65	11.65	40.50	40.71	39.39	45.91	7.85	7.16	8.78	8.32	7.26	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Connecticut										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Bridgeport-Stamford-Norwalk, CT MSA	27	48.21	27.12	40.74	37.71	33.33	27.47	22.22	7.71	3.70	12.05	10.53	17.39	11.11	0.00	
<b>Limited Review:</b>																
New Haven-Milford, CT MSA	29	51.79	19.68	24.14	30.98	34.48	37.19	37.93	12.16	3.45	11.86	6.45	17.14	14.29	5.88	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: State of Connecticut					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*													
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp									
<b>Full Review:</b>																								
Bridgeport-Stamford-Norwalk, CT MSA	4,540	68.65	10.22	6.50	16.25	14.74	32.64	29.67	40.89	49.10	9.45	7.86	8.76	8.44	10.47									
<b>Limited Review:</b>																								
New Haven-Milford, CT MSA	2,073	31.35	8.41	4.97	15.43	14.91	38.62	36.37	37.53	43.75	6.98	4.80	8.01	6.37	7.24									

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Connecticut															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Bridgeport-Stamford-Norwalk, CT MSA	15	65.22	9.57	0.00	16.89	0.00	35.54	6.67	38.00	93.33	17.14	0.00	0.00	0.00	28.57
<b>Limited Review:</b>															
New Haven-Milford, CT MSA	8	34.78	3.17	0.00	12.22	0.00	32.89	12.50	51.72	87.50	10.34	0.00	0.00	0.00	14.29

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Connecticut										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Bridgeport-Stamford-Norwalk, CT MSA	2,062	67.85	22.70	6.20	16.66	19.50	19.96	21.94	40.68	52.36	9.93	6.80	9.04	10.27	10.63	
<b>Limited Review:</b>																
New Haven-Milford, CT MSA	977	32.15	22.94	7.65	16.70	29.43	19.78	27.35	40.59	35.57	6.02	3.36	6.14	6.04	6.45	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 9.5% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Connecticut								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Bridgeport-Stamford-Norwalk, CT MSA	54	79.41	22.70	5.88	16.66	9.80	19.96	19.61	40.68	64.71	2.78	1.11	2.16	2.53	3.30
<b>Limited Review:</b>															
New Haven-Milford, CT MSA	14	20.59	22.94	0.00	16.70	21.43	19.78	14.29	40.59	64.29	0.72	0.00	0.98	0.35	0.92

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 4.4% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Connecticut								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Bridgeport-Stamford-Norwalk, CT MSA	6,573	65.75	22.70	10.81	16.66	15.40	19.96	20.74	40.68	53.04	11.57	14.79	10.71	11.17	11.52
<b>Limited Review:</b>															
New Haven-Milford, CT MSA	3,424	34.25	22.94	10.97	16.70	19.44	19.78	24.23	40.59	45.36	8.30	12.24	8.51	7.78	8.03

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.3% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Connecticut				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Bridgeport-Stamford-Norwalk, CT MSA	4,540	68.65	73.38	48.66	96.15	1.19	2.67	9.45	8.69	
<b>Limited Review:</b>										
New Haven-Milford, CT MSA	2,073	31.35	72.71	47.37	98.31	0.68	1.01	6.98	6.12	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 36.4% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Connecticut			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Bridgeport-Stamford-Norwalk, CT MSA	15	65.22	97.41	60.00	100.00	0.00	0.00	17.14	25.00
<b>Limited Review:</b>									
New Haven-Milford, CT MSA	8	34.78	96.89	50.00	100.00	0.00	0.00	10.34	0.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified investments		Geography: State of Connecticut		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Bridgeport-Stamford-Norwalk, CT MSA	7	18,991	27	10,276	34	29,267	67.74	0	0
<b>Limited Review:</b>									
New Haven-Milford, CT MSA	6	10,374	7	3,561	13	13,935	32.26	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	14	6,125	4	2,112	18	8,237	0	0	0
Statewide investments with no P/M/F to Serve AAs	4	15,963	6	51,013	10	66,949	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Connecticut																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Bridgeport-Stamford-Norwalk, CT MSA	93.53	45	86.54	8.89	4.44	33.33	53.33	3	1	0	0	0	2	13.48	19.50	33.65	33.38
<b>Limited Review:</b>																	
New Haven-Milford, CT MSA	6.47	7	13.46	0.00	14.29	42.86	42.86	2	0	0	1	1	0	11.07	21.98	35.57	31.38

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Florida				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Miami-Miami Beach-Kendall, FL MD	16.86	13,041	2,548,698	12,010	297,380	29	414	11	69,249	25,091	2,915,740	33.27
<b>Limited Review:</b>												
Cape Coral-Fort Myers, FL MSA	3.40	3,711	603,638	1,350	23,314	4	40	0	0	5,065	626,992	1.48
Deltona-Daytona Beach-Ormond Beach, FL MSA	2.45	2,804	360,154	838	13,723	6	58	2	8,565	3,650	382,500	0.65
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	12.59	11,237	1,970,811	7,484	170,142	20	227	1	20,600	18,742	2,161,780	15.53
Jacksonville, FL MSA	6.24	7,476	1,260,607	1,807	29,776	6	61	0	0	9,289	1,290,444	0.16
Lakeland-Winter Haven, FL MSA	2.67	3,258	416,867	701	13,440	17	1,760	0	0	3,976	432,067	0.67
Naples-Marco Island, FL MSA	2.35	2,482	529,384	1,019	18,984	2	17	0	0	3,503	548,385	1.87
North Port-Bradenton-Sarasota, FL MSA	4.55	4,640	773,155	2,121	34,173	11	110	0	0	6,772	807,438	3.25
Orlando-Kissimmee-Sanford, FL MSA	14.77	15,683	2,490,412	6,288	121,006	16	498	1	100	21,988	2,612,016	12.27
Palm Bay-Melbourne-Titusville, FL MSA	3.84	4,141	563,392	1,574	30,158	6	54	0	0	5,721	593,604	2.97
Port St. Lucie, FL MSA	2.77	2,994	441,793	1,124	18,308	7	97	1	12,675	4,126	472,873	1.74
Punta Gorda, FL MSA	0.80	888	120,238	295	4,252	4	37	0	0	1,187	124,527	0.10
Sebastian-Vero Beach, FL MSA	0.93	993	154,488	385	5,363	1	13	0	0	1,379	159,864	0.55
Tampa-St. Petersburg-Clearwater, FL MSA	15.04	15,536	2,393,969	6,830	120,122	20	441	4	25,725	22,390	2,540,257	6.91
West Palm Beach-Boca Raton-Boynton Beach, FL MD	10.42	9,631	1,847,707	5,850	122,266	24	396	3	37,311	15,508	2,007,680	18.35
Non-Metro FL	0.31	340	50,598	124	1,374	2	40	0	0	466	52,012	0.23
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	9,000	1	9,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	8,100	1	8,100	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Florida				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Miami-Miami Beach-Kendall, FL MD	12.50	2	3,100	2	3,100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.27
<b>Limited Review:</b>															
Cape Coral-Fort Myers, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.48
Deltona-Daytona Beach-Ormond Beach, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.65
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	12.50	2	2,225	2	2,225	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.53
Jacksonville, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.16
Lakeland-Winter Haven, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.67
Naples-Marco Island, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.87
North Port-Bradenton-Sarasota, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.25
Orlando-Kissimmee-Sanford, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.27
Palm Bay-Melbourne-Titusville, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.97
Port St. Lucie, FL MSA	6.25	1	10,100	1	10,100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.74
Punta Gorda, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.10
Sebastian-Vero Beach, FL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.55
Tampa-St. Petersburg-Clearwater, FL MSA	12.50	2	12,605	2	12,605	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.91
West Palm Beach-Boca Raton-Boynton Beach, FL MD	6.25	1	619	1	619	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.35
Non-Metro FL	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.23
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE			Geography: State of Florida				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share(%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****						
<b>Full Review:</b>																
Miami-Miami Beach-Kendall, FL MD	2,735	9.42	1.67	0.95	19.87	11.63	35.56	37.07	42.90	50.35	6.35	2.52	6.15	6.49	6.53	
<b>Limited Review:</b>																
Cape Coral-Fort Myers, FL MSA	1,279	4.41	1.32	0.08	14.17	15.40	55.62	49.65	28.89	34.87	5.75	0.00	6.72	5.45	5.89	
Deltona-Daytona Beach-Ormond Beach, FL MSA	867	2.99	1.29	0.23	15.68	12.57	54.75	52.25	28.28	34.95	6.87	0.00	9.09	6.91	6.28	
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	2,634	9.08	1.73	1.21	27.32	19.93	37.11	39.26	33.84	39.60	6.03	8.57	6.56	6.19	5.62	
Jacksonville, FL MSA	2,616	9.01	2.89	0.54	15.65	6.46	47.91	50.38	33.56	42.62	6.43	7.14	5.04	6.32	6.81	
Lakeland-Winter Haven, FL MSA	1,743	6.01	1.27	0.00	19.20	14.52	54.65	53.53	24.88	31.96	11.04	0.00	12.67	10.04	12.30	
Naples-Marco Island, FL MSA	1,052	3.62	2.40	3.71	16.42	16.73	46.03	53.61	35.15	25.95	8.40	11.97	9.09	9.09	7.00	
North Port-Bradenton-Sarasota, FL MSA	1,267	4.37	1.26	0.16	20.07	12.39	48.99	51.62	29.68	35.83	5.58	2.38	6.05	5.64	5.40	
Orlando-Kissimmee-Sanford, FL MSA	5,082	17.51	0.48	0.26	20.03	12.77	43.78	52.58	35.71	34.40	7.58	6.31	6.94	8.82	6.47	
Palm Bay-Melbourne-Titusville, FL MSA	718	2.47	1.18	0.28	18.83	15.60	46.92	53.62	33.06	30.50	4.41	2.17	4.62	4.87	3.80	
Port St. Lucie, FL MSA	871	3.00	1.02	0.00	14.71	5.86	57.46	63.49	26.81	30.65	6.38	0.00	5.41	6.56	6.24	
Punta Gorda, FL MSA	240	0.83	0.00	0.00	6.26	4.17	76.48	75.42	17.26	20.42	4.98	0.00	5.26	4.96	4.98	
Sebastian-Vero Beach, FL MSA	158	0.54	1.08	0.00	11.88	6.33	58.73	60.76	28.31	32.91	3.82	0.00	2.35	3.73	4.52	
Tampa-St. Petersburg-Clearwater, FL MSA	5,151	17.75	1.78	0.87	22.22	13.67	43.76	44.07	32.24	41.39	6.59	7.10	6.49	6.83	6.37	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	2,491	8.58	2.96	1.00	22.08	12.61	36.12	37.86	38.83	48.53	6.83	2.98	5.63	7.16	7.01	
Non-Metro FL	120	0.41	0.00	0.00	5.43	25.83	69.83	45.00	24.74	29.17	2.12	0.00	1.47	4.77	1.50	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Florida										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Miami-Miami Beach-Kendall, FL MD	36	14.34	1.67	2.78	19.87	13.89	35.56	22.22	42.90	61.11	2.11	0.00	1.92	1.28	2.65	
<b>Limited Review:</b>																
Cape Coral-Fort Myers, FL MSA	12	4.78	1.32	0.00	14.17	8.33	55.62	58.33	28.89	33.33	1.08	0.00	0.00	1.20	1.30	
Deltona-Daytona Beach-Ormond Beach, FL MSA	5	1.99	1.29	0.00	15.68	0.00	54.75	80.00	28.28	20.00	0.80	0.00	0.00	1.20	0.73	
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	28	11.16	1.73	0.00	27.32	28.57	37.11	14.29	33.84	57.14	1.53	0.00	3.17	0.60	1.57	
Jacksonville, FL MSA	11	4.38	2.89	0.00	15.65	0.00	47.91	72.73	33.56	27.27	0.07	0.00	0.00	0.00	0.19	
Lakeland-Winter Haven, MSA	5	1.99	1.27	0.00	19.20	0.00	54.65	20.00	24.88	80.00	0.19	0.00	0.00	0.36	0.00	
Naples-Marco Island, FL MSA	11	4.38	2.40	0.00	16.42	9.09	46.03	45.45	35.15	45.45	2.50	0.00	0.00	2.54	3.90	
North Port-Bradenton-Sarasota, FL MSA	16	6.37	1.26	0.00	20.07	6.25	48.99	56.25	29.68	37.50	1.66	0.00	0.00	1.75	2.33	
Orlando-Kissimmee-Sanford, FL MSA	33	13.15	0.48	0.00	20.03	18.18	43.78	27.27	35.71	54.55	1.09	0.00	0.74	0.73	1.66	
Palm Bay-Melbourne-Titusville, FL MSA	11	4.38	1.18	0.00	18.83	9.09	46.92	54.55	33.06	36.36	1.78	0.00	0.00	2.09	2.31	
Port St. Lucie, FL MSA	6	2.39	1.02	0.00	14.71	0.00	57.46	83.33	26.81	16.67	1.37	0.00	0.00	1.85	0.93	
Punta Gorda, FL MSA	2	0.80	0.00	0.00	6.26	0.00	76.48	100.00	17.26	0.00	0.74	0.00	0.00	0.89	0.00	
Sebastian-Vero Beach, MSA	5	1.99	1.08	0.00	11.88	0.00	58.73	40.00	28.31	60.00	1.74	0.00	0.00	0.00	6.06	
Tampa-St. Petersburg-Clearwater, FL MSA	42	16.73	1.78	0.00	22.22	21.43	43.76	30.95	32.24	47.62	0.88	0.00	1.39	0.85	0.69	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	25	9.96	2.96	0.00	22.08	20.00	36.12	32.00	38.83	48.00	2.08	0.00	2.37	2.30	1.89	
Non-Metro FL	3	1.20	0.00	0.00	5.43	0.00	69.83	100.00	24.74	0.00	0.87	0.00	0.00	1.49	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Florida						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Miami-Miami Beach-Kendall, FL MD	10,239	14.73	1.67	0.92	19.87	12.39	35.56	33.12	42.90	53.57	15.96	17.97	16.47	17.67	14.91
<b>Limited Review:</b>															
Cape Coral-Fort Myers, FL MSA	2,416	3.48	1.32	0.46	14.17	10.60	55.62	49.83	28.89	39.11	8.05	5.97	9.29	7.49	8.53
Deltona-Daytona Beach-Ormond Beach, FL MSA	1,932	2.78	1.29	0.57	15.68	10.97	54.75	56.88	28.28	31.57	8.79	8.89	7.81	9.61	7.85
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	8,563	12.32	1.73	0.74	27.32	17.03	37.11	38.40	33.84	43.84	12.16	12.89	12.50	13.50	11.02
Jacksonville, FL MSA	4,844	6.97	2.89	0.95	15.65	10.86	47.91	44.80	33.56	43.39	7.79	7.44	9.10	7.68	7.61
Lakeland-Winter Haven MSA	1,510	2.17	1.27	0.40	19.20	12.65	54.65	53.05	24.88	33.91	7.79	6.98	8.13	8.10	7.22
Naples-Marco Island, FL MSA	1,418	2.04	2.40	0.78	16.42	13.40	46.03	50.85	35.15	34.98	9.67	7.35	13.07	9.08	9.35
North Port-Bradenton-Sarasota, FL MSA	3,355	4.83	1.26	0.42	20.07	12.16	48.99	51.24	29.68	36.18	10.30	12.96	10.91	10.63	9.69
Orlando-Kissimmee-Sanford, FL MSA	10,554	15.19	0.48	0.39	20.03	14.21	43.78	40.93	35.71	44.47	11.09	13.22	11.64	11.32	10.71
Palm Bay-Melbourne-Titusville, FL MSA	3,412	4.91	1.18	0.47	18.83	13.16	46.92	46.63	33.06	39.74	10.74	9.68	11.74	10.69	10.51
Port St. Lucie, FL MSA	2,116	3.04	1.02	0.14	14.71	6.47	57.46	65.55	26.81	27.84	11.00	13.33	9.81	11.92	9.48
Punta Gorda, FL MSA	644	0.93	0.00	0.00	6.26	4.81	76.48	74.07	17.26	21.12	7.97	0.00	12.60	7.47	8.84
Sebastian-Vero Beach MSA	830	1.19	1.08	0.48	11.88	7.71	58.73	63.49	28.31	28.31	12.79	0.00	10.33	13.30	12.67
Tampa-St. Petersburg-Clearwater, FL MSA	10,337	14.87	1.78	1.04	22.22	13.78	43.76	40.29	32.24	44.90	9.06	9.70	9.48	8.92	9.04
West Palm Beach-Boca Raton-Boynton Beach, FL MD	7,110	10.23	2.96	0.87	22.08	13.98	36.12	37.27	38.83	47.88	12.11	9.70	13.19	13.11	11.18
Non-Metro FL	217	0.31	0.00	0.00	5.43	0.92	69.83	47.93	24.74	51.15	5.31	0.00	2.41	6.22	4.97

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY			Geography: State of Florida								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans*** *	% of MF Units***	% Bank Loans*** *	% of MF Units ***	% Bank Loans*** *	% of MF Units ***	% Bank Loans*** *	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Miami-Miami Beach-Kendall, FL MD	24	33.33	8.41	12.50	28.73	58.33	32.26	12.50	30.60	16.67	3.19	0.00	5.30	1.49	3.23
<b>Limited Review:</b>															
Cape Coral-Fort Myers, FL MSA	3	4.17	7.80	0.00	15.02	33.33	39.74	66.67	37.44	0.00	4.17	0.00	0.00	8.33	0.00
Deltona-Daytona Beach-Ormond Beach, FL MSA	0	0.00	7.93	0.00	27.19	0.00	37.17	0.00	27.72	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	12	16.67	4.53	16.67	36.14	33.33	41.64	41.67	17.69	8.33	5.23	10.53	2.56	6.78	2.78
Jacksonville, FL MSA	5	6.94	5.69	0.00	30.23	0.00	37.06	60.00	27.03	40.00	4.08	0.00	0.00	0.00	22.22
Lakeland-Winter Haven, FL MSA	0	0.00	9.12	0.00	22.51	0.00	50.71	0.00	17.66	0.00	0.00	0.00	0.00	0.00	0.00
Naples-Marco Island, FL MSA	1	1.39	3.02	0.00	13.85	100.00	39.45	0.00	43.68	0.00	5.88	0.00	14.29	0.00	0.00
North Port-Bradenton-Sarasota, FL MSA	2	2.78	2.20	0.00	18.61	50.00	38.67	0.00	40.52	50.00	3.45	0.00	0.00	0.00	25.00
Orlando-Kissimmee-Sanford, FL MSA	13	18.06	1.83	0.00	41.59	38.46	39.49	61.54	17.08	0.00	10.00	0.00	7.69	16.22	0.00
Palm Bay-Melbourne-Titusville, FL MSA	0	0.00	5.84	0.00	24.02	0.00	44.56	0.00	25.58	0.00	0.00	0.00	0.00	0.00	0.00
Port St. Lucie, FL MSA	1	1.39	1.24	0.00	19.26	100.00	41.19	0.00	38.31	0.00	0.00	0.00	0.00	0.00	0.00
Punta Gorda, FL MSA	2	2.78	0.00	0.00	10.92	0.00	69.38	100.00	19.69	0.00	0.00	0.00	0.00	0.00	0.00
Sebastian-Vero Beach, FL MSA	0	0.00	5.15	0.00	12.59	0.00	44.81	0.00	37.45	0.00	0.00	0.00	0.00	0.00	0.00
Tampa-St. Petersburg-Clearwater, FL MSA	6	8.33	4.24	16.67	28.29	33.33	37.19	33.33	30.28	16.67	1.20	0.00	2.33	0.00	1.96
West Palm Beach-Boca Raton-Boynton Beach, FL MD	3	4.17	6.39	33.33	31.55	33.33	33.58	33.33	28.47	0.00	2.33	0.00	0.00	6.25	0.00
Non-Metro FL	0	0.00	0.00	0.00	43.05	0.00	56.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: State of Florida					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*													
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp									
<b>Full Review:</b>																								
Miami-Miami Beach-Kendall, FL MD	11,821	23.83	3.15	2.44	22.63	20.25	28.05	26.51	46.18	50.79	9.93	8.36	9.47	10.78	9.68									
<b>Limited Review:</b>																								
Cape Coral-Fort Myers, FL MSA	1,350	2.72	3.67	2.22	14.58	9.70	51.71	50.89	30.04	37.19	6.24	5.99	4.30	6.36	6.51									
Deltona-Daytona Beach-Ormond Beach, FL MSA	838	1.69	3.35	2.27	20.56	18.97	48.31	41.41	27.78	37.35	5.38	3.94	4.37	5.40	5.83									
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	7,484	15.09	3.36	2.66	24.59	20.95	33.82	32.91	38.22	43.48	8.32	5.79	7.76	8.74	8.36									
Jacksonville, FL MSA	1,807	3.64	3.56	2.60	19.81	15.05	42.81	39.35	33.82	43.00	4.73	3.59	3.88	4.60	5.09									
Lakeland-Winter Haven, FL MSA	701	1.41	4.27	4.99	19.88	14.55	50.30	46.93	25.55	33.52	5.60	4.24	3.90	5.14	7.53									
Naples-Marco Island, FL MSA	1,019	2.05	2.55	0.88	13.47	9.62	42.17	41.22	41.81	48.28	6.15	3.76	5.86	5.60	6.58									
North Port-Bradenton-Sarasota, FL MSA	2,121	4.28	1.62	1.56	20.18	14.62	43.24	43.52	34.95	40.31	7.18	8.63	5.16	7.07	7.61									
Orlando-Kissimmee-Sanford, FL MSA	6,287	12.68	0.63	0.41	23.67	19.25	38.69	36.17	37.01	44.17	8.60	7.62	7.81	8.59	8.56									
Palm Bay-Melbourne-Titusville, FL MSA	1,574	3.17	1.69	0.83	22.62	20.14	42.47	38.69	33.21	40.34	10.07	7.38	7.72	9.77	11.65									
Port St. Lucie, FL MSA	1,122	2.26	1.84	1.25	18.26	15.86	53.29	53.83	26.61	29.06	7.88	6.30	6.33	8.41	7.40									
Punta Gorda, FL MSA	295	0.59	0.00	0.00	6.80	2.71	78.33	77.63	14.87	19.66	4.85	0.00	2.30	4.48	7.40									
Sebastian-Vero Beach, FL MSA	385	0.78	3.81	8.57	8.85	4.68	57.25	48.57	30.09	38.18	6.25	10.00	5.00	5.60	6.76									
Tampa-St. Petersburg-Clearwater, FL MSA	6,824	13.76	2.74	2.23	21.49	17.00	39.33	37.68	36.44	43.10	7.09	6.03	5.93	6.51	7.98									
West Palm Beach-Boca Raton-Boynton Beach, FL MD	5,847	11.79	3.49	2.63	18.95	14.85	31.59	32.72	45.97	49.80	8.06	5.51	7.45	8.44	8.03									
Non-Metro FL	124	0.25	0.00	0.00	10.13	1.61	58.43	46.77	31.44	51.61	6.53	0.00	0.81	5.63	8.75									

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Florida															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Miami-Miami Beach-Kendall, FL MD	29	16.57	1.99	0.00	19.49	10.34	32.23	6.90	46.30	82.76	12.79	0.00	11.11	0.00	14.29
<b>Limited Review:</b>															
Cape Coral-Fort Myers, FL MSA	4	2.29	1.58	0.00	17.82	25.00	56.81	25.00	23.79	50.00	7.69	0.00	0.00	0.00	16.67
Deltona-Daytona Beach-Ormond Beach, FL MSA	6	3.43	1.57	0.00	20.64	0.00	50.91	50.00	26.88	50.00	8.57	0.00	0.00	6.67	13.33
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	20	11.43	3.31	0.00	28.02	5.00	32.95	35.00	35.73	60.00	19.23	0.00	20.00	9.52	26.92
Jacksonville, FL MSA	6	3.43	2.86	0.00	16.11	33.33	51.36	50.00	29.67	16.67	2.63	0.00	7.69	0.00	3.70
Lakeland-Winter Haven, FL MSA	17	9.71	1.91	0.00	21.23	11.76	50.95	64.71	25.90	23.53	15.94	0.00	12.50	16.67	18.75
Naples-Marco Island, FL MSA	2	1.14	6.33	0.00	19.73	0.00	47.48	50.00	26.46	50.00	9.52	0.00	0.00	9.09	25.00
North Port-Bradenton-Sarasota, FL MSA	11	6.29	1.51	0.00	18.15	18.18	48.21	36.36	32.14	45.45	10.91	0.00	0.00	8.00	9.09
Orlando-Kissimmee-Sanford, FL MSA	16	9.14	0.58	0.00	20.28	0.00	46.08	43.75	33.07	56.25	9.57	0.00	0.00	5.56	11.90
Palm Bay-Melbourne-Titusville, FL MSA	6	3.43	1.62	0.00	22.40	33.33	46.00	33.33	29.99	33.33	15.00	0.00	16.67	20.00	12.50
Port St. Lucie, FL MSA	7	4.00	1.32	0.00	21.86	14.29	52.52	57.14	24.31	28.57	6.52	0.00	8.33	6.67	6.67
Punta Gorda, FL MSA	4	2.29	0.00	0.00	6.95	0.00	75.69	75.00	17.37	25.00	12.50	0.00	0.00	25.00	0.00
Sebastian-Vero Beach, FL MSA	1	0.57	1.10	0.00	17.68	0.00	63.76	0.00	17.46	100.00	0.00	0.00	0.00	0.00	0.00
Tampa-St. Petersburg-Clearwater, FL MSA	20	11.43	1.91	5.00	23.04	30.00	43.58	30.00	31.46	35.00	6.96	0.00	10.53	4.44	6.52
West Palm Beach-Boca Raton-Boynton Beach, FL MD	24	13.71	3.87	0.00	22.39	4.17	29.39	16.67	44.35	79.17	12.38	0.00	16.67	4.17	16.42
Non-Metro FL	2	1.14	0.00	0.00	18.53	0.00	71.57	100.00	9.90	0.00	11.11	0.00	0.00	12.50	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of Florida				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share *				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers							
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Miami-Miami Beach-Kendall, FL MD	2,737	9.43	23.23	4.18	17.00	15.12	18.29	23.24	41.48	57.46	5.72	6.23	5.81	6.08	5.58	
<b>Limited Review:</b>																
Cape Coral-Fort Myers, FL MSA	1,280	4.41	18.96	9.55	18.96	20.32	21.42	22.45	40.66	47.68	5.47	5.52	5.64	6.63	5.03	
Deltona-Daytona Beach-Ormond Beach, FL MSA	867	2.99	20.15	12.57	18.07	28.03	21.81	25.29	39.97	34.10	6.36	7.94	7.56	6.92	5.17	
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	2,634	9.07	22.03	6.39	17.44	19.86	19.79	25.14	40.73	48.61	5.62	7.08	5.56	5.87	5.44	
Jacksonville, FL MSA	2,616	9.01	20.56	6.57	17.65	25.13	21.86	29.93	39.92	38.37	5.99	4.77	6.25	6.72	5.65	
Lakeland-Winter Haven, FL MSA	1,743	6.00	20.25	9.83	18.65	33.77	20.75	33.04	40.35	23.36	10.27	11.90	12.56	13.24	7.10	
Naples-Marco Island, FL MSA	1,052	3.62	21.14	14.04	18.31	25.24	19.04	20.38	41.50	40.34	8.40	10.92	15.18	11.06	6.16	
North Port-Bradenton-Sarasota, FL MSA	1,267	4.36	19.55	5.05	19.05	19.77	20.92	26.77	40.47	48.40	5.69	5.56	5.97	7.30	5.01	
Orlando-Kissimmee-Sanford, FL MSA	5,082	17.51	20.08	10.49	18.64	28.46	20.77	28.84	40.51	32.22	7.35	10.76	9.98	8.62	5.30	
Palm Bay-Melbourne-Titusville, FL MSA	718	2.47	19.36	9.36	18.76	24.38	21.46	24.03	40.42	42.23	4.30	4.10	4.64	3.98	4.34	
Port St. Lucie, FL MSA	871	3.00	18.62	5.58	20.11	26.12	20.32	24.35	40.95	43.95	6.33	5.02	7.11	6.83	5.97	
Punta Gorda, FL MSA	240	0.83	16.43	7.11	19.62	20.85	25.30	25.59	38.65	46.45	4.84	4.52	4.88	5.75	4.52	
Sebastian-Vero Beach, FL MSA	158	0.54	20.32	8.73	16.98	15.87	21.98	24.60	40.72	50.79	3.87	2.99	3.17	4.08	4.24	
Tampa-St. Petersburg-Clearwater, FL MSA	5,151	17.75	20.72	7.83	18.53	22.74	19.74	26.17	41.01	43.27	6.09	6.90	6.61	6.84	5.49	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	2,491	8.58	21.50	6.27	17.84	17.94	18.93	21.34	41.73	54.45	6.82	5.59	6.28	7.31	6.91	
Non-Metro FL	120	0.41	14.48	1.85	17.83	23.15	22.66	14.81	45.04	60.19	2.01	8.33	7.57	2.32	1.51	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 17.8% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			Geography: State of Florida				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share *				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****						
<b>Full Review:</b>																
Miami-Miami Beach-Kendall, FL MD	36	14.34	23.23	0.00	17.00	2.86	18.29	22.86	41.48	74.29	2.10	0.00	0.00	2.81	2.54	
<b>Limited Review:</b>																
Cape Coral-Fort Myers, FL MSA	12	4.78	18.96	8.33	18.96	16.67	21.42	33.33	40.66	41.67	1.12	2.22	1.69	1.46	0.42	
Deltona-Daytona Beach-Ormond Beach, FL MSA	5	1.99	20.15	20.00	18.07	60.00	21.81	0.00	39.97	20.00	0.82	1.18	1.63	0.00	0.61	
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	28	11.16	22.03	14.81	17.44	3.70	19.79	18.52	40.73	62.96	1.49	3.23	0.00	1.37	1.65	
Jacksonville, FL MSA	11	4.38	20.56	0.00	17.65	60.00	21.86	10.00	39.92	30.00	0.08	0.00	0.00	0.00	0.16	
Lakeland-Winter Haven, FL MSA	5	1.99	20.25	40.00	18.65	0.00	20.75	0.00	40.35	60.00	0.19	0.00	0.00	0.00	0.43	
Naples-Marco Island, FL MSA	11	4.38	21.14	9.09	18.31	9.09	19.04	9.09	41.50	72.73	2.60	0.00	0.00	0.00	4.76	
North Port-Bradenton-Sarasota, FL MSA	16	6.37	19.55	6.25	19.05	18.75	20.92	37.50	40.47	37.50	1.71	1.28	1.69	2.52	1.38	
Orlando-Kissimmee-Sanford, FL MSA	33	13.15	20.08	6.06	18.64	9.09	20.77	42.42	40.51	42.42	1.12	0.49	0.36	2.03	1.15	
Palm Bay-Melbourne-Titusville, FL MSA	11	4.38	19.36	0.00	18.76	20.00	21.46	40.00	40.42	40.00	1.61	0.00	2.27	1.85	1.72	
Port St. Lucie, FL MSA	6	2.39	18.62	33.33	20.11	33.33	20.32	0.00	40.95	33.33	1.40	3.45	3.28	0.00	1.06	
Punta Gorda, FL MSA	2	0.80	16.43	0.00	19.62	50.00	25.30	0.00	38.65	50.00	0.76	0.00	0.00	0.00	1.82	
Sebastian-Vero Beach, FL MSA	5	1.99	20.32	0.00	16.98	25.00	21.98	25.00	40.72	50.00	0.92	0.00	3.85	0.00	0.00	
Tampa-St. Petersburg-Clearwater, FL MSA	42	16.73	20.72	19.51	18.53	12.20	19.74	19.51	41.01	48.78	0.86	1.82	0.54	0.98	0.67	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	25	9.96	21.50	8.00	17.84	8.00	18.93	24.00	41.73	60.00	2.17	2.33	1.43	2.08	2.40	
Non-Metro FL	3	1.20	14.48	0.00	17.83	0.00	22.66	33.33	45.04	66.67	0.88	0.00	0.00	0.00	1.85	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.4% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Florida								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Miami-Miami Beach-Kendall, FL MD	10,244	14.74	23.23	12.19	17.00	12.09	18.29	17.56	41.48	58.16	16.87	32.44	21.94	19.44	14.40
<b>Limited Review:</b>															
Cape Coral-Fort Myers, FL MSA	2,416	3.48	18.96	11.34	18.96	15.19	21.42	19.35	40.66	54.12	8.36	11.36	8.50	8.13	7.99
Deltona-Daytona Beach-Ormond Beach, FL MSA	1,932	2.78	20.15	11.89	18.07	21.26	21.81	21.87	39.97	44.98	9.28	9.97	11.08	8.28	8.87
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	8,563	12.32	22.03	12.68	17.44	15.12	19.79	21.30	40.73	50.91	12.94	20.77	14.31	13.94	11.25
Jacksonville, FL MSA	4,844	6.97	20.56	11.32	17.65	17.75	21.86	23.13	39.92	47.79	8.67	11.09	8.97	8.66	8.22
Lakeland-Winter Haven, FL MSA	1,510	2.17	20.25	10.65	18.65	17.05	20.75	24.50	40.35	47.80	8.01	11.75	8.35	8.50	7.30
Naples-Marco Island, FL MSA	1,418	2.04	21.14	13.50	18.31	15.93	19.04	19.62	41.50	50.96	10.21	20.40	13.46	11.11	8.26
North Port-Bradenton-Sarasota, FL MSA	3,355	4.83	19.55	12.56	19.05	17.16	20.92	21.17	40.47	49.12	11.05	15.63	12.40	11.29	9.88
Orlando-Kissimmee-Sanford, FL MSA	10,555	15.19	20.08	11.47	18.64	15.64	20.77	21.25	40.51	51.64	11.85	16.29	13.01	12.12	10.77
Palm Bay-Melbourne-Titusville, FL MSA	3,412	4.91	19.36	12.57	18.76	17.71	21.46	22.64	40.42	47.07	11.68	15.88	11.57	11.65	10.90
Port St. Lucie, FL MSA	2,116	3.04	18.62	13.42	20.11	16.07	20.32	22.57	40.95	47.94	11.62	17.51	13.50	10.49	10.77
Punta Gorda, FL MSA	644	0.93	16.43	15.23	19.62	18.21	25.30	21.03	38.65	45.53	8.41	15.19	8.50	7.23	7.68
Sebastian-Vero Beach, FL MSA	830	1.19	20.32	13.89	16.98	17.07	21.98	20.64	40.72	48.41	13.46	20.00	12.57	11.42	13.20
Tampa-St. Petersburg-Clearwater, FL MSA	10,337	14.87	20.72	9.94	18.53	14.81	19.74	20.30	41.01	54.95	9.70	12.41	10.09	9.64	9.27
West Palm Beach-Boca Raton-Boynton Beach, FL MD	7,112	10.23	21.50	14.21	17.84	15.47	18.93	19.78	41.73	50.54	12.83	20.18	14.57	12.86	11.28
Non-Metro FL	217	0.31	14.48	5.94	17.83	12.38	22.66	22.28	45.04	59.41	5.91	4.76	7.94	5.51	5.74

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.7% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: State of Florida					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Miami-Miami Beach-Kendall, FL MD	12,010	23.83	70.89	53.94	98.43	1.13	2.04	9.93	9.16
<b>Limited Review:</b>									
Cape Coral-Fort Myers, FL MSA	1,350	2.72	73.85	55.04	98.44	0.59	0.96	6.24	6.51
Deltona-Daytona Beach-Ormond Beach, FL MSA	838	1.69	72.93	59.55	98.81	0.24	0.95	5.38	6.27
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	7,484	15.09	72.52	54.04	97.45	0.90	1.66	8.32	7.76
Jacksonville, FL MSA	1,807	3.64	70.34	50.97	98.78	0.28	0.94	4.73	4.66
Lakeland-Winter Haven, FL MSA	701	1.41	71.67	56.49	98.00	0.86	1.14	5.60	7.04
Naples-Marco Island, FL MSA	1,019	2.05	72.49	54.86	98.82	0.39	0.79	6.15	6.48
North Port-Bradenton-Sarasota, FL MSA	2,121	4.28	73.15	57.14	98.77	0.47	0.75	7.18	7.39
Orlando-Kissimmee-Sanford, FL MSA	6,288	12.68	72.59	55.23	97.95	0.80	1.27	8.60	8.87
Palm Bay-Melbourne-Titusville, FL MSA	1,574	3.17	72.96	54.13	97.46	1.40	1.14	10.07	10.48
Port St. Lucie, FL MSA	1,124	2.26	74.93	60.70	98.93	0.45	0.80	7.88	8.70
Punta Gorda, FL MSA	295	0.59	74.09	60.34	98.31	1.02	0.68	4.85	5.91
Sebastian-Vero Beach, FL MSA	385	0.78	58.33	55.32	99.48	0.52	0.00	6.25	7.24
Tampa-St. Petersburg-Clearwater, FL MSA	6,830	13.76	69.92	53.03	98.14	1.01	0.94	7.09	7.33
West Palm Beach-Boca Raton-Boynton Beach, FL MD	5,850	11.79	72.17	55.26	97.93	0.89	1.23	8.06	7.83
Non-Metro FL	124	0.25	70.98	52.42	100.00	0.00	0.00	6.53	6.98

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.9% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Florida			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Miami-Miami Beach-Kendall, FL MD	29	16.57	97.07	68.97	100.00	0.00	0.00	12.79	17.39
<b>Limited Review:</b>									
Cape Coral-Fort Myers, FL MSA	4	2.29	97.28	50.00	100.00	0.00	0.00	7.69	7.14
Deltona-Daytona Beach-Ormond Beach, FL MSA	6	3.43	98.47	100.00	100.00	0.00	0.00	8.57	12.50
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	20	11.43	97.54	35.00	100.00	0.00	0.00	19.23	16.13
Jacksonville, FL MSA	6	3.43	97.53	83.33	100.00	0.00	0.00	2.63	5.13
Lakeland-Winter Haven, FL MSA	17	9.71	96.47	58.82	70.59	11.76	17.65	15.94	16.67
Naples-Marco Island, FL MSA	2	1.14	95.37	50.00	100.00	0.00	0.00	9.52	7.14
North Port-Bradenton-Sarasota, FL MSA	11	6.29	96.88	81.82	100.00	0.00	0.00	10.91	15.15
Orlando-Kissimmee-Sanford, FL MSA	16	9.14	96.94	68.75	93.75	6.25	0.00	9.57	9.09
Palm Bay-Melbourne-Titusville, FL MSA	6	3.43	98.29	100.00	100.00	0.00	0.00	15.00	20.00
Port St. Lucie, FL MSA	7	4.00	96.29	71.43	100.00	0.00	0.00	6.52	12.00
Punta Gorda, FL MSA	4	2.29	98.32	100.00	100.00	0.00	0.00	12.50	14.29
Sebastian-Vero Beach, FL MSA	1	0.57	94.82	0.00	100.00	0.00	0.00	0.00	0.00
Tampa-St. Petersburg-Clearwater, FL MSA	20	11.43	97.42	55.00	95.00	5.00	0.00	6.96	5.63
West Palm Beach-Boca Raton-Boynton Beach, FL MD	24	13.71	96.75	66.67	95.83	4.17	0.00	12.38	12.50
Non-Metro FL	2	1.14	96.95	100.00	100.00	0.00	0.00	11.11	20.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 21.1% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Florida		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Miami-Miami Beach-Kendall, FL MD	35	54,400	154	24,728	189	79,128	27.25	0	0
<b>Limited Review:</b>									
Cape Coral-Fort Myers, FL MSA	1	615	11	513	12	1,128	0.39	0	0
Deltona-Daytona Beach-Ormond Beach, FL MSA	4	16,626	13	13,682	17	30,308	10.44	0	0
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	8	7,789	91	12,451	99	20,240	6.97	0	0
Jacksonville, FL MSA	13	14,708	38	1,305	51	16,013	5.51	0	0
Lakeland-Winter Haven, FL MSA	4	4,830	11	285	15	5,115	1.76	0	0
Naples-Marco Island, FL MSA	3	812	11	318	14	1,130	0.39	0	0
North Port-Bradenton-Sarasota, FL MSA	5	2,204	26	1,000	31	3,204	1.10	0	0
Orlando-Kissimmee-Sanford, FL MSA	23	32,640	108	4,441	131	37,081	12.77	0	0
Palm Bay-Melbourne-Titusville, FL MSA	2	5	18	632	20	637	0.22	0	0
Port St. Lucie, FL MSA	0	0	22	1,021	22	1,021	0.35	0	0
Punta Gorda, FL MSA	2	2,416	5	105	7	2,521	0.87	0	0
Sebastian-Vero Beach, FL MSA	3	851	1	26	4	877	0.30	0	0
Tampa-St. Petersburg-Clearwater, FL MSA	25	27,223	104	16,535	129	43,758	15.07	0	0
West Palm Beach-Boca Raton-Boynton Beach, FL MD	11	20,606	120	27,653	131	48,259	16.62	0	0
Non-Metro - Florida Total	0	0	0	0	0	0	0.00	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	15	2,868	14	13,508	29	16,376	0	0	0
Statewide investments with no P/M/F to Serve AAs	8	23,539	34	1,277	42	24,815	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: State of Florida Evaluation Period: January 1, 2011 to December 31, 2013																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*						
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																		
Miami-Miami Beach-Kendall, FL MD	33.27	80	21.33	1.25	28.75	25.00	45.00	20	1	1	3	8	7	5.06	26.89	34.46	33.01	
<b>Limited Review:</b>																		
Cape Coral-Fort Myers, FL MSA	1.48	10	2.67	0.00	0.00	40.00	60.00	8	0	0	0	2	6	3.49	19.26	52.98	24.27	
Deltona-Daytona Beach-Ormond Beach, FL MSA	0.65	5	1.33	0.00	20.00	60.00	20.00	3	0	0	0	2	1	3.15	20.14	52.85	23.86	
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL MD	15.53	50	13.33	0.00	26.00	42.00	32.00	15	0	0	4	8	3	4.13	28.90	35.76	31.21	
Jacksonville, FL MSA	0.16	7	1.87	0.00	14.29	28.57	57.14	6	0	0	0	2	4	4.58	19.22	46.38	29.81	
Lakeland-Winter Haven, FL MSA	0.67	6	1.60	16.67	0.00	50.00	33.33	0	0	0	0	0	0	2.08	23.27	52.70	21.96	
Naples-Marco Island, FL MSA	1.87	12	3.20	0.00	16.67	41.67	41.67	10	0	0	2	4	4	9.05	20.27	43.40	27.27	
North Port-Bradenton-Sarasota, FL MSA	3.25	19	5.07	0.00	15.79	57.89	26.32	11	0	0	1	5	5	2.67	23.45	46.77	27.11	
Orlando-Kissimmee-Sanford, FL MSA	12.27	51	13.60	1.96	31.37	39.22	27.45	7	1	1	1	4	0	1.09	26.67	41.33	30.90	
Palm Bay-Melbourne-Titusville, FL MSA	2.97	13	3.47	0.00	30.77	23.08	46.15	3	2	0	-1	-1	3	2.39	20.42	47.51	29.68	
Port St. Lucie, FL MSA	1.74	10	2.67	0.00	30.00	70.00	0.00	2	0	0	0	2	0	2.29	19.63	55.65	22.43	
Punta Gorda, FL MSA	0.10	1	0.27	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	7.06	76.70	16.23	
Sebastian-Vero Beach, FL MSA	0.55	2	0.53	50.00	0.00	0.00	50.00	1	0	0	0	0	1	2.30	14.60	59.37	23.73	
Tampa-St. Petersburg-Clearwater, FL MSA	6.91	56	14.93	0.00	14.29	44.64	41.07	29	5	0	1	13	10	3.63	25.12	41.40	29.66	
West Palm Beach-Boca Raton-Boynton Beach, FL MD	18.35	51	13.60	1.96	17.65	35.29	45.10	13	1	0	1	3	8	4.88	26.01	33.30	35.59	
Non-Metro FL	0.23	2	0.53	0.00	0.00	50.00	50.00	2	0	0	0	1	1	0.00	6.82	54.55	31.77	

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Georgia				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Atlanta-Sandy Springs-Marietta, GA MSA	97.32	35,114	5,705,318	10,262	217,410	23	385	8	63,085	45,407	5,986,198	99.05
<b>Limited Review:</b>												
Gainesville, GA MSA	2.68	1,061	148,199	185	2,269	3	16	0	0	1,249	150,484	0.95
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	3	7,800	3	7,800	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	8,672	95.81	2.99	1.50	15.71	13.34	39.10	39.71	42.20	45.45	5.55	5.24	6.18	5.72	5.30	
<b>Limited Review:</b>																
Gainesville, GA MSA	379	4.19	0.00	0.00	15.51	19.79	55.52	59.10	28.97	21.11	6.96	0.00	8.81	7.50	5.15	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	63	98.44	2.99	1.59	15.71	7.94	39.10	38.10	42.20	52.38	0.96	0.00	0.61	1.03	1.05	
<b>Limited Review:</b>																
Gainesville, GA MSA	1	1.56	0.00	0.00	15.51	100.00	55.52	0.00	28.97	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	26,371	97.48	2.99	2.01	15.71	13.12	39.10	39.10	42.20	45.76	9.50	11.67	10.86	10.36	8.47	
<b>Limited Review:</b>																
Gainesville, GA MSA	681	2.52	0.00	0.00	15.51	8.37	55.52	54.33	28.97	37.30	7.42	0.00	7.52	6.99	8.11	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	8	100.00	17.14	50.00	34.07	12.50	24.05	25.00	24.74	12.50	1.49	6.45	1.14	1.96	0.00	
<b>Limited Review:</b>																
Gainesville, GA MSA	0	0.00	0.00	0.00	48.08	0.00	39.54	0.00	12.37	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Georgia															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Atlanta-Sandy Springs-Marietta, GA MSA	10,260	98.23	5.07	3.63	19.60	13.67	34.22	28.41	41.10	54.29	6.29	5.34	5.30	5.66	6.81
<b>Limited Review:</b>															
Gainesville, GA MSA	185	1.77	0.00	0.00	29.05	12.97	45.80	53.51	25.14	33.51	3.56	0.00	1.16	3.84	5.04

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Georgia															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Atlanta-Sandy Springs-Marietta, GA MSA	23	88.46	3.66	8.70	16.04	17.39	40.71	34.78	39.60	39.13	1.89	25.00	4.35	0.99	1.06
<b>Limited Review:</b>															
Gainesville, GA MSA	3	11.54	0.00	0.00	17.72	0.00	51.31	33.33	30.97	66.67	6.67	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	8,672	95.81	20.98	14.18	16.52	25.92	19.09	21.04	43.41	38.87	5.24	5.70	5.55	5.41	4.94	
<b>Limited Review:</b>																
Gainesville, GA MSA	379	4.19	21.29	25.68	18.29	36.30	20.07	18.84	40.35	19.18	6.68	12.25	9.32	6.27	3.63	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 22.0% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	63	98.44	20.98	11.11	16.52	17.46	19.09	15.87	43.41	55.56	1.03	1.27	0.89	0.80	1.14	
<b>Limited Review:</b>																
Gainesville, GA MSA	1	1.56	21.29	0.00	18.29	0.00	20.07	100.00	40.35	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Georgia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Atlanta-Sandy Springs-Marietta, GA MSA	26,371	97.48	20.98	11.40	16.52	17.87	19.09	21.92	43.41	48.81	10.32	14.20	11.92	10.53	9.31	
<b>Limited Review:</b>																
Gainesville, GA MSA	681	2.52	21.29	11.48	18.29	19.02	20.07	21.15	40.35	48.36	7.66	10.00	9.72	7.61	6.73	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 10.5% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES										
Geography: State of Georgia										
Evaluation Period: January 1, 2012 to December 31, 2013										
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Atlanta-Sandy Springs-Marietta, GA MSA	10,262	98.23	72.08	42.34	97.65	0.90	1.47	6.29	4.75	
<b>Limited Review:</b>										
Gainesville, GA MSA	185	1.77	74.94	52.97	100.00	0.00	0.00	3.56	3.32	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 39.8% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Georgia				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Atlanta-Sandy Springs-Marietta, GA MSA	23	88.46	96.37	69.57	100.00	0.00	0.00	1.89	3.53
<b>Limited Review:</b>									
Gainesville, GA MSA	3	11.54	96.83	100.00	100.00	0.00	0.00	6.67	0.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 11.6% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments									
Geography: State of Georgia			Evaluation Period: January 1, 2011 to December 31, 2013						
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Atlanta-Sandy Springs-Marietta, GA MSA	53	39,449	163	32,209	216	71,658	99.88	0	0
<b>Limited Review:</b>									
Gainesville, GA MSA	0	0	4	86	4	86	0.12	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	25	4,393	7	6,060	32	10,454	0	0	0
Statewide investments with no P/M/F to Serve AAs	12	15,944	67	31,695	79	47,639	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Georgia																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Atlanta-Sandy Springs-Marietta, GA MSA	99.05	79	98.75	6.33	20.25	24.05	49.37	20	2	0	0	4	14	6.71	21.37	36.90	34.89
<b>Limited Review:</b>																	
Gainesville, GA MSA	0.95	1	1.25	0.00	0.00	0.00	100.00	1	0	0	0	0	1	0.00	27.13	49.72	23.15

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Idaho				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Boise City-Nampa, ID MSA	61.19	3,511	526,847	1,331	19,190	18	235	0	0	4,860	546,272	65.54
<b>Limited Review:</b>												
Coeur d'Alene, ID MSA	13.50	808	135,173	261	4,359	3	33	0	0	1,072	139,565	10.05
Idaho Falls, ID MSA	9.24	516	71,010	217	3,847	1	8	0	0	734	74,865	9.59
Pocatello, ID MSA	6.03	361	43,670	116	1,511	2	32	0	0	479	45,213	2.16
Non-Metro ID	10.04	606	82,545	182	3,174	9	71	0	0	797	85,790	12.65
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Idaho										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Boise City-Nampa, ID MSA	837	53.48	0.61	0.24	22.67	13.74	44.55	46.24	32.18	39.78	3.35	4.35	2.71	3.39	3.58	
<b>Limited Review:</b>																
Coeur d'Alene, ID MSA	277	17.70	2.13	0.72	10.52	8.66	68.72	79.42	18.63	11.19	3.94	2.44	2.63	4.31	3.11	
Idaho Falls, ID MSA	133	8.50	0.00	0.00	17.46	10.53	52.50	55.64	30.04	33.83	3.87	0.00	2.95	4.23	3.75	
Pocatello, ID MSA	91	5.81	0.97	0.00	14.64	21.98	56.00	57.14	28.40	20.88	3.81	0.00	7.02	4.08	2.41	
Non-Metro ID	227	14.50	0.00	0.00	6.67	4.41	78.45	83.70	14.88	11.89	6.39	0.00	2.86	6.95	5.62	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Idaho										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Boise City-Nampa, ID MSA	7	46.67	0.61	0.00	22.67	14.29	44.55	28.57	32.18	57.14	0.43	0.00	0.71	0.00	0.84	
<b>Limited Review:</b>																
Coeur d'Alene, ID MSA	1	6.67	2.13	0.00	10.52	100.00	68.72	0.00	18.63	0.00	0.51	0.00	3.23	0.00	0.00	
Idaho Falls, ID MSA	5	33.33	0.00	0.00	17.46	20.00	52.50	20.00	30.04	60.00	0.57	0.00	0.00	0.00	1.75	
Pocatello, ID MSA	0	0.00	0.97	0.00	14.64	0.00	56.00	0.00	28.40	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro ID	2	13.33	0.00	0.00	6.67	50.00	78.45	50.00	14.88	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Idaho								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	2,666	63.16	0.61	0.23	22.67	18.08	44.55	44.90	32.18	36.80	8.73	15.15	9.64	8.63	8.38
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	530	12.56	2.13	1.70	10.52	10.19	68.72	64.91	18.63	23.21	5.92	9.80	5.18	5.75	6.70
Idaho Falls, ID MSA	378	8.96	0.00	0.00	17.46	13.76	52.50	52.65	30.04	33.60	8.17	0.00	8.31	8.23	7.99
Pocatello, ID MSA	270	6.40	0.97	1.85	14.64	13.33	56.00	57.78	28.40	27.04	8.65	5.26	10.16	9.40	6.95
Non-Metro ID	377	8.93	0.00	0.00	6.67	5.57	78.45	72.41	14.88	22.02	9.79	0.00	6.96	9.52	11.85

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Idaho						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total*	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	1	100.00	1.59	0.00	45.92	100.00	34.25	0.00	18.24	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	0	0.00	23.53	0.00	22.64	0.00	44.52	0.00	9.31	0.00	0.00	0.00	0.00	0.00	0.00
Idaho Falls, ID MSA	0	0.00	0.00	0.00	63.53	0.00	21.32	0.00	15.16	0.00	0.00	0.00	0.00	0.00	0.00
Pocatello, ID MSA	0	0.00	17.98	0.00	24.02	0.00	47.63	0.00	10.37	0.00	0.00	0.00	0.00	0.00	0.00
Non-Metro ID	0	0.00	0.00	0.00	8.73	0.00	84.94	0.00	6.33	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Idaho															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	1,331	63.17	0.88	0.23	29.53	20.14	38.51	37.49	31.07	42.15	5.56	1.06	4.01	5.25	7.06
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	261	12.39	10.78	6.13	15.77	11.88	56.41	62.45	17.03	19.54	3.78	3.46	2.48	4.11	3.19
Idaho Falls, ID MSA	217	10.30	0.00	0.00	28.46	19.82	38.48	40.09	33.06	40.09	5.08	0.00	3.90	5.70	4.38
Pocatello, ID MSA	116	5.51	6.23	12.07	22.50	13.79	47.12	53.45	24.15	20.69	5.47	9.21	3.20	5.93	4.83
Non-Metro ID	182	8.64	0.00	0.00	11.19	3.85	76.43	83.52	12.38	12.64	4.73	0.00	2.37	4.47	5.60

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Idaho															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	18	54.55	0.41	0.00	22.07	11.11	51.33	88.89	26.19	0.00	3.76	0.00	1.64	4.73	0.00
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	3	9.09	3.97	0.00	10.60	0.00	69.98	66.67	15.45	33.33	0.00	0.00	0.00	0.00	0.00
Idaho Falls, ID MSA	1	3.03	0.00	0.00	12.24	0.00	46.94	100.00	40.82	0.00	0.74	0.00	0.00	1.41	0.00
Pocatello, ID MSA	2	6.06	0.81	0.00	8.50	0.00	63.97	50.00	26.72	50.00	6.67	0.00	0.00	0.00	0.00
Non-Metro ID	9	27.27	0.00	0.00	3.30	11.11	86.89	77.78	9.81	11.11	0.76	0.00	20.00	0.46	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Idaho										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Boise City-Nampa, ID MSA	837	53.48	18.99	10.48	18.13	25.93	22.51	20.97	40.37	42.62	3.17	2.26	3.32	2.85	3.46	
<b>Limited Review:</b>																
Coeur d'Alene, ID MSA	277	17.70	18.94	8.14	19.61	31.67	21.33	30.32	40.13	29.86	3.77	3.73	4.77	4.87	2.73	
Idaho Falls, ID MSA	133	8.50	18.04	11.76	19.17	23.53	22.15	33.33	40.64	31.37	3.58	3.62	3.85	4.23	2.84	
Pocatello, ID MSA	91	5.81	20.07	12.50	17.19	27.08	22.51	25.00	40.24	35.42	2.05	3.50	1.01	2.09	2.26	
Non-Metro ID	227	14.50	17.70	8.88	19.09	26.63	22.69	34.32	40.53	30.18	5.53	4.30	6.72	6.83	4.23	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 19.2% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Idaho									Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	7	46.67	18.99	28.57	18.13	28.57	22.51	0.00	40.37	42.86	0.44	2.00	0.80	0.00	0.30
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	1	6.67	18.94	0.00	19.61	0.00	21.33	0.00	40.13	100.00	0.52	0.00	0.00	0.00	0.95
Idaho Falls, ID MSA	5	33.33	18.04	0.00	19.17	0.00	22.15	0.00	40.64	100.00	0.59	0.00	0.00	0.00	1.15
Pocatello, ID MSA	0	0.00	20.07	0.00	17.19	0.00	22.51	0.00	40.24	0.00	0.00	0.00	0.00	0.00	0.00
Non-Metro ID	2	13.33	17.70	0.00	19.09	100.00	22.69	0.00	40.53	0.00	0.00	0.00	0.00	0.00	0.00

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Idaho								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boise City-Nampa, ID MSA	2,666	63.16	18.99	12.23	18.13	16.42	22.51	24.13	40.37	47.22	9.83	12.72	8.52	10.01	9.75
<b>Limited Review:</b>															
Coeur d'Alene, ID MSA	530	12.56	18.94	8.52	19.61	15.62	21.33	27.38	40.13	48.48	6.96	6.90	7.23	7.51	6.67
Idaho Falls, ID MSA	378	8.96	18.04	8.58	19.17	15.68	22.15	31.36	40.64	44.38	9.20	7.25	8.99	10.79	8.74
Pocatello, ID MSA	270	6.40	20.07	11.01	17.19	19.82	22.51	20.70	40.24	48.46	8.56	10.48	9.00	6.80	9.02
Non-Metro ID	377	8.93	17.70	7.60	19.09	10.64	22.69	26.44	40.53	55.32	11.76	10.64	9.87	11.22	12.61

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.4% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Idaho				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Boise City-Nampa, ID MSA	1,331	63.17	75.38	49.44	99.25	0.15	0.60	5.56	5.03
<b>Limited Review:</b>									
Coeur d'Alene, ID MSA	261	12.39	77.21	52.87	98.47	0.77	0.77	3.78	3.64
Idaho Falls, ID MSA	217	10.30	74.29	54.38	97.24	1.38	1.38	5.08	5.42
Pocatello, ID MSA	116	5.51	72.24	47.41	99.14	0.86	0.00	5.47	3.87
Non-Metro ID	182	8.64	73.18	52.20	97.25	2.20	0.55	4.73	4.93

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 36.2% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Idaho				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Boise City-Nampa, ID MSA	18	54.55	96.34	88.89	100.00	0.00	0.00	3.76	3.95
<b>Limited Review:</b>									
Coeur d'Alene, ID MSA	3	9.09	98.23	33.33	100.00	0.00	0.00	0.00	0.00
Idaho Falls, ID MSA	1	3.03	95.69	0.00	100.00	0.00	0.00	0.74	0.00
Pocatello, ID MSA	2	6.06	98.38	50.00	100.00	0.00	0.00	6.67	0.00
Non-Metro ID	9	27.27	96.04	55.56	100.00	0.00	0.00	0.76	0.58

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 18.2% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investment**

Qualified Investments		Geography: State of Idaho		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Boise City-Nampa, ID MSA	5	217	7	156	12	373	1.92	0	0
<b>Limited Review:</b>									
Coeur d'Alene, ID MSA	5	5,705	3	11,195	8	16,900	87.10	0	0
Idaho Falls, ID MSA	1	431	0	0	1	431	2.22	0	0
Pocatello, ID MSA	1	1,694	0	0	1	1,694	8.73	0	0
Non-Metro - Idaho Total	4	5	0	0	4	5	0.03	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	2	1,944	5	1,552	7	3,496	0	0	0
Statewide investments with no P/M/F to Serve AAs	3	2,094	0	0	3	2,094	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Idaho																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Boise City-Nampa, ID MSA	65.54	15	65.22	0.00	40.00	20.00	40.00	1	0	0	0	0	1	1.26	26.73	43.17	28.84
<b>Limited Review:</b>																	
Coeur d'Alene, ID MSA	10.05	2	8.70	50.00	0.00	50.00	0.00	0	0	0	0	0	0	3.45	13.17	67.49	15.88
Idaho Falls, ID MSA	9.59	2	8.70	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	22.15	51.82	26.04
Pocatello, ID MSA	2.16	1	4.35	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.52	15.76	55.42	25.30
Non-Metro ID	12.65	3	13.04	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	10.13	77.85	12.03

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Illinois				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Rockford, IL MSA	25.92	1,490	165,354	800	46,016	13	82	2	34,400	2,305	215,852	29.47
<b>Limited Review:</b>												
Bloomington-Normal, IL MSA	12.60	759	116,456	352	9,556	9	78	0	0	1,120	126,090	9.18
Champaign-Urbana, IL MSA	19.23	1,151	146,454	530	10,704	27	283	1	4,420	1,709	161,861	18.03
Davenport-Moline-Rock Island, IA-IL MSA	8.00	441	40,797	259	8,141	11	140	0	0	711	49,078	3.17
Peoria, IL MSA	23.78	1,453	178,539	639	21,714	21	153	1	6,200	2,114	206,606	11.09
Springfield, IL MSA	10.46	517	64,840	397	11,700	16	789	0	0	930	77,329	29.06
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	2	9,160	2	9,160	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	3	14,550	3	14,550	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Illinois				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Rockford, IL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.47
<b>Limited Review:</b>														
Bloomington-Normal, IL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.18
Champaign-Urbana, IL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.03
Davenport-Moline-Rock Island, IA-IL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.17
Peoria, IL MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.09
Springfield, IL MSA	50.00	1	117	1	117	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.06
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	3	58,545	3	58,545	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Illinois										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rockford, IL MSA	396	15.37	4.00	2.53	19.24	13.13	45.61	52.27	31.16	32.07	4.79	5.80	3.55	5.30	4.60	
<b>Limited Review:</b>																
Bloomington-Normal, IL MSA	333	12.93	0.65	0.30	13.66	5.71	61.45	71.77	24.24	22.22	5.54	0.00	3.03	6.81	3.96	
Champaign-Urbana, IL MSA	615	23.87	1.96	0.65	12.64	7.80	65.35	81.63	20.04	9.92	9.65	5.17	7.42	12.38	4.00	
Davenport-Moline-Rock Island, IA-IL MSA	200	7.76	1.53	0.00	16.95	19.50	70.34	70.00	11.19	10.50	3.53	0.00	4.13	3.48	3.30	
Peoria, IL MSA	842	32.69	2.36	0.36	14.02	11.16	60.63	67.58	22.99	20.90	5.36	3.57	4.82	6.12	3.89	
Springfield, IL MSA	190	7.38	6.00	2.11	16.29	7.37	44.47	54.74	33.23	35.79	2.93	1.61	0.98	3.57	3.01	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Illinois										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rockford, IL MSA	1	5.26	4.00	0.00	19.24	0.00	45.61	100.00	31.16	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal, IL MSA	1	5.26	0.65	0.00	13.66	0.00	61.45	100.00	24.24	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana, IL MSA	5	26.32	1.96	0.00	12.64	20.00	65.35	80.00	20.04	0.00	0.91	0.00	3.03	0.98	0.00	
Davenport-Moline-Rock Island, IA-IL MSA	4	21.05	1.53	0.00	16.95	25.00	70.34	75.00	11.19	0.00	0.13	0.00	0.00	0.19	0.00	
Peoria, IL MSA	1	5.26	2.36	0.00	14.02	0.00	60.63	0.00	22.99	100.00	0.12	0.00	0.00	0.00	0.55	
Springfield, IL MSA	7	36.84	6.00	14.29	16.29	0.00	44.47	57.14	33.23	28.57	0.42	2.94	0.00	0.29	0.40	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Illinois										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rockford, IL MSA	1,089	33.90	4.00	2.57	19.24	19.01	45.61	48.03	31.16	30.39	6.50	9.32	9.83	6.59	4.90	
<b>Limited Review:</b>																
Bloomington-Normal, IL MSA	425	13.23	0.65	0.24	13.66	6.59	61.45	55.29	24.24	37.88	5.37	3.70	3.31	5.11	6.50	
Champaign-Urbana, IL MSA	531	16.53	1.96	2.07	12.64	10.17	65.35	65.73	20.04	22.03	5.37	3.85	7.39	5.43	4.61	
Davenport-Moline-Rock Island, IA-IL MSA	237	7.38	1.53	0.42	16.95	18.57	70.34	69.20	11.19	11.81	2.58	0.00	3.22	2.52	2.36	
Peoria, IL MSA	610	18.99	2.36	0.49	14.02	11.64	60.63	63.28	22.99	24.59	3.98	6.52	5.15	4.36	2.75	
Springfield, IL MSA	320	9.96	6.00	4.06	16.29	14.06	44.47	44.69	33.23	37.19	4.09	2.01	4.80	4.77	3.41	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Illinois								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rockford, IL MSA	4	100.00	12.66	50.00	38.51	50.00	36.35	0.00	12.48	0.00	1.89	20.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Bloomington-Normal, IL MSA	0	0.00	5.07	0.00	11.62	0.00	66.13	0.00	17.18	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana, IL MSA	0	0.00	32.32	0.00	22.37	0.00	33.18	0.00	12.13	0.00	0.00	0.00	0.00	0.00	0.00
Davenport-Moline-Rock Island, IA-IL MSA	0	0.00	6.28	0.00	36.79	0.00	53.63	0.00	3.30	0.00	0.00	0.00	0.00	0.00	0.00
Peoria, IL MSA	0	0.00	10.98	0.00	15.72	0.00	49.44	0.00	23.86	0.00	0.00	0.00	0.00	0.00	0.00
Springfield, IL MSA	0	0.00	15.45	0.00	32.24	0.00	32.05	0.00	20.26	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Illinois								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rockford, IL MSA	796	26.84	6.73	5.65	19.40	17.96	45.14	44.10	28.73	32.29	9.97	9.05	8.13	9.25	12.00
<b>Limited Review:</b>															
Bloomington-Normal, IL MSA	352	11.87	5.16	3.69	10.29	4.26	67.62	59.94	16.93	32.10	7.64	4.50	2.81	7.53	10.32
Champaign-Urbana, IL MSA	529	17.84	9.08	9.07	17.79	16.82	53.53	44.05	19.60	30.06	11.12	11.51	12.68	7.96	16.04
Davenport-Moline-Rock Island, IA-IL MSA	259	8.73	6.91	6.95	20.84	18.92	63.56	63.32	8.69	10.81	7.28	4.58	7.95	7.36	7.43
Peoria, IL MSA	639	21.54	7.28	5.01	14.85	10.80	54.31	49.45	23.56	34.74	6.70	4.56	5.74	5.31	9.94
Springfield, IL MSA	391	13.18	10.99	5.88	20.76	14.07	37.20	32.99	31.05	47.06	8.83	2.90	5.81	8.58	13.40

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Illinois															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rockford, IL MSA	13	13.40	1.27	0.00	11.37	0.00	55.98	61.54	31.37	38.46	4.48	0.00	0.00	5.41	3.33
<b>Limited Review:</b>															
Bloomington-Normal, IL MSA	9	9.28	0.52	0.00	3.53	0.00	87.32	77.78	8.63	22.22	0.63	0.00	0.00	0.44	6.25
Champaign-Urbana, IL MSA	27	27.84	1.20	0.00	13.23	3.70	79.33	96.30	6.24	0.00	2.80	0.00	0.00	2.40	0.00
Davenport-Moline-Rock Island, IA-IL MSA	11	11.34	0.13	0.00	6.00	0.00	85.07	90.91	8.80	9.09	2.26	0.00	0.00	2.48	0.00
Peoria, IL MSA	21	21.65	0.37	0.00	4.31	0.00	72.10	57.14	23.22	42.86	1.31	0.00	0.00	0.92	3.85
Springfield, IL MSA	16	16.49	2.62	18.75	6.74	0.00	59.49	50.00	31.15	31.25	5.67	66.67	0.00	4.40	4.44

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Illinois										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rockford, IL MSA	396	15.37	21.62	20.00	17.49	27.78	21.84	21.11	39.06	31.11	3.74	2.40	3.79	2.92	4.92	
<b>Limited Review:</b>																
Bloomington-Normal, IL MSA	333	12.93	19.14	17.46	17.34	35.56	24.16	23.81	39.36	23.17	5.86	5.74	7.82	4.53	5.29	
Champaign-Urbana, IL MSA	615	23.87	20.87	15.26	17.96	37.50	21.90	29.41	39.27	17.83	9.33	11.76	13.36	10.71	4.89	
Davenport-Moline-Rock Island, IA-IL MSA	200	7.76	20.31	28.92	19.33	39.76	23.34	19.88	37.02	11.45	3.81	5.93	5.67	3.32	1.46	
Peoria, IL MSA	842	32.69	19.68	23.00	18.33	30.86	22.42	24.45	39.57	21.69	5.01	6.57	6.33	5.22	3.51	
Springfield, IL MSA	190	7.38	21.96	17.07	16.11	29.27	22.04	26.22	39.89	27.44	3.04	3.73	3.59	3.38	2.25	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 16.7% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Illinois										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rockford, IL MSA	1	5.26	21.62	0.00	17.49	100.00	21.84	0.00	39.06	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bloomington-Normal, IL MSA	1	5.26	19.14	0.00	17.34	0.00	24.16	0.00	39.36	100.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana, IL MSA	5	26.32	20.87	0.00	17.96	40.00	21.90	60.00	39.27	0.00	1.04	0.00	2.15	1.79	0.00	
Davenport-Moline-Rock Island, IA-IL MSA	4	21.05	20.31	25.00	19.33	0.00	23.34	50.00	37.02	25.00	0.13	0.00	0.00	0.40	0.00	
Peoria, IL MSA	1	5.26	19.68	0.00	18.33	0.00	22.42	0.00	39.57	100.00	0.14	0.00	0.00	0.00	0.39	
Springfield, IL MSA	7	36.84	21.96	0.00	16.11	14.29	22.04	42.86	39.89	42.86	0.45	0.00	0.00	1.18	0.33	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Illinois								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rockford, IL MSA	1,089	33.90	21.62	13.24	17.49	22.76	21.84	28.01	39.06	36.00	5.73	8.24	6.85	5.58	4.75
<b>Limited Review:</b>															
Bloomington-Normal, IL MSA	425	13.23	19.14	9.18	17.34	15.88	24.16	30.27	39.36	44.67	5.44	4.25	4.72	5.73	5.99
Champaign-Urbana, IL MSA	531	16.53	20.87	10.63	17.96	25.00	21.90	25.42	39.27	38.96	5.17	4.89	6.93	5.56	4.13
Davenport-Moline-Rock Island, IA-IL MSA	237	7.38	20.31	20.30	19.33	25.38	23.34	24.37	37.02	29.95	2.29	3.71	2.88	2.10	1.74
Peoria, IL MSA	610	18.99	19.68	13.61	18.33	22.50	22.42	23.82	39.57	40.08	3.55	5.45	3.97	3.45	3.07
Springfield, IL MSA	320	9.96	21.96	15.68	16.11	24.39	22.04	21.60	39.89	38.33	4.02	6.49	5.78	3.38	3.28

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 12.5% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: State of Illinois					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Rockford, IL MSA	800	26.84	72.53	41.21	90.33	3.02	7.16	9.97	9.46
<b>Limited Review:</b>									
Bloomington-Normal, IL MSA	352	11.87	70.64	35.80	95.45	2.27	2.27	7.64	5.31
Champaign-Urbana, IL MSA	530	17.84	69.41	37.05	96.60	2.27	1.32	11.12	8.87
Davenport-Moline-Rock Island, IA-IL MSA	259	8.73	70.94	48.26	95.75	0.39	3.86	7.28	6.95
Peoria, IL MSA	639	21.54	70.43	41.94	95.31	1.88	2.82	6.70	5.59
Springfield, IL MSA	397	13.18	70.24	41.69	96.93	1.79	2.81	8.83	7.25

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.8% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Illinois				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Rockford, IL MSA	13	13.40	97.75	84.62	100.00	0.00	0.00	4.48	2.70
<b>Limited Review:</b>									
Bloomington-Normal, IL MSA	9	9.28	98.75	77.78	100.00	0.00	0.00	0.63	0.59
Champaign-Urbana, IL MSA	27	27.84	98.49	66.67	100.00	0.00	0.00	2.80	2.82
Davenport-Moline-Rock Island, IA-IL MSA	11	11.34	99.09	72.73	100.00	0.00	0.00	2.26	2.97
Peoria, IL MSA	21	21.65	99.21	76.19	100.00	0.00	0.00	1.31	1.65
Springfield, IL MSA	16	16.49	98.13	93.75	81.25	18.75	0.00	5.67	9.09

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20.6% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Illinois		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Rockford, IL MSA	5	3,019	11	281	16	3,300	9.84	0	0
<b>Limited Review:</b>									
Bloomington-Normal, IL MSA	4	1,645	0	0	4	1,645	4.90	0	0
Champaign-Urbana, IL MSA	3	8,415	0	0	3	8,415	25.08	0	0
Davenport-Moline-Rock Island, IA-IL MSA	6	1,245	0	0	6	1,245	3.71	0	0
Peoria, IL MSA	8	6,630	9	8,619	17	15,249	45.45	0	0
Springfield, IL MSA	2	1,127	6	2,573	8	3,700	11.03	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	24	6,355	13	5,879	37	12,233	0	0	0
Statewide investments with no P/M/F to Serve AAs	11	17,238	8	10,907	19	28,145	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Illinois																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Rockford, IL MSA	29.47	7	29.17	14.29	42.86	28.57	14.29	0	0	0	0	0	0	8.23	22.66	42.71	26.40
<b>Limited Review:</b>																	
Bloomington-Normal, IL MSA	9.18	3	12.50	33.33	33.33	33.33	0.00	0	0	0	0	0	0	1.52	13.01	59.38	21.94
Champaign-Urbana, IL MSA	18.03	3	12.50	33.33	66.67	0.00	0.00	0	0	0	0	0	0	10.15	15.67	53.13	17.26
Davenport-Moline-Rock Island, IA-IL MSA	3.17	2	8.33	50.00	50.00	0.00	0.00	0	0	0	0	0	0	3.05	21.01	66.25	9.68
Peoria, IL MSA	11.09	5	20.83	20.00	40.00	40.00	0.00	0	0	0	0	0	0	5.17	15.33	56.87	22.63
Springfield, IL MSA	29.06	4	16.67	0.00	50.00	0.00	25.00	0	0	0	0	0	0	10.70	17.51	41.32	29.99

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Indiana				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Indianapolis-Carmel, IN MSA	62.23	17,391	2,652,082	6,357	232,269	47	3,732	7	39,913	23,802	2,927,996	72.22
<b>Limited Review:</b>												
Bloomington, IN MSA	3.81	950	136,343	504	15,131	2	5	1	1,110	1,457	152,589	3.93
Elkhart-Goshen, IN MSA	4.36	1,106	130,232	552	35,622	11	1,045	0	0	1,669	166,899	5.25
Fort Wayne, IN MSA	12.49	3,479	432,516	1,279	50,688	14	947	5	6,200	4,777	490,351	7.67
Lafayette, IN MSA	4.81	1,367	170,837	445	12,656	25	2,891	1	2,000	1,838	188,384	4.54
Michigan City-La Porte, IN MSA	1.89	537	74,170	177	3,224	8	93	0	0	722	77,487	0.38
Muncie, IN MSA	2.20	647	74,966	168	5,733	25	5,166	5	6,500	845	92,365	1.72
South Bend-Mishawaka, IN-MI MSA	4.01	1,120	125,736	410	18,328	3	25	1	1,263	1,534	145,352	0.86
Non-Metro IN	4.21	1,251	124,742	324	14,111	35	4,628	1	7,750	1,611	151,231	3.42
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	8	30,525	8	30,525	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	5,792	55.51	5.43	1.42	16.97	10.62	43.43	43.46	34.17	44.51	9.93	8.98	9.78	10.23	9.73	
<b>Limited Review:</b>																
Bloomington, IN MSA	387	3.71	2.46	1.29	11.88	8.01	51.77	51.94	33.89	38.76	12.26	7.69	9.61	13.33	12.07	
Elkhart-Goshen, IN MSA	490	4.70	0.00	0.00	13.11	8.98	55.62	54.49	31.27	36.53	9.48	0.00	7.87	9.79	9.42	
Fort Wayne, IN MSA	1,599	15.32	4.95	0.63	19.66	11.13	42.60	43.59	32.78	44.65	10.97	3.70	8.26	11.65	11.33	
Lafayette, IN MSA	595	5.70	0.88	0.34	23.59	16.64	51.10	61.34	24.43	21.68	11.31	3.45	10.32	11.80	11.22	
Michigan City-La Porte, IN MSA	121	1.16	0.00	0.00	20.33	20.66	59.64	57.02	20.03	22.31	6.30	0.00	6.33	6.26	6.42	
Muncie, IN MSA	311	2.98	1.33	0.32	27.03	9.65	38.21	41.80	33.43	48.23	14.92	14.29	15.65	15.12	14.60	
South Bend-Mishawaka, IN-MI MSA	494	4.73	2.22	0.81	21.95	14.37	37.41	37.65	38.43	47.17	7.58	10.71	4.73	8.48	7.88	
Non-Metro IN	646	6.19	0.00	0.00	14.79	10.53	64.97	70.28	20.24	19.20	14.42	0.00	11.64	15.86	11.39	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	106	65.43	5.43	0.00	16.97	14.15	43.43	33.96	34.17	51.89	2.49	0.00	4.66	1.33	3.48	
<b>Limited Review:</b>																
Bloomington, IN MSA	11	6.79	2.46	0.00	11.88	0.00	51.77	63.64	33.89	36.36	2.81	0.00	0.00	2.67	3.85	
Elkhart-Goshen, IN MSA	4	2.47	0.00	0.00	13.11	25.00	55.62	50.00	31.27	25.00	0.81	0.00	4.35	0.85	0.00	
Fort Wayne, IN MSA	16	9.88	4.95	6.25	19.66	12.50	42.60	50.00	32.78	31.25	1.93	3.57	2.08	1.87	1.67	
Lafayette, IN MSA	6	3.70	0.88	0.00	23.59	33.33	51.10	50.00	24.43	16.67	1.57	0.00	3.33	1.52	0.00	
Michigan City-La Porte, IN MSA	2	1.23	0.00	0.00	20.33	50.00	59.64	0.00	20.03	50.00	0.78	0.00	2.17	0.00	1.79	
Muncie, IN MSA	4	2.47	1.33	0.00	27.03	25.00	38.21	25.00	33.43	50.00	0.46	0.00	0.00	0.00	1.11	
South Bend-Mishawaka, IN-MI MSA	1	0.62	2.22	0.00	21.95	0.00	37.41	0.00	38.43	100.00	0.33	0.00	0.00	0.00	0.74	
Non-Metro IN	12	7.41	0.00	0.00	14.79	16.67	64.97	66.67	20.24	16.67	1.73	0.00	2.22	1.83	1.19	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	11,487	66.66	5.43	2.25	16.97	11.08	43.43	38.33	34.17	48.34	11.91	13.91	12.28	11.38	12.22	
<b>Limited Review:</b>																
Bloomington, IN MSA	551	3.20	2.46	4.17	11.88	10.34	51.77	43.92	33.89	41.56	8.84	15.07	8.47	7.97	9.64	
Elkhart-Goshen, IN MSA	612	3.55	0.00	0.00	13.11	11.27	55.62	55.72	31.27	33.01	8.59	0.00	12.10	9.06	7.06	
Fort Wayne, IN MSA	1,862	10.81	4.95	1.56	19.66	12.78	42.60	41.62	32.78	44.04	8.80	10.08	10.36	9.88	7.24	
Lafayette, IN MSA	765	4.44	0.88	0.78	23.59	22.61	51.10	50.72	24.43	25.88	10.98	10.26	13.43	9.98	11.24	
Michigan City-La Porte, IN MSA	411	2.39	0.00	0.00	20.33	17.03	59.64	57.18	20.03	25.79	8.35	0.00	8.24	8.07	9.13	
Muncie, IN MSA	330	1.92	1.33	1.52	27.03	13.03	38.21	42.42	33.43	43.03	9.85	0.00	13.16	9.26	9.66	
South Bend-Mishawaka, IN-MI MSA	623	3.62	2.22	0.80	21.95	17.01	37.41	34.67	38.43	47.51	6.76	11.54	8.60	7.55	5.60	
Non-Metro IN	591	3.43	0.00	0.00	14.79	10.83	64.97	64.81	20.24	24.37	8.08	0.00	9.73	8.11	7.24	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	6	31.58	13.26	0.00	40.04	50.00	31.27	33.33	15.43	16.67	1.50	0.00	2.50	1.72	0.00	
<b>Limited Review:</b>																
Bloomington, IN MSA	1	5.26	16.91	100.00	25.54	0.00	33.60	0.00	23.94	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen, IN MSA	0	0.00	0.00	0.00	25.73	0.00	69.00	0.00	5.27	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Wayne, IN MSA	2	10.53	10.31	0.00	53.26	100.00	25.42	0.00	11.00	0.00	4.55	0.00	14.29	0.00	0.00	
Lafayette, IN MSA	1	5.26	18.39	0.00	41.01	0.00	23.66	100.00	16.93	0.00	2.00	0.00	0.00	7.69	0.00	
Michigan City-La Porte, IN MSA	3	15.79	0.00	0.00	36.25	33.33	52.37	33.33	11.37	33.33	0.00	0.00	0.00	0.00	0.00	
Muncie, IN MSA	2	10.53	6.63	0.00	23.42	50.00	54.39	50.00	15.56	0.00	22.22	0.00	33.33	16.67	0.00	
South Bend-Mishawaka, IN-MI MSA	2	10.53	8.23	0.00	47.06	50.00	34.23	50.00	10.49	0.00	13.33	0.00	16.67	33.33	0.00	
Non-Metro IN	2	10.53	0.00	0.00	35.14	50.00	51.04	50.00	13.82	0.00	20.00	0.00	100.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Indiana								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel, IN MSA	6,357	62.23	5.91	3.54	18.11	12.66	41.83	36.53	34.15	47.27	12.56	7.94	10.19	11.06	15.60
<b>Limited Review:</b>															
Bloomington, IN MSA	504	4.93	7.46	5.56	14.26	8.93	50.86	50.99	27.42	34.52	13.38	12.38	9.17	12.79	15.85
Elkhart-Goshen, IN MSA	552	5.40	0.00	0.00	17.51	13.95	55.24	53.99	27.25	32.07	8.94	0.00	8.91	7.92	10.21
Fort Wayne, IN MSA	1,278	12.51	9.34	7.28	23.43	20.50	37.64	35.45	29.60	36.78	10.72	6.72	10.24	9.84	13.21
Lafayette, IN MSA	445	4.36	5.93	6.29	40.06	28.76	35.37	47.87	18.65	17.08	12.68	19.35	8.20	16.99	12.00
Michigan City-La Porte, IN MSA	177	1.73	0.00	0.00	28.27	24.86	56.01	56.50	15.72	18.64	7.03	0.00	6.33	6.11	7.84
Muncie, IN MSA	168	1.64	2.98	3.57	31.98	28.57	40.06	31.55	24.99	36.31	7.36	10.26	6.60	5.83	8.81
South Bend-Mishawaka, IN-MI MSA	410	4.01	8.31	3.90	24.88	22.44	34.06	35.61	32.75	38.05	6.86	4.21	5.79	6.09	8.29
Non-Metro IN	324	3.17	0.00	0.00	18.13	19.44	62.62	59.88	19.24	20.68	7.66	0.00	5.75	5.87	10.36

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS																	
Geography: State of Indiana																	
Evaluation Period: January 1, 2012 to December 31, 2013																	
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*						
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Indianapolis-Carmel, IN MSA	47	27.65	2.46	4.26	9.54	4.26	60.33	53.19	27.66	38.30	5.58	33.33	16.67	2.64	13.89		
<b>Limited Review:</b>																	
Bloomington, IN MSA	2	1.18	2.30	0.00	5.57	0.00	70.82	50.00	21.31	50.00	0.00	0.00	0.00	0.00	0.00		
Elkhart-Goshen, IN MSA	11	6.47	0.00	0.00	3.60	0.00	47.56	36.36	48.84	63.64	6.41	0.00	0.00	6.90	6.12		
Fort Wayne, IN MSA	14	8.24	1.59	7.14	8.49	0.00	52.24	57.14	37.68	35.71	2.49	0.00	0.00	1.15	4.69		
Lafayette, IN MSA	25	14.71	0.79	0.00	10.24	0.00	73.54	88.00	15.43	12.00	22.08	0.00	0.00	22.06	33.33		
Michigan City-La Porte, IN MSA	8	4.71	0.00	0.00	6.75	12.50	77.38	50.00	15.87	37.50	4.90	0.00	0.00	5.06	4.35		
Muncie, IN MSA	25	14.71	0.26	0.00	8.09	4.00	59.27	56.00	32.38	40.00	11.96	0.00	0.00	10.20	11.90		
South Bend-Mishawaka, IN-MI MSA	3	1.76	2.02	0.00	8.24	0.00	46.97	33.33	42.77	66.67	2.78	0.00	0.00	1.79	3.85		
Non-Metro IN	35	20.59	0.00	0.00	3.75	2.86	69.12	54.29	27.13	42.86	8.62	0.00	0.00	2.65	15.94		

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	5,792	55.51	21.55	12.98	17.24	27.85	20.62	24.68	40.60	34.50	9.93	10.68	11.05	10.27	8.86	
<b>Limited Review:</b>																
Bloomington, IN MSA	387	3.71	20.06	10.61	16.27	27.09	19.96	27.93	43.70	34.36	13.07	19.83	18.27	14.00	9.75	
Elkhart-Goshen, IN MSA	490	4.70	17.81	11.48	19.19	38.52	22.78	28.71	40.22	21.29	9.22	8.97	11.34	10.26	6.45	
Fort Wayne, IN MSA	1,599	15.32	19.08	20.31	18.44	34.89	23.12	23.59	39.37	21.21	11.47	11.39	12.71	12.23	9.62	
Lafayette, IN MSA	595	5.70	21.86	20.70	17.19	30.87	21.12	26.62	39.82	21.81	11.47	13.08	13.36	13.03	8.39	
Michigan City-La Porte, IN MSA	121	1.16	20.48	12.62	18.87	28.16	21.43	28.16	39.22	31.07	6.59	6.62	5.83	7.21	6.70	
Muncie, IN MSA	311	2.98	20.23	13.01	19.01	31.23	21.73	29.00	39.03	26.77	15.41	20.00	16.88	18.45	10.98	
South Bend-Mishawaka, IN-MI MSA	494	4.73	20.35	20.59	18.06	33.41	20.94	21.51	40.65	24.49	7.62	9.93	8.88	6.60	6.26	
Non-Metro IN	646	6.19	18.86	22.24	20.06	41.54	22.64	23.53	38.44	12.68	13.86	19.06	18.40	13.82	6.31	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 12.7% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Indiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Indianapolis-Carmel, IN MSA	106	65.43	21.55	13.21	17.24	23.58	20.62	24.53	40.60	38.68	2.57	4.12	3.43	1.60	2.41	
<b>Limited Review:</b>																
Bloomington, IN MSA	11	6.79	20.06	9.09	16.27	9.09	19.96	27.27	43.70	54.55	2.95	0.00	2.63	5.56	2.26	
Elkhart-Goshen, IN MSA	4	2.47	17.81	0.00	19.19	25.00	22.78	0.00	40.22	75.00	0.83	0.00	2.17	0.00	0.79	
Fort Wayne, IN MSA	16	9.88	19.08	6.25	18.44	18.75	23.12	6.25	39.37	68.75	1.99	1.47	0.72	0.79	3.67	
Lafayette, IN MSA	6	3.70	21.86	33.33	17.19	0.00	21.12	33.33	39.82	33.33	1.63	6.25	0.00	1.79	0.92	
Michigan City-La Porte, IN MSA	2	1.23	20.48	0.00	18.87	0.00	21.43	50.00	39.22	50.00	0.80	0.00	0.00	1.61	1.22	
Muncie, IN MSA	4	2.47	20.23	0.00	19.01	25.00	21.73	50.00	39.03	25.00	0.49	0.00	0.00	0.00	1.27	
South Bend-Mishawaka, IN-MI MSA	1	0.62	20.35	0.00	18.06	0.00	20.94	0.00	40.65	100.00	0.34	0.00	0.00	0.00	0.83	
Non-Metro IN	12	7.41	18.86	8.33	20.06	33.33	22.64	16.67	38.44	41.67	1.75	2.78	5.13	0.00	0.69	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Indiana								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Indianapolis-Carmel, IN MSA	11,487	66.66	21.55	10.61	17.24	19.76	20.62	23.33	40.60	46.31	12.85	15.67	13.91	12.10	12.31
<b>Limited Review:</b>															
Bloomington, IN MSA	551	3.20	20.06	8.46	16.27	16.15	19.96	25.19	43.70	50.19	9.44	14.67	9.12	10.36	8.50
Elkhart-Goshen, IN MSA	612	3.55	17.81	11.13	19.19	20.96	22.78	28.57	40.22	39.33	8.28	10.64	8.85	9.28	7.08
Fort Wayne, IN MSA	1,862	10.81	19.08	12.82	18.44	24.28	23.12	25.28	39.37	37.63	9.06	10.34	10.38	8.84	8.03
Lafayette, IN MSA	765	4.44	21.86	16.13	17.19	21.18	21.12	26.09	39.82	36.61	12.01	15.99	11.79	13.42	10.34
Michigan City-La Porte, IN MSA	411	2.39	20.48	10.96	18.87	20.32	21.43	22.99	39.22	45.72	8.73	7.25	9.16	7.39	9.77
Muncie, IN MSA	330	1.92	20.23	9.41	19.01	19.51	21.73	24.74	39.03	46.34	9.61	8.41	10.25	9.46	9.63
South Bend-Mishawaka, IN-MI MSA	623	3.62	20.35	15.41	18.06	20.49	20.94	24.25	40.65	39.85	6.08	10.64	5.52	5.93	5.49
Non-Metro IN	591	3.43	18.86	11.34	20.06	23.82	22.64	28.36	38.44	36.48	8.03	9.83	9.98	8.25	6.58

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.5% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Indiana				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Indianapolis-Carmel, IN MSA	6,357	62.23	70.64	43.67	94.23	1.97	3.81	12.56	11.87	
<b>Limited Review:</b>										
Bloomington, IN MSA	504	4.93	71.09	42.26	95.83	1.19	2.98	13.38	14.86	
Elkhart-Goshen, IN MSA	552	5.40	70.03	47.64	88.04	3.26	8.70	8.94	10.20	
Fort Wayne, IN MSA	1,279	12.51	70.77	38.42	92.02	3.83	4.23	10.72	8.99	
Lafayette, IN MSA	445	4.36	68.72	44.49	94.61	2.92	2.47	12.68	11.38	
Michigan City-La Porte, IN MSA	177	1.73	70.61	46.33	98.31	1.13	0.56	7.03	5.48	
Muncie, IN MSA	168	1.64	70.74	48.21	92.86	3.57	3.57	7.36	7.78	
South Bend-Mishawaka, IN-MI MSA	410	4.01	70.50	45.37	90.98	4.15	4.88	6.86	6.28	
Non-Metro IN	324	3.17	71.76	45.68	91.36	2.78	5.86	7.66	6.92	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.7% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Indiana				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Indianapolis-Carmel, IN MSA	47	27.65	97.73	65.96	78.72	10.64	10.64	5.58	7.27
<b>Limited Review:</b>									
Bloomington, IN MSA	2	1.18	98.03	50.00	100.00	0.00	0.00	0.00	0.00
Elkhart-Goshen, IN MSA	11	6.47	98.97	54.55	72.73	9.09	18.18	6.41	5.88
Fort Wayne, IN MSA	14	8.24	98.33	64.29	85.71	7.14	7.14	2.49	2.52
Lafayette, IN MSA	25	14.71	98.11	68.00	68.00	12.00	20.00	22.08	23.91
Michigan City-La Porte, IN MSA	8	4.71	97.62	100.00	100.00	0.00	0.00	4.90	7.46
Muncie, IN MSA	25	14.71	97.65	48.00	36.00	32.00	32.00	11.96	9.38
South Bend-Mishawaka, IN-MI MSA	3	1.76	97.20	100.00	100.00	0.00	0.00	2.78	3.23
Non-Metro IN	35	20.59	99.06	77.14	51.43	34.29	14.29	8.62	8.50

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 5.9% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Indiana		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Indianapolis-Carmel, IN MSA	29	34,617	57	69,012	86	103,629	83.61	0	0
<b>Limited Review:</b>									
Bloomington, IN MSA	1	317	2	3,252	3	3,569	2.88	0	0
Elkhart-Goshen, IN MSA	3	77	6	1,485	9	1,562	1.26	0	0
Fort Wayne, IN MSA	9	2,641	14	2,739	23	5,380	4.34	0	0
Lafayette, IN MSA	2	230	0	0	2	230	0.19	0	0
Michigan City-La Porte, IN MSA	1	264	0	0	1	264	0.21	0	0
Muncie, IN MSA	3	777	0	0	3	777	0.63	0	0
South Bend-Mishawaka, IN-MI MSA	5	7,341	3	1,059	8	8,400	6.78	0	0
Non-Metro - Indiana Total	6	125	0	0	6	125	0.10	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	29	4,781	8	4,633	37	9,414	0	0	0
Statewide investments with no P/M/F to Serve AAs	6	2,476	7	146	13	2,622	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Indiana																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Indianapolis-Carmel, IN MSA	72.22	84	58.33	9.52	29.76	33.33	27.38	0	0	0	0	0	0	8.63	22.04	39.58	29.76
<b>Limited Review:</b>																	
Bloomington, IN MSA	3.93	6	4.17	0.00	0.00	83.33	16.67	0	0	0	0	0	0	16.38	14.47	42.41	26.74
Elkhart-Goshen, IN MSA	5.25	12	8.33	0.00	25.00	66.67	8.33	0	0	0	0	0	0	0.00	17.02	53.84	29.14
Fort Wayne, IN MSA	7.67	16	11.11	6.25	50.00	31.25	12.50	0	1	0	-1	0	0	8.27	24.33	38.19	29.05
Lafayette, IN MSA	4.54	6	4.17	16.67	66.67	0.00	16.67	0	0	0	0	0	0	7.42	26.27	41.93	18.51
Michigan City-La Porte, IN MSA	0.38	1	0.69	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	24.81	58.91	16.28
Muncie, IN MSA	1.72	6	4.17	0.00	33.33	66.67	0.00	0	0	0	0	0	0	3.09	26.00	38.49	26.59
South Bend-Mishawaka, IN-MI MSA	0.86	3	2.08	33.33	33.33	33.33	0.00	0	0	0	0	0	0	4.59	27.75	36.27	31.40
Non-Metro IN	3.42	10	6.94	0.00	40.00	50.00	10.00	0	0	0	0	0	0	0.00	18.50	63.11	18.39

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Kentucky				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Lexington-Fayette, KY MSA	63.55	4,384	671,234	1,364	49,226	64	8,247	0	0	5,812	728,707	70.72
<b>Limited Review:</b>												
Bowling Green, KY MSA	6.39	393	49,621	183	3,815	8	39	0	0	584	53,475	1.67
Elizabethtown, KY MSA	9.29	653	91,316	194	13,144	2	10	1	2,193	850	106,663	6.31
Owensboro, KY MSA	8.27	573	63,638	159	5,614	24	2,394	0	0	756	71,646	12.39
Non-Metro KY	12.50	961	126,068	181	5,962	1	4	0	0	1,143	132,034	8.91
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	5,000	1	5,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	4	10,250	4	10,250	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	1,547	62.86	3.95	2.00	21.86	15.97	40.49	45.25	33.69	36.78	9.48	5.72	8.85	10.74	8.79	
<b>Limited Review:</b>																
Bowling Green, KY MSA	173	7.03	3.93	0.58	3.32	1.73	48.42	45.09	44.33	52.60	5.09	0.00	2.13	6.23	4.51	
Elizabethtown, KY MSA	139	5.65	0.00	0.00	9.15	9.35	70.24	65.47	20.61	25.18	4.97	0.00	5.33	4.98	4.78	
Owensboro, KY MSA	184	7.48	2.61	1.09	8.19	11.96	65.25	67.93	23.94	19.02	6.79	3.23	5.88	7.53	5.76	
Non-Metro KY	418	16.98	0.02	0.00	2.31	3.59	38.99	44.50	58.68	51.91	15.15	0.00	23.53	16.11	14.13	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	16	50.00	3.95	12.50	21.86	31.25	40.49	25.00	33.69	31.25	1.30	6.90	3.16	0.35	0.45	
<b>Limited Review:</b>																
Bowling Green, KY MSA	0	0.00	3.93	0.00	3.32	0.00	48.42	0.00	44.33	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown, KY MSA	3	9.38	0.00	0.00	9.15	0.00	70.24	66.67	20.61	33.33	1.03	0.00	0.00	1.39	0.00	
Owensboro, KY MSA	8	25.00	2.61	0.00	8.19	0.00	65.25	75.00	23.94	25.00	2.23	0.00	0.00	2.63	2.38	
Non-Metro KY	5	15.63	0.02	0.00	2.31	0.00	38.99	20.00	58.68	80.00	0.98	0.00	0.00	0.00	1.54	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	2,821	63.14	3.95	2.41	21.86	17.05	40.49	39.70	33.69	40.84	10.66	10.06	11.00	11.13	10.10	
<b>Limited Review:</b>																
Bowling Green, KY MSA	220	4.92	3.93	1.82	3.32	3.18	48.42	43.18	44.33	51.82	4.59	4.29	8.33	4.50	4.53	
Elizabethtown, KY MSA	509	11.39	0.00	0.00	9.15	5.89	70.24	66.21	20.61	27.90	8.98	0.00	11.86	8.56	9.26	
Owensboro, KY MSA	381	8.53	2.61	2.10	8.19	9.97	65.25	61.68	23.94	26.25	9.87	16.67	10.83	9.70	9.49	
Non-Metro KY	537	12.02	0.02	0.19	2.31	1.49	38.99	35.75	58.68	62.57	12.70	50.00	11.54	13.66	12.15	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	0	0.00	15.18	0.00	40.31	0.00	25.80	0.00	18.71	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Bowling Green, KY MSA	0	0.00	18.54	0.00	0.93	0.00	65.60	0.00	14.93	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown, KY MSA	1	50.00	0.00	0.00	18.08	0.00	63.03	0.00	18.89	100.00	0.00	0.00	0.00	0.00	0.00	
Owensboro, KY MSA	0	0.00	11.39	0.00	13.14	0.00	60.93	0.00	14.54	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro KY	1	50.00	4.26	0.00	0.13	0.00	48.57	100.00	47.04	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: State of Kentucky					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*													
	#	% of Total**	% of Business es ***	% Bank Loans	% of Business es ***	% Bank Loans	% of Business es ***	% Bank Loans	% of Business es ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp									
<b>Full Review:</b>																								
Lexington-Fayette, KY MSA	1,364	65.55	6.50	6.38	23.72	17.45	37.81	34.97	31.97	41.20	8.95	8.87	7.84	7.42	10.19									
<b>Limited Review:</b>																								
Bowling Green, KY MSA	183	8.79	13.34	9.84	2.04	0.55	49.12	44.81	35.50	44.81	5.62	4.05	0.00	5.43	5.63									
Elizabethtown, KY MSA	194	9.32	0.00	0.00	13.17	9.79	63.92	70.62	22.91	19.59	11.08	0.00	9.02	10.65	11.11									
Owensboro, KY MSA	159	7.64	11.18	11.95	10.63	5.66	55.18	45.91	23.02	36.48	6.31	7.96	2.38	5.49	8.96									
Non-Metro KY	181	8.70	0.42	1.10	2.03	1.66	46.49	38.12	51.06	59.12	7.27	100.00	15.38	5.79	8.02									

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Kentucky															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Lexington-Fayette, KY MSA	64	64.65	2.54	1.56	17.59	10.94	48.07	46.88	31.80	40.63	12.21	100.00	7.69	10.71	13.19
<b>Limited Review:</b>															
Bowling Green, KY MSA	8	8.08	3.57	0.00	1.43	0.00	51.87	50.00	43.14	50.00	6.85	0.00	0.00	7.41	5.26
Elizabethtown, KY MSA	2	2.02	0.00	0.00	3.84	0.00	73.32	100.00	22.84	0.00	1.59	0.00	0.00	0.00	0.00
Owensboro, KY MSA	24	24.24	1.34	0.00	2.68	0.00	73.18	91.67	22.80	8.33	9.09	0.00	0.00	8.41	14.29
Non-Metro KY	1	1.01	0.00	0.00	0.66	0.00	36.06	0.00	63.27	100.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	1,547	62.86	23.31	15.63	16.33	32.33	20.06	26.41	40.30	25.62	9.93	13.97	11.61	11.08	7.13	
<b>Limited Review:</b>																
Bowling Green, KY MSA	173	7.03	21.50	10.13	16.44	43.04	18.94	24.68	43.11	22.15	5.79	7.63	9.59	6.01	2.80	
Elizabethtown, KY MSA	139	5.65	19.64	11.40	18.32	26.32	20.53	33.33	41.51	28.95	5.20	10.99	5.21	6.15	3.80	
Owensboro, KY MSA	184	7.48	20.33	13.10	16.13	29.17	24.01	27.38	39.54	30.36	7.61	8.13	7.37	8.73	6.84	
Non-Metro KY	418	16.98	17.03	2.20	14.57	20.05	18.05	39.01	50.34	38.74	15.12	8.33	16.85	21.49	11.57	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 10.4% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	16	50.00	23.31	46.67	16.33	13.33	20.06	6.67	40.30	33.33	1.40	5.68	0.74	0.67	0.74	
<b>Limited Review:</b>																
Bowling Green, KY MSA	0	0.00	21.50	0.00	16.44	0.00	18.94	0.00	43.11	0.00	0.00	0.00	0.00	0.00	0.00	
Elizabethtown, KY MSA	3	9.38	19.64	0.00	18.32	33.33	20.53	0.00	41.51	66.67	1.08	0.00	2.50	0.00	1.56	
Owensboro, KY MSA	8	25.00	20.33	25.00	16.13	12.50	24.01	12.50	39.54	50.00	2.30	5.26	0.00	2.44	2.44	
Non-Metro KY	5	15.63	17.03	0.00	14.57	40.00	18.05	20.00	50.34	40.00	1.15	0.00	0.00	0.00	1.89	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 3.1% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Kentucky										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Lexington-Fayette, KY MSA	2,821	63.12	23.31	11.54	16.33	21.06	20.06	24.58	40.30	42.83	11.78	16.26	12.58	12.33	10.42	
<b>Limited Review:</b>																
Bowling Green, KY MSA	220	4.92	21.50	10.63	16.44	14.98	18.94	31.40	43.11	43.00	5.59	8.51	5.21	6.76	4.64	
Elizabethtown, KY MSA	510	11.41	19.64	6.71	18.32	16.88	20.53	25.11	41.51	51.30	12.03	11.85	10.30	13.51	11.94	
Owensboro, KY MSA	381	8.53	20.33	14.48	16.13	25.07	24.01	25.91	39.54	34.54	10.34	17.86	15.19	11.24	6.83	
Non-Metro KY	537	12.02	17.03	5.37	14.57	10.34	18.05	24.06	50.34	60.24	13.84	32.69	13.14	16.33	12.07	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 6.0% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Kentucky				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Lexington-Fayette, KY MSA	1,364	65.55	72.03	50.07	94.06	2.05	3.89	8.95	8.93
<b>Limited Review:</b>									
Bowling Green, KY MSA	183	8.79	70.38	56.28	96.72	1.64	1.64	5.62	6.07
Elizabethtown, KY MSA	194	9.32	72.44	56.19	84.54	4.12	11.34	11.08	12.69
Owensboro, KY MSA	159	7.64	70.31	59.12	91.82	3.77	4.40	6.31	9.35
Non-Metro KY	181	8.70	73.55	53.59	94.48	2.21	3.31	7.27	7.67

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.5% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Kentucky				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Lexington-Fayette, KY MSA	64	64.65	96.54	76.56	64.06	12.50	23.44	12.21	14.44	
<b>Limited Review:</b>										
Bowling Green, KY MSA	8	8.08	99.64	62.50	100.00	0.00	0.00	6.85	19.05	
Elizabethtown, KY MSA	2	2.02	98.85	50.00	100.00	0.00	0.00	1.59	10.00	
Owensboro, KY MSA	24	24.24	99.43	75.00	62.50	25.00	12.50	9.09	15.09	
Non-Metro KY	1	1.01	99.12	0.00	100.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.1% of small loans to farms originated and purchased by the bank

**Table14. Qualified Investments**

Qualified Investments		Geography: State of Kentucky				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Lexington-Fayette, KY MSA	9	4,351	7	11,428	16	15,779	79.41	0	0
<b>Limited Review:</b>									
Bowling Green, KY MSA	3	860	1	1,463	4	2,323	11.69	0	0
Elizabethtown, KY MSA	2	430	0	0	2	430	2.16	0	0
Owensboro, KY MSA	3	1,274	1	64	4	1,338	6.73	0	0
Non-Metro - Kentucky Total	0	0	0	0	0	0	0.00	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	16	1,907	10	4,938	26	6,845	0	0	0
Statewide investments with no P/M/F to Serve AAs	1	1,067	4	9,906	5	10,973	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Kentucky																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Lexington-Fayette, KY MSA	70.72	17	54.84	5.88	35.29	29.41	29.41	1	1	0	0	0	0	8.63	26.66	36.45	28.25
<b>Limited Review:</b>																	
Bowling Green, KY MSA	1.67	1	3.23	0.00	0.00	0.00	100.00	0	0	0	0	0	0	13.02	3.86	47.97	35.15
Elizabethtown, KY MSA	6.31	3	9.68	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	9.46	68.98	20.12
Owensboro, KY MSA	12.39	5	16.13	20.00	0.00	60.00	20.00	0	0	0	0	0	0	5.65	11.04	62.87	20.45
Non-Metro KY	8.91	5	16.13	0.00	0.00	80.00	20.00	0	0	0	0	0	0	3.76	2.08	41.37	52.79

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Louisiana				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Baton Rouge, LA MSA	21.95	6,008	1,020,717	2,738	156,159	16	749	7	22,483	8,769	1,200,108	42.01
<b>Limited Review:</b>												
Alexandria, LA MSA	2.07	566	69,875	248	7,502	12	1,392	1	3,500	827	82,269	2.05
Houma-Bayou Cane-Thibodaux, LA MSA	6.01	1,762	255,390	627	32,182	10	260	2	11,461	2,401	299,293	3.54
Lafayette, LA MSA	9.28	2,186	371,144	1,513	73,231	5	152	1	1,461	3,705	445,988	6.46
Lake Charles, LA MSA	4.61	1,158	152,850	670	47,029	13	1,840	6	26,410	1,847	228,129	4.54
Monroe, LA MSA	4.06	1,226	165,917	386	25,756	8	576	3	14,000	1,623	206,249	3.37
New Orleans-Metairie-Kenner, LA MSA	36.58	8,728	1,554,672	5,854	295,507	19	387	21	261,538	14,622	2,112,104	28.77
Shreveport-Bossier City, LA MSA	7.56	2,051	316,085	952	52,085	15	486	2	21,782	3,020	390,438	6.21
Non-Metro LA	7.89	2,140	283,199	977	41,854	33	1,998	4	10,013	3,154	337,064	3.04
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	4	26,320	4	26,320	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Louisiana						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	2,495	23.42	6.12	1.24	10.42	4.57	38.78	46.21	44.69	47.98	10.04	5.98	8.31	11.44	9.29
<b>Limited Review:</b>															
Alexandria, LA MSA	284	2.67	5.86	0.35	11.11	8.10	34.27	34.15	48.75	57.39	8.04	0.00	7.76	8.92	7.80
Houma-Bayou Cane-Thibodaux, LA MSA	725	6.81	0.00	0.00	25.19	20.00	54.90	56.55	19.91	23.45	14.51	0.00	14.04	16.14	11.86
Lafayette, LA MSA	1,004	9.43	3.53	0.40	23.09	15.24	40.25	36.85	33.14	47.51	9.87	7.50	7.30	10.73	10.19
Lake Charles, LA MSA	434	4.07	5.13	0.92	18.23	19.35	49.06	50.69	27.59	29.03	7.15	4.44	9.43	7.08	6.39
Monroe, LA MSA	634	5.95	6.33	0.63	15.55	2.52	42.25	48.58	35.86	48.26	13.72	4.76	4.71	14.34	14.65
New Orleans-Metairie-Kenner, LA MSA	2,930	27.51	4.49	2.90	17.77	12.29	41.82	42.49	35.93	42.32	9.58	7.08	7.96	10.27	9.76
Shreveport-Bossier City, LA MSA	1,042	9.78	4.47	0.29	16.87	4.32	40.68	40.60	37.98	54.80	8.52	2.70	5.02	9.61	8.40
Non-Metro LA	1,104	10.36	2.35	1.00	12.96	9.15	50.71	55.80	33.97	34.06	12.28	3.77	12.69	13.17	11.29

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Louisiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Baton Rouge, LA MSA	60	29.56	6.12	3.33	10.42	8.33	38.78	31.67	44.69	56.67	2.86	1.32	2.04	2.58	3.59	
<b>Limited Review:</b>																
Alexandria, LA MSA	4	1.97	5.86	25.00	11.11	50.00	34.27	25.00	48.75	0.00	0.76	0.00	5.56	0.00	0.00	
Houma-Bayou Cane-Thibodaux, LA MSA	17	8.37	0.00	0.00	25.19	17.65	54.90	23.53	19.91	58.82	2.62	0.00	1.33	1.24	7.62	
Lafayette, LA MSA	10	4.93	3.53	0.00	23.09	30.00	40.25	30.00	33.14	40.00	0.99	0.00	1.41	0.00	1.82	
Lake Charles, LA MSA	9	4.43	5.13	0.00	18.23	0.00	49.06	33.33	27.59	66.67	1.23	0.00	0.00	0.71	3.09	
Monroe, LA MSA	4	1.97	6.33	0.00	15.55	0.00	42.25	25.00	35.86	75.00	0.83	0.00	0.00	0.00	2.13	
New Orleans-Metairie-Kenner, LA MSA	66	32.51	4.49	9.09	17.77	10.61	41.82	27.27	35.93	53.03	2.40	3.70	0.69	2.02	3.76	
Shreveport-Bossier City, LA MSA	15	7.39	4.47	0.00	16.87	0.00	40.68	40.00	37.98	60.00	1.05	0.00	0.00	1.41	1.27	
Non-Metro LA	18	8.87	2.35	0.00	12.96	5.56	50.71	38.89	33.97	55.56	2.20	0.00	0.00	1.78	3.52	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Louisiana									Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	3,448	23.08	6.12	2.52	10.42	5.92	38.78	32.22	44.69	59.34	12.18	14.53	12.20	11.53	12.48
<b>Limited Review:</b>															
Alexandria, LA MSA	278	1.86	5.86	1.08	11.11	5.40	34.27	34.53	48.75	58.99	6.51	4.00	4.79	8.29	6.03
Houma-Bayou Cane-Thibodaux, LA MSA	1,019	6.82	0.00	0.00	25.19	18.94	54.90	50.34	19.91	30.72	13.67	0.00	13.33	12.93	15.49
Lafayette, LA MSA	1,170	7.83	3.53	0.34	23.09	14.36	40.25	39.49	33.14	45.81	13.37	5.88	11.32	15.03	12.92
Lake Charles, LA MSA	711	4.76	5.13	1.69	18.23	13.78	49.06	47.12	27.59	37.41	12.57	13.11	13.53	12.96	11.74
Monroe, LA MSA	588	3.94	6.33	0.68	15.55	6.12	42.25	42.69	35.86	50.51	9.70	4.44	4.60	12.06	8.94
New Orleans-Metairie-Kenner, LA MSA	5,717	38.26	4.49	2.19	17.77	10.29	41.82	36.37	35.93	51.16	14.79	11.80	12.45	15.08	15.37
Shreveport-Bossier City, LA MSA	994	6.65	4.47	1.01	16.87	9.66	40.68	38.43	37.98	50.91	7.85	5.71	9.84	8.10	7.40
Non-Metro LA	1,016	6.80	2.35	1.38	12.96	9.84	50.71	43.80	33.97	44.98	10.12	12.31	8.71	9.34	11.25

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Louisiana								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	5	17.24	21.61	40.00	18.82	20.00	20.18	0.00	39.39	40.00	4.44	7.14	12.50	0.00	0.00
<b>Limited Review:</b>															
Alexandria, LA MSA	0	0.00	10.76	0.00	12.48	0.00	16.32	0.00	60.44	0.00	0.00	0.00	0.00	0.00	0.00
Houma-Bayou Cane-Thibodaux, LA MSA	1	3.45	0.00	0.00	27.02	0.00	58.71	100.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette, LA MSA	2	6.90	2.59	0.00	28.95	50.00	40.63	0.00	27.84	50.00	4.55	0.00	0.00	0.00	16.67
Lake Charles, LA MSA	4	13.79	11.65	75.00	43.57	25.00	25.69	0.00	19.09	0.00	9.38	40.00	12.50	0.00	0.00
Monroe, LA MSA	0	0.00	9.71	0.00	21.26	0.00	32.80	0.00	36.23	0.00	0.00	0.00	0.00	0.00	0.00
New Orleans-Metairie-Kenner, LA MSA	15	51.72	15.03	26.67	30.70	26.67	29.60	26.67	24.67	20.00	6.85	15.79	5.56	6.90	4.55
Shreveport-Bossier City, LA MSA	0	0.00	7.96	0.00	32.13	0.00	37.28	0.00	22.62	0.00	0.00	0.00	0.00	0.00	0.00
Non-Metro LA	2	6.90	5.50	0.00	24.23	0.00	40.91	50.00	29.37	50.00	7.69	0.00	0.00	9.09	10.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Louisiana															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	2,737	19.61	8.65	4.09	14.23	9.68	32.09	26.71	45.03	59.52	12.45	7.48	10.90	10.38	13.74
<b>Limited Review:</b>															
Alexandria, LA MSA	248	1.78	11.02	4.44	12.79	10.48	29.41	27.42	46.78	57.66	5.86	4.48	7.08	5.60	5.49
Houma-Bayou Cane-Thibodaux, LA MSA	627	4.49	0.00	0.00	25.34	21.53	53.64	49.92	21.02	28.55	11.38	0.00	9.29	10.90	11.36
Lafayette, LA MSA	1,512	10.83	3.46	0.93	23.01	17.79	42.64	43.45	30.88	37.83	12.73	6.38	10.43	12.83	13.31
Lake Charles, LA MSA	669	4.79	6.57	4.19	27.42	23.62	42.49	38.12	23.51	34.08	12.06	5.88	10.20	11.16	14.40
Monroe, LA MSA	386	2.77	12.15	11.14	20.46	18.39	34.38	37.05	33.01	33.42	6.81	4.43	6.84	7.10	6.86
New Orleans-Metairie-Kenner, LA MSA	5,851	41.92	6.63	5.50	19.66	15.52	32.95	31.02	40.76	47.96	12.78	11.99	10.97	13.84	12.55
Shreveport-Bossier City, LA MSA	952	6.82	12.32	9.77	22.32	14.29	33.86	33.61	31.51	42.33	8.76	7.84	6.20	8.29	10.09
Non-Metro LA	977	7.00	2.81	2.56	16.56	11.57	50.24	48.93	30.39	36.95	9.51	7.89	6.80	8.84	8.73

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Louisiana															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	16	12.21	6.25	6.25	8.64	6.25	36.03	31.25	49.08	56.25	17.95	50.00	50.00	10.00	20.00
<b>Limited Review:</b>															
Alexandria, LA MSA	12	9.16	2.71	0.00	7.22	0.00	33.63	41.67	56.43	58.33	16.22	0.00	0.00	27.27	12.00
Houma-Bayou Cane-Thibodaux, LA MSA	10	7.63	0.00	0.00	21.27	20.00	55.21	50.00	23.52	30.00	18.75	0.00	16.67	0.00	100.00
Lafayette, LA MSA	5	3.82	1.83	0.00	22.50	40.00	41.33	20.00	34.33	40.00	17.86	0.00	0.00	11.11	18.18
Lake Charles, LA MSA	13	9.92	1.74	0.00	16.49	0.00	54.23	61.54	27.55	38.46	8.62	0.00	0.00	6.82	22.22
Monroe, LA MSA	8	6.11	2.91	0.00	10.40	0.00	42.83	75.00	43.87	25.00	9.09	0.00	0.00	10.00	10.00
New Orleans-Metairie-Kenner, LA MSA	19	14.50	4.14	0.00	15.34	0.00	43.55	31.58	36.97	68.42	19.61	0.00	0.00	22.22	23.81
Shreveport-Bossier City, LA MSA	15	11.45	5.22	0.00	14.44	6.67	41.00	53.33	39.33	40.00	20.93	0.00	25.00	26.09	14.29
Non-Metro LA	33	25.19	0.78	0.00	11.52	6.06	49.90	54.55	37.80	39.39	6.64	0.00	3.70	9.47	3.48

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of Louisiana								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Baton Rouge, LA MSA	2,495	23.42	22.01	8.84	16.47	33.95	18.43	29.15	43.10	28.06	9.83	9.67	12.35	10.69	7.59
<b>Limited Review:</b>															
Alexandria, LA MSA	284	2.67	23.55	7.62	16.42	28.25	17.38	40.36	42.64	23.77	7.33	9.38	14.34	11.58	2.76
Houma-Bayou Cane-Thibodaux, LA MSA	725	6.81	25.31	8.07	15.26	31.96	18.26	34.09	41.16	25.88	14.91	17.39	17.94	16.04	11.09
Lafayette, LA MSA	1,004	9.43	22.99	5.15	16.47	29.79	17.65	33.71	42.89	31.35	9.91	9.63	11.53	12.06	7.83
Lake Charles, LA MSA	434	4.07	23.40	8.12	17.85	28.99	17.53	37.39	41.22	25.51	6.12	6.38	8.92	9.10	3.34
Monroe, LA MSA	634	5.95	23.93	5.06	16.05	30.16	18.50	33.85	41.52	30.93	12.93	10.28	19.95	16.55	8.48
New Orleans-Metairie-Kenner, LA MSA	2,930	27.51	23.47	6.95	16.62	26.01	18.53	26.79	41.38	40.26	9.73	8.38	11.37	11.49	8.37
Shreveport-Bossier City, LA MSA	1,042	9.78	23.39	5.61	16.24	23.65	18.59	35.87	41.77	34.87	8.69	8.42	10.48	11.33	6.52
Non-Metro LA	1,104	10.36	23.29	3.87	14.47	23.20	17.74	40.77	44.50	32.15	11.63	10.32	15.05	16.74	7.63

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 14.6% of loans originated and purchased by the bank.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Louisiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Baton Rouge, LA MSA	60	29.56	22.01	8.33	16.47	20.00	18.43	21.67	43.10	50.00	3.02	2.94	3.65	1.36	3.55	
<b>Limited Review:</b>																
Alexandria, LA MSA	4	1.97	23.55	25.00	16.42	0.00	17.38	0.00	42.64	75.00	0.82	0.00	0.00	0.00	1.59	
Houma-Bayou Cane-Thibodaux, LA MSA	17	8.37	25.31	0.00	15.26	5.88	18.26	29.41	41.16	64.71	2.89	0.00	0.00	2.44	4.95	
Lafayette, LA MSA	10	4.93	22.99	10.00	16.47	30.00	17.65	20.00	42.89	40.00	1.08	1.82	1.30	1.01	0.85	
Lake Charles, LA MSA	9	4.43	23.40	0.00	17.85	0.00	17.53	22.22	41.22	77.78	1.34	0.00	0.00	0.00	2.56	
Monroe, LA MSA	4	1.97	23.93	0.00	16.05	75.00	18.50	0.00	41.52	25.00	0.88	0.00	3.45	0.00	0.88	
New Orleans-Metairie-Kenner, LA MSA	66	32.51	23.47	7.81	16.62	20.31	18.53	14.06	41.38	57.81	2.52	1.54	3.09	1.15	3.22	
Shreveport-Bossier City, LA MSA	15	7.39	23.39	13.33	16.24	6.67	18.59	26.67	41.77	53.33	1.16	0.00	1.85	1.14	1.17	
Non-Metro LA	18	8.87	23.29	0.00	14.47	16.67	17.74	0.00	44.50	83.33	2.32	0.00	1.92	0.00	3.63	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Louisiana										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Baton Rouge, LA MSA	3,448	23.08	22.01	7.94	16.47	14.94	18.43	22.47	43.10	54.66	12.94	18.59	13.55	12.29	12.38	
<b>Limited Review:</b>																
Alexandria, LA MSA	278	1.86	23.55	6.51	16.42	13.79	17.38	23.37	42.64	56.32	7.00	8.08	6.25	7.19	6.99	
Houma-Bayou Cane-Thibodaux, LA MSA	1,019	6.82	25.31	6.15	15.26	13.66	18.26	23.77	41.16	56.41	15.05	13.60	13.75	14.26	16.14	
Lafayette, LA MSA	1,170	7.83	22.99	7.42	16.47	13.37	17.65	22.16	42.89	57.05	14.53	15.98	14.92	14.48	14.29	
Lake Charles, LA MSA	711	4.76	23.40	8.52	17.85	14.16	17.53	25.27	41.22	52.05	13.34	21.74	12.55	15.63	12.23	
Monroe, LA MSA	588	3.94	23.93	6.94	16.05	12.90	18.50	22.62	41.52	57.54	9.45	17.65	9.54	10.23	8.61	
New Orleans-Metairie-Kenner, LA MSA	5,717	38.26	23.47	7.48	16.62	13.16	18.53	22.12	41.38	57.24	16.28	20.65	16.12	16.48	15.76	
Shreveport-Bossier City, LA MSA	994	6.65	23.39	8.24	16.24	15.93	18.59	25.05	41.77	50.77	9.51	13.50	10.17	10.89	8.37	
Non-Metro LA	1,016	6.80	23.29	5.43	14.47	10.01	17.74	18.00	44.50	66.56	11.21	15.03	8.98	9.72	11.70	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.3% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Louisiana			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Baton Rouge, LA MSA	2,738	19.61	59.45	45.23	89.40	3.87	6.76	12.45	10.93
<b>Limited Review:</b>									
Alexandria, LA MSA	248	1.78	59.94	46.37	95.56	2.02	2.42	5.86	5.38
Houma-Bayou Cane-Thibodaux, LA MSA	627	4.49	55.78	37.48	92.19	2.23	5.58	11.38	10.39
Lafayette, LA MSA	1,513	10.83	60.93	41.73	92.00	2.78	5.29	12.73	12.69
Lake Charles, LA MSA	670	4.79	54.94	48.58	85.80	6.58	7.77	12.06	12.59
Monroe, LA MSA	386	2.77	59.82	46.89	85.49	5.70	8.81	6.81	7.43
New Orleans-Metairie-Kenner, LA MSA	5,854	41.92	58.83	45.22	91.11	3.23	5.71	12.78	10.83
Shreveport-Bossier City, LA MSA	952	6.82	57.73	41.28	89.81	4.41	5.78	8.76	7.48
Non-Metro LA	977	7.00	56.96	46.16	93.76	2.05	4.20	9.51	9.62

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.1% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Louisiana				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Baton Rouge, LA MSA	16	12.21	97.98	68.75	93.75	0.00	6.25	17.95	16.67
<b>Limited Review:</b>									
Alexandria, LA MSA	12	9.16	95.71	83.33	75.00	8.33	16.67	16.22	14.29
Houma-Bayou Cane-Thibodaux, LA MSA	10	7.63	97.14	50.00	100.00	0.00	0.00	18.75	22.22
Lafayette, LA MSA	5	3.82	98.50	20.00	100.00	0.00	0.00	17.86	15.79
Lake Charles, LA MSA	13	9.92	97.83	76.92	53.85	23.08	23.08	8.62	6.52
Monroe, LA MSA	8	6.11	98.76	87.50	75.00	25.00	0.00	9.09	9.52
New Orleans-Metairie-Kenner, LA MSA	19	14.50	97.23	73.68	94.74	5.26	0.00	19.61	25.00
Shreveport-Bossier City, LA MSA	15	11.45	97.22	73.33	93.33	6.67	0.00	20.93	25.00
Non-Metro LA	33	25.19	97.72	66.67	78.79	21.21	0.00	6.64	6.16

\* Based on 2013 Peer Small Business Data -- US  
 \*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area  
 \*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)  
 \*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 21.4% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Louisiana			Evaluation Period: January 1, 2011 to December 31, 2013				
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Baton Rouge, LA MSA	10	12,091	35	28,256	45	40,347	16.52	0	0
<b>Limited Review:</b>									
Alexandria, LA MSA	7	9,588	1	1	8	9,589	3.93	0	0
Houma-Bayou Cane-Thibodaux, LA MSA	2	4,257	4	2,799	6	7,056	2.89	0	0
Lafayette, LA MSA	2	888	7	246	9	1,134	0.46	0	0
Lake Charles, LA MSA	9	11,023	3	521	12	11,544	4.73	0	0
Monroe, LA MSA	9	2,819	6	12,246	15	15,065	6.17	0	0
New Orleans-Metairie-Kenner, LA MSA	32	107,948	73	21,542	105	129,490	53.01	0	0
Shreveport-Bossier City, LA MSA	16	2,318	15	1,659	31	3,977	1.63	0	0
Non-Metro - Louisiana Total	19	19,699	8	6,378	27	26,077	10.68	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	30	9,164	9	4,224	39	13,388	0	0	0
Statewide investments with no P/M/F to Serve AAs	3	11,550	5	5,276	8	16,826	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Louisiana																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Baton Rouge, LA MSA	42.01	32	20.51	15.63	21.88	21.88	40.63	0	0	0	0	0	0	11.66	13.40	36.65	38.29
<b>Limited Review:</b>																	
Alexandria, LA MSA	2.05	6	3.85	16.67	0.00	33.33	50.00	0	0	0	0	0	0	9.04	15.76	32.85	42.34
Houma-Bayou Cane-Thibodaux, LA MSA	3.54	14	8.97	0.00	28.57	64.29	7.14	0	0	0	0	0	0	0.00	27.11	54.30	18.60
Lafayette, LA MSA	6.46	15	9.62	6.67	26.67	60.00	6.67	0	0	0	0	0	0	4.60	25.78	39.44	30.18
Lake Charles, LA MSA	4.54	12	7.69	8.33	41.67	33.33	16.67	0	0	0	0	0	0	7.78	22.43	44.65	25.13
Monroe, LA MSA	3.37	12	7.69	8.33	58.33	16.67	16.67	0	0	0	0	0	0	10.26	23.23	36.63	29.87
New Orleans-Metairie-Kenner, LA MSA	28.77	36	23.08	0.00	16.67	25.00	58.33	0	1	0	0	0	-1	8.53	23.07	38.58	29.55
Shreveport-Bossier City, LA MSA	6.21	16	10.26	12.50	37.50	25.00	25.00	0	1	0	-1	0	0	8.44	23.33	37.53	30.69
Non-Metro LA	3.04	13	8.33	7.69	15.38	46.15	30.77	0	0	0	0	0	0	3.58	16.80	48.95	30.67

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Massachusetts				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Boston-Quincy, MA MD	100.00	4,575	1,448,983	1,294	17,818	3	13	5	10,443	5,877	1,477,258	0.00
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	8	19,153	8	19,153	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Massachusetts						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	1,220	100.00	12.94	10.33	30.62	23.52	30.92	30.49	25.52	35.66	8.02	6.82	7.63	8.97	7.92

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Massachusetts								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	21	100.00	12.94	4.76	30.62	42.86	30.92	14.29	25.52	38.10	1.31	0.00	1.58	0.84	2.23

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Massachusetts										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Boston-Quincy, MA MD	3,272	100.00	12.94	10.24	30.62	24.24	30.92	31.42	25.52	34.11	10.07	8.57	9.77	10.09	10.85	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Massachusetts						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	U pp
<b>Full Review:</b>															
Boston-Quincy, MA MD	57	100.00	26.62	24.56	24.85	38.60	24.04	26.32	24.49	10.53	9.88	9.20	10.83	15.38	5.33

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Massachusetts								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	1,280	100.00	16.56	14.37	20.41	25.39	16.16	24.69	46.87	35.55	6.67	6.42	7.52	8.63	5.07

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Massachusetts										Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	3	100.00	12.40	0.00	27.27	0.00	28.65	0.00	31.68	100.00	25.00	0.00	0.00	0.00	50.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Massachusetts										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Boston-Quincy, MA MD	1,224	100.00	37.71	2.59	17.61	18.31	17.17	29.35	27.51	49.75	9.06	7.22	8.04	10.92	8.64	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.3% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Massachusetts						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	21	100.00	37.71	0.00	17.61	35.00	17.17	15.00	27.51	50.00	1.43	0.00	2.67	0.36	1.77

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 4.8% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Massachusetts						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Boston-Quincy, MA MD	3,273	100.00	37.71	6.03	17.61	15.17	17.17	28.95	27.51	49.84	11.17	10.22	10.93	11.76	11.05

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.7% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Massachusetts				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Boston-Quincy, MA MD	1,294	100.00	67.97	33.98	100.94	0.00	0.16	6.67	4.48	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 50.2% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Massachusetts				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Boston-Quincy, MA MD	3	100.00	94.78	33.33	100.00	0.00	0.00	25.00	0.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments									
Geography: State of Massachusetts			Evaluation Period: January 1, 2011 to December 31, 2013						
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Boston-Quincy, MA MD	27	50,967	29	36,756	56	87,723	100.00	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	22	8,646	13	12,717	35	21,363	0	0	0
Statewide investments with no P/M/F to Serve AAs	9	45,513	12	64,304	21	109,817	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Massachusetts																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Boston-Quincy, MA MD	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	27.04	33.21	23.64	15.89

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Nevada				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Las Vegas-Paradise, NV MSA	100.00	13,622	2,347,580	4,771	98,091	8	121	3	26,829	18,404	2,472,621	100.00
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Nevada				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Las Vegas-Paradise, NV MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100.00
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	1	7,951	1	7,951	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Nevada						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	4,535	100.00	1.74	0.60	15.53	8.75	45.66	44.70	37.07	45.95	6.26	5.00	7.07	6.42	6.00

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Nevada										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Las Vegas-Paradise, NV MSA	24	100.00	1.74	0.00	15.53	4.17	45.66	50.00	37.07	45.83	1.26	0.00	1.12	1.65	0.99	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Nevada								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	9,060	100.00	1.74	0.84	15.53	7.98	45.66	45.78	37.07	45.40	8.90	11.40	8.62	9.08	8.74

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Nevada								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	3	100.00	13.16	0.00	41.60	66.67	34.88	33.33	10.35	0.00	2.67	0.00	2.50	6.67	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Nevada															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	4,771	100.00	4.87	2.22	21.78	13.44	42.12	41.21	31.22	43.14	7.75	5.49	6.12	7.31	9.02

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Nevada															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	8	100.00	2.53	0.00	19.46	25.00	42.83	25.00	35.18	50.00	13.64	0.00	25.00	13.33	13.04

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Nevada					Evaluation Period: January 1, 2012 to December 31, 2013								
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Las Vegas-Paradise, NV MSA	4,535	100.00	20.10	16.19	18.02	24.60	22.00	23.22	39.88	35.99	5.50	7.35	5.61	5.59	4.99

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 18.7% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Nevada										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Las Vegas-Paradise, NV MSA	24	100.00	20.10	0.00	18.02	17.39	22.00	21.74	39.88	60.87	1.21	0.00	1.57	0.89	1.38	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 4.2% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Nevada										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Las Vegas-Paradise, NV MSA	9,060	100.00	20.10	13.49	18.02	16.89	22.00	23.00	39.88	46.62	10.24	13.53	10.60	10.62	9.34	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.1% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Nevada				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Las Vegas-Paradise, NV MSA	4,771	100.00	71.33	38.69	97.82	0.78	1.40	7.75	5.80	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 44.1% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Nevada				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Las Vegas-Paradise, NV MSA	8	100.00	93.79	87.50	100.00	0.00	0.00	13.64	20.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 12.5% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Nevada		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Las Vegas-Paradise, NV MSA	17	24,138	43	43,445	60	67,583	100.00	0	0
<b>Limited Review:</b>									
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	12	3,502	6	3,511	18	7,013	0	0	0
Statewide investments with no P/M/F to Serve AAs	5	8,159	4	8,627	9	16,785	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Nevada																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Las Vegas-Paradise, NV MSA	100.00	49	100.00	2.04	20.41	51.02	26.53	10	2	0	0	7	1	5.29	22.78	42.19	29.74

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of New Jersey				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Trenton-Ewing, NJ MSA	77.81	2,085	485,032	1,153	20,472	5	62	2	31,906	3,245	537,472	88.87
<b>Limited Review:</b>												
Allentown-Bethlehem-Easton, PA-NJ MSA	22.19	671	127,013	247	2,870	7	97	0	0	925	129,980	11.13
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	2	5,000	2	5,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of New Jersey										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Trenton-Ewing, NJ MSA	446	75.85	6.87	3.59	14.10	13.00	36.68	33.63	42.35	49.78	7.06	10.53	8.80	6.17	7.10	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton, PA-NJ MSA	142	24.15	0.00	0.00	7.90	9.86	24.34	16.90	67.75	73.24	6.96	0.00	8.00	5.17	7.43	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of New Jersey										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Trenton-Ewing, NJ MSA	5	83.33	6.87	0.00	14.10	0.00	36.68	40.00	42.35	60.00	0.44	0.00	0.00	0.56	0.47	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton, PA-NJ MSA	1	16.67	0.00	0.00	7.90	0.00	24.34	0.00	67.75	100.00	0.62	0.00	0.00	0.00	0.92	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of New Jersey										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Trenton-Ewing, NJ MSA	1,630	75.57	6.87	3.31	14.10	10.55	36.68	33.01	42.35	53.13	8.50	10.71	11.35	7.93	8.24	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton, PA-NJ MSA	527	24.43	0.00	0.00	7.90	6.83	24.34	22.58	67.75	70.59	8.99	0.00	11.46	8.83	8.83	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of New Jersey									Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Trenton-Ewing, NJ MSA	4	80.00	20.76	75.00	7.91	0.00	37.36	25.00	33.97	0.00	12.00	28.57	0.00	12.50	0.00
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton, PA-NJ MSA	1	20.00	0.00	0.00	16.82	100.00	31.24	0.00	51.94	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of New Jersey															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Trenton-Ewing, NJ MSA	1,153	82.36	11.77	3.82	10.89	7.03	28.32	21.34	49.03	67.82	9.46	4.70	6.61	6.28	11.78
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton, PA-NJ MSA	247	17.64	0.00	0.00	8.04	4.45	25.31	22.27	66.65	73.28	6.76	0.00	5.38	5.89	6.86

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of New Jersey															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Trenton-Ewing, NJ MSA	5	41.67	4.05	0.00	12.31	0.00	29.34	0.00	54.30	100.00	5.88	0.00	0.00	0.00	7.14
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton, PA-NJ MSA	7	58.33	0.00	0.00	2.05	0.00	14.99	14.29	82.96	85.71	19.05	0.00	0.00	0.00	23.53

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of New Jersey								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Trenton-Ewing, NJ MSA	446	75.85	22.84	11.73	16.80	25.87	19.15	21.87	41.20	40.53	6.64	9.27	6.28	6.72	6.23
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton, PA-NJ MSA	142	24.15	14.02	1.67	13.19	21.67	20.74	35.83	52.04	40.83	6.46	0.00	7.23	6.90	6.21

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 15.8% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of New Jersey										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Trenton-Ewing, NJ MSA	5	83.33	22.84	0.00	16.80	20.00	19.15	20.00	41.20	60.00	0.46	0.00	1.08	0.91	0.00	
<b>Limited Review:</b>																
Allentown-Bethlehem-Easton, PA-NJ MSA	1	16.67	14.02	0.00	13.19	0.00	20.74	0.00	52.04	100.00	0.64	0.00	0.00	0.00	1.32	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four

family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of New Jersey								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Trenton-Ewing, NJ MSA	1,630	75.57	22.84	10.33	16.80	15.56	19.15	24.14	41.20	49.97	9.23	11.99	9.46	9.25	8.84
<b>Limited Review:</b>															
Allentown-Bethlehem-Easton, PA-NJ MSA	527	24.43	14.02	6.54	13.19	15.13	20.74	26.18	52.04	52.15	10.01	15.79	9.21	10.84	9.41

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.2% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of New Jersey				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Trenton-Ewing, NJ MSA	1,153	82.36	70.75	36.43	98.70	0.52	0.78	9.46	6.45	
<b>Limited Review:</b>										
Allentown-Bethlehem-Easton, PA-NJ MSA	247	17.64	75.47	50.61	99.60	0.40	0.00	6.76	6.31	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 45.8% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of New Jersey			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Trenton-Ewing, NJ MSA	5	41.67	96.29	60.00	100.00	0.00	0.00	5.88	9.09
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton, PA-NJ MSA	7	58.33	98.56	28.57	100.00	0.00	0.00	19.05	14.29

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 50.0% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of New Jersey		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Trenton-Ewing, NJ MSA	6	2,187	8	46,787	14	48,974	99.93	0	0
<b>Limited Review:</b>									
Allentown-Bethlehem-Easton, PA-NJ MSA	1	35	0	0	1	35	0.07	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	23	7,455	28	14,904	51	22,359	0	0	0
Statewide investments with no P/M/F to Serve AAs	9	74,590	3	3,119	12	77,709	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of New Jersey																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Trenton-Ewing, NJ MSA	88.87	10	90.91	10.00	0.00	40.00	50.00	1	0	1	0	0	0	13.57	16.01	31.90	38.00
<b>Limited Review:</b>																	
Allentown-Bethlehem-Easton, PA-NJ MSA	11.13	1	9.09	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	10.98	24.89	64.13

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of New York				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Rochester, NY MSA	28.21	2,114	259,296	3,041	82,052	32	479	10	12,820	5,197	354,647	39.96
<b>Limited Review:</b>												
Albany-Schenectady-Troy, NY MSA	6.36	504	94,510	661	14,447	1	15	8	26,263	1,174	135,235	0.00
Binghamton, NY MSA	2.66	238	25,147	245	3,437	1	5	6	26,748	490	55,337	0.00
Buffalo-Niagara Falls, NY MSA	16.95	1,586	197,579	1,524	29,446	9	140	2	15,179	3,121	242,344	0.93
Kingston, NY MSA	4.00	262	47,245	465	7,709	9	61	0	0	736	55,015	1.54
Poughkeepsie-Newburgh-Middletown, NY MSA	23.95	1,618	364,364	2,755	72,583	36	640	5	21,727	4,414	459,314	40.63
Syracuse, NY MSA	16.31	1,650	191,066	1,331	43,680	22	188	3	15,611	3,006	250,545	15.30
Non Metro NY	1.56	123	18,954	163	2,388	2	30	0	0	288	21,372	1.65
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	100	1	100	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	64	205,141	64	205,141	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of New York				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Rochester, NY MSA	33.33	2	31,242	2	31,242	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	39.96	
<b>Limited Review:</b>															
Albany-Schenectady-Troy, NY MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	
Binghamton, NY MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	
Buffalo-Niagara Falls, NY MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.93	
Kingston, NY MSA	16.67	1	9,043	1	9,043	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.54	
Poughkeepsie-Newburgh-Middletown, NY MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40.63	
Syracuse, NY MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.30	
Non-Metro NY	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.65	
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	6	291,067	6	291,067	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	4	31,295	4	31,295	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	1,242	25.34	3.54	2.01	12.65	12.32	52.95	54.43	30.85	31.24	4.83	4.45	4.80	4.87	4.80	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	279	5.69	5.21	4.30	9.85	11.11	40.07	45.16	44.87	39.43	2.52	1.24	1.99	2.99	2.37	
Binghamton, NY MSA	176	3.59	2.94	4.55	13.10	8.52	51.45	57.39	32.51	29.55	4.90	8.33	2.48	5.58	4.42	
Buffalo-Niagara Falls, NY MSA	1,057	21.56	5.30	1.61	14.54	9.56	39.97	45.22	40.18	43.61	4.44	3.14	3.36	4.83	4.44	
Kingston, NY MSA	104	2.12	0.00	0.00	10.41	7.69	74.43	73.08	15.16	19.23	3.21	0.00	1.42	3.11	4.76	
Poughkeepsie-Newburgh-Middletown, NY MSA	854	17.42	2.52	0.70	11.55	8.08	57.46	57.73	28.47	33.49	7.91	1.06	7.28	8.01	8.99	
Syracuse, NY MSA	1,134	23.13	3.25	2.12	13.57	14.37	49.17	49.21	34.01	34.30	7.84	7.93	7.88	8.65	6.86	
Non-Metro NY	56	1.14	0.00	0.00	12.48	12.50	50.65	62.50	36.87	25.00	6.72	0.00	3.85	7.49	6.34	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	18	28.13	3.54	0.00	12.65	5.56	52.95	61.11	30.85	33.33	0.36	0.00	0.00	0.45	0.42	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	5	7.81	5.21	20.00	9.85	20.00	40.07	20.00	44.87	40.00	0.21	0.00	0.00	0.00	0.45	
Binghamton, NY MSA	0	0.00	2.94	0.00	13.10	0.00	51.45	0.00	32.51	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls, NY MSA	6	9.38	5.30	0.00	14.54	16.67	39.97	16.67	40.18	66.67	0.18	0.00	0.00	0.00	0.49	
Kingston, NY MSA	3	4.69	0.00	0.00	10.41	33.33	74.43	33.33	15.16	33.33	0.68	0.00	2.70	0.00	2.70	
Poughkeepsie-Newburgh-Middletown, NY MSA	19	29.69	2.52	0.00	11.55	5.26	57.46	47.37	28.47	47.37	1.67	0.00	2.08	0.93	3.42	
Syracuse, NY MSA	12	18.75	3.25	0.00	13.57	0.00	49.17	66.67	34.01	33.33	0.23	0.00	0.00	0.36	0.15	
Non-Metro NY	1	1.56	0.00	0.00	12.48	0.00	50.65	0.00	36.87	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010

\*\*\*\* Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	843	27.37	3.54	2.02	12.65	11.98	52.95	48.75	30.85	37.25	3.90	5.92	5.75	3.50	3.95	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	213	6.92	5.21	2.82	9.85	9.86	40.07	36.15	44.87	51.17	1.32	0.00	1.95	1.13	1.43	
Binghamton, NY MSA	60	1.95	2.94	6.67	13.10	15.00	51.45	40.00	32.51	38.33	2.01	9.76	2.91	1.31	2.11	
Buffalo-Niagara Falls, NY MSA	512	16.62	5.30	1.56	14.54	9.38	39.97	40.43	40.18	48.63	2.91	2.72	3.70	2.99	2.74	
Kingston, NY MSA	155	5.03	0.00	0.00	10.41	8.39	74.43	75.48	15.16	16.13	4.78	0.00	6.25	4.24	6.42	
Poughkeepsie-Newburgh-Middletown, NY MSA	735	23.86	2.52	1.09	11.55	10.34	57.46	54.29	28.47	34.29	4.96	2.46	4.95	4.95	5.21	
Syracuse, NY MSA	497	16.14	3.25	1.61	13.57	14.08	49.17	45.07	34.01	39.24	3.34	2.56	5.31	3.48	2.79	
Non-Metro NY	65	2.11	0.00	0.00	12.48	7.69	50.65	56.92	36.87	35.38	5.93	0.00	4.55	6.67	5.31	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010

Cells shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	11	22.45	18.42	27.27	15.94	54.55	48.22	18.18	17.42	0.00	5.60	9.68	11.54	2.22	0.00	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	7	14.29	14.46	57.14	24.40	28.57	22.29	14.29	38.85	0.00	7.89	0.00	20.00	10.00	0.00	
Binghamton, NY MSA	2	4.08	21.77	0.00	35.27	0.00	28.57	100.00	14.40	0.00	6.90	0.00	0.00	16.67	0.00	
Buffalo-Niagara Falls, NY MSA	11	22.45	20.70	9.09	16.22	45.45	34.94	36.36	28.14	9.09	5.05	0.00	8.33	5.26	3.57	
Kingston, NY MSA	0	0.00	0.00	0.00	24.67	0.00	65.42	0.00	9.91	0.00	0.00	0.00	0.00	0.00	0.00	
Poughkeepsie-Newburgh-Middletown, NY MSA	10	20.41	19.47	30.00	24.52	30.00	46.33	30.00	9.68	10.00	11.32	33.33	12.50	3.70	25.00	
Syracuse, NY MSA	7	14.29	24.54	28.57	25.39	0.00	31.05	42.86	19.02	28.57	6.25	9.09	0.00	5.56	7.69	
Non-Metro NY	1	2.04	0.00	0.00	54.06	0.00	30.67	100.00	15.27	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rochester, NY MSA	3,039	29.85	10.50	5.79	12.96	9.87	47.09	46.17	29.46	38.17	10.64	8.08	9.80	9.93	12.24
<b>Limited Review:</b>															
Albany-Schenectady-Troy, NY MSA	661	6.49	10.55	6.05	19.64	13.92	33.41	34.64	36.40	45.39	6.95	5.20	5.56	6.11	8.34
Binghamton, NY MSA	245	2.41	9.80	6.53	17.27	16.73	44.80	42.04	28.13	34.69	5.00	2.79	3.90	4.98	6.15
Buffalo-Niagara Falls, NY MSA	1,523	14.96	8.16	4.20	14.88	10.11	38.62	33.68	38.35	52.00	6.46	4.51	5.73	5.45	7.87
Kingston, NY MSA	465	4.57	0.00	0.00	13.22	10.54	70.16	68.82	16.62	20.65	8.28	0.00	8.83	7.69	8.84
Poughkeepsie-Newburgh-Middletown, NY MSA	2,755	27.06	7.66	19.13	14.71	10.67	53.85	45.77	23.78	24.43	13.60	22.63	10.96	11.58	12.05
Syracuse, NY MSA	1,331	13.07	13.12	10.44	14.10	10.74	43.63	42.60	29.14	36.21	7.35	7.42	5.70	6.66	8.54
Non-Metro NY	163	1.60	0.00	0.00	25.36	27.61	47.35	41.10	27.29	31.29	8.78	0.00	8.48	7.43	7.85

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of New York															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rochester, NY MSA	32	28.57	2.20	0.00	10.29	6.25	60.70	68.75	26.81	25.00	5.16	0.00	5.88	4.01	14.71
<b>Limited Review:</b>															
Albany-Schenectady-Troy, NY MSA	1	0.89	2.98	0.00	6.52	0.00	51.96	100.00	38.55	0.00	0.00	0.00	0.00	0.00	0.00
Binghamton, NY MSA	1	0.89	1.03	0.00	11.57	0.00	65.30	100.00	22.11	0.00	3.57	0.00	0.00	4.17	0.00
Buffalo-Niagara Falls, NY MSA	9	8.04	3.01	0.00	5.95	0.00	46.05	55.56	45.00	44.44	6.45	0.00	0.00	2.86	14.29
Kingston, NY MSA	9	8.04	0.00	0.00	6.89	0.00	70.19	44.44	22.92	55.56	17.39	0.00	0.00	23.08	11.11
Poughkeepsie-Newburgh-Middletown, NY MSA	36	32.14	1.40	0.00	7.17	8.33	63.04	50.00	28.39	41.67	47.17	0.00	33.33	47.83	44.00
Syracuse, NY MSA	22	19.64	2.17	0.00	8.62	4.55	60.28	63.64	28.93	31.82	5.92	0.00	0.00	5.56	6.45
Non-Metro NY	2	1.79	0.00	0.00	10.67	0.00	48.89	0.00	40.44	100.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	1,242	25.34	20.72	12.96	17.25	33.55	21.88	25.37	40.15	28.13	5.00	4.10	5.87	5.23	4.47	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	279	5.69	21.35	9.84	16.79	27.56	20.25	29.53	41.62	33.07	2.37	1.18	2.23	2.56	2.60	
Binghamton, NY MSA	176	3.59	21.66	16.56	17.64	34.44	20.92	25.83	39.77	23.18	4.87	5.15	6.33	5.19	3.47	
Buffalo-Niagara Falls, NY MSA	1,057	21.56	21.61	8.90	17.10	29.75	20.29	31.16	41.00	30.18	4.56	3.64	4.77	4.90	4.36	
Kingston, NY MSA	104	2.12	19.57	3.66	17.81	18.29	23.03	35.37	39.59	42.68	2.95	2.00	1.87	3.90	2.88	
Poughkeepsie-Newburgh-Middletown, NY MSA	854	17.42	20.50	3.60	17.80	25.21	22.49	35.46	39.21	35.73	7.40	4.50	7.10	8.34	7.29	
Syracuse, NY MSA	1,134	23.13	21.35	13.47	17.13	29.80	21.49	28.63	40.04	28.10	7.42	10.15	7.92	8.05	5.83	
Non-Metro NY	56	1.14	21.48	4.76	16.66	11.90	18.38	11.90	43.49	71.43	5.79	10.00	2.17	2.27	7.51	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 14.3% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of New York										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Rochester, NY MSA	18	28.13	20.72	5.56	17.25	11.11	21.88	5.56	40.15	77.78	0.37	0.28	0.13	0.00	0.90	
<b>Limited Review:</b>																
Albany-Schenectady-Troy, NY MSA	5	7.81	21.35	0.00	16.79	40.00	20.25	20.00	41.62	40.00	0.22	0.00	0.00	0.00	0.50	
Binghamton, NY MSA	0	0.00	21.66	0.00	17.64	0.00	20.92	0.00	39.77	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls, NY MSA	6	9.38	21.61	16.67	17.10	16.67	20.29	0.00	41.00	66.67	0.18	0.00	0.00	0.00	0.54	
Kingston, NY MSA	3	4.69	19.57	0.00	17.81	33.33	23.03	33.33	39.59	33.33	0.70	0.00	0.00	1.49	0.87	
Poughkeepsie-Newburgh-Middletown, NY MSA	19	29.69	20.50	5.26	17.80	31.58	22.49	42.11	39.21	21.05	1.75	1.72	3.51	1.86	0.55	
Syracuse, NY MSA	12	18.75	21.35	8.33	17.13	16.67	21.49	33.33	40.04	41.67	0.23	0.00	0.00	0.35	0.35	
Non-Metro NY	1	1.56	21.48	0.00	16.66	0.00	18.38	0.00	43.49	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of New York								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Rochester, NY MSA	843	27.37	20.72	13.19	17.25	21.02	21.88	27.42	40.15	38.38	3.89	6.05	4.13	3.91	3.44
<b>Limited Review:</b>															
Albany-Schenectady-Troy, NY MSA	213	6.92	21.35	3.55	16.79	14.72	20.25	28.93	41.62	52.79	1.20	1.53	1.57	0.74	1.29
Binghamton, NY MSA	60	1.95	21.66	6.25	17.64	22.92	20.92	22.92	39.77	47.92	1.71	2.15	1.23	0.79	2.28
Buffalo-Niagara Falls, NY MSA	512	16.62	21.61	7.87	17.10	20.00	20.29	29.36	41.00	42.77	3.09	3.55	3.13	3.08	3.02
Kingston, NY MSA	155	5.03	19.57	8.27	17.81	12.78	23.03	24.06	39.59	54.89	4.41	4.08	4.35	3.20	5.18
Poughkeepsie-Newburgh-Middletown, NY MSA	735	23.86	20.50	9.05	17.80	18.56	22.49	30.21	39.21	42.18	4.88	6.00	5.34	4.82	4.57
Syracuse, NY MSA	497	16.14	21.35	13.04	17.13	22.88	21.49	23.57	40.04	40.50	3.04	5.39	3.62	2.86	2.58
Non-Metro NY	65	2.11	21.48	3.85	16.66	15.38	18.38	13.46	43.49	67.31	5.66	11.76	5.66	4.35	5.82

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 10.6% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: State of New York			Evaluation Period: January 1, 2012 to December 31, 2013		
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Rochester, NY MSA	3,041	29.85	71.19	44.59	96.84	0.89	2.34	10.64	10.78
<b>Limited Review:</b>									
Albany-Schenectady-Troy, NY MSA	661	6.49	66.58	44.33	98.49	0.15	1.36	6.95	6.26
Binghamton, NY MSA	245	2.41	69.17	35.10	99.59	0.00	0.41	5.00	3.46
Buffalo-Niagara Falls, NY MSA	1,524	14.96	69.82	43.47	98.10	0.79	1.18	6.46	5.93
Kingston, NY MSA	465	4.57	74.05	52.26	98.71	0.43	0.86	8.28	8.90
Poughkeepsie-Newburgh-Middletown, NY MSA	2,755	27.06	73.55	44.72	96.19	1.56	2.25	13.60	11.53
Syracuse, NY MSA	1,331	13.07	72.54	43.50	95.42	1.43	3.16	7.35	6.81
Non-Metro NY	163	1.60	73.33	47.85	98.16	1.84	0.00	8.78	7.57

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.7% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of New York			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Rochester, NY MSA	32	28.57	96.52	71.88	100.00	0.00	0.00	5.16	4.72
<b>Limited Review:</b>									
Albany-Schenectady-Troy, NY MSA	1	0.89	98.14	100.00	100.00	0.00	0.00	0.00	0.00
Binghamton, NY MSA	1	0.89	97.69	100.00	100.00	0.00	0.00	3.57	5.00
Buffalo-Niagara Falls, NY MSA	9	8.04	96.29	44.44	100.00	0.00	0.00	6.45	6.00
Kingston, NY MSA	9	8.04	97.92	88.89	100.00	0.00	0.00	17.39	30.77
Poughkeepsie-Newburgh-Middletown, NY MSA	36	32.14	97.47	52.78	97.22	2.78	0.00	47.17	43.75
Syracuse, NY MSA	22	19.64	96.75	77.27	100.00	0.00	0.00	5.92	5.79
Non-Metro NY	2	1.79	98.22	50.00	100.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data – US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 27.7% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of New York				Evaluation Period: January 1, 2011 to December 31, 2013				
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$	
<b>Full Review:</b>										
Rochester, NY MSA	35	27,215	47	10,891	82	38,106	20.28	0	0	
<b>Limited Review:</b>										
Albany-Schenectady-Troy, NY MSA	3	624	9	3,743	12	4,367	2.32	0	0	
Binghamton, NY MSA	6	865	3	55	9	920	0.49	0	0	
Buffalo-Niagara Falls, NY MSA	21	17,886	19	15,422	40	33,308	17.73	0	0	
Kingston, NY MSA	3	4,250	9	17,228	12	21,478	11.43	0	0	
Poughkeepsie-Newburgh-Middletown, NY MSA	21	27,764	11	44,624	33	72,388	38.53	0	0	
Syracuse, NY MSA	8	906	21	9,838	29	10,744	5.72	0	0	
Non-Metro - New York Total	1	2,658	9	3,902	10	6,560	3.49	0	0	
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	50	16,225	45	17,479	95	33,703	0	0	0	
Statewide investments with no P/M/F to Serve AAs	9	36,831	5	36,895	14	73,696	0	0	0	

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of New York																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Rochester, NY MSA	39.96	28	34.57	10.71	17.86	50.00	21.43	0	0	0	0	0	0	9.34	15.31	48.43	26.67
<b>Limited Review:</b>																	
Albany-Schenectady-Troy, NY MSA	0.00	1	1.23	0.00	0.00	100.00	0.00	0	0	0	0	0	0	13.71	13.96	34.02	38.31
Binghamton, NY MSA	0.00	1	1.23	0.00	0.00	0.00	100.00	0	0	0	0	0	0	6.15	17.82	46.30	29.73
Buffalo-Niagara Falls, NY MSA	0.93	1	1.23	0.00	0.00	100.00	0.00	0	0	0	0	0	0	10.21	17.51	35.95	34.85
Kingston, NY MSA	1.54	2	2.47	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	12.30	72.27	15.43
Poughkeepsie-Newburgh-Middletown, NY MSA	40.63	33	40.74	6.06	12.12	60.61	21.21	1	1	0	-1	0	1	8.13	14.68	52.78	24.11
Syracuse, NY MSA	15.30	13	16.05	23.08	15.38	46.15	15.38	0	0	0	0	0	0	10.26	16.23	44.09	29.35
Non-Metro NY	1.65	2	2.47	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	21.51	45.53	32.96

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Ohio				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Columbus, OH MSA	35.14	17,984	3,018,087	8,104	273,480	63	3,064	6	25,269	26,157	3,319,900	51.30
<b>Limited Review:</b>												
Akron, OH MSA	9.71	4,911	677,748	2,303	110,982	12	124	0	0	7,226	788,854	7.54
Canton-Massillon, OH MSA	5.45	2,958	355,428	1,086	43,670	11	73	1	44	4,056	399,215	3.37
Cleveland-Elyria-Mentor, OH MSA	23.83	11,435	1,638,795	6,268	248,918	27	335	5	7,964	17,735	1,896,012	13.85
Dayton, OH MSA	8.22	4,041	488,516	2,057	78,907	19	631	0	0	6,117	568,054	8.90
Lima, OH MSA	1.07	480	48,271	303	16,392	11	984	0	0	794	65,647	2.29
Mansfield, OH MSA	1.21	631	59,897	262	14,318	8	87	0	0	901	74,302	0.83
Parkersburg-Marietta-Vienna, WV-OH MSA	0.70	345	39,102	167	10,574	6	288	0	0	518	49,964	0.85
Springfield, OH MSA	0.76	441	47,513	115	2,370	6	45	0	0	562	49,928	0.00
Steubenville-Weirton, OH-WV MSA	0.37	203	17,735	74	2,523	0	0	0	0	277	20,258	0.48
Youngstown-Warren-Boardman, OH-PA MSA	4.57	2,415	242,287	972	45,664	12	109	0	0	3,399	288,060	3.65
Non-Metro OH	8.99	4,717	495,800	1,873	82,785	97	7,147	1	4,700	6,688	590,432	6.94
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	90	1	90	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Ohio				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Columbus, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51.30
<b>Limited Review:</b>														
Akron, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.54
Canton-Massillon, OH MSA	50.00	1	3,660	1	3,660	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.37
Cleveland-Elyria-Mentor, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.85
Dayton, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.90
Lima, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.29
Mansfield, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.83
Parkersburg-Marietta-Vienna, WV-OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.85
Springfield, OH MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Steubenville-Weirton, OH-WV MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.48
Youngstown-Warren-Boardman, OH-PA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.65
Non-Metro OH	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.94
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	3	233,768	3	233,768	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus, OH MSA	6,346	36.33	5.30	2.11	17.72	11.30	40.85	41.46	36.14	45.13	10.65	9.73	8.91	11.17	10.72	
<b>Limited Review:</b>																
Akron, OH MSA	1,437	8.23	4.58	1.88	18.89	11.69	42.20	42.38	34.33	44.05	7.79	7.51	6.51	7.78	8.18	
Canton-Massillon, OH MSA	877	5.02	3.36	0.57	9.61	5.25	57.86	59.64	29.18	34.55	10.35	12.00	11.34	10.58	9.84	
Cleveland-Elyria-Mentor, OH MSA	3,840	21.98	5.68	1.46	13.81	7.40	41.98	45.52	38.53	45.63	7.58	6.33	6.15	8.27	7.28	
Dayton, OH MSA	1,326	7.59	4.19	1.21	17.48	12.44	46.91	54.75	31.42	31.60	6.65	5.63	6.23	7.59	5.67	
Lima, OH MSA	183	1.05	5.60	1.09	10.43	10.93	51.30	56.28	32.67	31.69	9.12	10.53	15.52	9.43	7.69	
Mansfield, OH MSA	279	1.60	0.00	0.00	20.04	8.24	49.63	55.91	30.33	35.84	12.33	0.00	11.30	12.98	11.71	
Parkersburg-Marietta-Vienna, WV-OH MSA	105	0.60	0.00	0.00	14.74	28.57	65.74	57.14	19.52	14.29	9.20	0.00	14.29	8.86	5.97	
Springfield, OH MSA	166	0.95	4.94	1.20	12.97	7.83	44.52	53.61	37.57	37.35	6.65	0.00	5.41	7.33	6.43	
Steubenville-Weirton, OH-WV MSA	93	0.53	1.24	0.00	11.58	10.75	83.35	86.02	3.84	3.23	10.32	0.00	10.64	10.80	3.45	
Youngstown-Warren-Boardman, OH-PA MSA	720	4.12	5.33	0.14	13.31	5.42	55.54	60.28	25.82	34.17	10.31	4.00	10.39	10.53	10.04	
Non-Metro OH	2,097	12.00	0.58	0.05	12.00	9.82	64.62	67.91	22.80	22.22	13.80	3.03	14.41	14.45	12.21	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus, OH MSA	63	31.66	5.30	0.00	17.72	4.76	40.85	39.68	36.14	55.56	1.36	0.00	0.31	1.24	2.00	
<b>Limited Review:</b>																
Akron, OH MSA	16	8.04	4.58	0.00	18.89	18.75	42.20	43.75	34.33	37.50	1.84	0.00	1.82	2.01	1.84	
Canton-Massillon, OH MSA	20	10.05	3.36	0.00	9.61	5.00	57.86	40.00	29.18	55.00	2.79	0.00	0.00	1.67	7.56	
Cleveland-Elyria-Mentor, OH MSA	27	13.57	5.68	0.00	13.81	3.70	41.98	29.63	38.53	66.67	0.40	0.00	0.25	0.40	0.53	
Dayton, OH MSA	16	8.04	4.19	0.00	17.48	6.25	46.91	43.75	31.42	50.00	0.96	0.00	0.85	0.66	1.45	
Lima, OH MSA	3	1.51	5.60	0.00	10.43	0.00	51.30	66.67	32.67	33.33	1.25	0.00	0.00	0.00	4.00	
Mansfield, OH MSA	1	0.50	0.00	0.00	20.04	0.00	49.63	100.00	30.33	0.00	0.00	0.00	0.00	0.00	0.00	
Parkersburg-Marietta-Vienna, WV-OH MSA	4	2.01	0.00	0.00	14.74	25.00	65.74	75.00	19.52	0.00	2.61	0.00	7.14	2.67	0.00	
Springfield, OH MSA	0	0.00	4.94	0.00	12.97	0.00	44.52	0.00	37.57	0.00	0.00	0.00	0.00	0.00	0.00	
Steubenville-Weirton, OH-WV MSA	2	1.01	1.24	0.00	11.58	0.00	83.35	100.00	3.84	0.00	0.64	0.00	0.00	0.70	0.00	
Youngstown-Warren-Boardman, OH-PA MSA	21	10.55	5.33	0.00	13.31	0.00	55.54	80.95	25.82	19.05	1.69	0.00	0.00	2.71	0.48	
Non-Metro OH	26	13.07	0.58	0.00	12.00	7.69	64.62	76.92	22.80	15.38	1.50	0.00	0.97	1.65	1.32	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus, OH MSA	11,564	35.22	5.30	2.15	17.72	10.61	40.85	34.09	36.14	53.15	10.48	7.98	9.40	9.80	11.50	
<b>Limited Review:</b>																
Akron, OH MSA	3,453	10.52	4.58	2.66	18.89	14.31	42.20	39.10	34.33	43.93	10.48	15.24	11.61	10.08	10.28	
Canton-Massillon, OH MSA	2,058	6.27	3.36	0.92	9.61	6.32	57.86	52.87	29.18	39.89	11.65	18.31	16.00	10.65	12.37	
Cleveland-Elyria-Mentor, OH MSA	7,546	22.98	5.68	2.11	13.81	9.42	41.98	40.37	38.53	48.10	8.18	6.86	8.97	8.36	7.94	
Dayton, OH MSA	2,695	8.21	4.19	1.93	17.48	13.77	46.91	44.60	31.42	39.70	6.65	6.73	7.90	6.72	6.18	
Lima, OH MSA	293	0.89	5.60	2.39	10.43	5.80	51.30	53.58	32.67	38.23	9.53	8.82	5.62	10.11	9.43	
Mansfield, OH MSA	350	1.07	0.00	0.00	20.04	19.14	49.63	46.00	30.33	34.86	8.59	0.00	14.43	8.36	7.12	
Parkersburg-Marietta-Vienna, WV-OH MSA	236	0.72	0.00	0.00	14.74	14.83	65.74	61.86	19.52	23.31	13.85	0.00	16.95	14.80	9.50	
Springfield, OH MSA	275	0.84	4.94	4.36	12.97	13.45	44.52	38.91	37.57	43.27	5.46	11.11	10.62	4.32	5.11	
Steubenville-Weirton, OH-WV MSA	108	0.33	1.24	0.00	11.58	7.41	83.35	89.81	3.84	2.78	6.71	0.00	7.69	6.61	6.82	
Youngstown-Warren-Boardman, OH-PA MSA	1,672	5.09	5.33	0.30	13.31	7.06	55.54	56.22	25.82	36.42	11.10	0.00	10.25	11.11	11.45	
Non-Metro OH	2,587	7.88	0.58	0.08	12.00	9.20	64.62	63.70	22.80	27.02	9.64	2.33	10.49	9.67	9.42	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus, OH MSA	10	18.18	22.40	50.00	27.72	10.00	33.23	40.00	16.65	0.00	0.75	0.00	1.45	1.04	0.00	
<b>Limited Review:</b>																
Akron, OH MSA	5	9.09	15.36	20.00	23.22	40.00	36.44	20.00	24.98	20.00	2.22	0.00	0.00	0.00	14.29	
Canton-Massillon, OH MSA	3	5.45	12.13	0.00	13.67	66.67	41.97	33.33	32.23	0.00	5.00	0.00	100.00	0.00	0.00	
Cleveland-Elyria-Mentor, OH MSA	22	40.00	15.05	27.27	27.16	40.91	38.98	22.73	18.81	9.09	6.80	15.79	8.96	3.33	6.67	
Dayton, OH MSA	4	7.27	10.51	0.00	27.55	75.00	42.12	0.00	19.81	25.00	1.33	0.00	3.33	0.00	0.00	
Lima, OH MSA	1	1.82	13.42	0.00	21.23	0.00	54.92	100.00	10.43	0.00	9.09	0.00	0.00	14.29	0.00	
Mansfield, OH MSA	1	1.82	0.00	0.00	45.41	0.00	40.13	100.00	14.46	0.00	0.00	0.00	0.00	0.00	0.00	
Parkersburg-Marietta-Vienna, WV-OH MSA	0	0.00	0.00	0.00	37.96	0.00	52.31	0.00	9.73	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield, OH MSA	0	0.00	18.92	0.00	15.56	0.00	45.05	0.00	20.47	0.00	0.00	0.00	0.00	0.00	0.00	
Steubenville-Weirton, OH-WV MSA	0	0.00	21.26	0.00	25.17	0.00	45.45	0.00	8.12	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman, OH-PA MSA	2	3.64	12.17	0.00	21.29	0.00	49.03	100.00	17.50	0.00	2.17	0.00	0.00	3.57	0.00	
Non-Metro OH	7	12.73	4.96	0.00	20.06	14.29	54.28	57.14	20.70	28.57	11.90	0.00	9.09	14.29	14.29	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus, OH MSA	8,095	34.35	8.99	5.61	19.13	12.19	35.39	31.75	36.50	50.45	13.98	4.85	11.85	13.81	18.61
<b>Limited Review:</b>															
Akron, OH MSA	2,303	9.77	7.43	4.69	16.36	13.42	36.07	35.21	40.15	46.68	12.00	8.66	10.17	12.58	12.36
Canton-Massillon, OH MSA	1,086	4.61	6.79	6.54	9.27	6.72	50.32	46.32	33.62	40.42	11.83	11.96	10.97	10.66	12.23
Cleveland-Elyria-Mentor, OH MSA	6,262	26.57	7.89	4.62	13.77	9.02	38.36	36.03	39.98	50.34	10.21	6.99	7.64	9.36	11.81
Dayton, OH MSA	2,057	8.73	6.16	4.52	17.92	12.79	44.04	40.40	31.89	42.29	9.60	6.82	7.58	8.51	11.78
Lima, OH MSA	303	1.29	14.51	12.54	11.03	8.58	48.36	43.89	26.10	34.98	11.55	11.11	10.34	9.89	14.95
Mansfield, OH MSA	262	1.11	0.00	0.00	27.37	21.76	44.93	48.09	27.70	30.15	9.07	0.00	7.59	9.66	8.35
Parkersburg-Marietta-Vienna, WV-OH MSA	167	0.71	0.00	0.00	31.59	32.34	53.61	52.69	14.81	14.97	11.13	0.00	8.61	10.49	13.75
Springfield, OH MSA	115	0.49	8.00	3.48	17.57	12.17	35.53	33.04	38.89	51.30	3.70	1.10	2.95	3.46	4.24
Steubenville-Weirton, OH-WV MSA	74	0.31	12.06	18.92	10.34	5.41	71.32	68.92	6.27	6.76	4.67	3.06	1.61	4.64	6.38
Youngstown-Warren-Boardman, OH-PA MSA	972	4.12	8.28	5.66	12.33	9.05	48.04	46.91	31.34	38.37	8.70	5.75	7.98	8.79	8.78
Non-Metro OH	1,873	7.95	1.19	0.80	14.94	11.59	62.85	61.83	21.03	25.79	9.81	7.89	8.82	9.41	10.32

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Ohio															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus, OH MSA	63	23.16	3.10	0.00	12.81	1.59	53.26	74.60	30.84	23.81	7.62	0.00	0.00	8.66	7.69
<b>Limited Review:</b>															
Akron, OH MSA	12	4.41	1.87	0.00	12.02	0.00	51.06	75.00	35.06	25.00	15.15	0.00	0.00	20.00	14.29
Canton-Massillon, OH MSA	11	4.04	1.58	0.00	3.52	0.00	65.76	90.91	29.14	9.09	12.50	0.00	0.00	14.81	8.33
Cleveland-Elyria-Mentor, OH MSA	27	9.93	2.82	0.00	8.15	0.00	45.27	37.04	43.76	62.96	10.99	0.00	0.00	4.55	19.05
Dayton, OH MSA	19	6.99	1.49	0.00	9.25	0.00	61.85	57.89	27.41	42.11	2.44	0.00	0.00	2.49	2.70
Lima, OH MSA	11	4.04	1.86	0.00	1.36	0.00	76.61	81.82	20.17	18.18	5.84	0.00	0.00	4.24	11.11
Mansfield, OH MSA	8	2.94	0.00	0.00	7.86	62.50	58.55	0.00	33.60	37.50	6.00	0.00	100.00	0.00	7.14
Parkersburg-Marietta-Vienna, WV-OH MSA	6	2.21	0.00	0.00	8.71	0.00	76.45	83.33	14.84	16.67	16.67	0.00	0.00	20.00	0.00
Springfield, OH MSA	6	2.21	2.71	0.00	5.42	0.00	33.75	0.00	58.12	100.00	1.27	0.00	0.00	0.00	1.83
Steubenville-Weirton, OH-WV MSA	0	0.00	1.92	0.00	9.62	0.00	87.18	0.00	1.28	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman, OH-PA MSA	12	4.41	2.38	0.00	5.51	0.00	66.42	41.67	25.69	58.33	13.04	0.00	0.00	10.26	28.57
Non-Metro OH	97	35.66	0.12	0.00	4.50	0.00	64.52	64.95	30.85	35.05	6.05	0.00	0.00	5.37	5.41

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			Geography: State of Ohio				Evaluation Period: January 1, 2012 to December 31, 2013					Market Share *				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Overall	Low-	Mod	Mid	Upp	
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****						
<b>Full Review:</b>																
Columbus, OH MSA	6,347	36.33	21.62	10.16	17.37	26.39	20.69	26.73	40.32	36.72	10.90	11.05	11.51	12.04	9.89	
<b>Limited Review:</b>																
Akron, OH MSA	1,437	8.23	20.77	13.30	17.80	23.91	22.01	27.32	39.42	35.47	7.93	8.33	7.66	8.11	7.87	
Canton-Massillon, OH MSA	877	5.02	19.39	10.75	18.72	29.67	21.45	26.45	40.44	33.13	10.80	11.88	12.75	10.59	9.58	
Cleveland-Elyria-Mentor, OH MSA	3,840	21.98	21.71	10.30	17.29	27.20	20.69	27.28	40.30	35.22	7.70	7.59	7.63	8.20	7.44	
Dayton, OH MSA	1,326	7.59	20.69	15.38	18.19	33.03	20.91	23.17	40.21	28.42	6.69	9.90	8.64	6.44	5.01	
Lima, OH MSA	183	1.05	21.47	24.84	17.45	33.33	22.40	27.45	38.69	14.38	8.37	18.10	9.25	9.96	3.43	
Mansfield, OH MSA	279	1.60	18.37	14.58	20.51	40.00	21.55	29.58	39.57	15.83	12.09	19.47	17.65	13.21	4.77	
Parkersburg-Marietta-Vienna, WV-OH MSA	105	0.60	19.59	12.37	18.62	34.02	20.99	19.59	40.80	34.02	9.12	13.73	13.38	6.54	6.93	
Springfield, OH MSA	166	0.95	19.82	12.41	17.52	43.45	22.90	24.83	39.76	19.31	7.02	9.62	9.64	7.21	3.94	
Steubenville-Weirton, OH-WV MSA	93	0.53	20.21	7.89	18.42	39.47	22.34	31.58	39.04	21.05	9.11	11.54	15.84	8.33	5.36	
Youngstown-Warren-Boardman, OH-PA MSA	720	4.12	20.65	10.69	17.85	32.39	22.02	31.76	39.48	25.16	10.75	10.26	12.37	13.40	7.62	
Non-Metro OH	2,097	12.00	18.10	13.06	18.10	37.57	22.24	28.60	41.56	20.77	12.97	18.30	16.89	13.39	8.30	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 13.6% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Ohio										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Columbus, OH MSA	63	31.66	21.62	1.67	17.37	13.33	20.69	31.67	40.32	53.33	1.33	0.51	0.49	2.10	1.48	
<b>Limited Review:</b>																
Akron, OH MSA	16	8.04	20.77	12.50	17.80	18.75	22.01	31.25	39.42	37.50	1.92	1.43	2.38	2.17	1.67	
Canton-Massillon, OH MSA	20	10.05	19.39	10.00	18.72	35.00	21.45	20.00	40.44	35.00	2.90	1.28	3.54	2.54	3.47	
Cleveland-Elyria-Mentor, OH MSA	27	13.57	21.71	4.00	17.29	8.00	20.69	28.00	40.30	60.00	0.34	0.33	0.00	0.52	0.42	
Dayton, OH MSA	16	8.04	20.69	18.75	18.19	0.00	20.91	37.50	40.21	43.75	1.02	3.57	0.00	1.40	0.69	
Lima, OH MSA	3	1.51	21.47	0.00	17.45	0.00	22.40	33.33	38.69	66.67	1.32	0.00	0.00	0.00	3.45	
Mansfield, OH MSA	1	0.50	18.37	0.00	20.51	0.00	21.55	0.00	39.57	100.00	0.00	0.00	0.00	0.00	0.00	
Parkersburg-Marietta-Vienna, WV-OH MSA	4	2.01	19.59	0.00	18.62	25.00	20.99	25.00	40.80	50.00	2.73	0.00	3.13	3.45	2.56	
Springfield, OH MSA	0	0.00	19.82	0.00	17.52	0.00	22.90	0.00	39.76	0.00	0.00	0.00	0.00	0.00	0.00	
Steubenville-Weirton, OH-WV MSA	2	1.01	20.21	0.00	18.42	50.00	22.34	0.00	39.04	50.00	0.65	0.00	0.00	0.00	1.37	
Youngstown-Warren-Boardman, OH-PA MSA	21	10.55	20.65	0.00	17.85	23.81	22.02	38.10	39.48	38.10	1.74	0.00	1.96	2.41	1.58	
Non-Metro OH	26	13.07	18.10	12.00	18.10	12.00	22.24	36.00	41.56	40.00	1.47	3.49	0.00	1.69	1.65	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 3.0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Ohio								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Columbus, OH MSA	11,564	35.22	21.62	7.11	17.37	15.43	20.69	23.53	40.32	53.93	10.72	10.96	9.76	10.72	11.02
<b>Limited Review:</b>															
Akron, OH MSA	3,453	10.52	20.77	11.71	17.80	17.60	22.01	22.71	39.42	47.98	10.77	13.39	10.35	10.08	10.80
Canton-Massillon, OH MSA	2,058	6.27	19.39	11.06	18.72	17.65	21.45	24.13	40.44	47.15	11.89	14.42	11.26	11.05	12.17
Cleveland-Elyria-Mentor, OH MSA	7,546	22.98	21.71	9.86	17.29	16.79	20.69	24.58	40.30	48.77	8.45	11.22	8.91	8.01	8.17
Dayton, OH MSA	2,695	8.21	20.69	10.32	18.19	19.02	20.91	24.97	40.21	45.69	6.98	7.75	7.53	7.39	6.51
Lima, OH MSA	293	0.89	21.47	15.69	17.45	25.10	22.40	31.37	38.69	27.84	8.90	16.00	10.24	9.14	6.63
Mansfield, OH MSA	350	1.07	18.37	13.61	20.51	23.10	21.55	26.58	39.57	36.71	8.50	9.92	9.32	9.14	7.45
Parkersburg-Marietta-Vienna, WV-OH MSA	236	0.72	19.59	6.98	18.62	18.14	20.99	30.23	40.80	44.65	14.44	15.79	14.89	15.14	13.55
Springfield, OH MSA	275	0.84	19.82	9.47	17.52	17.28	22.90	25.51	39.76	47.74	5.71	6.38	6.08	4.77	6.02
Steubenville-Weirton, OH-WV MSA	108	0.33	20.21	8.42	18.42	18.95	22.34	32.63	39.04	40.00	5.95	10.20	5.93	6.33	5.10
Youngstown-Warren-Boardman, OH-PA MSA	1,672	5.09	20.65	10.09	17.85	22.27	22.02	27.41	39.48	40.23	11.36	16.38	12.37	11.68	10.10
Non-Metro OH	2,587	7.88	18.10	9.15	18.10	21.61	22.24	27.10	41.56	42.14	9.19	11.66	10.64	9.94	7.89

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 10.4% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Ohio			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Columbus, OH MSA	8,104	34.35	69.21	43.98	94.82	1.83	3.46	13.98	13.73
<b>Limited Review:</b>									
Akron, OH MSA	2,303	9.77	69.51	46.11	91.84	2.56	5.60	12.00	12.35
Canton-Massillon, OH MSA	1,086	4.61	72.57	48.07	93.28	2.49	4.24	11.83	13.33
Cleveland-Elyria-Mentor, OH MSA	6,268	26.57	69.58	43.52	93.71	2.20	4.18	10.21	9.07
Dayton, OH MSA	2,057	8.73	71.96	44.82	93.05	3.06	3.89	9.60	9.77
Lima, OH MSA	303	1.29	69.64	45.54	88.12	5.61	6.27	11.55	15.95
Mansfield, OH MSA	262	1.11	69.58	49.24	87.40	5.34	7.25	9.07	9.82
Parkersburg-Marietta-Vienna, WV-OH MSA	167	0.71	70.16	46.11	85.03	7.19	7.78	11.13	12.68
Springfield, OH MSA	115	0.49	72.66	48.70	98.26	0.87	0.87	3.70	4.08
Steubenville-Weirton, OH-WV MSA	74	0.31	69.87	41.89	94.59	2.70	2.70	4.67	4.11
Youngstown-Warren-Boardman, OH-PA MSA	972	4.12	71.83	47.84	91.26	3.40	5.35	8.70	9.08
Non-Metro OH	1,873	7.95	71.67	52.06	91.72	3.42	4.86	9.81	11.38

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.9% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS				Geography: State of Ohio		Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Columbus, OH MSA	63	23.16	97.49	52.38	88.89	4.76	6.35	7.62	5.75	
<b>Limited Review:</b>										
Akron, OH MSA	12	4.41	97.88	83.33	100.00	0.00	0.00	15.15	16.67	
Canton-Massillon, OH MSA	11	4.04	98.86	72.73	100.00	0.00	0.00	12.50	21.05	
Cleveland-Elyria-Mentor, OH MSA	27	9.93	97.44	88.89	100.00	0.00	0.00	10.99	16.67	
Dayton, OH MSA	19	6.99	98.25	78.95	94.74	0.00	5.26	2.44	2.78	
Lima, OH MSA	11	4.04	98.64	72.73	81.82	9.09	9.09	5.84	5.61	
Mansfield, OH MSA	8	2.94	99.02	62.50	100.00	0.00	0.00	6.00	8.82	
Parkersburg-Marietta-Vienna, WV-OH MSA	6	2.21	99.03	66.67	83.33	16.67	0.00	16.67	14.29	
Springfield, OH MSA	6	2.21	98.74	100.00	100.00	0.00	0.00	1.27	1.79	
Steubenville-Weirton, OH-WV MSA	0	0.00	98.72	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman, OH-PA MSA	12	4.41	98.66	66.67	100.00	0.00	0.00	13.04	12.12	
Non-Metro OH	97	35.66	99.01	76.29	78.35	13.40	8.25	6.05	7.46	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.6% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Ohio		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Columbus, OH MSA	43	30,759	105	33,139	148	63,898	28.09	0	0
<b>Limited Review:</b>									
Akron, OH MSA	16	6,768	28	20,724	44	27,492	12.09	0	0
Canton-Massillon, OH MSA	6	3,916	17	2,000	23	5,916	2.60	0	0
Cleveland-Elyria-Mentor, OH MSA	49	24,299	76	41,735	125	66,034	29.03	0	0
Dayton, OH MSA	22	7,055	25	8,518	47	15,573	6.85	0	0
Lima, OH MSA	0	0	3	1,131	3	1,131	0.50	0	0
Mansfield, OH MSA	5	410	2	834	7	1,244	0.55	0	0
Parkersburg-Marietta-Vienna, WV-OH MSA	1	301	1	1,186	2	1,487	0.65	0	0
Springfield, OH MSA	4	2,094	4	6,535	8	8,629	3.79	0	0
Steubenville-Weirton, OH-WV MSA	6	728	0	0	6	728	0.32	0	0
Youngstown-Warren-Boardman, OH-PA MSA	19	6,671	8	21,575	27	28,246	12.42	0	0
Non-Metro - Ohio Total	8	4,183	2	2,920	10	7,103	3.12	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	56	16,638	27	27,591	83	44,229	0	0	0
Statewide investments with no P/M/F to Serve AAs	4	7,702	13	1,897	17	9,599	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Ohio																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Columbus, OH MSA	51.30	78	29.66	8.97	19.23	32.05	39.74	1	0	0	0	1	0	10.70	20.41	37.98	30.32
<b>Limited Review:</b>																	
Akron, OH MSA	7.54	22	8.37	13.64	9.09	50.00	27.27	0	0	0	0	0	0	9.27	20.30	39.41	31.03
Canton-Massillon, OH MSA	3.37	13	4.94	7.69	15.38	53.85	23.08	0	0	0	0	0	0	5.13	12.28	54.83	27.76
Cleveland-Elyria-Mentor, OH MSA	13.85	44	16.73	13.64	9.09	43.18	34.09	0	0	0	0	0	0	10.38	17.42	38.71	33.49
Dayton, OH MSA	8.90	31	11.79	12.90	12.90	54.84	19.35	0	0	0	0	0	0	6.72	21.23	44.60	27.45
Lima, OH MSA	2.29	7	2.66	14.29	14.29	42.86	28.57	0	0	0	0	0	0	9.04	15.51	48.05	27.40
Mansfield, OH MSA	0.83	4	1.52	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	27.88	45.91	26.21
Parkersburg-Marietta-Vienna, WV-OH MSA	0.85	5	1.90	0.00	80.00	20.00	0.00	0	0	0	0	0	0	0.00	19.95	62.83	17.22
Springfield, OH MSA	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	10.36	16.17	41.08	32.38
Steubenville-Weirton, OH-WV MSA	0.48	3	1.14	66.67	0.00	33.33	0.00	0	0	0	0	0	0	5.58	15.33	75.71	3.37
Youngstown-Warren-Boardman, OH-PA MSA	3.65	18	6.84	11.11	22.22	33.33	33.33	0	0	0	0	0	0	8.19	15.72	52.82	23.27
Non-Metro OH	6.94	38	14.45	0.00	21.05	60.53	18.42	0	0	0	0	0	0	2.27	14.03	62.37	20.81

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Oklahoma				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Oklahoma City, OK MSA	67.30	5,490	808,701	3,564	96,950	26	659	1	5,197	9,081	911,507	82.68
<b>Limited Review:</b>												
Tulsa, OK MSA	32.70	2,758	411,340	1,639	39,918	14	162	2	31,540	4,413	482,960	17.32
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	2,000	1	2,000	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	1,995	62.56	3.74	0.65	19.15	11.88	41.66	35.49	35.44	51.98	4.18	1.59	3.62	4.00	4.53	
<b>Limited Review:</b>																
Tulsa, OK MSA	1,194	37.44	5.35	1.01	20.55	5.44	31.63	40.45	42.47	53.10	6.47	4.12	2.83	8.02	6.32	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	30	71.43	3.74	0.00	19.15	10.00	41.66	30.00	35.44	60.00	0.30	0.00	0.00	0.15	0.64	
<b>Limited Review:</b>																
Tulsa, OK MSA	12	28.57	5.35	0.00	20.55	8.33	31.63	16.67	42.47	75.00	0.47	0.00	0.00	0.23	0.81	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	3,464	69.07	3.74	0.29	19.15	9.76	41.66	39.81	35.44	50.14	8.58	1.29	7.44	9.09	8.63	
<b>Limited Review:</b>																
Tulsa, OK MSA	1,551	30.93	5.35	1.55	20.55	13.35	31.63	29.85	42.47	55.25	7.80	8.54	9.03	8.43	7.15	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	1	50.00	5.86	0.00	41.76	100.00	33.02	0.00	19.36	0.00	0.78	0.00	1.64	0.00	0.00	
<b>Limited Review:</b>																
Tulsa, OK MSA	1	50.00	10.99	0.00	34.29	100.00	28.55	0.00	26.17	0.00	1.67	0.00	5.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Oklahoma															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Oklahoma City, OK MSA	3,540	68.35	6.14	5.76	19.76	15.54	36.74	31.53	37.37	47.18	10.52	8.92	7.94	8.94	12.57
<b>Limited Review:</b>															
Tulsa, OK MSA	1,639	31.65	6.51	4.88	23.63	18.91	28.32	21.78	41.55	54.42	7.71	5.56	6.12	6.64	8.91

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Oklahoma															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Oklahoma City, OK MSA	26	65.00	2.70	0.00	15.35	0.00	42.22	30.77	39.73	69.23	4.94	0.00	0.00	2.05	9.09
<b>Limited Review:</b>															
Tulsa, OK MSA	14	35.00	4.62	0.00	16.76	7.14	35.00	35.71	43.62	57.14	14.81	0.00	0.00	9.52	21.74

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	1,995	62.56	21.22	6.85	17.54	25.87	20.47	24.04	40.76	43.23	4.55	4.79	5.04	4.45	4.35	
<b>Limited Review:</b>																
Tulsa, OK MSA	1,194	37.44	20.96	6.43	17.56	31.26	19.63	29.57	41.85	32.74	6.41	5.10	8.02	7.91	5.03	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 13.4% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	30	71.43	21.22	3.33	17.54	26.67	20.47	20.00	40.76	50.00	0.32	0.00	0.69	0.18	0.31	
<b>Limited Review:</b>																
Tulsa, OK MSA	12	28.57	20.96	0.00	17.56	33.33	19.63	8.33	41.85	58.33	0.50	0.00	0.85	0.36	0.50	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Oklahoma										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Oklahoma City, OK MSA	3,464	69.07	21.22	7.91	17.54	16.16	20.47	22.42	40.76	53.51	9.33	12.85	9.57	9.29	8.90	
<b>Limited Review:</b>																
Tulsa, OK MSA	1,551	30.93	20.96	8.07	17.56	15.71	19.63	23.34	41.85	52.88	8.28	11.04	8.66	8.75	7.70	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 12.1% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: State of Oklahoma			Evaluation Period: January 1, 2012 to December 31, 2013		
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Oklahoma City, OK MSA	3,564	68.35	69.38	44.89	97.29	1.27	2.12	10.52	9.71
<b>Limited Review:</b>									
Tulsa, OK MSA	1,639	31.65	62.72	42.71	97.13	0.92	1.95	7.71	6.87

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 37.0% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Oklahoma			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Oklahoma City, OK MSA	26	65.00	97.20	53.85	92.31	7.69	0.00	4.94	4.84
<b>Limited Review:</b>									
Tulsa, OK MSA	14	35.00	96.32	42.86	100.00	0.00	0.00	14.81	11.11

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 27.5% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Oklahoma				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Oklahoma City, OK MSA	14	6,726	28	4,577	42	11,303	84.16	0	0
<b>Limited Review:</b>									
Tulsa, OK MSA	4	1,883	17	245	21	2,128	15.85	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	24	5,544	5	615	29	6,158	0	0	0
Statewide investments with no P/M/F to Serve AAs	5	3,065	4	3,533	9	6,597	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Oklahoma																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Oklahoma City, OK MSA	82.68	22	68.75	9.09	18.18	27.27	45.45	0	0	0	0	0	0	6.36	24.92	38.39	30.21
<b>Limited Review:</b>																	
Tulsa, OK MSA	17.32	10	31.25	20.00	30.00	20.00	30.00	0	0	0	0	0	0	9.13	25.63	30.04	35.21

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Oregon						Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Salem, OR MSA	22.06	2,579	484,581	813	20,199	29	407	12	14,431	3,433	519,618	25.08
<b>Limited Review:</b>												
Bend, OR MSA	16.76	1,964	394,807	638	12,996	4	43	2	307	2,608	408,153	11.88
Corvallis, OR MSA	4.29	439	83,522	216	3,456	10	94	4	10,496	669	97,568	4.51
Eugene-Springfield, OR MSA	16.86	1,854	326,217	762	12,164	4	48	5	11,442	2,625	349,870	14.31
Medford, OR MSA	15.33	1,645	280,318	723	13,738	13	147	3	2,464	2,384	296,667	21.13
Non-Metro OR	24.71	2,978	430,561	824	12,752	37	466	4	5,838	3,843	449,617	23.09
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	3	23,000	3	23,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	148	1	148	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Oregon				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Salem, OR MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	25.08	
<b>Limited Review:</b>															
Bend, OR MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.88	
Corvallis, OR MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.51	
Eugene-Springfield, OR MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.31	
Medford, OR MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.13	
Non-Metro OR	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	23.09	
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	5	175,023	5	175,023	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Oregon								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salem, OR MSA	652	19.31	0.00	0.00	11.87	10.74	60.16	69.94	27.96	19.33	7.34	0.00	7.41	8.52	5.04
<b>Limited Review:</b>															
Bend, OR MSA	630	18.66	0.00	0.00	11.80	10.48	65.01	69.52	23.20	20.00	6.51	0.00	7.61	6.57	5.90
Corvallis, OR MSA	115	3.41	0.96	0.87	20.40	13.04	48.43	50.43	30.21	35.65	4.97	14.29	3.45	6.00	4.21
Eugene-Springfield, OR MSA	429	12.71	1.36	0.70	16.51	10.96	57.92	71.10	24.22	17.25	5.22	4.55	3.96	6.32	3.60
Medford, OR MSA	472	13.98	0.22	0.00	7.54	5.08	71.50	76.91	20.74	18.01	6.69	0.00	7.08	7.20	5.10
Non-Metro OR	1,078	31.93	0.28	0.28	8.38	5.38	73.07	83.02	18.26	11.32	8.68	7.69	6.53	9.85	5.09

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Oregon										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salem, OR MSA	25	37.88	0.00	0.00	11.87	8.00	60.16	56.00	27.96	36.00	3.63	0.00	2.63	3.76	3.70	
<b>Limited Review:</b>																
Bend, OR MSA	5	7.58	0.00	0.00	11.80	0.00	65.01	40.00	23.20	60.00	1.28	0.00	0.00	1.05	2.27	
Corvallis, OR MSA	0	0.00	0.96	0.00	20.40	0.00	48.43	0.00	30.21	0.00	0.00	0.00	0.00	0.00	0.00	
Eugene-Springfield, OR MSA	11	16.67	1.36	0.00	16.51	9.09	57.92	63.64	24.22	27.27	3.06	0.00	2.56	4.84	0.00	
Medford, OR MSA	12	18.18	0.22	0.00	7.54	8.33	71.50	75.00	20.74	16.67	1.14	0.00	0.00	1.71	0.00	
Non-Metro OR	13	19.70	0.28	0.00	8.38	0.00	73.07	69.23	18.26	30.77	1.00	0.00	0.00	1.41	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Oregon										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salem, OR MSA	1,849	23.34	0.00	0.00	11.87	11.79	60.16	58.73	27.96	29.48	9.53	0.00	8.86	9.40	10.02	
<b>Limited Review:</b>																
Bend, OR MSA	1,326	16.74	0.00	0.00	11.80	11.76	65.01	61.99	23.20	26.24	8.82	0.00	10.63	8.41	9.18	
Corvallis, OR MSA	322	4.06	0.96	3.73	20.40	21.43	48.43	43.17	30.21	31.68	6.99	20.69	7.07	6.19	7.40	
Eugene-Springfield, OR MSA	1,391	17.56	1.36	1.73	16.51	16.46	57.92	56.94	24.22	24.87	7.75	5.61	8.01	7.92	7.38	
Medford, OR MSA	1,156	14.59	0.22	0.17	7.54	7.79	71.50	70.50	20.74	21.54	8.93	11.11	10.70	9.28	7.33	
Non-Metro OR	1,879	23.72	0.28	0.43	8.38	7.82	73.07	71.53	18.26	20.22	7.36	10.00	8.17	7.54	6.49	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Oregon								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salem, OR MSA	53	56.38	0.00	0.00	36.80	39.62	44.03	37.74	19.17	22.64	36.96	0.00	51.72	29.79	31.25
<b>Limited Review:</b>															
Bend, OR MSA	3	3.19	0.00	0.00	36.60	33.33	52.56	0.00	10.84	66.67	0.00	0.00	0.00	0.00	0.00
Corvallis, OR MSA	2	2.13	19.29	0.00	49.15	50.00	12.90	0.00	18.66	50.00	0.00	0.00	0.00	0.00	0.00
Eugene-Springfield, OR MSA	23	24.47	8.61	8.70	35.48	43.48	35.28	30.43	20.64	17.39	15.38	0.00	17.65	10.00	40.00
Medford, OR MSA	5	5.32	3.57	20.00	27.55	20.00	56.62	60.00	12.25	0.00	7.50	100.00	0.00	11.11	0.00
Non-Metro OR	8	8.51	1.39	0.00	18.52	37.50	63.30	37.50	16.79	25.00	6.12	0.00	33.33	3.03	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Oregon															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salem, OR MSA	813	20.45	0.00	0.00	20.64	17.10	56.68	51.66	22.68	31.24	6.51	0.00	4.57	6.31	8.43
<b>Limited Review:</b>															
Bend, OR MSA	638	16.05	0.00	0.00	18.38	17.40	59.05	51.10	22.58	31.50	5.88	0.00	5.91	5.20	7.38
Corvallis, OR MSA	216	5.43	13.46	11.11	24.37	16.67	38.94	47.22	23.24	25.00	8.17	7.43	6.00	8.99	9.40
Eugene-Springfield, OR MSA	762	19.16	3.49	2.76	25.39	21.26	46.95	41.86	24.16	34.12	5.52	3.27	4.97	5.21	6.66
Medford, OR MSA	723	18.18	5.09	2.77	10.00	7.88	67.07	66.94	17.83	22.41	8.58	6.42	8.33	7.62	11.43
Non-Metro OR	824	20.72	0.58	0.36	11.87	9.59	68.81	68.81	18.74	21.24	4.80	5.00	3.37	4.76	4.83

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Oregon															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salem, OR MSA	29	29.90	0.00	0.00	8.70	6.90	70.47	79.31	20.83	13.79	2.71	0.00	12.50	1.75	3.23
<b>Limited Review:</b>															
Bend, OR MSA	4	4.12	0.00	0.00	10.47	25.00	59.88	50.00	29.65	25.00	4.84	0.00	33.33	3.33	4.17
Corvallis, OR MSA	10	10.31	4.09	0.00	15.75	0.00	61.35	80.00	18.81	20.00	23.08	0.00	0.00	21.74	50.00
Eugene-Springfield, OR MSA	4	4.12	2.25	0.00	14.17	0.00	64.39	75.00	19.19	25.00	1.37	0.00	0.00	1.96	0.00
Medford, OR MSA	13	13.40	1.82	0.00	5.83	0.00	74.84	92.31	17.50	7.69	12.50	0.00	0.00	12.77	6.25
Non-Metro OR	37	38.14	0.08	0.00	7.05	2.70	71.29	64.86	21.59	32.43	2.74	0.00	0.00	1.97	5.22

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Oregon										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salem, OR MSA	652	19.31	19.90	7.44	18.83	30.45	21.12	35.81	40.15	26.30	7.34	10.43	8.81	7.93	5.83	
<b>Limited Review:</b>																
Bend, OR MSA	630	18.66	19.74	8.77	17.28	22.60	23.52	19.90	39.46	48.74	6.81	6.59	8.45	7.33	6.23	
Corvallis, OR MSA	115	3.41	21.78	8.33	16.30	24.07	21.56	34.26	40.36	33.33	4.83	7.06	3.43	6.73	3.90	
Eugene-Springfield, OR MSA	429	12.71	21.30	6.25	18.15	30.99	20.98	36.98	39.57	25.78	5.08	4.73	6.46	7.04	3.48	
Medford, OR MSA	472	13.98	19.75	7.95	18.89	23.86	20.55	33.41	40.81	34.77	6.98	6.14	6.86	9.28	5.89	
Non-Metro OR	1,078	31.93	20.82	9.32	18.30	39.23	21.99	33.12	38.89	18.33	8.13	10.03	14.05	10.20	3.60	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 10.1% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Oregon										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salem, OR MSA	25	37.88	19.90	16.00	18.83	16.00	21.12	16.00	40.15	52.00	3.81	0.00	6.00	3.06	3.94	
<b>Limited Review:</b>																
Bend, OR MSA	5	7.58	19.74	0.00	17.28	0.00	23.52	40.00	39.46	60.00	1.34	0.00	0.00	2.50	1.32	
Corvallis, OR MSA	0	0.00	21.78	0.00	16.30	0.00	21.56	0.00	40.36	0.00	0.00	0.00	0.00	0.00	0.00	
Eugene-Springfield, OR MSA	11	16.67	21.30	0.00	18.15	9.09	20.98	36.36	39.57	54.55	3.20	0.00	2.04	5.77	2.86	
Medford, OR MSA	12	18.18	19.75	0.00	18.89	50.00	20.55	8.33	40.81	41.67	1.18	0.00	4.35	0.00	1.08	
Non-Metro OR	13	19.70	20.82	0.00	18.30	15.38	21.99	38.46	38.89	46.15	1.02	0.00	1.03	0.87	1.24	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Oregon								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salem, OR MSA	1,849	23.34	19.90	10.98	18.83	17.92	21.12	25.09	40.15	46.01	10.99	17.83	11.94	10.25	10.35
<b>Limited Review:</b>															
Bend, OR MSA	1,326	16.74	19.74	11.33	17.28	15.42	23.52	20.22	39.46	53.03	9.59	14.92	10.36	7.95	9.48
Corvallis, OR MSA	322	4.06	21.78	13.16	16.30	19.74	21.56	27.96	40.36	39.14	7.32	9.68	9.51	6.99	5.96
Eugene-Springfield, OR MSA	1,391	17.56	21.30	10.27	18.15	15.68	20.98	23.71	39.57	50.35	8.49	13.88	7.55	8.12	8.37
Medford, OR MSA	1,156	14.59	19.75	11.67	18.89	17.90	20.55	23.60	40.81	46.84	10.09	14.34	11.61	10.12	9.28
Non-Metro OR	1,879	23.72	20.82	9.61	18.30	18.09	21.99	23.89	38.89	48.41	8.22	11.20	9.56	7.59	7.71

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 5.6% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Oregon				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Salem, OR MSA	813	20.45	72.29	53.38	97.17	0.86	1.97	6.51	7.29	
<b>Limited Review:</b>										
Bend, OR MSA	638	16.05	75.39	53.29	97.65	1.25	1.10	5.88	5.58	
Corvallis, OR MSA	216	5.43	72.12	56.48	98.61	1.39	0.00	8.17	7.48	
Eugene-Springfield, OR MSA	762	19.16	74.05	55.51	98.95	0.39	0.66	5.52	6.10	
Medford, OR MSA	723	18.18	75.21	56.29	97.93	1.11	0.97	8.58	9.01	
Non-Metro OR	824	20.72	74.44	55.95	98.67	0.85	0.49	4.80	5.03	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.3% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Oregon			Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Salem, OR MSA	29	29.90	93.68	72.41	100.00	0.00	0.00	2.71	4.26
<b>Limited Review:</b>									
Bend, OR MSA	4	4.12	97.76	75.00	100.00	0.00	0.00	4.84	4.44
Corvallis, OR MSA	10	10.31	96.93	90.00	100.00	0.00	0.00	23.08	33.33
Eugene-Springfield, OR MSA	4	4.12	97.09	75.00	100.00	0.00	0.00	1.37	1.92
Medford, OR MSA	13	13.40	97.45	92.31	100.00	0.00	0.00	12.50	18.00
Non-Metro OR	37	38.14	97.10	75.68	100.00	0.00	0.00	2.74	3.28

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 13.4% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments									
Geography: State of Oregon									
Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Salem, OR MSA	4	4,024	3	8,899	7	12,923	41.68	0	0
<b>Limited Review:</b>									
Bend, OR MSA	3	2,279	3	1,589	6	3,868	12.48	0	0
Corvallis, OR MSA	1	993	0	0	1	993	3.20	0	0
Eugene-Springfield, OR MSA	11	6,804	5	533	16	7,337	23.66	0	0
Medford, OR MSA	4	624	1	358	5	982	3.17	0	0
Non-Metro - Oregon Total	13	2,008	3	2,895	16	4,903	15.81	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	4	1,223	9	156	13	1,379	0	0	0
Statewide investments with no P/M/F to Serve AAs	0	0	0	0	0	0	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Oregon																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Salem, OR MSA	25.08	12	22.64	0.00	33.33	58.33	8.33	0	0	0	0	0	0	0.00	21.03	56.99	21.98
<b>Limited Review:</b>																	
Bend, OR MSA	11.88	5	9.43	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	15.70	64.32	19.99
Corvallis, OR MSA	4.51	2	3.77	0.00	50.00	0.00	50.00	0	0	0	0	0	0	6.43	32.25	36.77	24.54
Eugene-Springfield, OR MSA	14.31	9	16.98	0.00	44.44	44.44	11.11	0	0	0	0	0	0	2.90	21.40	53.69	22.01
Medford, OR MSA	21.13	11	20.75	9.09	27.27	63.64	0.00	0	0	0	0	0	0	0.88	11.86	69.85	17.41
Non-Metro OR	23.09	14	26.42	14.29	14.29	50.00	21.43	0	0	0	0	0	0	0.60	10.59	71.75	17.06

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Utah				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Salt Lake City, UT MSA	48.55	7,441	1,574,206	4,232	179,972	13	191	5	30,970	11,691	1,785,339	91.87
<b>Limited Review:</b>												
Logan, UT-ID MSA	3.99	695	106,111	259	5,450	6	75	0	0	960	111,636	0.39
Ogden-Clearfield, UT MSA	17.33	2,950	527,015	1,218	56,710	5	56	0	0	4,173	583,781	2.86
Provo-Orem, UT MSA	21.19	3,316	633,101	1,778	39,648	7	105	0	0	5,101	672,854	3.95
St. George, UT MSA	4.99	790	133,401	408	9,802	4	14	0	0	1,202	143,217	0.71
Non-Metro UT	3.95	751	143,835	198	2,834	3	56	0	0	952	146,725	0.22
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	2,332	42.87	2.28	1.80	12.99	9.86	52.51	54.03	32.22	34.31	5.07	3.97	3.73	5.11	5.60	
<b>Limited Review:</b>																
Logan, UT-ID MSA	343	6.31	0.00	0.00	16.72	3.50	60.17	83.38	23.11	13.12	7.28	0.00	1.65	10.34	4.61	
Ogden-Clearfield, UT MSA	793	14.58	1.11	1.01	18.16	16.90	54.88	59.65	25.85	22.45	3.62	4.65	3.33	3.76	3.45	
Provo-Orem, UT MSA	1,335	24.54	1.18	0.60	11.99	5.47	56.52	73.56	30.31	20.37	5.78	3.23	4.26	6.39	4.94	
St. George, UT MSA	261	4.80	0.00	0.00	1.77	1.15	83.62	83.52	14.60	15.33	4.31	0.00	1.41	4.26	5.02	
Non-Metro UT	376	6.91	0.00	0.00	0.00	0.00	74.13	81.91	25.87	18.09	9.70	0.00	0.00	10.68	7.16	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	24	48.00	2.28	0.00	12.99	4.17	52.51	50.00	32.22	45.83	0.47	0.00	0.00	0.66	0.39	
<b>Limited Review:</b>																
Logan, UT-ID MSA	2	4.00	0.00	0.00	16.72	0.00	60.17	100.00	23.11	0.00	0.76	0.00	0.00	1.19	0.00	
Ogden-Clearfield, UT MSA	12	24.00	1.11	8.33	18.16	0.00	54.88	33.33	25.85	58.33	0.83	0.00	0.00	0.92	1.09	
Provo-Orem, UT MSA	8	16.00	1.18	0.00	11.99	0.00	56.52	50.00	30.31	50.00	0.00	0.00	0.00	0.00	0.00	
St. George, UT MSA	1	2.00	0.00	0.00	1.77	0.00	83.62	100.00	14.60	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro UT	3	6.00	0.00	0.00	0.00	0.00	74.13	0.00	25.87	100.00	2.20	0.00	0.00	0.00	9.09	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	5,076	48.61	2.28	1.97	12.99	11.58	52.51	49.43	32.22	37.02	7.16	9.11	7.62	6.98	7.17	
<b>Limited Review:</b>																
Logan, UT-ID MSA	350	3.35	0.00	0.00	16.72	19.14	60.17	64.00	23.11	16.86	6.44	0.00	9.29	6.89	3.35	
Ogden-Clearfield, UT MSA	2,145	20.54	1.11	1.12	18.16	15.06	54.88	55.01	25.85	28.81	5.98	11.84	7.15	5.56	5.99	
Provo-Orem, UT MSA	1,972	18.88	1.18	1.77	11.99	10.85	56.52	58.11	30.31	29.26	6.46	8.88	7.66	6.38	6.12	
St. George, UT MSA	528	5.06	0.00	0.00	1.77	2.08	83.62	83.90	14.60	14.02	6.06	0.00	8.14	6.29	4.60	
Non-Metro UT	372	3.56	0.00	0.00	0.00	0.00	74.13	66.40	25.87	33.60	8.20	0.00	0.00	8.06	8.52	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Utah								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salt Lake City, UT MSA	9	90.00	14.32	0.00	34.43	22.22	40.98	44.44	10.28	33.33	8.05	0.00	7.69	6.45	30.00
<b>Limited Review:</b>															
Logan, UT-ID MSA	0	0.00	13.91	0.00	76.22	0.00	8.79	0.00	1.08	0.00	0.00	0.00	0.00	0.00	0.00
Ogden-Clearfield, UT MSA	0	0.00	6.50	0.00	53.09	0.00	32.06	0.00	8.34	0.00	0.00	0.00	0.00	0.00	0.00
Provo-Orem, UT MSA	1	10.00	34.18	0.00	32.66	100.00	28.91	0.00	4.25	0.00	3.13	0.00	16.67	0.00	0.00
St. George, UT MSA	0	0.00	0.00	0.00	3.16	0.00	91.83	0.00	5.01	0.00	0.00	0.00	0.00	0.00	0.00
Non-Metro UT	0	0.00	0.00	0.00	0.00	0.00	74.67	0.00	25.33	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: State of Utah					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*										
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp						
<b>Full Review:</b>																					
Salt Lake City, UT MSA	4,218	52.21	4.30	4.58	17.35	18.33	43.70	42.08	34.65	35.02	8.70	9.91	7.69	8.15	9.25						
<b>Limited Review:</b>																					
Logan, UT-ID MSA	259	3.21	1.27	0.00	32.23	25.48	45.40	50.97	21.10	23.55	6.80	0.00	5.48	7.61	5.71						
Ogden-Clearfield, UT MSA	1,218	15.08	3.26	4.43	20.36	17.24	47.05	46.80	29.33	31.53	7.87	7.11	6.85	8.00	7.45						
Provo-Orem, UT MSA	1,778	22.01	2.83	2.42	15.66	12.37	48.87	47.47	32.64	37.74	10.00	6.90	7.88	9.22	11.69						
St. George, UT MSA	408	5.05	0.00	0.00	4.84	5.88	81.29	79.41	13.87	14.71	6.85	0.00	5.43	6.47	7.03						
Non-Metro UT	198	2.45	0.00	0.00	0.00	0.00	70.79	60.10	29.21	39.90	7.70	0.00	0.00	7.07	8.31						

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Utah															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Salt Lake City, UT MSA	13	34.21	2.87	0.00	12.44	30.77	47.92	38.46	36.77	30.77	7.25	0.00	12.50	5.26	11.76
<b>Limited Review:</b>															
Logan, UT-ID MSA	6	15.79	0.00	0.00	12.62	0.00	71.26	100.00	16.12	0.00	0.00	0.00	0.00	0.00	0.00
Ogden-Clearfield, UT MSA	5	13.16	2.84	0.00	14.63	20.00	54.08	60.00	28.46	20.00	3.70	0.00	100.00	0.00	0.00
Provo-Orem, UT MSA	7	18.42	1.05	0.00	9.70	14.29	64.35	71.43	24.90	14.29	3.08	0.00	0.00	2.27	5.56
St. George, UT MSA	4	10.53	0.00	0.00	1.34	0.00	78.75	100.00	19.91	0.00	10.71	0.00	0.00	9.09	0.00
Non-Metro UT	3	7.89	0.00	0.00	0.00	0.00	85.07	66.67	14.93	33.33	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	2,332	42.87	18.39	12.46	18.84	28.82	22.87	24.41	39.90	34.31	5.12	4.39	4.83	5.17	5.58	
<b>Limited Review:</b>																
Logan, UT-ID MSA	343	6.31	19.03	6.23	19.31	48.20	22.01	33.11	39.65	12.46	7.04	3.39	9.84	8.67	4.15	
Ogden-Clearfield, UT MSA	793	14.58	16.38	11.99	19.85	27.50	24.82	28.77	38.96	31.73	3.77	2.60	3.30	4.03	4.64	
Provo-Orem, UT MSA	1,335	24.54	18.26	8.64	19.05	36.30	23.60	32.26	39.10	22.80	6.19	4.87	6.89	7.22	5.01	
St. George, UT MSA	261	4.80	15.59	6.06	19.30	25.97	26.03	27.27	39.08	40.69	4.77	4.40	6.09	5.12	4.15	
Non-Metro UT	376	6.91	12.76	13.13	15.89	40.60	24.33	29.55	47.03	16.72	9.56	19.48	14.51	10.90	4.84	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 9.8% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	24	48.00	18.39	8.70	18.84	21.74	22.87	30.43	39.90	39.13	0.40	0.00	0.00	0.58	0.56	
<b>Limited Review:</b>																
Logan, UT-ID MSA	2	4.00	19.03	0.00	19.31	50.00	22.01	0.00	39.65	50.00	0.82	0.00	4.76	0.00	0.00	
Ogden-Clearfield, UT MSA	12	24.00	16.38	0.00	19.85	25.00	24.82	8.33	38.96	66.67	0.86	0.00	1.17	0.43	1.21	
Provo-Orem, UT MSA	8	16.00	18.26	0.00	19.05	25.00	23.60	50.00	39.10	25.00	0.00	0.00	0.00	0.00	0.00	
St. George, UT MSA	1	2.00	15.59	0.00	19.30	100.00	26.03	0.00	39.08	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro UT	3	6.00	12.76	0.00	15.89	0.00	24.33	66.67	47.03	33.33	2.25	0.00	0.00	3.70	2.17	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 2.0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE		Geography: State of Utah										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Salt Lake City, UT MSA	5,076	48.61	18.39	10.88	18.84	21.25	22.87	24.50	39.90	43.37	8.22	10.49	8.23	7.33	8.32	
<b>Limited Review:</b>																
Logan, UT-ID MSA	350	3.35	19.03	10.63	19.31	19.06	22.01	34.38	39.65	35.94	7.20	15.31	8.11	6.75	6.18	
Ogden-Clearfield, UT MSA	2,145	20.54	16.38	10.69	19.85	22.54	24.82	28.30	38.96	38.47	7.60	9.89	7.68	7.09	7.48	
Provo-Orem, UT MSA	1,972	18.88	18.26	6.87	19.05	19.76	23.60	29.66	39.10	43.72	8.13	9.53	8.71	8.66	7.51	
St. George, UT MSA	528	5.06	15.59	10.83	19.30	15.55	26.03	24.80	39.08	48.82	7.43	9.74	5.38	8.28	7.36	
Non-Metro UT	372	3.56	12.76	8.93	15.89	14.58	24.33	28.57	47.03	47.92	9.20	17.07	7.39	9.27	8.96	

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.4% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: State of Utah			Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Salt Lake City, UT MSA	4,232	52.21	70.93	46.99	93.24	2.73	4.36	8.70	8.43	
<b>Limited Review:</b>										
Logan, UT-ID MSA	259	3.21	73.34	51.35	97.30	1.54	1.16	6.80	7.19	
Ogden-Clearfield, UT MSA	1,218	15.08	73.12	47.62	91.30	3.45	5.25	7.87	7.54	
Provo-Orem, UT MSA	1,778	22.01	71.51	48.31	96.79	1.29	1.91	10.00	8.94	
St. George, UT MSA	408	5.05	72.95	51.72	97.06	0.98	1.96	6.85	6.72	
Non-Metro UT	198	2.45	74.14	61.11	98.99	0.51	0.51	7.70	8.61	

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.5% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: State of Utah					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Salt Lake City, UT MSA	13	34.21	96.63	84.62	100.00	0.00	0.00	7.25	7.41
<b>Limited Review:</b>									
Logan, UT-ID MSA	6	15.79	98.25	100.00	100.00	0.00	0.00	0.00	0.00
Ogden-Clearfield, UT MSA	5	13.16	97.87	80.00	100.00	0.00	0.00	3.70	0.00
Provo-Orem, UT MSA	7	18.42	97.15	100.00	100.00	0.00	0.00	3.08	3.85
St. George, UT MSA	4	10.53	98.21	50.00	100.00	0.00	0.00	10.71	5.26
Non-Metro UT	3	7.89	98.23	0.00	100.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data – US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.8% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Utah		Evaluation Period: January 1, 2011 to December 31, 2013					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Salt Lake City, UT MSA	28	4,617	23	20,906	51	25,523	85.83	0	0
<b>Limited Review:</b>									
Logan, UT-ID MSA	4	1014	0	0	4	1014	3.41	0	0
Ogden-Clearfield, UT MSA	10	2,103	1	15	11	2,118	7.12	0	0
Provo-Orem, UT MSA	2	649	0	0	2	649	2.18	0	0
St. George, UT MSA	2	429	0	0	2	429	1.44	0	0
Non-Metro - Utah Total	3	4	0	0	3	4	0.01	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	1	16	8	707	9	723	0	0	0
Statewide investments with no P/M/F to Serve AAs	5	756	0	0	5	756	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Utah																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Salt Lake City, UT MSA	91.87	38	58.46	2.63	18.42	47.37	31.58	0	3	0	0	-2	-1	4.28	17.28	50.31	27.78
<b>Limited Review:</b>																	
Logan, UT-ID MSA	0.39	3	4.62	0.00	66.67	33.33	0.00	1	0	0	0	1	0	2.41	29.73	50.31	17.54
Ogden-Clearfield, UT MSA	2.86	10	15.38	10.00	30.00	60.00	0.00	1	1	0	-1	1	0	2.66	21.50	51.64	24.20
Provo-Orem, UT MSA	3.95	8	12.31	12.50	25.00	50.00	12.50	0	0	0	0	0	0	6.69	15.99	50.84	26.48
St. George, UT MSA	0.71	4	6.15	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	2.44	83.57	13.98
Non-Metro UT	0.22	2	3.08	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	0.00	75.67	24.33

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Washington				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Seattle-Bellevue-Everett, WA MD	52.75	23,860	6,685,035	9,801	206,247	32	624	90	372,431	33,783	7,264,337	72.93
<b>Limited Review:</b>												
Bellingham, WA MSA	3.86	1,963	440,133	492	9,449	10	165	5	6,010	2,470	455,758	1.95
Bremerton-Silverdale, WA MSA	4.15	2,270	454,179	383	6,162	4	51	1	1,200	2,658	461,592	2.74
Kennewick-Pasco-Richland, WA MSA	2.92	1,414	214,738	434	9,493	18	202	1	118	1,867	224,551	1.42
Longview, WA MSA	1.34	740	105,139	115	1,880	1	15	0	0	856	107,034	0.56
Mount Vernon-Anacortes, WA MSA	1.79	975	194,445	166	4,310	4	46	0	0	1,145	198,801	0.46
Olympia, WA MSA	3.11	1,640	327,012	344	6,942	4	57	2	5,341	1,990	339,352	1.53
Spokane, WA MSA	5.98	2,886	415,057	935	12,108	8	105	0	0	3,829	427,270	4.58
Tacoma, WA MD	11.67	6,263	1,296,055	1,193	20,289	5	56	11	11,531	7,472	1,327,932	6.22
Wenatchee-East Wenatchee, WA MSA	1.24	635	117,104	151	2,147	9	131	0	0	795	119,382	0.78
Yakima, WA MSA	2.24	1,170	174,474	243	8,003	18	202	4	276	1,435	182,956	1.42
Non-Metro WA	8.96	4,751	787,376	939	11,211	42	460	2	115	5,734	799,162	5.42
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	200	1	200	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Washington				Evaluation Period: January 1, 2011 to December 31, 2013								
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>														
Seattle-Bellevue-Everett, WA MD	50.00	1	21,357	1	21,357	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	72.93
<b>Limited Review:</b>														
Bellingham, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.95
Bremerton-Silverdale, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.74
Kennewick-Pasco-Richland, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.42
Longview, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.56
Mount Vernon-Anacortes, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.46
Olympia, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.53
Spokane, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.58
Tacoma, WA MD	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.22
Wenatchee-East Wenatchee, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.78
Yakima, WA MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.42
Non-Metro WA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.42
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Washington										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Seattle-Bellevue-Everett, WA MD	4,843	42.25	1.84	1.71	15.62	15.51	49.34	53.40	33.20	29.38	5.28	5.74	4.84	5.84	4.66	
<b>Limited Review:</b>																
Bellingham, WA MSA	483	4.21	0.10	0.21	16.79	14.29	60.32	65.01	22.79	20.50	8.20	0.00	6.27	9.06	7.68	
Bremerton-Silverdale, WA MSA	543	4.74	0.00	0.00	13.17	10.87	61.74	68.14	25.09	20.99	6.11	0.00	4.26	6.69	5.88	
Kennewick-Pasco-Richland, WA MSA	485	4.23	4.28	4.33	20.14	9.90	36.25	61.44	39.33	24.33	5.47	4.67	3.71	8.48	3.55	
Longview, WA MSA	240	2.09	3.68	1.25	11.36	5.83	61.41	75.42	23.55	17.50	8.36	3.23	3.38	9.72	6.44	
Mount Vernon-Anacortes, WA MSA	248	2.16	0.00	0.00	9.86	5.65	67.82	79.03	22.32	15.32	6.80	0.00	4.94	7.11	6.36	
Olympia, WA MSA	391	3.41	0.31	0.77	11.20	13.04	60.68	58.06	27.81	28.13	4.84	25.00	4.78	4.64	5.07	
Spokane, WA MSA	585	5.10	1.94	1.03	17.87	17.61	43.98	40.51	36.22	40.85	4.34	2.46	4.27	4.09	4.71	
Tacoma, WA MD	1,713	14.94	0.84	0.41	15.39	10.68	53.64	54.12	30.13	34.79	6.26	2.31	5.51	6.33	6.57	
Wenatchee-East Wenatchee, WA MSA	172	1.50	0.00	0.00	7.96	4.07	71.04	76.16	20.99	19.77	4.47	0.00	2.56	4.80	4.08	
Yakima, WA MSA	384	3.35	1.28	0.78	25.17	19.79	35.06	34.38	38.49	45.05	8.16	15.00	11.25	8.50	6.77	
Non-Metro WA	1,377	12.01	0.08	0.00	11.26	8.28	61.94	59.55	26.72	32.17	7.42	0.00	5.62	7.67	7.54	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Washington										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Seattle-Bellevue-Everett, WA MD	124	47.69	1.84	1.61	15.62	10.48	49.34	40.32	33.20	47.58	2.07	0.00	2.51	1.72	2.46	
<b>Limited Review:</b>																
Bellingham, WA MSA	15	5.77	0.10	0.00	16.79	20.00	60.32	60.00	22.79	20.00	1.67	0.00	3.08	1.54	1.08	
Bremerton-Silverdale, WA MSA	8	3.08	0.00	0.00	13.17	12.50	61.74	37.50	25.09	50.00	0.27	0.00	0.00	0.00	1.32	
Kennewick-Pasco-Richland, WA MSA	14	5.38	4.28	0.00	20.14	0.00	36.25	42.86	39.33	57.14	1.54	0.00	0.00	2.01	1.58	
Longview, WA MSA	9	3.46	3.68	0.00	11.36	0.00	61.41	66.67	23.55	33.33	2.91	0.00	0.00	4.92	0.00	
Mount Vernon-Anacortes, WA MSA	8	3.08	0.00	0.00	9.86	0.00	67.82	75.00	22.32	25.00	1.24	0.00	0.00	1.92	0.00	
Olympia, WA MSA	6	2.31	0.31	0.00	11.20	16.67	60.68	50.00	27.81	33.33	1.29	0.00	3.33	0.76	1.39	
Spokane, WA MSA	11	4.23	1.94	0.00	17.87	27.27	43.98	45.45	36.22	27.27	0.68	0.00	1.37	0.68	0.46	
Tacoma, WA MD	27	10.38	0.84	0.00	15.39	3.70	53.64	25.93	30.13	70.37	1.48	0.00	0.00	0.51	3.18	
Wenatchee-East Wenatchee, WA MSA	5	1.92	0.00	0.00	7.96	0.00	71.04	80.00	20.99	20.00	2.63	0.00	0.00	2.94	2.44	
Yakima, WA MSA	2	0.77	1.28	0.00	25.17	0.00	35.06	50.00	38.49	50.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro WA	31	11.92	0.08	0.00	11.26	3.23	61.94	32.26	26.72	64.52	1.28	0.00	0.00	0.75	2.63	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Washington										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Seattle-Bellevue-Everett, WA MD	18,524	50.90	1.84	1.62	15.62	13.45	49.34	48.12	33.20	36.81	9.38	9.09	9.75	9.49	9.14	
<b>Limited Review:</b>																
Bellingham, WA MSA	1,447	3.98	0.10	0.35	16.79	16.72	60.32	56.32	22.79	26.61	11.05	6.45	10.09	11.65	10.47	
Bremerton-Silverdale, WA MSA	1,717	4.72	0.00	0.00	13.17	13.16	61.74	59.23	25.09	27.61	8.95	0.00	8.80	9.12	8.64	
Kennewick-Pasco-Richland, WA MSA	914	2.51	4.28	3.06	20.14	15.86	36.25	32.93	39.33	48.14	7.21	7.88	7.47	6.58	7.58	
Longview, WA MSA	491	1.35	3.68	3.26	11.36	11.00	61.41	65.78	23.55	19.96	8.34	5.63	9.23	8.67	7.27	
Mount Vernon-Anacortes, WA MSA	719	1.98	0.00	0.00	9.86	8.90	67.82	65.37	22.32	25.73	10.04	0.00	9.64	9.83	10.84	
Olympia, WA MSA	1,231	3.38	0.31	0.00	11.20	10.24	60.68	58.25	27.81	31.52	6.88	0.00	6.78	6.49	7.77	
Spokane, WA MSA	2,289	6.29	1.94	2.32	17.87	17.34	43.98	40.24	36.22	40.10	8.55	9.65	9.49	8.02	8.66	
Tacoma, WA MD	4,477	12.30	0.84	0.87	15.39	13.94	53.64	49.85	30.13	35.34	8.62	7.37	9.14	8.24	9.04	
Wenatchee-East Wenatchee, WA MSA	457	1.26	0.00	0.00	7.96	5.69	71.04	72.65	20.99	21.66	7.34	0.00	5.26	7.69	6.78	
Yakima, WA MSA	784	2.15	1.28	1.15	25.17	13.39	35.06	30.23	38.49	55.23	9.08	4.65	6.76	8.08	10.73	
Non-Metro WA	3,340	9.18	0.08	0.06	11.26	9.01	61.94	54.85	26.72	36.08	9.40	0.00	9.32	8.89	10.34	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Washington										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Seattle-Bellevue-Everett, WA MD	369	81.46	10.52	8.94	27.43	24.93	41.24	44.99	20.82	21.14	29.02	30.14	25.67	30.27	30.51	
<b>Limited Review:</b>																
Bellingham, WA MSA	18	3.97	4.39	0.00	44.38	61.11	40.15	33.33	11.08	5.56	17.78	0.00	15.00	20.00	33.33	
Bremerton-Silverdale, WA MSA	2	0.44	0.00	0.00	37.78	0.00	53.57	100.00	8.66	0.00	5.00	0.00	0.00	12.50	0.00	
Kennewick-Pasco-Richland, WA MSA	1	0.22	22.82	0.00	23.21	100.00	31.73	0.00	22.24	0.00	0.00	0.00	0.00	0.00	0.00	
Longview, WA MSA	0	0.00	5.62	0.00	42.87	0.00	49.25	0.00	2.26	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes, WA MSA	0	0.00	0.00	0.00	28.11	0.00	70.15	0.00	1.74	0.00	0.00	0.00	0.00	0.00	0.00	
Olympia, WA MSA	12	2.65	3.61	0.00	30.64	25.00	51.88	50.00	13.87	25.00	23.08	0.00	0.00	33.33	25.00	
Spokane, WA MSA	1	0.22	8.38	0.00	44.18	100.00	32.47	0.00	14.96	0.00	1.20	0.00	3.33	0.00	0.00	
Tacoma, WA MD	46	10.15	8.38	4.35	35.11	26.09	46.76	65.22	9.75	4.35	19.08	6.67	23.33	21.05	10.00	
Wenatchee-East Wenatchee, WA MSA	1	0.22	0.00	0.00	13.03	0.00	81.86	100.00	5.11	0.00	5.00	0.00	0.00	6.67	0.00	
Yakima, WA MSA	0	0.00	15.88	0.00	36.61	0.00	34.77	0.00	12.73	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro WA	3	0.66	12.15	0.00	26.06	33.33	49.70	66.67	12.09	0.00	1.75	0.00	0.00	3.33	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: State of Washington					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*													
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp									
<b>Full Review:</b>																								
Seattle-Bellevue-Everett, WA MD	9,799	64.50	4.70	3.95	17.42	13.98	44.67	44.20	33.21	37.87	8.27	6.22	6.93	8.14	8.90									
<b>Limited Review:</b>																								
Bellingham, WA MSA	492	3.24	5.06	3.46	20.40	22.36	55.52	56.30	19.02	17.89	5.75	3.52	6.31	5.22	6.27									
Bremerton-Silverdale, WA MSA	383	2.52	0.00	0.00	14.77	8.09	54.60	51.44	30.63	40.47	5.42	0.00	3.20	4.80	5.99									
Kennewick-Pasco-Richland, WA MSA	433	2.85	6.61	4.39	25.41	16.17	32.73	31.41	35.25	48.04	6.08	6.49	3.67	5.67	8.02									
Longview, WA MSA	115	0.76	8.93	8.70	23.18	34.78	51.60	39.13	16.28	17.39	6.63	5.68	7.46	4.69	7.96									
Mount Vernon-Anacortes, WA MSA	166	1.09	0.00	0.00	15.93	13.25	63.41	64.46	20.66	22.29	4.00	0.00	4.10	3.51	4.68									
Olympia, WA MSA	344	2.26	2.87	1.45	18.95	16.28	51.60	57.85	26.58	24.42	4.83	1.92	4.53	5.54	4.00									
Spokane, WA MSA	935	6.15	8.59	6.63	26.09	22.14	36.09	32.83	29.23	38.40	6.19	2.90	5.46	5.68	7.97									
Tacoma, WA MD	1,193	7.85	4.31	4.78	19.08	15.26	50.28	45.43	26.32	34.53	5.53	5.92	4.61	5.21	6.07									
Wenatchee-East Wenatchee, WA MSA	151	0.99	0.00	0.00	4.71	2.65	79.03	78.15	16.26	19.21	4.54	0.00	4.60	4.01	5.18									
Yakima, WA MSA	243	1.60	7.37	9.47	27.40	23.87	33.63	34.98	31.61	31.69	4.64	7.73	2.92	3.79	4.72									
Non-Metro WA	939	6.18	0.42	0.64	14.89	13.21	60.47	57.29	24.23	28.86	5.43	6.38	5.32	4.93	5.24									

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Washington															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Seattle-Bellevue-Everett, WA MD	32	20.65	2.52	0.00	16.46	0.00	50.55	68.75	30.47	31.25	6.40	0.00	0.00	6.36	8.70
<b>Limited Review:</b>															
Bellingham, WA MSA	10	6.45	0.59	0.00	14.75	0.00	73.43	100.00	11.23	0.00	0.56	0.00	0.00	0.67	0.00
Bremerton-Silverdale, WA MSA	4	2.58	0.00	0.00	7.78	0.00	57.84	50.00	34.38	50.00	11.54	0.00	0.00	22.22	6.67
Kennewick-Pasco-Richland, WA MSA	18	11.61	1.91	0.00	25.46	5.56	55.87	72.22	16.77	22.22	2.87	0.00	0.00	2.70	11.54
Longview, WA MSA	1	0.65	7.22	0.00	13.31	0.00	58.17	0.00	21.29	100.00	11.11	0.00	0.00	0.00	100.00
Mount Vernon-Anacortes, WA MSA	4	2.58	0.00	0.00	8.28	50.00	56.53	25.00	35.19	25.00	2.44	0.00	20.00	0.00	0.00
Olympia, WA MSA	4	2.58	1.10	0.00	12.60	25.00	63.87	75.00	22.43	0.00	3.45	0.00	25.00	0.00	0.00
Spokane, WA MSA	8	5.16	2.98	0.00	12.65	0.00	47.09	62.50	37.28	37.50	1.98	0.00	0.00	1.85	2.33
Tacoma, WA MD	5	3.23	1.53	0.00	16.45	0.00	56.02	60.00	25.99	40.00	4.76	0.00	0.00	5.56	5.88
Wenatchee-East Wenatchee, WA MSA	9	5.81	0.00	0.00	11.45	11.11	75.25	55.56	13.30	33.33	3.70	0.00	5.56	2.54	14.29
Yakima, WA MSA	18	11.61	1.35	0.00	16.10	11.11	57.71	72.22	24.83	16.67	2.02	0.00	0.00	2.38	2.63
Non-Metro WA	42	27.10	0.26	0.00	11.31	4.76	63.53	61.90	24.89	33.33	2.70	0.00	0.97	2.32	3.57

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Washington						Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Seattle-Bellevue-Everett, WA MD	4,843	42.25	20.39	8.94	17.77	26.23	22.17	26.48	39.67	38.36	5.22	4.85	5.83	5.51	4.86
<b>Limited Review:</b>															
Bellingham, WA MSA	483	4.21	20.19	3.95	17.67	33.77	23.83	33.77	38.31	28.51	8.66	6.70	12.07	9.71	6.18
Bremerton-Silverdale, WA MSA	543	4.74	17.87	6.05	18.99	35.28	22.92	28.60	40.22	30.06	6.21	5.24	7.30	5.83	5.89
Kennewick-Pasco-Richland, WA MSA	485	4.23	21.88	9.65	17.46	39.06	19.97	30.59	40.69	20.71	5.26	4.02	6.46	6.70	3.47
Longview, WA MSA	240	2.09	20.72	6.16	17.78	27.96	20.56	42.18	40.95	23.70	8.01	4.35	7.88	11.64	5.83
Mount Vernon-Anacortes, WA MSA	248	2.16	18.77	5.33	17.29	32.44	25.39	29.78	38.55	32.44	6.59	6.60	8.02	6.46	5.79
Olympia, WA MSA	391	3.41	19.17	9.51	17.53	35.58	23.91	34.36	39.39	20.55	4.51	5.88	5.60	4.42	3.35
Spokane, WA MSA	585	5.10	19.78	10.42	18.33	28.13	22.23	27.50	39.66	33.96	3.95	2.95	4.00	3.99	4.22
Tacoma, WA MD	1,713	14.94	19.72	7.73	18.37	33.58	22.09	31.74	39.83	26.95	5.95	5.14	6.93	6.57	4.93
Wenatchee-East Wenatchee, WA MSA	172	1.50	18.66	1.31	19.06	22.22	21.98	39.87	40.31	36.60	4.25	0.00	5.34	4.88	3.83
Yakima, WA MSA	384	3.35	22.37	6.14	16.86	25.15	19.89	35.67	40.88	33.04	8.21	7.95	11.11	9.76	5.90
Non-Metro WA	1,377	12.01	20.31	5.83	17.43	31.17	21.15	32.25	41.11	30.75	7.19	6.33	9.46	8.97	5.38

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 11.2% of loans originated and purchased by the bank.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Washington										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Seattle-Bellevue-Everett, WA MD	124	47.69	20.39	9.02	17.77	26.23	22.17	22.13	39.67	42.62	2.10	2.75	2.48	1.84	2.03	
<b>Limited Review:</b>																
Bellingham, WA MSA	15	5.77	20.19	6.67	17.67	26.67	23.83	6.67	38.31	60.00	1.76	3.33	1.25	0.79	2.48	
Bremerton-Silverdale, WA MSA	8	3.08	17.87	0.00	18.99	0.00	22.92	50.00	40.22	50.00	0.28	0.00	0.00	0.93	0.00	
Kennewick-Pasco-Richland, WA MSA	14	5.38	21.88	0.00	17.46	7.14	19.97	35.71	40.69	57.14	1.57	0.00	0.00	2.46	1.79	
Longview, WA MSA	9	3.46	20.72	0.00	17.78	0.00	20.56	88.89	40.95	11.11	3.03	0.00	0.00	7.69	1.92	
Mount Vernon-Anacortes, WA MSA	8	3.08	18.77	0.00	17.29	0.00	25.39	50.00	38.55	50.00	1.26	0.00	0.00	0.00	2.41	
Olympia, WA MSA	6	2.31	19.17	16.67	17.53	16.67	23.91	50.00	39.39	16.67	1.35	5.88	0.00	1.37	1.10	
Spokane, WA MSA	11	4.23	19.78	27.27	18.33	9.09	22.23	18.18	39.66	45.45	0.69	2.27	0.00	0.73	0.66	
Tacoma, WA MD	27	10.38	19.72	7.69	18.37	11.54	22.09	26.92	39.83	53.85	1.42	0.00	0.00	1.30	2.17	
Wenatchee-East Wenatchee, WA MSA	5	1.92	18.66	0.00	19.06	0.00	21.98	40.00	40.31	60.00	2.74	0.00	0.00	4.88	2.90	
Yakima, WA MSA	2	0.77	22.37	0.00	16.86	50.00	19.89	50.00	40.88	0.00	0.00	0.00	0.00	0.00	0.00	
Non-Metro WA	31	11.92	20.31	3.23	17.43	35.48	21.15	16.13	41.11	45.16	1.35	0.00	2.56	0.90	1.36	

\* Based upon 2013 Peer Mortgage Date.

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census.

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 1.2% of loans originated and purchased by the bank.

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Washington								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Seattle-Bellevue-Everett, WA MD	18,524	50.90	20.39	11.54	17.77	18.64	22.17	25.85	39.67	43.97	10.28	15.31	11.34	10.22	9.23
<b>Limited Review:</b>															
Bellingham, WA MSA	1,447	3.98	20.19	10.05	17.67	18.53	23.83	27.51	38.31	43.91	12.70	15.66	15.37	12.90	11.10
Bremerton-Silverdale, WA MSA	1,717	4.72	17.87	10.75	18.99	18.97	22.92	26.95	40.22	43.33	11.29	15.79	12.47	12.03	9.83
Kennewick-Pasco-Richland, WA MSA	914	2.51	21.88	10.51	17.46	18.65	19.97	27.39	40.69	43.45	8.07	9.97	8.66	7.75	7.67
Longview, WA MSA	491	1.35	20.72	12.08	17.78	11.19	20.56	25.06	40.95	51.68	9.21	12.90	7.25	7.78	10.04
Mount Vernon-Anacortes, WA MSA	719	1.98	18.77	9.49	17.29	18.10	25.39	25.55	38.55	46.86	12.04	17.00	11.78	11.41	11.70
Olympia, WA MSA	1,231	3.38	19.17	12.54	17.53	17.65	23.91	26.97	39.39	42.83	8.69	12.12	8.71	7.86	8.54
Spokane, WA MSA	2,289	6.29	19.78	13.50	18.33	17.38	22.23	24.77	39.66	44.35	10.12	13.53	8.98	10.09	9.87
Tacoma, WA MD	4,477	12.30	19.72	8.97	18.37	17.74	22.09	26.90	39.83	46.39	10.71	11.68	11.12	11.04	10.25
Wenatchee-East Wenatchee, WA MSA	457	1.26	18.66	8.94	19.06	13.99	21.98	25.23	40.31	51.83	8.26	9.49	7.69	8.79	8.03
Yakima, WA MSA	784	2.15	22.37	7.92	16.86	14.89	19.89	21.17	40.88	56.01	10.25	11.76	10.66	9.99	10.12
Non-Metro WA	3,340	9.18	20.31	8.97	17.43	14.74	21.15	23.13	41.11	53.16	10.89	16.04	11.47	10.50	10.37

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 5.8% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: State of Washington					Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Seattle-Bellevue-Everett, WA MD	9,801	64.50	67.05	40.31	97.55	1.03	1.44	8.27	6.51
<b>Limited Review:</b>									
Bellingham, WA MSA	492	3.24	70.89	49.19	98.17	0.81	1.02	5.75	5.23
Bremerton-Silverdale, WA MSA	383	2.52	71.68	54.05	98.96	0.52	0.52	5.42	5.72
Kennewick-Pasco-Richland, WA MSA	434	2.85	69.69	48.96	98.61	0.46	1.15	6.08	5.52
Longview, WA MSA	115	0.76	70.77	52.17	98.26	1.74	0.00	6.63	8.52
Mount Vernon-Anacortes, WA MSA	166	1.09	70.33	45.78	93.98	4.22	1.81	4.00	3.21
Olympia, WA MSA	344	2.26	69.78	47.67	97.97	0.58	1.45	4.83	4.87
Spokane, WA MSA	935	6.15	69.67	47.38	99.25	0.32	0.43	6.19	5.65
Tacoma, WA MD	1,193	7.85	71.00	45.93	98.07	1.09	0.84	5.53	4.98
Wenatchee-East Wenatchee, WA MSA	151	0.99	71.53	52.32	99.34	0.00	0.66	4.54	4.48
Yakima, WA MSA	243	1.60	70.19	52.26	95.06	0.82	4.12	4.64	5.26
Non-Metro WA	939	6.18	72.34	58.25	99.57	0.11	0.32	5.43	5.73

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.6% of small loans to businesses originated by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Washington				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Seattle-Bellevue-Everett, WA MD	32	20.65	96.62	84.38	96.88	3.13	0.00	6.40	10.26	
<b>Limited Review:</b>										
Bellingham, WA MSA	10	6.45	96.73	80.00	100.00	0.00	0.00	0.56	1.18	
Bremerton-Silverdale, WA MSA	4	2.58	98.09	100.00	100.00	0.00	0.00	11.54	14.29	
Kennewick-Pasco-Richland, WA MSA	18	11.61	92.92	66.67	100.00	0.00	0.00	2.87	3.30	
Longview, WA MSA	1	0.65	96.96	100.00	100.00	0.00	0.00	11.11	20.00	
Mount Vernon-Anacortes, WA MSA	4	2.58	94.59	75.00	100.00	0.00	0.00	2.44	5.13	
Olympia, WA MSA	4	2.58	96.46	100.00	100.00	0.00	0.00	3.45	6.67	
Spokane, WA MSA	8	5.16	97.63	75.00	100.00	0.00	0.00	1.98	3.13	
Tacoma, WA MD	5	3.23	96.33	80.00	100.00	0.00	0.00	4.76	11.11	
Wenatchee-East Wenatchee, WA MSA	9	5.81	96.38	55.56	100.00	0.00	0.00	3.70	2.75	
Yakima, WA MSA	18	11.61	91.61	88.89	100.00	0.00	0.00	2.02	3.08	
Non-Metro WA	42	27.10	96.73	73.81	100.00	0.00	0.00	2.70	3.16	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 16.1% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments									
Geography: State of Washington									
Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Seattle-Bellevue-Everett, WA MD	91	72,192	123	75,262	214	147,454	65.08	0	0
<b>Limited Review:</b>									
Bellingham, WA MSA	3	2,129	1	687	4	2,816	1.24	0	0
Bremerton-Silverdale, WA MSA	7	3,279	2	14,375	9	17,654	7.79	0	0
Kennewick-Pasco-Richland, WA MSA	2	1,492	0	0	2	1,492	0.66	0	0
Longview, WA MSA	0	0	0	0	0	0	0.00	0	0
Mount Vernon-Anacortes, WA MSA	1	62	1	792	2	854	0.38	0	0
Olympia, WA MSA	0	0	0	0	0	0	0.00	0	0
Spokane, WA MSA	10	7,701	19	14,172	29	21,873	9.65	0	0
Tacoma, WA MD	12	6,418	4	289	16	6,707	2.96	0	0
Wenatchee-East Wenatchee, WA MSA	1	393	0	0	1	393	0.17	0	0
Yakima, WA MSA	5	539	1	13,560	6	14,099	6.22	0	0
Non-Metro - Washington Total	16	7,524	10	5,692	26	13,216	5.83	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	2	128	6	1,124	8	1,251	0	0	0
Statewide investments with no P/M/F to Serve AAs	0	0	0	0	0	0	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Washington Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings				Population*					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Seattle-Bellevue-Everett, WA MD	72.93	112	57.44	6.25	25.00	42.86	25.89	8	0	0	1	4	3	4.50	20.34	47.23	27.72
<b>Limited Review:</b>																	
Bellingham, WA MSA	1.95	5	2.56	20.00	20.00	40.00	20.00	1	0	0	0	1	0	0.81	22.82	57.66	18.71
Bremerton-Silverdale, WA MSA	2.74	7	3.59	0.00	14.29	71.43	14.29	0	0	0	0	0	0	0.00	19.47	57.87	22.66
Kennewick-Pasco-Richland, WA MSA	1.42	5	2.56	0.00	0.00	60.00	40.00	0	0	0	0	0	0	9.46	25.13	34.94	30.47
Longview, WA MSA	0.56	2	1.03	0.00	50.00	50.00	0.00	0	0	0	0	0	0	6.44	17.22	58.17	18.18
Mount Vernon-Anacortes, WA MSA	0.46	2	1.03	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	12.79	69.18	18.03
Olympia, WA MSA	1.53	6	3.08	0.00	33.33	50.00	16.67	2	0	0	1	1	0	0.68	14.60	60.17	24.56
Spokane, WA MSA	4.58	13	6.67	7.69	46.15	23.08	23.08	1	1	0	-1	0	1	3.56	26.18	39.63	30.63
Tacoma, WA MD	6.22	19	9.74	10.53	15.79	47.37	26.32	3	0	0	0	2	1	2.52	22.24	50.77	24.47
Wenatchee-East Wenatchee, WA MSA	0.78	3	1.54	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	9.78	73.72	16.50
Yakima, WA MSA	1.42	5	2.56	20.00	20.00	20.00	40.00	1	0	0	0	1	0	4.13	34.16	34.40	27.32
Non-Metro WA	5.42	16	8.21	0.00	31.25	56.25	12.50	0	0	0	0	0	0	1.28	17.40	58.81	22.19

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of West Virginia				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Charleston, WV MSA	46.47	1,382	173,740	495	45,224	3	12	5	18,495	1,885	237,471	32.55
<b>Limited Review:</b>												
Huntington-Ashland, WV-KY-OH MSA	19.88	584	68,912	218	21,037	3	45	1	1,500	806	91,494	21.09
Non-Metro WV	33.65	1,069	120,681	295	16,760	0	0	0	0	1,364	137,441	46.35
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	1	5,000	1	5,000	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of West Virginia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston, WV MSA	539	50.90	0.00	0.00	17.57	8.16	57.20	57.33	25.23	34.51	8.23	0.00	5.20	9.18	7.81	
<b>Limited Review:</b>																
Huntington-Ashland, WV-KY-OH MSA	173	16.34	1.94	1.16	19.02	10.40	57.62	56.65	21.42	31.79	7.42	0.00	3.28	8.09	8.89	
Non-Metro WV	347	32.77	0.00	0.00	7.37	6.05	66.65	60.23	25.97	33.72	9.90	0.00	11.11	10.67	8.63	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of West Virginia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston, WV MSA	18	35.29	0.00	0.00	17.57	0.00	57.20	38.89	25.23	61.11	1.16	0.00	0.00	0.50	2.81	
<b>Limited Review:</b>																
Huntington-Ashland, WV-KY-OH MSA	7	13.73	1.94	0.00	19.02	42.86	57.62	28.57	21.42	28.57	1.28	0.00	4.65	0.94	0.00	
Non-Metro WV	26	50.98	0.00	0.00	7.37	0.00	66.65	73.08	25.97	26.92	2.76	0.00	0.00	3.80	1.16	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010

Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of West Virginia								Evaluation Period: January 1, 2012 to December 31, 2013					
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston, WV MSA	824	42.89	0.00	0.00	17.57	10.92	57.20	53.03	25.23	36.04	9.16	0.00	9.38	10.36	7.52
<b>Limited Review:</b>															
Huntington-Ashland, WV-KY-OH MSA	401	20.87	1.94	2.24	19.02	11.47	57.62	56.11	21.42	30.17	12.14	17.24	10.68	11.32	14.46
Non-Metro WV	696	36.23	0.00	0.00	7.37	6.18	66.65	53.30	25.97	40.52	14.27	0.00	16.42	13.76	14.73

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of West Virginia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston, WV MSA	1	25.00	0.00	0.00	40.83	100.00	31.59	0.00	27.59	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Huntington-Ashland, WV-KY-OH MSA	3	75.00	16.63	66.67	30.57	0.00	35.87	33.33	16.93	0.00	8.57	28.57	0.00	7.69	0.00	
Non-Metro WV	0	0.00	0.00	0.00	15.45	0.00	57.34	0.00	27.22	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of West Virginia															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston, WV MSA	495	49.11	0.00	0.00	30.15	25.25	41.63	31.92	28.22	42.83	7.80	0.00	7.69	4.80	9.58
<b>Limited Review:</b>															
Huntington-Ashland, WV-KY-OH MSA	218	21.63	4.80	5.96	29.44	30.73	46.07	41.28	19.69	22.02	11.30	9.21	9.97	10.70	8.97
Non-Metro WV	295	29.27	0.00	0.00	12.57	11.86	59.82	52.20	27.61	35.93	7.77	0.00	6.27	4.90	5.76

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of West Virginia															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston, WV MSA	3	50.00	0.00	0.00	18.40	33.33	55.73	0.00	25.87	66.67	23.08	0.00	50.00	0.00	33.33
<b>Limited Review:</b>															
Huntington-Ashland, WV-KY-OH MSA	3	50.00	2.48	0.00	11.39	0.00	60.89	33.33	25.25	66.67	16.67	0.00	0.00	100.00	0.00
Non-Metro WV	0	0.00	0.00	0.00	6.49	0.00	56.62	0.00	36.88	0.00	3.13	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of West Virginia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston, WV MSA	539	50.90	20.86	7.69	17.82	29.35	20.55	33.40	40.76	29.55	8.34	4.08	12.64	9.99	5.95	
<b>Limited Review:</b>																
Huntington-Ashland, WV-KY-OH MSA	173	16.34	23.14	5.44	18.25	34.01	19.34	34.01	39.26	26.53	6.61	3.03	10.89	8.03	4.14	
Non-Metro WV	347	32.77	21.26	6.73	16.22	16.51	19.09	28.13	43.44	48.62	10.59	22.73	13.24	11.11	8.97	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.6% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of West Virginia										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Charleston, WV MSA	18	35.29	20.86	5.56	17.82	11.11	20.55	27.78	40.76	55.56	1.21	1.12	1.32	0.57	1.52	
<b>Limited Review:</b>																
Huntington-Ashland, WV-KY-OH MSA	7	13.73	23.14	0.00	18.25	28.57	19.34	42.86	39.26	28.57	1.31	0.00	2.33	1.49	1.23	
Non-Metro WV	26	50.98	21.26	0.00	16.22	30.77	19.09	15.38	43.44	53.85	2.85	0.00	9.33	2.94	1.64	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 0% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of West Virginia								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Charleston, WV MSA	824	42.89	20.86	7.65	17.82	18.07	20.55	26.52	40.76	47.76	9.03	10.12	10.87	9.96	7.79
<b>Limited Review:</b>															
Huntington-Ashland, WV-KY-OH MSA	401	20.87	23.14	8.49	18.25	13.42	19.34	26.85	39.26	51.23	11.81	14.41	11.28	15.22	10.18
Non-Metro WV	696	36.23	21.26	5.77	16.22	14.51	19.09	20.28	43.44	59.44	14.61	18.95	17.47	15.78	13.46

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four

family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 8.2% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: State of West Virginia			Evaluation Period: January 1, 2012 to December 31, 2013		
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share**	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Charleston, WV MSA	495	49.11	65.42	39.19	82.63	5.25	12.12	7.80	6.87
<b>Limited Review:</b>									
Huntington-Ashland, WV-KY-OH MSA	218	21.63	65.98	40.83	82.57	6.42	11.01	11.30	11.11
Non-Metro WV	295	29.27	64.48	49.49	88.81	4.41	6.78	7.77	8.61

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 31.1% of small loans to businesses originated and purchased by the bank

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of West Virginia				Evaluation Period: January 1, 2012 to December 31, 2013			
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total **	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Charleston, WV MSA	3	50.00	97.87	100.00	100.00	0.00	0.00	23.08	37.50
<b>Limited Review:</b>									
Huntington-Ashland, WV-KY-OH MSA	3	50.00	97.52	33.33	100.00	0.00	0.00	16.67	0.00
Non-Metro WV	0	0.00	97.66	0.00	0.00	0.00	0.00	3.13	5.00

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.3% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of West Virginia				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Charleston, WV MSA	8	6,481	12	6,734	20	13,215	72.34	0	0
<b>Limited Review:</b>									
Huntington-Ashland, WV-KY-OH MSA	7	2,439	7	1,096	14	3,535	19.35	0	0
Non-Metro - West Virginia Total	4	1,388	2	128	6	1,516	8.30	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	12	2,945	7	1,090	19	4,035	0	0	0
Statewide investments with no P/M/F to Serve AAs	1	2,892	1	16	2	2,908	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of West Virginia																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Charleston, WV MSA	32.55	11	39.29	0.00	36.36	36.36	27.27	0	0	0	0	0	0	0.00	19.88	56.48	23.64
<b>Limited Review:</b>																	
Huntington-Ashland, WV-KY-OH MSA	21.09	6	21.43	0.00	33.33	50.00	16.67	0	0	0	0	0	0	6.00	22.83	53.69	17.47
Non-Metro WV	46.35	11	39.29	0.00	27.27	45.45	27.27	0	0	0	0	0	0	0.00	8.44	66.26	25.30

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume		Geography: State of Wisconsin				Evaluation Period: January 1, 2012 to December 31, 2013						
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
<b>Full Review:</b>												
Milwaukee-Waukesha-West Allis, WI MSA	50.81	10,683	2,167,120	4,641	174,515	19	933	16	86,981	15,359	2,429,548	68.63
<b>Limited Review:</b>												
Appleton, WI MSA	5.71	1,090	152,669	608	18,147	27	1,443	0	0	1,725	172,259	5.24
Fond du Lac, WI MSA	1.66	295	38,031	196	4,355	10	65	0	0	501	42,451	0.77
Green Bay, WI MSA	6.31	1,259	169,732	633	27,640	10	131	5	33,444	1,907	230,947	3.87
Janesville, WI MSA	3.54	703	86,415	329	19,765	38	6,377	0	0	1,070	112,557	2.16
Madison, WI MSA	11.68	2,097	462,271	1,414	32,389	17	1,128	1	3,600	3,529	499,388	10.06
Oshkosh-Neenah, WI MSA	3.18	593	78,128	357	14,029	12	843	0	0	962	93,000	2.14
Racine, WI MSA	5.65	1,240	180,726	464	19,223	2	10	0	0	1,706	199,959	2.11
Non-Metro WI	11.45	2,468	390,498	944	46,064	48	3,231	0	0	3,460	439,793	5.03
Statewide Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	6	89,500	6	89,500	0.00
Statewide Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 1. Other Products**

Lending Volume		Geography: State of Wisconsin				Evaluation Period: January 1, 2011 to December 31, 2013									
MA/Assessment Area	% of Loans (#) in MA/AA	Total Optional Loans		Other Loan Data		Home Equity		Motor Vehicle		Credit Card		Other Secured Consumer		% of Deposits in MA/AA*	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
<b>Full Review:</b>															
Milwaukee-Waukesha-West Allis, WI MSA	50.00	3	29	3	29	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	68.63	
<b>Limited Review:</b>															
Appleton, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.24	
Fond du Lac, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.77	
Green Bay, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.87	
Janesville, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.16	
Madison, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.06	
Oshkosh-Neenah, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.14	
Racine, WI MSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.11	
Non-Metro WI	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.03	
Statewide Other Loan Data with Potential to Benefit one or more AAs	N/A	2	118,840	2	118,840	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Statewide Other Loan Data with no Potential to Benefit one or more AAs	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	

\* Deposit Data as of June 30, 2013

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	3,123	46.62	6.74	1.41	12.89	9.77	39.84	42.49	40.52	46.33	9.38	5.64	8.28	9.29	9.90	
<b>Limited Review:</b>																
Appleton, WI MSA	357	5.33	0.00	0.00	6.20	7.00	75.79	75.35	18.01	17.65	5.41	0.00	6.10	5.60	4.62	
Fond du Lac, WI MSA	96	1.43	0.00	0.00	6.15	3.13	85.44	91.67	8.42	5.21	4.52	0.00	2.17	5.05	1.19	
Green Bay, WI MSA	304	4.54	0.96	0.33	15.92	12.83	52.12	51.64	31.01	35.20	4.76	4.55	3.96	5.29	4.41	
Janesville, WI MSA	327	4.88	4.55	3.36	15.66	8.87	55.87	62.69	23.92	25.08	8.27	12.28	6.53	8.90	7.28	
Madison, WI MSA	806	12.03	1.74	0.37	10.92	9.43	60.69	65.88	26.64	24.32	5.45	0.91	5.13	6.01	4.63	
Oshkosh-Neenah, WI MSA	187	2.79	0.00	0.00	10.85	11.23	69.87	67.38	19.27	21.39	4.57	0.00	5.13	4.44	4.67	
Racine, WI MSA	440	6.57	2.21	0.45	10.75	8.64	54.91	58.18	32.13	32.73	10.18	0.00	10.68	10.23	10.11	
Non-Metro WI	1,059	15.81	0.00	0.00	4.89	7.46	61.12	63.08	33.99	29.46	12.42	0.00	15.10	13.24	10.71	

\* Based on 2013 Peer Mortgage Data

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	57	62.64	6.74	1.75	12.89	1.75	39.84	35.09	40.52	61.40	1.06	0.00	0.00	0.70	1.86	
<b>Limited Review:</b>																
Appleton, WI MSA	4	4.40	0.00	0.00	6.20	0.00	75.79	75.00	18.01	25.00	0.15	0.00	0.00	0.20	0.00	
Fond du Lac, WI MSA	1	1.10	0.00	0.00	6.15	0.00	85.44	100.00	8.42	0.00	0.50	0.00	0.00	0.60	0.00	
Green Bay, WI MSA	5	5.49	0.96	0.00	15.92	20.00	52.12	40.00	31.01	40.00	0.70	0.00	0.00	0.88	0.65	
Janesville, WI MSA	2	2.20	4.55	0.00	15.66	0.00	55.87	50.00	23.92	50.00	0.00	0.00	0.00	0.00	0.00	
Madison, WI MSA	7	7.69	1.74	0.00	10.92	14.29	60.69	71.43	26.64	14.29	0.31	0.00	0.00	0.33	0.39	
Oshkosh-Neenah, WI MSA	1	1.10	0.00	0.00	10.85	0.00	69.87	100.00	19.27	0.00	0.24	0.00	0.00	0.35	0.00	
Racine, WI MSA	6	6.59	2.21	0.00	10.75	16.67	54.91	16.67	32.13	66.67	0.94	0.00	5.26	0.00	1.43	
Non-Metro WI	8	8.79	0.00	0.00	4.89	0.00	61.12	50.00	33.99	50.00	0.50	0.00	0.00	0.40	0.79	

\* Based on 2013 Peer Mortgage Data

\*\* Home Improvement loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 4. Geographic Distribution of Refinance Loans**

Geographic Distribution: REFINANCE		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Refinance Loans		Low-Income Geographies		Moderate- Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	% Owner Occ. Units ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	7,435	54.87	6.74	2.38	12.89	8.38	39.84	34.88	40.52	54.36	7.92	6.88	7.67	7.45	8.39	
<b>Limited Review:</b>																
Appleton, WI MSA	729	5.38	0.00	0.00	6.20	4.53	75.79	71.47	18.01	24.01	4.32	0.00	5.06	4.19	4.56	
Fond du Lac, WI MSA	198	1.46	0.00	0.00	6.15	7.58	85.44	81.31	8.42	11.11	3.55	0.00	3.87	3.39	4.58	
Green Bay, WI MSA	947	6.99	0.96	0.95	15.92	12.88	52.12	50.79	31.01	35.37	5.37	11.11	6.48	5.21	5.11	
Janesville, WI MSA	373	2.75	4.55	3.75	15.66	10.72	55.87	56.30	23.92	29.22	3.70	5.75	4.82	3.57	3.31	
Madison, WI MSA	1,272	9.39	1.74	1.10	10.92	8.65	60.69	59.20	26.64	31.05	3.74	3.92	3.57	3.72	3.82	
Oshkosh-Neenah, WI MSA	405	2.99	0.00	0.00	10.85	11.85	69.87	67.90	19.27	20.25	4.01	0.00	7.18	3.64	3.86	
Racine, WI MSA	792	5.84	2.21	1.26	10.75	7.70	54.91	56.44	32.13	34.60	7.36	13.95	10.19	7.31	6.63	
Non-Metro WI	1,400	10.33	0.00	0.00	4.89	3.43	61.12	56.64	33.99	39.93	6.53	0.00	5.61	6.24	7.11	

\* Based on 2013 Peer Mortgage Data

\*\* Refinance loans originated and purchased in the MA/AA as a percentage of all refinance loans originated and purchased in the rated area

\*\*\* Percentage of Owner-occupied Units is the number of owner-occupied housing units in a particular geography divided by the number of owner-occupied housing units in the area based on the 2010 Census

\*\*\*\* Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2)

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*					
	#	% of Total**	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	% of MF Units ***	% Bank Loans****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	68	78.16	15.39	22.06	15.91	19.12	45.42	26.47	23.28	32.35	7.09	10.47	11.25	4.30	5.26	
<b>Limited Review:</b>																
Appleton, WI MSA	0	0.00	0.00	0.00	14.90	0.00	79.35	0.00	5.75	0.00	0.00	0.00	0.00	0.00	0.00	
Fond du Lac, WI MSA	0	0.00	0.00	0.00	40.14	0.00	55.33	0.00	4.53	0.00	0.00	0.00	0.00	0.00	0.00	
Green Bay, WI MSA	3	3.45	2.06	0.00	25.11	66.67	57.53	33.33	15.29	0.00	2.17	0.00	7.14	0.00	0.00	
Janesville, WI MSA	1	1.15	11.54	0.00	22.44	0.00	38.68	0.00	27.34	100.00	2.63	0.00	0.00	0.00	9.09	
Madison, WI MSA	12	13.79	16.60	16.67	21.19	8.33	42.06	50.00	20.16	25.00	3.28	5.13	0.00	3.37	5.26	
Oshkosh-Neenah, WI MSA	0	0.00	0.00	0.00	27.85	0.00	58.95	0.00	13.20	0.00	0.00	0.00	0.00	0.00	0.00	
Racine, WI MSA	2	2.30	2.28	50.00	21.88	50.00	49.57	0.00	26.27	0.00	6.45	50.00	14.29	0.00	0.00	
Non-Metro WI	1	1.15	0.00	0.00	9.84	0.00	73.32	100.00	16.85	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area

\*\*\* Percentage of multifamily units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information

\*\*\*\* Multifamily loan distribution includes Home Purchase, Home Improvement, and Refinance

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: State of Wisconsin															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Milwaukee-Waukesha-West Allis, WI MSA	4,641	48.42	9.95	4.20	14.44	8.68	37.64	36.46	37.97	50.66	8.58	6.97	6.92	8.03	9.14
<b>Limited Review:</b>															
Appleton, WI MSA	608	6.34	0.00	0.00	11.23	8.72	76.41	72.86	12.36	18.42	9.05	0.00	7.69	9.21	8.18
Fond du Lac, WI MSA	196	2.05	0.00	0.00	18.63	20.41	75.47	71.94	5.90	7.65	5.82	0.00	9.66	4.71	2.76
Green Bay, WI MSA	632	6.59	1.57	0.95	16.80	14.24	52.92	50.79	28.71	34.02	5.63	4.08	4.67	5.39	6.78
Janesville, WI MSA	329	3.43	7.40	4.86	18.55	15.20	46.54	44.68	27.51	35.26	10.39	4.90	7.53	9.69	13.63
Madison, WI MSA	1,413	14.74	4.71	5.10	13.96	14.08	55.58	52.65	25.76	28.17	8.38	8.84	7.73	8.06	9.02
Oshkosh-Neenah, WI MSA	357	3.72	0.00	0.00	15.83	12.04	66.01	63.31	18.16	24.65	8.35	0.00	4.98	7.61	12.87
Racine, WI MSA	464	4.84	3.84	1.08	11.60	8.62	54.22	52.37	30.34	37.93	7.46	1.14	6.30	7.39	8.15
Non-Metro WI	944	9.85	0.00	0.00	6.57	5.61	63.30	57.73	30.13	36.65	7.83	0.00	7.55	6.74	8.60

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Business and Farm Demographic Data source: Dunn and Bradstreet 2013

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: State of Wisconsin															
Evaluation Period: January 1, 2012 to December 31, 2013															
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share(%) by Geography*				
	#	% of Total**	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	% of Farms ***	% Bank Loans	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Milwaukee-Waukesha-West Allis, WI MSA	19	10.38	3.15	0.00	6.44	0.00	43.54	57.89	46.88	42.11	7.69	0.00	0.00	5.77	10.00
<b>Limited Review:</b>															
Appleton, WI MSA	27	14.75	0.00	0.00	4.63	3.70	78.94	92.59	16.44	3.70	4.63	0.00	0.00	4.30	4.17
Fond du Lac, WI MSA	10	5.46	0.00	0.00	1.96	0.00	88.37	100.00	9.67	0.00	1.07	0.00	0.00	1.22	0.00
Green Bay, WI MSA	10	5.46	0.51	0.00	6.80	0.00	52.25	50.00	40.44	50.00	2.13	0.00	0.00	0.00	2.17
Janesville, WI MSA	38	20.77	1.64	0.00	4.64	2.63	70.67	68.42	23.06	28.95	13.95	0.00	0.00	10.99	16.67
Madison, WI MSA	17	9.29	0.52	0.00	3.63	0.00	71.02	82.35	24.83	17.65	4.35	0.00	0.00	3.82	4.26
Oshkosh-Neenah, WI MSA	12	6.56	0.00	0.00	3.87	0.00	85.61	100.00	10.52	0.00	4.44	0.00	0.00	4.65	0.00
Racine, WI MSA	2	1.09	0.57	0.00	4.01	0.00	50.38	50.00	45.04	50.00	0.00	0.00	0.00	0.00	0.00
Non-Metro WI	48	26.23	0.00	0.00	1.57	4.17	63.61	75.00	34.82	20.83	3.83	0.00	0.00	3.10	2.15

\* Based on 2013 Peer Small Business Data - - US

\*\* Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

\*\*\* Business and Farm Demographic Data Source: Dun and Bradstreet 2013

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	3,123	46.62	22.15	8.28	16.90	25.20	20.61	29.05	40.35	37.47	9.78	7.98	9.55	11.45	9.30	
<b>Limited Review:</b>																
Appleton, WI MSA	357	5.33	16.54	26.67	19.20	32.73	26.18	22.42	38.07	18.18	5.56	8.44	6.09	4.98	4.15	
Fond du Lac, WI MSA	96	1.43	17.50	17.95	18.65	30.77	26.85	24.36	37.01	26.92	4.08	8.62	4.21	3.56	2.80	
Green Bay, WI MSA	304	4.54	18.40	11.72	17.86	30.34	23.26	33.45	40.49	24.48	5.21	3.67	5.72	6.66	4.18	
Janesville, WI MSA	327	4.88	19.66	16.22	18.49	33.78	22.32	30.07	39.53	19.93	8.23	9.42	9.84	8.35	6.41	
Madison, WI MSA	806	12.03	17.60	9.01	17.30	30.55	24.67	34.46	40.43	25.98	5.59	6.15	6.60	6.39	4.20	
Oshkosh-Neenah, WI MSA	187	2.79	18.03	10.23	18.42	32.95	25.56	20.45	37.99	36.36	4.77	4.60	5.21	4.26	4.82	
Racine, WI MSA	440	6.57	20.69	9.55	16.90	35.93	22.97	26.88	39.43	27.64	10.33	8.41	12.63	10.98	8.63	
Non-Metro WI	1,059	15.81	14.81	9.63	16.87	34.33	23.55	32.83	44.78	23.21	12.03	16.39	16.80	13.75	7.43	

\* Based upon 2013 Peer Mortgage Date

\*\* Home Purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 7.4% of loans originated and purchased by the bank

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		Geography: State of Wisconsin										Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *					
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp	
<b>Full Review:</b>																
Milwaukee-Waukesha-West Allis, WI MSA	57	62.64	22.15	9.09	16.90	10.91	20.61	29.09	40.35	50.91	1.06	1.84	0.42	0.96	1.25	
<b>Limited Review:</b>																
Appleton, WI MSA	4	4.40	16.54	25.00	19.20	0.00	26.18	25.00	38.07	50.00	0.15	0.00	0.00	0.00	0.38	
Fond du Lac, WI MSA	1	1.10	17.50	0.00	18.65	100.00	26.85	0.00	37.01	0.00	0.52	0.00	2.56	0.00	0.00	
Green Bay, WI MSA	5	5.49	18.40	20.00	17.86	40.00	23.26	0.00	40.49	40.00	0.72	0.00	1.19	0.00	1.04	
Janesville, WI MSA	2	2.20	19.66	0.00	18.49	100.00	22.32	0.00	39.53	0.00	0.00	0.00	0.00	0.00	0.00	
Madison, WI MSA	7	7.69	17.60	0.00	17.30	0.00	24.67	14.29	40.43	85.71	0.32	0.00	0.00	0.36	0.50	
Oshkosh-Neenah, WI MSA	1	1.10	18.03	0.00	18.42	0.00	25.56	0.00	37.99	100.00	0.25	0.00	0.00	0.00	0.55	
Racine, WI MSA	6	6.59	20.69	0.00	16.90	0.00	22.97	33.33	39.43	66.67	0.97	0.00	0.00	1.67	1.20	
Non-Metro WI	8	8.79	14.81	0.00	16.87	28.57	23.55	0.00	44.78	71.43	0.39	0.00	0.68	0.00	0.57	

\* Based upon 2013 Peer Mortgage Date

\*\* Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 3.3% of loans originated and purchased by the bank

**Table 10. Borrower Distribution of Refinance Loans**

Borrower Distribution: REFINANCE			Geography: State of Wisconsin								Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper Income Borrowers		Market Share *				
	#	% of Total**	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	% of Families ***	% Bank Loans ****	Overall	Low-	Mod	Mid	Upp
<b>Full Review:</b>															
Milwaukee-Waukesha-West Allis, WI MSA	7,435	54.87	22.15	7.46	16.90	15.90	20.61	24.83	40.35	51.80	8.46	8.61	7.37	8.23	8.93
<b>Limited Review:</b>															
Appleton, WI MSA	729	5.38	16.54	9.05	19.20	29.05	26.18	30.51	38.07	31.39	4.49	4.74	6.70	4.21	3.40
Fond du Lac, WI MSA	198	1.46	17.50	9.78	18.65	24.46	26.85	34.24	37.01	31.52	3.69	5.49	2.78	3.87	3.73
Green Bay, WI MSA	947	6.99	18.40	10.76	17.86	23.88	23.26	30.04	40.49	35.31	5.89	7.54	6.58	6.18	5.09
Janesville, WI MSA	373	2.75	19.66	12.05	18.49	19.88	22.32	28.61	39.53	39.46	3.50	4.61	3.18	3.07	3.69
Madison, WI MSA	1,272	9.39	17.60	10.25	17.30	20.67	24.67	25.43	40.43	43.64	3.99	4.27	3.82	3.92	4.06
Oshkosh-Neenah, WI MSA	405	2.99	18.03	11.35	18.42	23.48	25.56	24.80	37.99	40.37	4.16	8.04	4.22	3.82	3.62
Racine, WI MSA	792	5.84	20.69	11.37	16.90	19.45	22.97	25.75	39.43	43.42	7.61	10.15	7.17	7.42	7.42
Non-Metro WI	1,400	10.33	14.81	6.16	16.87	18.57	23.55	25.95	44.78	49.32	6.66	5.85	7.53	6.55	6.54

\* Based upon 2013 Peer Mortgage Date

\*\* Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area. Data shown includes only One-to-Four family and manufactured housing (Property type 1 or 2).

\*\*\* Percentage of families is based on the 2010 Census

\*\*\*\* As a percentage of loans with borrower information available. No information was available for 5.4% of loans originated and purchased by the bank

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES									
	Geography: State of Wisconsin				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total **	% of Businesses ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
<b>Full Review:</b>									
Milwaukee-Waukesha-West Allis, WI MSA	4,641	48.42	70.88	42.28	94.03	2.35	3.62	8.58	7.29
<b>Limited Review:</b>									
Appleton, WI MSA	608	6.34	72.71	44.57	95.72	1.81	2.47	9.05	8.85
Fond du Lac, WI MSA	196	2.05	72.97	55.10	97.45	0.00	2.55	5.82	5.97
Green Bay, WI MSA	633	6.59	71.29	45.89	93.35	1.90	4.91	5.63	5.50
Janesville, WI MSA	329	3.43	74.09	45.59	87.84	4.56	7.60	10.39	9.48
Madison, WI MSA	1,414	14.74	68.63	44.44	97.10	1.42	1.56	8.38	7.42
Oshkosh-Neenah, WI MSA	357	3.72	71.91	48.74	94.12	2.52	3.36	8.35	9.42
Racine, WI MSA	464	4.84	74.45	47.41	92.89	2.37	4.74	7.46	6.82
Non-Metro WI	944	9.85	74.95	46.19	91.21	3.18	5.61	7.83	6.74

\* Based on 2013 Peer Small Business data - - US

\*\* Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.7% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		Geography: State of Wisconsin				Evaluation Period: January 1, 2012 to December 31, 2013				
MA/Assessment Area	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms ***	% Bank loans ****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
<b>Full Review:</b>										
Milwaukee-Waukesha-West Allis, WI MSA	19	10.38	96.04	52.63	89.47	0.00	10.53	7.69	10.00	
<b>Limited Review:</b>										
Appleton, WI MSA	27	14.75	97.24	70.37	77.78	22.22	0.00	4.63	3.73	
Fond du Lac, WI MSA	10	5.46	96.98	80.00	100.00	0.00	0.00	1.07	0.78	
Green Bay, WI MSA	10	5.46	97.56	60.00	100.00	0.00	0.00	2.13	3.13	
Janesville, WI MSA	38	20.77	97.41	68.42	52.63	18.42	28.95	13.95	16.95	
Madison, WI MSA	17	9.29	97.31	100.00	70.59	17.65	11.76	4.35	9.30	
Oshkosh-Neenah, WI MSA	12	6.56	98.52	91.67	75.00	16.67	8.33	4.44	8.70	
Racine, WI MSA	2	1.09	96.56	100.00	100.00	0.00	0.00	0.00	0.00	
Non-Metro WI	48	26.23	97.77	66.67	75.00	25.00	0.00	3.83	3.62	

\* Based on 2013 Peer Small Business Data -- US

\*\* Small Loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source: Dun and Bradstreet 2013)

\*\*\*\* Small Loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 10.9% of small loans to farms originated and purchased by the bank

**Table 14. Qualified Investments**

Qualified Investments		Geography: State of Wisconsin				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$
<b>Full Review:</b>									
Milwaukee-Waukesha-West Allis, WI MSA	34	31,269	88	94,939	122	126,208	67.86	0	0
<b>Limited Review:</b>									
Appleton, WI MSA	3	1,213	1	7,309	4	8,522	4.58	0	0
Fond du Lac, WI MSA	2	4,672	2	1,419	4	6,091	3.28	0	0
Green Bay, WI MSA	2	8,999	1	6,216	3	15,215	8.18	0	0
Janesville, WI MSA	2	246	1	128	3	374	0.20	0	0
Madison, WI MSA	10	23,446	3	1,929	13	25,375	13.64	0	0
Oshkosh-Neenah, WI MSA	2	1,929	3	1,452	5	3,381	1.82	0	0
Racine, WI MSA	5	378	0	0	5	378	0.20	0	0
Non-Metro - Wisconsin Total	4	439	2	0	6	439	0.24	0	0
Statewide investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	23	5,933	12	6,018	35	11,951	0	0	0
Statewide investments with no P/M/F to Serve AAs	0	0	1	3,697	1	3,697	0	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.

**Table 15. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: State of Wisconsin																	
Evaluation Period: January 1, 2011 to December 31, 2013																	
MA/Assessment Area:	Deposits		Branches					Branch Openings/Closings						Population*			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low-	Mod	Mid	Upp			Low-	Mod	Mid	Upp	Low-	Mod	Mid	Upp
<b>Full Review:</b>																	
Milwaukee-Waukesha-West Allis, WI MSA	68.63	30	40.54	20.00	3.33	36.67	40.00	0	0	0	0	0	0	14.65	16.20	36.13	33.02
<b>Limited Review:</b>																	
Appleton, WI MSA	5.24	7	9.46	0.00	28.57	71.43	0.00	0	0	0	0	0	0	0.00	7.03	74.98	17.99
Fond du Lac, WI MSA	0.77	2	2.70	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	12.31	79.11	8.58
Green Bay, WI MSA	3.87	7	9.46	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.78	19.40	49.56	28.82
Janesville, WI MSA	2.16	4	5.41	25.00	25.00	50.00	0.00	0	0	0	0	0	0	7.98	17.27	51.83	22.92
Madison, WI MSA	10.06	5	6.76	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	6.96	13.44	55.34	23.62
Oshkosh-Neenah, WI MSA	2.14	5	6.76	0.00	40.00	40.00	20.00	0	0	0	0	0	0	0.00	16.29	67.13	16.58
Racine, WI MSA	2.11	5	6.76	0.00	0.00	40.00	60.00	0	0	0	0	0	0	4.70	14.33	53.49	27.48
Non-Metro WI	5.03	9	12.16	0.00	33.33	55.56	11.11	0	0	0	0	0	0	0.00	5.14	63.90	30.96

\* Demographic Data Source: 2010 Census

**Table 1. Lending Volume**

Lending Volume	Geography: Broader Regional Area				Evaluation Period: January 1, 2012 to December 31, 2013							
MA/Assessment Area	% of Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans		Total Loans Reported		% of Deposits in MA/AA**
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Broader Regional Area Loans with Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	22	336,357	22	336,357	0.00
Broader Regional Area Loans with no Potential to Benefit one or more AAs	0.00	0	0	0	0	0	0	91	198,883	91	198,883	0.00

\* Loan Data as of December 31, 2013. Rated area refers to either state or multistate MA rated area.

\*\* Deposit Data as of June 30, 2013.

**Table 14. Qualified Investments**

Qualified Investments		Geography: Broader Regional Area				Evaluation Period: January 1, 2011 to December 31, 2013			
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	% of Total	#	\$
Regional investments with Purpose, Mandate, or Function (P/M/F) to Serve AAs	615	188,930	199	135,013	814	323,943	0.00	0	0
Regional investments with no P/M/F to Serve AAs	157	252,273	332	339,569	489	591,842	0.00	0	0

\* Prior Period Investments means investments made in a previous period that are outstanding as of the examination date. Figures are as of December 31, 2013.

\*\* Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system. The Unfunded Commitment dollars are not included in Total Investments column.