



PUBLIC DISCLOSURE

September 8, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

State Farm Bank, FSB
Charter Number: 714640

1 State Farm Plaza
Bloomington, Illinois 61701

Office of the Comptroller of the Currency

Midsized Bank Supervision
1 South Wacker Drive
Chicago, Illinois 60606

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, 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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Overall CRA Rating

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

This document is an evaluation of the CRA performance of **State Farm Bank, FSB (SFB or bank)** issued by the OCC, the institution’s supervisory agency, for the evaluation period ending September 8, 2015. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

This institution is rated “**Satisfactory.**”

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

Performance Levels	State Farm Bank, F.S.B. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- While the bank’s performance under the Lending, Investment, and Service Tests is “Outstanding,” the overall CRA rating was lowered from “Outstanding” to “Satisfactory” as discussed on the Fair Lending and Other Illegal Credit Practices page.
- The lending activity in the Bloomington assessment area (AA) is adequate.
- The geographic distribution of loans in the Bloomington AA is adequate. The geographic distribution of loans in the Expanded Review Areas (ERAs) is good in the State of California, adequate in the State of Illinois, but weak in Florida, Pennsylvania and Texas. ERAs are states where SFB has a significant deposit base and lending activity. but no branch presence.

- The borrower distribution of loans in the Bloomington AA is good. The borrower distribution of loans is also good in the ERAs of California, Illinois and Pennsylvania and adequate in Florida and Texas.
- Overall CD lending is excellent and had a significantly positive impact, improving overall lending performance from adequate to good.
- The level of CD investments is excellent.
- The level of community development services in the Bloomington AA is excellent.
- The bank does not offer services through a traditional retail branch network. Delivery systems are accessible to all portions of the bank's AA, including LMI geographies and borrowers based on lending patterns reported in Appendix C. Delivery of services are provided via certified State Farm agents; mail/courier; Internet, including mobile devices; ATM; telephone; and, call center. The bank's main and only office is not open to the public.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions 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 usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development (CD): 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 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 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 ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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 One 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

SFB is an intrastate federally chartered stock savings bank and a wholly-owned subsidiary of State Farm Mutual Automobile and Insurance Company (SFM). SFM is a unitary diversified holding company primarily engaged in the insurance business. SFM and SFB maintain their headquarters in Bloomington, Illinois.

SFB is a non-traditional, nationwide savings association with one office, which is not open to the public. SFB operates on a non-cash basis and accepts deposits, typically received by mail and never in person, at an operations center located within the SFM corporate complex. SFB utilizes more than 17,000 Bank Certified Agents (Agents), who are independent business owners contracted through SFM, and over 49,000 Bank Certified Team Members to help promote its banking products, to gather deposits and loans. Agents must be licensed under the SAFE Act to offer mortgage products; therefore, not all Agents offer mortgage products. The bank has two ATMs in Bloomington, Illinois, one of which is open to the public in the parking lot of the SFM's headquarters. In addition, SFB uses a call center, U.S. Postal Mail, automated teller machines, online banking, mobile applications, and transactional Internet site to assist its customers. Because of this nationwide business model, SFB does not rely upon a local deposit base to fund its lending activities.

Product offerings include traditional mortgage and consumer loan products, such as home purchase loans, home equity loans, home refinance loans, home improvement loans; lines of credit; credit cards; and, auto, boat, and recreational vehicle loans. Deposit offerings include several types of deposit accounts including, savings, checking, money markets, Certificates of Deposit (CDs), and individual retirement accounts (IRAs).

The bank had a June 30, 2014 FDIC insured deposit market share in the Bloomington MSA of 76.57 percent, which represents customers from throughout the country. SFB has a FDIC insured deposit market share in the State of Illinois of 2.66 percent on June 30, 2014. Deposits totaled \$10.50 billion in 2014.

Deposit competitors in Illinois include JPMorgan Chase Bank, N.A., BMO Harris Bank, N.A., Bank of America, N.A., The Northern Trust Company, and Fifth Third Bank. SFB had total assets of \$16.8 billion and tier 1 capital of \$1.72 billion, at December 31, 2014.

The loan portfolio consisted of automobile loans at 46.6 percent, real estate loans at 35.5 percent, and credit cards at 14.8 percent, at December 31, 2014. Combined, these loans represent 96.9 percent of the loan portfolio.

Refer to the market profiles for the State of Illinois in Appendix B for detailed demographics and other performance context information for the bank's one assessment area that received a full-scope review.

There are no known legal, financial, or other factors impeding the bank's ability to help meet credit needs in its communities. The bank received a Satisfactory rating in its previous CRA performance evaluation, which is dated September 7, 2010.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We reviewed home mortgage, small loans to businesses, vehicle, and credit card loans from July 1, 2010 through December 31, 2014. The mortgage loans reviewed included home purchase, home improvement, and home refinance. Primary loan products for this performance evaluation are products in which the bank originated at least 20 loans within the AA and ERAs during the evaluation period.

There are three sets of performance tables in Appendix C. The first set includes data covered by the 2000 Census for 2010 and 2011. The second set includes data covered by the 2010 Census for 2012 and 2013. A third set of tables covered by the 2010 Census for 2014 reflect the changes made to the Bloomington, Illinois MSA by the U.S. Office of Management. The MSA was expanded to include DeWitt County. For CRA analysis purposes, this change was effective January 1, 2014. We reviewed community development (CD) loans, investments, and services for the period between July 1, 2010 and December 31, 2014.

Data Integrity

We performed a data integrity review of HMDA and small business loan data for the evaluation period to ensure the accuracy of the publicly filed information. We noted significant errors in the small business loan data for 2013, which required data scrubbing and resubmission by the bank. We tested the resubmitted data and found no substantive inaccuracies. We concluded that the HMDA and small businesses loan data can be relied upon for this performance evaluation. We performed a data integrity review on vehicle loan data and concluded that the data can be relied upon for this performance evaluation. We also reviewed CD loans, investments, and services made or rendered during the evaluation period to determine their eligibility for consideration.

Selection of Areas for Full-Scope Review

We performed a full-scope review of the Bloomington MSA AA. The Bloomington MSA AA is the bank's only AA and is located within the State of Illinois and currently consists of McLean and DeWitt Counties. Since Bloomington AA customers only account for 1.32 percent of the deposits, we also chose several Expanded Review Areas (ERAs) to include in our assessments of geographic and borrower distribution performance under the Lending Test. ERAs are areas where SFB has a significant volume of deposits and lending activity but do not have a banking office and therefore are not required to be delineated as an AA according to the regulation. We chose several states to review as ERAs based on deposits of customers located in those states. The ERAs include California, Illinois (excluding the Bloomington AA), Florida, Pennsylvania, and Texas and account for 38.9 percent of deposits.

Ratings

The CRA rating is a blend of its performance under the Lending, Investment, and Service Tests.

Considering loan volumes, we placed greater emphasis on the distribution of consumer loans, particularly automobile and credit cards, than the distribution of home mortgage or small loans to businesses in evaluating the Lending Test. Within the home mortgage loan category, we placed greater emphasis on home refinance loans followed by home purchase. We placed considerably less emphasis on home improvement loans.

In the period being reviewed, we placed greater emphasis on loan data from 2012 and 2013 since this period represented 44.4 percent of the evaluation period. Consumer loans originated and purchased during the evaluation period totaled 95.1 percent of lending while home mortgage and small business lending represented 3.5 percent and 1.4 percent, respectively.

Other Performance Data – Lending Test

- In addition to qualified CD loans made within the AA, nine CD loans were originated nationwide that totaled \$60.5 million.. We considered these loans in the analysis of the Lending Test performance at the bank level.

Investment Test

In addition to qualified CD investments made within the bank's AA, 1,110 CD investments, grants, and donations were made nationwide totaling \$153.15 million, or 8.91 percent of tier 1 capital. The investments include the following:

- Funded \$38.30 million of a \$93.98 million commitment in a CDFI fund that invests in projects financed with Low Income Housing Tax Credits (LIHTC). The book value of the funded amount from the prior performance evaluation totaled \$15.64 million. The bank made an additional investment in the fund in the prior period with a book value of \$12.27 million at December 31, 2014.

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.

The OCC found evidence of violations of the Servicemembers Civil Relief Act. The bank failed to provide full interest rate reductions on loans to eligible servicemembers. The bank refunded interest and fees totaling \$127,160 to 665 affected borrowers covering the six-year period from November 1, 2007 through November 1, 2013. The bank implemented satisfactory policies, procedures, and controls prospectively.

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 this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

As a result of these findings, the CRA Performance Evaluation rating was lowered from "Outstanding" to "Satisfactory." In determining the impact of these findings on the overall rating, the OCC considered the nature and extent of the evidence of the practices, including the degree to which consumers were adversely impacted; and, whether adequate policies, procedures and controls were in place to prevent, identify and correct the practices.

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

The overall CRA rating in the prior PE, dated September 7, 2010, was also downgraded from an "Outstanding" to a "Satisfactory" based on discriminatory or other illegal credit practices. The credit practices that caused the previous downgrade in the overall CRA rating and the credit practices that caused the downgrade in this PE are separate and distinct.

Conclusions with Respect to Performance Tests

LENDING TEST

The performance under the Lending Test is rated High Satisfactory. The bank's performance in the Bloomington AA is adequate with CDL in the AA and nationwide having a significantly positive impact.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Refer to Table 1 Lending Volume in section of appendix C for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Bloomington AA is adequate, considering the strong competition for loan types. SFB ranks sixth in FDIC insured deposits with a market share of 4.1 percent among 34 FDIC insured depository institutions, based on the bank's Bloomington customer deposits only at December 31, 2014.

Competition for home purchase lending is moderate, with 144 lenders in the AA. SFB ranks third in home purchase lending with a 4.5 percent market share. In home improvement lending, the bank ranks 23rd with a 0.8 percent market share. Competition for home refinance lending is strong, with 170 total lenders in the Bloomington AA. SFB ranks 13th in home refinance lending with 1.8 percent market share.

Small business lending in the Bloomington AA is concentrated among a small number of lenders. The top three lenders in the AA account for 48.5 percent of the small business lending market. SFB ranks 18th among 50 lenders, with a market share of 0.5 percent.

Distribution of Loans by Income Level of the Geography

The geographic distribution of lending in the Bloomington AA is adequate. The distribution of home mortgages and vehicle loans is adequate and credit cards is weak.

Home Mortgage Loans

The geographic distribution of home mortgage loans to LMI geographies in the Bloomington AA is adequate. The distribution of home purchase loans is very weak and the distribution of refinance loans is excellent. We considered the fact that there is limited opportunity to make home mortgage loans in the low-income CT in the Bloomington AA. There is only one low-income census tract, for 2010 and 2011, which was located on a college campus with no owner-occupied housing units. For the remaining assessment periods the low-income tract is a business district, with few owner-occupied housing units.

Refer to Tables 2, 3, 4, and 5 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Home Purchase:

The geographic distribution of home purchase loans in LMI geographies is very weak.

2010 and 2011:

The geographic distribution of home purchase loans is very weak. Based on 2000 census data, there are no owner-occupied units in the low-income CT in this AA. The percentage of loans in moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is significantly below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home purchase loans is very weak. The percentage of loans in both low and moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is below the percentage of loans made by peers. The percentage of loans in moderate-income geographies is significantly below the percentage of loans made by peers.

2014:

The geographic distribution of home purchase loans is weak. The bank made no loans in low-income geographies. The percentage of loans in moderate-income geographies is significantly below the owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is near to the percentage of loans made by peers.

Home Improvement:

During this evaluation period, the bank made 26 home improvement loans in this AA. No loans were made in low-income tracts and two loans were made in moderate-income tracts.

Home Refinance:

The geographic distribution for home refinance loans in LMI geographies in the Bloomington AA is excellent.

2010 and 2011:

The geographic distribution of home refinance loans is excellent. Based on 2000 census data, there are no owner-occupied units in this low-income tract. The percentage of loans in moderate-income geographies exceeds the owner-occupied units in these geographies. The percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home refinance loans is excellent. The bank made no loans in low-income tracts. However, there are only 280 owner-occupied units in this low-income tract which limits the bank's opportunity to make loans in this geography. Their geographic distribution of loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

2014:

The geographic distribution of home refinance loans is excellent. The bank made no loans in the low-income tract. However, the opportunity to make loans in this low-income tract is limited. The percentage of loans in moderate-income geographies exceeds the owner-occupied units in these geographies. The percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

Consumer Loans

The geographic distribution of vehicle loans is adequate. The distribution of credit cards is weak.

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in the Bloomington AA is adequate.

2010 and 2011:

The geographic distribution of vehicle loans is weak. The bank did not make any vehicle loans in the low-income geography but a low number of households limits lending opportunities. For this time period the only low-income tract was comprised primarily of temporary student housing. The percentage of loans in moderate-income geographies was well below the percentage of households in these geographies, and is considered weak.

2012 and 2013:

The geographic distribution of vehicle loans is adequate. The bank did not make any vehicle loans in the low-income geography, but a low number of households limits lending opportunities. The low-income tract was located in a business district. The percentage of loans in moderate-income geographies was below the percentage of households in these geographies, and is considered adequate.

2014:

The geographic distribution of vehicle loans is adequate. The bank did not make any vehicle loans in the low-income geography, but a low number of households, limits lending opportunities. The low-income tract was located in a business district. The percentage of loans in moderate-income geographies was near the percentage of households in these geographies, and is considered good performance.

Credit Cards

The geographic distribution for credit cards in LMI geographies in the Bloomington AA is weak.

2010 and 2011:

The geographic distribution of credit cards is weak. The bank did not issue any credit cards in the low-income geography, but a low number of households limits opportunities. For this time period there is only one low-income tract, comprised primarily of temporary student housing. The percentage of credit cards in moderate-income geographies was well below the percentage of households in these geographies, and is considered weak.

2012 and 2013:

The geographic distribution of credit cards is weak. The bank did not issue any credit cards in the low-income geography, but a low number of households, limits lending opportunities. The low-income tract was located in a business district. The percentage of credit cards in both low- and moderate-income geographies is weak and well below the percentage of households in these tracts.

2014:

The geographic distribution of credit cards is weak. The percentage of credit cards in both low- and moderate-income tracts is well below the percentage of households in these tracts. Again, the low-income tract is located in a business district.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps in our review of summary reports and maps for home mortgage and small business lending activity in the evaluation period.

Inside/Outside Ratio

SFB does not have a traditional business model and primarily markets its products and services to customers of the holding company, SFM. SFB customers are located nationally therefore an analysis of loans inside and/or outside the AA is not meaningful.

Distribution of Loans by Income Level of the Borrower

The distribution of lending by income level of borrower is good. The distribution of home mortgage loans and vehicle loans is good. Their distribution of credit cards is adequate.

Home Mortgage Loans

The distribution of home mortgage loans is good. The distribution of home purchase loans is adequate and the distribution of refinance loans is excellent.

Refer to Tables 8, 9, and 10 in the Bloomington AA section of Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Home Purchase

The borrower income distribution of home purchase loans is good.

2010 and 2011:

The distribution of home purchase loans is very weak. The percentage of loans to low-income borrowers is significantly below the percentage of low-income borrowers in the AA. The percentage of loans to moderate-income borrowers is well below the percentage of such families and reflects weak performance. The percentage of loans to both low- and moderate-income borrowers is significantly below the percentage of loans made by peers reflecting very weak performance.

2012 and 2013:

The distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of such families in the AA and reflects very weak performance. The percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. The bank's dispersion of loans to LMI families is adequate compared to all peer lenders in the AA. Their percentage of loans to low-income borrowers is significantly below the percentage of loans made by peers. Whereas the percentage of loans to moderate-income borrowers is near the percentage of loans by peers and reflects good performance.

2014:

The distribution of home purchase loans is good. The percentage of loans to low-income borrowers is below the percentage of such families and reflects adequate performance. Whereas, the percentage of loans to moderate-income borrowers exceeds the percentage of such families. The percentage of loans to low-income borrowers is below the percentage of loans made by peers, and their percentage of loans to moderate-income borrowers substantially equals the peer.

Home Improvement

We reviewed the dispersion of loans to determine the income levels of borrowers. SFB made 26 home improvement loans during this evaluation period. No loans were to low-income borrowers and two were to moderate-income borrowers.

Home Refinance

The demographic distribution of home refinance loans is excellent.

2010 and 2011:

The demographic distribution of home refinance loans is good. The percentage of loans to low-income borrowers is well below the percentage of low-income families in the AA and reflects weak performance. The percentage of loans to moderate-income borrowers exceeds the percentage of such families. The percentage of loans to both low-and moderate-income borrowers exceeds the percentage of loans made by peers.

2012 and 2013:

The demographic distribution of home refinance loans is excellent. The percentage of loans to low-income borrowers exceeds the percentage of such families. The percentage of loans to moderate-income borrowers exceeds the percentage of such families. The percentage of loans to both low-and moderate-income borrowers exceeds the percentage of loans made by peers.

2014:

The demographic distribution of home refinance loans is excellent. The percentage of loans to low-income borrowers exceeds the percentage of such families. The percentage of loans to moderate-income borrowers exceeds the percentage of such families. The percentage of loans to low-income borrowers exceeds the percentage of loans made peers, while the percentage of loans to moderate-income borrowers is substantially equal the peer level.

Consumer Loans

The geographic distribution of vehicle loans is good. Their distribution of credit cards is adequate.

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in the Bloomington AA is good.

2010 and 2011:

The distribution of vehicle loans to low- and moderate-income borrowers is good. The distribution of vehicle loans to low-income borrowers was near the percentage of low-income households and is considered good. The distribution of loans to moderate-income borrowers exceeded the percentage of moderate-income geographies and is considered excellent.

2012 and 2013:

The distribution of vehicle loans to low- and moderate-income borrowers is good. The distribution of vehicle loans to low-income borrowers was near the percentage of low-income households and is considered good. The distribution of loans to moderate-income borrowers exceeded the percentage of moderate-income families and is considered excellent.

2014:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers was below the percentage of low-income households. The distribution of loans to moderate-income borrowers exceeded the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in the Bloomington AA is adequate.

2010 and 2011:

The distribution of credit cards to low- and moderate-income borrowers is adequate. The distribution of credit cards to low-income borrowers was below the percentage of low-income households. The distribution of credit cards to moderate-income borrowers was near the percentage of moderate-income households.

2012 and 2013:

The distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to both low- and moderate-income borrowers exceeded the percentage of low- and moderate-income households in the AA and is considered excellent.

2014:

The distribution of credit cards to low- and moderate-income borrowers is adequate. The distribution of credit cards to low-income borrowers was below the percentage of low-income households and is considered adequate. The distribution of credit cards to moderate-income borrowers equals the percentage of moderate-income households and is considered good.

Community Development Lending

CD lending had a significantly positive impact on the overall test based on lending in the AA and nationwide with 12 loans totaling nearly \$70 million. CDL is particularly impactful given the the bank's loan to deposit ratio throughout the evaluation period of 100 percent or more, indicating SFB's commitment to lend.

CDL in the AA includes three loans totaling just over \$9 million. Loans were originated to support 1) LMI housing; 2) revitalization of a moderate-income area and provide identified community services; and, 3) adoption, foster care, residential care, special education, and family and community services for children who are wards of the state. All of the loans originated in the AA meet community development needs identified through community contacts, which included housing, general community services, and health care.

SFB originated an additional nine CD loans totaling \$60.5 million nationwide. The following are examples, excluding the Bloomington AA.

- A \$10 million loan to a national CD loan fund for a Community Development Financial Institution (CDFI). A fund established for the purpose of providing innovative loan products to community based organizations. The fund aligns housing developers that primarily engage in the creation of affordable housing. This fund impacts communities across the nation by providing the critical early-stage financing needed for acquisition and predevelopment activities. The fund finds successful ways of managing levels of risk that traditional lenders cannot assume.
- A \$10 million loan to a national CD and CDFI development fund that creates financing solutions that increase opportunities for low-income families in the areas of affordable housing, education and health care.
- A \$5.2 million construction loan to an Arizona statewide Community Development Corporation (CDC) for the purpose of building a commercial facility in a low-income area of Phoenix, Arizona.

In addition to CDL within the AA and nationwide level, SFB originated \$1.8 million in small loans to businesses with the loan purpose meeting the definition of CDL, with loans incorporated into the small loans to businesses.

Product Innovation and Flexibility

SFB offers a product mix of flexible loans in the Bloomington AA that positively impacts the lending performance. These loan programs include CRA Mortgages geared towards LMI individuals and geographies, a credit builder credit card that helps customers build credit, and a program developed to help delinquent borrowers mitigate foreclosure. SFB also works with several CD organizations and CDFIs to provide flexible lending partnerships exhibited by CD lending.

INVESTMENT TEST

The performance under the Investment Test is rated “Outstanding.”

Refer to Table 14 in Appendix C for the facts and data used to evaluate the bank’s level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

The performance under the Investment Test is rated Outstanding. Based on a full-scope review, the performance in the Bloomington AA is excellent.

Refer to Table 14 in the Bloomington AA section of Appendix C for the facts and data used to evaluate the bank’s level of qualified investments.

The bank originated 314 investments, grants, and donations, totaling \$27.60 million. The total investments in the Bloomington AA represents 120.96 percent of allocated tier 1 capital as of December 31, 2014, reflecting excellent performance.

The responsiveness to the CD needs in the Bloomington AA is excellent. Community contacts identified purchase money mortgages, affordable housing, home improvement, and healthcare support as credit needs in the community. Examples of responsive CD investments and grants include:

- A \$1.09 million investment in Mortgage Backed Securities (MBSs), secured by mortgages of LMI individuals in the AA;
- A \$6.36 million investment in a community school district with a majority of students being low-income;
- A \$391 thousand grant to a local charity that provides services to LMI individuals;
- A \$500 thousand grant to a local cancer treatment center located in a moderate-income geography; and
- A \$25 thousand grant to a community organization that provides free tool rentals for home improvement projects.

In addition, 113 investments, grants, and donations totaling \$28.94 million were made throughout other portions of Illinois. Examples of the investments provided include:

- \$1 million provided, from 2010 through 2013, to an affordable housing organization, which provides affordable housing mortgages, homeowner education, and foreclosure prevention. This provided funding for programs to strengthen lower income neighborhoods in Chicago and Elgin and Kane Counties. The families and neighborhoods benefitted by creating sustainable home ownership and by supporting these homeowners with critical education and resources around home safety, insurability, and energy efficiency. A separate stream of funding totaling \$27 thousand dollars was provided from 2012 through 2014.

- \$70 thousand provided in 2012 to a program that supported a local high school's farm site. This benefitted the school, as 89 percent of students come from low-income families, and the school has one of the city's lowest graduation rates.
- \$215 thousand, provided from 2012 through 2014, to a foundation that provides funding to support philanthropic and collision repair education activities that promote and enhance career opportunities in the automobile repair industry.
- \$235 thousand, from 2010 through 2014, provided to a foundation that assisted 125 high school students with academic preparation for college. In addition, the funding served an additional 65 students by exposing them to business, financial, and entrepreneur skills.

SERVICE TEST

The performance under the Service Test is rated "Outstanding."

Conclusions for Areas Receiving Full-Scope Reviews

The performance in the Bloomington AA is excellent.

Retail banking Services

The institution's efforts with respect to the retail service test is good. State Farm's only office location is located in the AA, but is not accessible to the general public for banking. State Farm does not deliver its products through a traditional retail branch network. It relies upon its affiliated company's insurance agents, located throughout most of the country; along with a Call Center, mail/courier services, Internet/mobile, and telephone to market and service its accounts. Customers may conduct business over the Internet/mobile phone 24 hours a day, seven days a week. Internet/mobile services include: paying bills online; transferring funds between accounts, remote deposit, and applying for loan and deposit services. Call center hours are 6:00 am – 11:00 am Central Standard Time, seven days a week. If a customer calls outside these hours, they will be forwarded to the Voice Response system. In summary, absent of branches is not a hindrance to the bank in serving the needs of LMI geographies and customers based on the geographic and borrower lending distribution analysis discussed previously.

Community Development Services

The performance in providing CD services in the Bloomington AA is excellent. In total, 104 employees participated in over 300 CD activities, accounting for over 7,000 hours of service. The majority of CD activities were teaching financial education classes to LMI individuals and in LMI geographies, as well as coordinating fund-raising efforts for non-profit organizations that provide services to LMI individuals and geographies. Twenty-five bank employees provided their expertise to eleven different CD organizations by serving as board or committee members. The bulk of these organizations focused on either community service or affordable housing in the AA.

SFB offers a CRA Mortgage Product in McLean County, geared towards low- and moderate-income borrowers, and borrowers located in low- and moderate-income geographies. The program allows first-time homebuyers to borrow up to 97 percent LTV, with other purchases and refinances limited to 95 percent LTV. To encourage applications, qualified borrowers receive a credit towards closing costs of \$2,500. This program resulted in 424 originations, totaling \$48 million from July 1, 2010 through December 31, 2014.

Lending Conclusions for Expanded Review Areas (ERAs)

Overall lending performance in the ERAs is adequate.

- The geographic distribution of loans is good in the State of California, adequate in the State of Illinois, and weak in Florida, Pennsylvania and Texas.
- The distribution of loans by borrower income is good in California, Illinois, and Pennsylvania, and adequate in the states of Florida and Texas.

California

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans to LMI geographies in California is good. Their distribution of home mortgage loans is weak. Whereas, their distribution of vehicle loans and credit cards is good. The bank's distribution of small loans to businesses is adequate. Consumer loan products received more consideration in determining the overall conclusions than the other loan products.

Home Mortgage Loans

The geographic distribution of home mortgage loans in California is weak. The distribution of home purchase loans is very weak and their distribution of home improvement loans is weak. Their distribution of refinance loans is adequate.

Home Purchase:

The geographic distribution of home purchase loans is very weak.

2010 and 2011:

The geographic distribution of loans is very weak. SFB made no loans in low-income tracts and the percentage of loans in moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. SFB's percentage of loans in low- and moderate-income geographies is significantly below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of loans is very weak. Their distribution of loans in both low- and moderate-income tracts is significantly below than the percentage of owner-occupied units in these geographies. SFB's percentage of loans in these tracts is also significantly below the percentage of loans made by all lending institutions.

2014:

The geographic distribution of loans is adequate. However, this assessment is based on a small population of 56 loans. Therefore, the actual number of loans in each tract category does not vary significantly. SFB made no loans in low-income tracts while the percentage of loans in moderate-income geographies is near the percentage of owner-occupied units in

these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans made peers while the percentage of loans in moderate-income geographies is near to the percentage of loans made by peers.

Home Improvement

The geographic distribution of home improvement loans is weak. However, the population of loans reviewed in each analysis period is small and the actual number of loans in each tract category did not vary significantly. SFB made 57 loans in 2010 and 2011, 52 in 2012 and 2013 and 33 loans in 2014.

2010 and 2011:

The geographic distribution of home improvement loans is weak. SFB made no loans in low-income tracts and their distribution of loans in moderate-income tracts is well below the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. The percentage of loans in moderate-income geographies is adequate and below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home improvement loans is adequate. The percentage of loans in both low- and moderate-income geographies is below the percentage of owner-occupied units in these geographies. The percentage of loans in both low- and moderate-income geographies was adequate but below the percentage of loans made by peers.

2014:

The geographic distribution of home improvement loans is weak. SFB made no loans in low-income tracts and their distribution of loans in moderate-income tracts is well below the percentage of owner-occupied units in these geographies. Compared to aggregate lending, SFB's distribution of loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. In moderate-income geographies, their percentage of loans was well below the percentage of loans made by peers.

Home Refinance

The geographic distribution of home refinance loans is adequate.

2010 and 2011:

The geographic distribution of home purchase loans is adequate. The percentage of loans in low-income geographies is significantly below the percentage of owner-occupied units in these geographies. This reflects very weak performance. Their percentage of loans in moderate-income geographies is weak and is below the percentage of owner-occupied units in these geographies. When compared to aggregate lending for all institutions, SFB distribution of loans is adequate. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers while the percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home refinance loans is adequate. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. The distribution of loans in moderate-income geographies is adequate and is below the percentage of owner-occupied units in these geographies. Compared to aggregate lending, their distribution of loans is adequate. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers while the percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

2014:

The geographic distribution of home refinance loans is adequate. The percentage of loans in low-income geographies is weak and is below the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is excellent and exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is adequate and below the percentage of loans made by peers while the percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

Consumer Loans

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in California is good.

2010 and 2011:

The geographic distribution of vehicle loans is adequate. The percentage of loans in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of loans in moderate-income geographies exceeds the percentage of households in these geographies and is considered excellent.

2012 and 2013:

The geographic distribution of vehicle loans is good. The percentage of loans in low-income geographies is below the percentage of households in these geographies and is considered adequate. The percentage of loans in moderate-income geographies exceeds the percentage of households in these geographies and is considered excellent.

2014:

The geographic distribution of vehicle loans is good. The percentage of loans in low-income geographies is below the percentage of households in these geographies and is considered adequate. The percentage of loans in moderate-income geographies exceeds the percentage of households in these geographies and is considered excellent.

Credit Cards

The geographic distribution for credit cards in LMI geographies in California is good.

2010 and 2011:

The geographic distribution of credit cards is good. The percentage of credit cards in low-income geographies was below the percentage of households in these geographies and is considered adequate. The percentage of credit cards in moderate-income geographies exceeded the percentage of households in these geographies and is considered excellent.

2012 and 2013:

The geographic distribution of credit cards is good. The percentage of credit cards in low-income geographies was near the percentage of households in these geographies and is considered good. The percentage of credit cards in moderate-income geographies exceeded the percentage of households in these geographies and is considered excellent.

2014:

The geographic distribution of credit cards is good. The percentage of credit cards in low-income geographies was near the percentage of households in these geographies and is considered good. The percentage of credit cards in moderate-income geographies exceeded the percentage of households in these geographies and is considered excellent.

Small Business Loans

The geographic distribution of small loans to businesses in California is adequate.

2010 and 2011:

The geographic distribution of small loans to businesses is excellent. The percentage of loans in both low- and moderate-income geographies exceeds the percentage of small businesses in these geographies. The percentage of loans in both low- and moderate-income geographies also exceeds the percentage of loans to small businesses made by peers.

2012 and 2013:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is weak and is below the percentage of small businesses in these geographies. Whereas, the percentage of small business loans in moderate-income geographies is excellent and exceeds the percentage of small businesses in these geographies. The bank's percentage of loans in low-income geographies is adequate but below the percentage of loans to small businesses made by peers. Their percentage of loans in moderate-income tracts is excellent and exceeds the percentage of loans to small businesses made by peers.

2014:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is weak and is well below the percentage of small businesses in these geographies. Whereas, their percentage of small business loans in moderate-income geographies is excellent and exceeds the percentage of small businesses in these geographies. The percentage of loans in low-income geographies is also weak and is well below the percentage of loans to small businesses made by peers. Their percentage of loans in moderate-income tracts is excellent and exceeds the percentage of loans to small businesses made by peers.

Distribution of Loans by Income Level of the Borrower

The demographic distribution of loans in California is good. Their distribution of home mortgage loans and vehicle loans is adequate. The bank's distribution of credit cards and small loans to businesses is excellent. More consideration was given to consumer loan products is determining the overall conclusion as these products are the bank's primary business focus.

Home Mortgage Loans

The borrower income distribution of home mortgage loans is adequate. Their dispersion of home purchase loans is weak whereas their dispersion of home improvement loans is good and their dispersion of refinance loans is adequate.

Home Purchase

The borrower income distribution of home purchase loans is weak.

2010 and 2011:

The demographic distribution of home purchase loans is very weak. The percentage of loans to both low- and moderate-income borrowers is significantly below the percentage of low- and moderate-income families in the AA. Also, the bank's percentage of loans to both low- and moderate- income borrowers is significantly below the percentage of loans made to low- and moderate-income borrowers made by peers.

2012 and 2013:

The demographic distribution of home purchase loans is weak. The bank made no home purchase loans to low-income borrowers during this time frame. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families. Their percentage of loans to low-income borrowers is very weak and is significantly below the percentage of loans made to low-income borrowers made by peers. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of loans made by peers.

2014:

The demographic distribution of home purchase loans is also weak. The bank made no loans to low-income borrowers during this time frame and their percentage of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families in the AA. Compared to peer lenders, their percentage of loans is weak. Their percentage of loans to low-income borrowers is significantly below the percentage of loans made to low-income borrowers made by peers. Their percentage of loans to moderate-income borrowers is well below the percentage of loans made by peers.

Home Improvement

The distribution of home improvement loans is good. However, this assessment is based on a small population of 57 loans for 2010 and 2011, 52 loans for 2012 and 2013 and 33 loans for 2014. Therefore, the actual number of loans in each income category did not vary

significantly. We gave less consideration to home improvement loans in determining the home mortgage conclusion.

2010 and 2011:

The demographic distribution of home improvement loans is good. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families while loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to both low-and moderate- income borrowers exceeds the percentage of loans made to low- and moderate-income borrowers made by peers.

2012 and 2013:

The demographic distribution of home improvement loans is adequate. The percentage of loans to both low- and moderate-income borrowers is weak and is well below the percentage of low- and moderate-income families in the AA. The percentage of loans to low-income borrowers exceeds the percentage of loans made to low-income borrowers made by peers and is below the percentage of loans made by peers to moderate-income borrowers.

2014:

The demographic distribution of home improvement loans is good. The percentage of loans to low-income borrowers is weak and is well below the percentage of low-income families while loans to moderate-income borrowers is near the percentage of moderate-income families. The percentage of loans to low-and moderate-income borrowers exceeds the percentage of loans made to low- and moderate-income borrowers by peers.

Home Refinance

The distribution of home refinance loans is adequate.

2010 and 2011:

The demographic distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is weak and is below the percentage of moderate-income families. The percentage of loans to both low-and moderate-income borrowers exceeds the percentage of loans made to low- and moderate-income borrowers by peers.

2012 and 2013:

The demographic distribution of home refinance loans is adequate. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families in the AA. Whereas, their percentage of loans to moderate-income borrowers is adequate but below the percentage of moderate-income families. Compared to peer lending, SFB dispersion of loans is good. Their percentage of loans to low-income borrowers is near to the percentage of loans made to low-income borrowers by peers and exceeds the percentage of loans made by peers to moderate-income borrowers.

2014:

The demographic distribution of home refinance loans is good. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income

families in the AA. Whereas, their percentage of loans to moderate-income borrowers is good and is near the percentage of moderate-income families in the AA. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to low- and moderate-income borrowers by peers.

Consumer Loans

The distribution of vehicle loans is adequate whereas the distribution of credit cards is excellent.

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in California is adequate.

2010 and 2011:

The demographic distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is considered weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2012 and 2013:

The demographic distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2014:

The demographic distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in California is excellent.

2010 and 2011:

The demographic distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to low-income borrowers exceeds the percentage of low-income households and is considered excellent. The distribution of credit cards to moderate-income borrowers equals the percentage of moderate-income households and is considered good.

2012 and 2013:

The demographic distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to both low- and moderate-income borrowers exceeds the percentage of both low- and moderate-income households in the AA and is considered excellent.

2014:

The demographic distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to both low- and moderate-income borrowers exceeds the percentage of both low- and moderate-income households and is considered excellent.

Small Business Loans

The demographic distribution of small loans to businesses in California is excellent.

2010 and 2011:

The distribution of small loans to businesses is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds the percentage of area businesses with revenues of \$1 million or less. The percentage of loans also exceeds the percentage of loans made by peers to this group of businesses.

2012 through 2013:

The distribution of small loans to businesses is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds the percentage of area businesses with revenues of \$1 million or less. The percentage of loans also exceeds the percentage of loans made by peers to this group of businesses.

2014:

The distribution of small loans to businesses is good. The percentage of loans to businesses with revenues of \$1 million or less is near the percentage of area businesses with revenues of \$1 million or less. The percentage of the bank's loans exceeds the percentage of loans made by peers to this group of businesses.

Florida

Distribution of Loans by Income Level of the Geography

The distribution lending in LMI geographies in Florida is weak. The distribution of home mortgage loans and vehicle loans is weak whereas the distribution of credit cards and small loans to businesses is adequate. More consideration was given to consumer loan products followed by home mortgage loans in determining the overall conclusion.

Home Mortgage Loans

The geographic distribution of the home mortgage lending in Florida is weak. The geographic distribution of home purchase loans is very weak, the distribution of refinance loans is weak, and the distribution of home improvement loans is adequate.

Home Purchase

The geographic distribution of home purchase loans in Florida is very weak.

The bank did not originate any home purchase loans in low-income geographies in Florida during the evaluation period and their distribution of loans in moderate-income tracts is weak.

2010 and 2011:

The geographic distribution of home purchase loans is weak. The bank made no loans in low-income tracts and their distribution of loans in moderate-income tracts is weak and is well below the percentage of owner-occupied units in these geographies. The percentage of loans SFB made in moderate-income geographies is good and is near the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of loans is very weak. The bank made no loans in low-income tracts and their distribution in moderate-income tracts is very weak. Their distribution of loans in moderate-income tracts is significantly below the percentage of owner-occupied units in these geographies. Also, their percentage of loans in moderate-income geographies is very weak and is significantly below the percentage of loans made by peers.

2014:

The geographic distribution of loans is very weak. The bank made no loans in low-income tracts and their distribution of loans in moderate-income tracts is very weak. Their distribution of loans in moderate-income tracts is significantly below the percentage of owner-occupied units in these geographies. Also, their percentage of loans in moderate-income geographies is significantly below the percentage of loans made by peers.

Home Improvement

The geographic distribution of home improvement loans in Florida is adequate overall.

The bank made 21 home improvement loans in 2010 and 2011, 36 in 2012 and 2013 and 26 in 2014. Therefore, the actual number of loans in each tract did not vary significantly. Our analysis of these loans was based on reviewing the number of loans made in each tract category during the various analysis periods.

2010 and 2011:

Of the 21 loans made during this time frame, SFB made no loans in low-income tracts and five loans were made in moderate-income tracts. This demonstrates that the bank has a willingness to make home improvement loans in moderate-income tracts.

2012 and 2013:

SFB made 36 loans. No loans were made in low-income tracts and four loans were made in moderate-income tracts.

2014:

The bank made 26 loans during this time frame. One loan was made in a low-income tract and six loans were made in a moderate-income tract.

Home Refinance:

The geographic distribution of home refinance loans in Florida is weak.

2010 and 2011:

The geographic distribution of home refinance loans is very weak. The bank made no loans in low-income tracts and their distribution of loans in moderate-income tracts is significantly below the percentage of owner-occupied units in these geographies. This reflects very weak performance. The percentage of loans in moderate-income geographies is well below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home refinance loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of owner-occupied units in these geographies and the percentage of loans in moderate-income geographies is well below the percentage of owner-occupied units in these geographies. This reflects weak performance. The percentage of loans in low-income tracts is well below the percentage of loans made by peer institutions in these tracts. Whereas, their distribution of loans in moderate-income geographies is near to the percentage of loans made by peers.

2014:

The geographic distribution of home refinance loans is adequate. The bank made no loans in low-income tracts and their distribution of loans in moderate-income tracts is adequate but below the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is excellent and exceeds the percentage of loans made by the bank's peers.

Consumer Loans

The geographic distribution of vehicle loans is weak. Their distribution of credit cards is adequate.

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in Florida is weak.

2010 and 2011:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is well below the percentage of households in these geographies and is considered weak.

2012 and 2013:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

2014:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

Credit Cards

The geographic distribution for credit cards in LMI geographies in Florida is adequate.

2010 and 2011:

The geographic distribution of credit cards is weak. The percentage of credit cards in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of credit cards in moderate-income geographies is near the percentage of households in these geographies and is considered good.

2012 and 2013:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies was well below the percentage of households in these geographies and is considered weak. The percentage of credit cards in moderate-income geographies is near the percentage of households in these geographies and is considered good.

2014:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of credit cards in moderate-income geographies is near the percentage of households in these geographies and is considered good.

Small Business Loans

The geographic distribution of small loans to businesses in Florida is adequate.

2010 and 2011:

The geographic distribution of small loans to businesses is adequate. The distribution of loans in low-income geographies is well below the percentage of small businesses in these geographies which reflects weak performance. While the percentage of loans in moderate-income geographies is excellent and exceeds the percentage of small businesses in these geographies. The percentage of loans in low-income geographies is well below the percentage of loans to small businesses made by peers. Their percentage of loans in moderate-income tracts is excellent and exceeds the percentage of loans to small businesses made by peers.

2012 and 2013:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of small businesses in these geographies. However, their distribution of loans in moderate-income tracts is good and is near the percentage of small businesses in these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans to small businesses made by peers. Their percentage of loans in moderate-income geographies is near the percentage of loans made by peers to small businesses in moderate-income geographies.

2014:

The geographic distribution of small loans to businesses is adequate. The bank made no loans during this analysis period in low-income tracts and their distribution of loans in moderate-income geographies exceeds the percentage of small businesses in these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans to small businesses made by peers. Whereas, their percentage of loans in moderate-income geographies exceeds the percentage of loans to small businesses made by peers.

Distribution of Loans by Income Level of the Borrower

The demographic distribution of loans in Florida is adequate. The distribution of home mortgage loans and vehicle loans is adequate. The bank's distribution of credit cards and small loans to businesses is excellent.

Home Mortgage Loans

The distribution of the home mortgage lending in Florida is adequate. The distribution of home purchase loans is weak and the distribution of refinance loans is adequate. More consideration was given to the bank's refinance loan performance than home purchase.

Home Purchase

The distribution of home purchase loans in Florida is weak.

2010 and 2011:

The demographic distribution of home purchase loans is very weak. The percentage of loans to both low- and moderate-income borrowers is significantly below the percentage of low- and moderate-income families. This reflects very weak performance. The percentage of loans to both low- and moderate-income borrowers is significantly below the percentage of loans made to low- and moderate-income borrowers by peers.

2012 and 2013:

The demographic distribution of home purchase loans is weak. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families in the AA which reflects very weak performance. Whereas, the bank's dispersion of loans to moderate-income borrowers is weak and is well below the percentage of low- and moderate-income families. When compared to aggregate peer lending, the bank's dispersion of loans is weak. Their percentage of loans to low-income borrowers is adequate and is below the percentage of

loans made to low-income borrowers by peers. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of loans made to moderate-income borrowers by peers.

2014:

The demographic distribution of home purchase loans is weak. The percentage of loans to low-income borrowers is very weak and is significant below the percentage of low-income families in the AA. Their dispersion of loans to moderate-income borrowers is weak and is well below the percentage of low- and moderate-income families. When compared to aggregate peer lending, the bank's dispersion of loans is adequate. Their percentage of loans to low-income borrowers is good and is near the percentage of loans made to low-income borrowers by peers. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of loans made to moderate-income borrowers by peers.

Home Improvement

The distribution of home improvement loans in Florida is adequate. Due to low loan volumes, our analysis of these loans was based on reviewing the number of loans made in each tract category during the various analysis periods.

2010 and 2011:

The bank made 21 home improvement loans during this analysis period. Of this total, eight loans were made to low-income borrowers and four were made to moderate-income borrowers. This demonstrates that SFB has a willingness to make loans to borrowers of all income levels including low- and moderate-income. While this population of loans was too small to perform a meaningful analysis but we did review the distribution of these loans.

2012 and 2013:

The bank made 36 home improvement loans during this analysis period. Three loans were made to low-income borrowers and six were made to moderate-income borrowers. The population of loans was too small to perform a meaningful analysis although we reviewed the bank's dispersion of these loans.

2014:

The bank made 26 home improvement loans in this analysis period. One loan was made to a low-income borrower and six loans were made to moderate-income borrowers.

Home Refinance

The demographic distribution of home refinance loans in Florida is adequate.

2010 and 2011:

The demographic distribution of home refinance loans is weak. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. The dispersion of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families in the AA. When compared to aggregate peer lending, the bank's distribution of loans is adequate. Their percentage of loans to low-income borrowers is very weak and is significantly below the percentage of loans made to low-income

borrowers by peers. However, the percentage of loans to moderate-income borrowers is good and is near the percentage of loans made to moderate-income borrowers by peers.

2012 and 2013:

The demographic distribution of home refinance loans is adequate. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families and is very weak. Their percentage of loans to moderate-income borrowers is good and is near to the percentage of moderate-income families. When compared to aggregate peer lending, the bank's distribution of loans is adequate. Their percentage of loans to low-income borrowers is weak and is well below the percentage of loans made to low-income borrowers by peers. However, their distribution of loans to moderate-income borrowers is excellent and exceeds the percentage of loans made to moderate-income borrowers by peers.

2014:

The demographic distribution of home refinance loans is good. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families in the AA. While the percentage of loans to moderate-income borrowers is good and is near to the percentage of moderate-income families. When we compared the bank's distribution of loans to aggregate peer lending, their distribution of loans is good. Their percentage of loans to low-income borrowers is near to the percentage of loans made to low-income borrowers by peers. Their percentage of loans to moderate-income borrowers exceeds the percentage of loans made to moderate-income borrowers by peers.

Consumer Loans

The distribution of vehicle loans is adequate and the distribution of credit cards is excellent.

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in Florida is adequate.

2010 and 2011:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is significantly below the percentage of low-income households and is considered very weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2012 and 2013:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is significantly below the percentage of low-income households and is considered very weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2014:

The demographic distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is significantly below the

percentage of low-income households and is considered very weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in Florida is excellent.

2010 and 2011:

The distribution of credit cards to both low- and moderate-income borrowers is excellent. The distribution of credit cards to both low- and moderate-income borrowers exceeds the percentage of both low- and moderate-income households in the AA and is considered excellent.

2012 and 2013:

The distribution of credit cards to both low- and moderate-income borrowers is excellent. The distribution of credit cards to both low- and moderate-income borrowers exceeds the percentage of low- and moderate-income households in the AA and is considered excellent.

2014:

The distribution of credit cards to both low- and moderate-income borrowers is excellent. Their distribution of credit cards to both low- and moderate-income borrowers exceeds the percentage of low- and moderate-income households and is considered excellent.

Small Business Loans

The demographic distribution of small loans to businesses in Florida is excellent.

2010 and 2011:

The distribution of small loans to businesses is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds the percentage of area businesses with revenues of \$1 million or less. The percentage of loans also exceeds the percentage of loans made by peers to this group of businesses.

2012 and 2013:

The distribution of small loans to businesses is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds the percentage of area businesses with revenues of \$1 million or less. The percentage of loans also exceeds the percentage of loans made by peers to this group of businesses.

2014:

The distribution of small loans to businesses is good. The percentage of loans to businesses with revenues of \$1 million or less is below the percentage of area businesses with revenues of \$1 million or less. The percentage of loans exceeds the percentage of loans made by peers to this group of businesses.

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

The geographic distribution of loans in Illinois is adequate. Their distribution of home mortgage, vehicle loans, credit cards and small loans to businesses is adequate.

Home Mortgage Loans

The geographic distribution of home mortgage loans in Illinois is adequate. The geographic distribution of home purchase loans is weak whereas the distribution of refinance loans is adequate. Their distribution of home improvement loans is good.

Home Purchase

The distribution of home purchase loans is weak.

2010 and 2011:

The geographic distribution of home purchase loans is weak. The bank made no loans in low-income geographies and their distribution of loans in moderate-income geographies is well below the percentage of owner-occupied units in these geographies. When compared to aggregate lending, the bank's distribution of loans is also weak. Their percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. However, their percentage of loans in moderate-income tracts is adequate and is below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home purchase loans is very weak. The percentage of loans in both low- and moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. This reflects very weak performance. Their percentage of loans in both low-and moderate-income geographies is significantly below the percentage of loans made by peers.

2014:

The geographic distribution of home purchase loans is weak. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is weak and is below the owner-occupied units in these geographies. When compared to aggregate lending in this AA, the bank's distribution of loans is also weak. Their percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. Their percentage of loans in moderate-income geographies is weak and is well below the percentage of loans made by peers in moderate-income geographies.

Home Improvement

The distribution of home improvement loans in Illinois is good.

2010 and 2011:

The geographic distribution of home improvement loans is good. The percentage of loans in low-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in moderate-income geographies is adequate and is below the percentage of owner-occupied units in these geographies. When compared to aggregate lending, the bank's distribution of loans is good. Their percentage of loans in low-income geographies exceeds the percentage of loans made by peers. Their percentage of loans in moderate-income tracts is good and is near the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home improvements loans is excellent. The percentage of loans in low- and moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in low- and moderate-income geographies exceeds the percentage of loans made by peers.

2014:

The bank made 24 home improvement loans during this analysis period. No loans were made in low-income tracts and three loans were made in moderate-income tracts. The population of loans was small and therefore our analysis consisted of making these observations.

Home Refinance

The geographic distribution of home refinance loans in Illinois is adequate.

2010 and 2011:

The geographic distribution of home refinance loans is good. The percentage of loans in low-income geographies is significantly below the percentage owner-occupied units in these geographies while the percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is adequate and is below the percentage of loans made by peers. Whereas, their percentage of loans in moderate-income geographies is excellent and exceeds the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home refinance loans is adequate. Their distribution of loans in low-income tracts is very weak and is significantly below the percentage of owner-occupied units in these geographies. However, their distribution of loans in moderate-income tracts is good and is near the percentage of owner-occupied units. The bank's loan distribution is adequate when compared to aggregate lending in the AA. Their distribution of loans in low-income tracts is weak and is well below the percentage of loans made by peers in these geographies. Whereas, their loan distribution in moderate-income tracts is excellent and exceeds the percentage of loans made by peers in moderate-income tracts.

2014:

The geographic distribution of home refinance loans is adequate. The bank made no loans in low-income tracts during this analysis period and their distribution of loans in moderate-income tracts is good as their percentage of loans in these geographies is near the percentage of owner-occupied units. Their distribution of loans is adequate compared to aggregate lending. Their percentage of loans in low-income geographies is significantly below the percentage of

loans made by peers whereas their percentage of loans in moderate-income geographies is near to the percentage of loans made by peers.

Consumer Loans

The geographic distribution of vehicle loans and credits cards is adequate.

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in Illinois is adequate.

2010 and 2011:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

2012 and 2013:

The geographic distribution of vehicle loans is adequate. The percentage of loans in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of loans in moderate-income geographies is equal to the percentage of households in these geographies and is considered good.

2014:

The geographic distribution of vehicle loans is adequate. The percentage of loans in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of loans in moderate-income geographies equals the percentage of households in these geographies and is considered good.

Credit Cards

The geographic distribution for credit cards in LMI geographies in Illinois is adequate.

2010 and 2011:

The geographic distribution of credit cards is weak. The percentage of credit cards in low-income geographies was significantly below the percentage of households in these geographies and is considered very weak. The percentage of credit cards in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

2012 and 2013:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of credit cards in moderate-income geographies exceeds the percentage of households in these geographies.

2014:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies was significantly below the percentage of households in these

geographies and is considered very weak. The percentage of credit cards in moderate-income geographies equals the percentage of households in these geographies and is considered good.

Small Business Loans

The geographic distribution of small loans to businesses in Illinois is adequate.

2010 and 2011:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is very weak. Their distribution of loans in low-income tracts is significantly below the percentage of small businesses in these geographies. The percentage of small business loans in moderate-income geographies exceeds the percentage of small businesses in these geographies and is excellent. When compared to aggregate lenders in the AA, their distribution of loans is adequate. Their percentage of loans in low-income geographies is very weak and is significantly below the percentage of loans made by peers in these tracts. However, their percentage of loans in moderate-income tracts exceeds the percentage of loans to small businesses made by peers in moderate-income geographies.

2012 and 2013:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is well below the percentage of small businesses in these geographies and is weak. The percentage of small business loans in moderate-income geographies exceeds the percentage of small businesses in these geographies. The bank's distribution of loans in low- and moderate-income tracts is adequate compared to peer. Their percentage of loans in low-income geographies is weak and is well below the percentage of loans to small businesses made by peers. However, their percentage of loans in moderate-income tracts is good and is near the percentage of loans to small businesses made by peers in moderate-income geographies.

2014:

The geographic distribution of small loans to businesses is good. The percentage of loans in low-income geographies is good and is near the percentage of small businesses in these geographies. Their percentage of small business loans in moderate-income geographies exceeds the percentage of small businesses in these geographies. Their percentage of loans in both low- and moderate-income geographies exceeds the percentage of loans to small businesses made by peers in these tracts.

Distribution of Loans by Income Level of the Borrower

The demographic distribution of the loans in Illinois is good. Their distribution of home mortgage loans is good and their distribution of vehicle loans is adequate. Their distribution of credit cards and small loans to businesses is excellent.

Home Mortgage Loans

The distribution of the bank's home mortgage loans in Illinois is good. Their distribution of home purchase, home improvement and refinance loans is good.

Home Purchase

The distribution of home purchase loans by borrower income level in Illinois is good.

2010 and 2011:

The distribution of home purchase loans is weak. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families and is very weak. Their distribution of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families. The percentage of loans to low- and moderate- income borrowers is significantly below the percentage of loans made to low- and moderate-income borrowers by peers.

2012 and 2013:

The distribution of home purchase loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. This reflects very weak performance. However, the bank's distribution of loans to moderate-income borrowers is excellent as it exceeds the percentage of moderate-income families in the AA. The percentage of loans to both low- and moderate-income borrowers is good and is near the percentage of loans made to these borrowers by peers.

2014:

The distribution of home purchase loans is good. The percentage of loans to low-income borrowers is weak and well below the percentage of low-income families in the AA. Whereas, their distribution of loans to moderate-income borrowers is excellent exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made by peers to these borrowers.

Home Improvement

The distribution of home improvement loans in Illinois is good.

2010 through 2011:

The distribution of home improvement loans is good. The percentage of loans to low-income borrowers is weak and is well below the percentage of low-income families in the AA. However, their distribution of loans to moderate-income borrowers is excellent and exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

2012 and 2013:

The distribution of home purchase loans is good. The percentage of loans to low-income borrowers is weak and is well below the percentage of low-income families in the AA. Whereas, the bank's distribution of loans to moderate-income borrowers is excellent and exceeds the percentage of moderate-income families. Their distribution of loans to these borrowers is excellent compared to aggregate lending. Their percentage of loans to both low- and moderate-income borrowers exceeds aggregate peer lending.

2014:

The bank made 24 home improvement loans during this analysis period. Five loans were made to low-income borrowers and two were made to moderate-income borrowers. Though these observations, SFB's dispersion of loans demonstrates their willingness to make loans to both low- and moderate-income borrowers.

Home Refinance

The distribution of home refinance loans in Illinois is good.

2010 through 2011:

The distribution of home refinance loans is good. The percentage of loans to low-income borrowers is weak and well below the percentage of low-income families. However, their percentage of loans to moderate-income borrowers is excellent and exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peer.

2012 and 2013:

The distribution of refinance loans is good. Their distribution of loans to low-income borrowers is adequate and is below the percentage of low-income families in the AA. Whereas, their distribution of loans to moderate-income borrowers is excellent as it exceeds the percentage of moderate-income families in the AA. Their distribution of loans to both low- and moderate-income borrowers is excellent and exceeds peer lending to these borrowers.

2014:

The distribution of home purchase loans is excellent. The percentage of loans to low-income borrowers is near the percentage of low-income families in the AA. Whereas, their distribution of loans to moderate-income borrowers exceeds the percentage of moderate-income families. Their percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made by peers to these borrowers.

Consumer Loans

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in Illinois is adequate.

2010 and 2011:

The distribution of vehicle loans to low- and moderate-income borrowers is good. The distribution of vehicle loans to low-income borrowers is below the percentage of low-income households and is adequate. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2012 and 2013:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2014:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is considered weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in Illinois is excellent.

2010 and 2011:

The distribution of credit cards to low- and moderate-income borrowers is excellent. Their distribution of credit cards to both low-and moderate-income borrowers exceeds the percentage of both low-and moderate-income households in the AA and is considered excellent.

2012 and 2013:

The distribution of credit cards to low- and moderate-income borrowers is excellent. Their distribution of credit cards to both low-and moderate-income borrowers exceeds the percentage of both low-and moderate-income households in the AA and is considered excellent.

2014:

The distribution of credit cards to low- and moderate-income borrowers is excellent. Their distribution of credit cards to both low-and moderate-income borrowers exceeds the percentage of these households in the AA.

Small Business Loans

The distribution of small business loans in Illinois is excellent.

For each of the three analysis periods during 2010 through 2014, the percentages of loans to businesses with revenues of \$1 million or less exceed the percentages of area businesses with revenues of \$1 million or less. The percentages of loans also exceed the percentages of loans made by peers to this group of businesses.

Pennsylvania

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans in Pennsylvania is weak. Their distribution of home mortgage loans and small loans to businesses is adequate. However, their distribution of vehicle loans is very weak and their distribution of credit cards is weak. More consideration was given to consumer loan products, including vehicle and credit card loans, and mortgage loans in determining the overall performance conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans in Pennsylvania is adequate. The distribution of home purchase loans is weak and the distribution of home improvement loans is good. Their distribution of refinance loans is adequate. In determining the overall conclusion, refinance loans were given more consideration followed by home purchase loans.

Home Purchase

The geographic distribution of home purchase loans is weak.

2010 and 2011:

The geographic distribution of home purchase loans is weak. The bank made no loans in low-income tract during this analysis period. Their distribution of loans in moderate-income tracts is adequate and is below the percentage of owner-occupied units in these tracts. When SFB is compared to peer, their distribution of loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. This reflects very weak performance. Their percentage of loans in moderate-income tracts is good and is near the percentage of loans made by peers in these geographies.

2012 and 2013:

The geographic distribution of home purchase loans is weak. The bank made no loans in low-income tracts and their percentage of loans in moderate-income geographies is weak and is well below the percentage of owner-occupied units in these geographies. When compared to peer lending, their distribution of loans is also weak. Their percentage of loans in low-income geographies is significantly below the percentage of loans made by peers and is very weak. Their distribution of loans in moderate-income tracts is weak and is well below the percentage of loans made by peers.

2014:

The geographic distribution of home purchase loans is very weak. The percentage of loans in both low- and moderate-income geographies is significantly below the percentage of owner-occupied units in these geographies. Their distribution of loans is also very weak compared to peer lending as their percentage of loans in both low- and moderate-income geographies is significantly below the percentage of loans made by peers.

Home Improvement

The geographic distribution of home improvement loans in Pennsylvania is good.

2010 and 2011:

The bank made 28 home improvement loans in this analysis period. No loans were made in low-income geographies and two loans were made in moderate-income tracts.

2012 and 2013:

The geographic distribution of home improvements loans is good. The percentage of loans in low-income tracts exceeds the percentage of owner-occupied units. This is excellent performance. Their distribution of loans in moderate-income geographies is adequate and is below the percentage of owner-occupied units in these geographies. Their distribution of loans

in low-income tracts exceeds the percentage of loans made by peers. Their distribution of loans in moderate-income tracts is adequate and is below the percentage of loans made by peers in these tracts.

2014:

The bank made 27 home improvement loans during this analysis period. No loans were made in low-income tracts and five loans were made in moderate-income tracts.

Home Refinance

The geographic distribution of home refinance loans in Pennsylvania is adequate.

2010 and 2011:

The geographic distribution of home refinance loans is adequate. The bank made no loans in low-income tracts during this analysis period. Their distribution of loans in moderate-income tracts is adequate and is below the percentage of owner-occupied units in these geographies. Their percentage of loans in low-income geographies is very weak and is significantly below the percentage of loans made by peers. Their distribution of loans in moderate-income tracts exceeds the percentage of loans made by peers in these geographies.

2012 and 2013:

The geographic distribution of home refinance loans is good. Their distribution of loans in low-income tracts is weak and is well below the percentage of owner-occupied units in these tracts. Their distribution of loans in moderate-income geographies is good and is near the percentage of owner-occupied units. Their percentage of loans in both low- and moderate-income geographies exceeds the percentage of loans made by peers.

2014:

The geographic distribution of home refinance loans is adequate. The percentage of loans in low-income tracts is very weak and significantly below the percentage of owner-occupied units in these tracts. However, their distribution of loans in moderate-income geographies is good and is near the percentage of owner-occupied units. Their percentage of loans in low-income geographies is significantly below the percentage of loans made by peers and is very weak whereas their distribution of loans in moderate-income tracts exceeds the percentage of loans made by peers.

Consumer Loans

The geographic distribution of vehicle loans is very weak and the distribution of credit cards is weak.

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in Pennsylvania is very weak.

2010 and 2011:

The geographic distribution of vehicle loans is very weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies

and is considered very weak. The percentage of loans in moderate-income geographies is well below the percentage of households in these geographies and is considered weak.

2012 and 2013:

The geographic distribution of vehicle loans is very weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is well below the percentage of households in these geographies and is considered weak.

2014:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

Credit Cards

The geographic distribution for credit cards in LMI geographies in Pennsylvania is weak.

2010 and 2011:

The geographic distribution of credit cards is very weak. The percentage of credit cards in low-income geographies was significantly below the percentage of households in these geographies and is considered very weak. The percentage of credit cards in moderate-income geographies is well below the percentage of households in these geographies and is considered weak.

2012 and 2013:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of credit cards in moderate-income geographies is good and is near the percentage of households in these geographies.

2014:

The geographic distribution of credit cards is weak. The percentage of credit cards in low-income geographies was significantly below the percentage of households in these geographies and is considered very weak. The percentage of credit cards in moderate-income geographies was below the percentage of households in these geographies and is considered adequate.

Small Business Loans

The geographic distribution of small loans to businesses in Pennsylvania is adequate.

2010 and 2011:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of small businesses in these geographies. The distribution of loans in moderate-income geographies is good and is near the percentage of small businesses in these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans to small

businesses made by peers. Their percentage of loans in moderate-income geographies exceeds the percentage of loans to small businesses made by peers in these geographies.

2012 and 2013:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is significantly below the percentage of small businesses in these geographies. Their percentage of loans in moderate-income geographies is adequate and is below the percentage of small businesses in these geographies. Their distribution of loans in these tracts is also adequate compared to peer performance. Their percentage of loans in low-income geographies is weak and is well below the percentage of loans to small businesses made by peers. Whereas, their percentage of loans in moderate-income geographies is good and is near to the percentage of loans to small businesses made by peers.

2014:

The geographic distribution of small loans to businesses is weak. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of small businesses in these geographies. Their distribution of loans in moderate-income geographies is weak and is well below the percentage of small businesses in these geographies. When compared to peer lending, their distribution of loans is also weak. Their percentage of loans in low-income geographies is very weak and is significantly below the percentage of loans to small businesses made by peers in these tracts. Their percentage of loans in moderate-income tracts is adequate and is below the percentage of loans to small businesses made by peers in moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

The distribution of loans in Pennsylvania is good. The distribution of home mortgage loans is good. Their distribution of vehicle loans is adequate whereas their distribution of credit cards is and small loans to businesses is excellent. More consideration was given to their vehicle loans and credit card followed by home mortgage loan performance in determining the overall conclusion.

Home Mortgage Loans

The distribution of home mortgage loans in Pennsylvania is good. Their distribution of home purchase loans is adequate whereas their distribution of both home improvement and refinance loans is good.

Home Purchase

The distribution of home purchase loans in Pennsylvania is adequate.

2010 and 2011:

The distribution of home purchase loans is weak. The percentage of loans to both low-and moderate-income borrowers is weak and is well below the percentage of these families in the AA. The percentage of loans to low-income borrowers is good and is near to the percentage of loans made to low-income borrowers by peers. Whereas, their percentage of loans to

moderate-income borrowers is very weak and is significantly below the percentage of loans made by to moderate-income borrowers by peers.

2012 and 2013:

The distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of these families in the AA. However, their distribution of loans to moderate-income borrowers is good and is near the percentage of these families. The percentage of loans to low-income borrowers is well below the percentage of loans made to low-income borrowers by peers and this reflects weak performance. Their percentage of loans to moderate-income borrowers is adequate and is below the percentage of loans made by peers to moderate-income borrowers.

2014:

The distribution of home purchase loans is adequate. Their distribution of loans to low-income borrowers is very weak and is significantly below the percentage of these families in the AA. However, their distribution of loans to moderate-income borrowers is excellent and exceeds the percentage of moderate-income families in the AA. The bank's distribution of loans is also adequate when compared to peer lending. Their percentage of loans to low-income borrowers is near to the percentage of loans made to low-income borrowers by peers and is good. Whereas, their percentage of loans to moderate-income borrowers is adequate and is below the percentage of loans made by peers to moderate-income borrowers.

Home Improvement

The distribution of home improvement loans in Pennsylvania is good.

2010 and 2011:

The bank made 28 home improvement loans during this analysis period. Four loans were made to low-income borrowers and five loans made to moderate-income borrowers.

2012 and 2013:

The distribution of home improvement loans is good. The percentage of loans to low-income borrowers is near to the percentage of low-income families while loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to low-income borrowers exceeds the percentage of loans made to low-income borrowers by peers. Whereas, their percentage of loans to moderate-income borrowers is good and is near to the percentage of loans made by peers.

2014:

The bank made 27 home improvement loans during this analysis period. Two loans were made to low-income borrowers and four loans made to moderate-income borrowers.

Home Refinance:

The distribution of home refinance loans in Pennsylvania is good.

2010 and 2011:

The distribution of home refinance loans is good. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of the percentage

of low-income families. However, their percentage of loans to moderate-income borrowers is excellent and exceeds the percentage of percentage of moderate-income families. Their percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

2012 and 2013:

The distribution of home refinance loans is good. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. However, their percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. Their percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to both low- and moderate-income borrowers by peers.

2014:

The distribution of home refinance loans is good. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of low-income families while the percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

Consumer Loans

Their distribution of vehicle loans to LMI borrowers is adequate and the distribution of credit cards is excellent.

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in Pennsylvania is adequate.

2010 and 2011:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is considered weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2012 and 2013:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is considered weak. The distribution of vehicle loans to moderate-income borrowers exceeded the percentage of moderate-income households and is considered excellent.

2014:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is well below the percentage of low-income households and is considered weak. The distribution of vehicle loans to moderate-

income borrowers exceeded the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in Pennsylvania is excellent.

2010 and 2011:

The distribution of credit cards to both low- and moderate-income borrowers is excellent and exceeds the percentage of these households.

2012 and 2013:

The demographic distribution of credit cards to both low- and moderate-income borrowers is excellent and exceeds the percentage of these households.

2014:

The demographic distribution of credit cards to both low- and moderate-income borrowers is excellent and exceeds the percentage of these households.

Small Business Loans

The demographic distribution of small business loans in Pennsylvania is excellent.

For each of the three analysis periods during 2010 through 2014, the percentages of loans to businesses with revenues of \$1 million or less exceed the percentages of area businesses with revenues of \$1 million or less. The percentages of loans also exceed the percentages of loans made by peers to this group of businesses.

Texas

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans in Texas is weak. The distribution of home mortgage and vehicle loans is weak. Their distribution of credit cards and small loans to businesses is adequate. More consideration was given to consumer loan products, including vehicle loans and credit cards, followed by home mortgage loans in determining the overall conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans in Texas is weak. The distribution of home purchase loans is very weak, the distribution of refinance loans is weak, and the distribution of home improvement loans is good.

Home Purchase

The distribution of home purchase loans is very weak.

2010 and 2011:

The geographic distribution of home purchase loans is very weak. The bank made no home purchase loans in low-income tract during this analysis period and their distribution of loans in moderate-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is significantly below the percentage of loans made by peers. Their percentage of loans in moderate-income tracts is weak and is well below the percentage of loans made by peers.

2012 and 2013:

The geographic distribution of home purchase loans is weak. The percentage of loans in both low- and moderate-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. Their percentage of loans in both low- and moderate-income geographies is weak compared to peer as their distribution of loans is well below the percentage of loans made by peers in these geographies.

2014:

The geographic distribution of home purchase loans is very weak. The percentage of loans in both low- and moderate-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is very weak and significantly below the percentage of loans made by peers. Their percentage of loans in moderate-income geographies is weak and is well below the percentage of loans made by peers.

Home Improvement

The distribution of home improvement loans is good.

2010 and 2011:

The geographic distribution of home improvement loans is good. The percentage of loans in low-income geographies is weak and is well below the percentage of owner-occupied units in these geographies. However, their distribution of loans in moderate-income tracts is excellent and exceeds the percentage of owner-occupied units in these geographies. Their percentage of loans in both low-and moderate-income geographies exceeds the percentage of loans made by peers in these geographies.

2012 and 2013:

The geographic distribution of home improvement loans is good. The percentage of loans in low-income geographies is weak and is well below the percentage of owner-occupied units in these geographies. However, their percentage of loans in moderate-income tracts is good and is near to the percentage of owner-occupied units in moderate-income geographies. Their percentage of loans in low-income geographies is near the percentage of loans made by peers and their percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers.

2014:

The geographic distribution of home improvement loans is good. The percentage of loans in low-income geographies is weak and is well below the percentage of owner-occupied units in

these geographies. However, their distribution of loans in moderate-income tracts is excellent and exceeds the percentage of owner-occupied units in these geographies. When compared to aggregate peer lending, their distribution of loans is good. Their percentage of loans in low-income geographies is near to the percentage of loans made by peers and exceeds the percentage of loans made by peers in moderate-income geographies.

Home Refinance

The geographic distribution of home refinance loans in Texas is weak.

2010 and 2011:

The geographic distribution of home refinance loans is weak. The percentage of loans in low- and moderate-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. The percentage of loans in low-income geographies is weak and is well below the percentage of loans made by peers whereas their percentage of loans in moderate-income tracts exceeds the percentage of loans made by peers in moderate-income geographies.

2012 and 2013:

The geographic distribution of home refinance loans is weak. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of owner-occupied units in these tracts. Their distribution of loans in moderate-income tracts is weak and is well below the percentage of owner-occupied units in these geographies. When compared to peer lending, their distribution of loans is adequate. Their percentage of loans in low-income tracts is weak and is well below the percentage of loans made by peers. Whereas, their percentage of loans in moderate-income tracts is excellent and exceeds the percentage of loans made by peers in these geographies.

2014:

The geographic distribution of home refinance loans is good. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of owner-occupied units in these geographies. Their distribution of loans in moderate-income tracts is excellent and exceeds the percentage of owner-occupied units in these geographies. The percentage of loans in both low- and moderate-income geographies exceeds the percentage of loans made by peers in these geographies.

Consumer Loans

The geographic distribution of vehicle loans is weak and the geographic distribution of credit cards is adequate.

Vehicle Loans

The geographic distribution for vehicle loans in LMI geographies in Texas is weak.

2010 and 2011:

The geographic distribution of vehicle loans is very weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies

and is considered very weak. The percentage of loans in moderate-income geographies is well below the percentage of households in these geographies and is considered weak.

2012 and 2013:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

2014:

The geographic distribution of vehicle loans is weak. The percentage of loans in low-income geographies is significantly below the percentage of households in these geographies and is considered very weak. The percentage of loans in moderate-income geographies is below the percentage of households in these geographies and is considered adequate.

Credit Cards

The geographic distribution for credit cards in LMI geographies in Texas is adequate.

2010 and 2011:

The geographic distribution of credit cards is weak. The percentage of credit cards in low-income geographies is well below the percentage of households in these geographies and is considered weak. The percentage of credit cards in moderate-income geographies was below the percentage of households in these geographies and is considered adequate.

2012 and 2013:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies is weak and is well below the percentage of households in these geographies. The percentage of credit cards in moderate-income geographies is good and is near the percentage of households in these geographies.

2014:

The geographic distribution of credit cards is adequate. The percentage of credit cards in low-income geographies is weak and is well below the percentage of households in these geographies. The percentage of credit cards in moderate-income geographies is good and is near the percentage of households in these geographies.

Small Business Loans

The geographic distribution of small loans to businesses in Texas is adequate.

2010 and 2011:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is very weak and is significantly below the percentage of small businesses in these geographies. However, their percentage of loans in moderate-income geographies is good and is near the percentage of small businesses in these geographies. Their distribution of loans in low- and moderate-income tracts is adequate compared to peer. Their percentage of loans in low-income geographies is very weak and is significantly below the percentage of loans to small businesses made by peers. However, their percentage of

loans in moderate-income tracts is good and is near to the percentage of loans made by peers in these geographies.

2012 and 2013:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is weak and is well below the percentage of small businesses in these geographies. However, their percentage of loans in moderate-income geographies is good and is near the percentage of small businesses in these geographies. Their distribution of loans is also adequate compared to peer lending. Their percentage of loans in low-income geographies is weak and is well below the percentage of loans to small businesses made by peers. Whereas, their percentage of loans in moderate-income tracts is good and is near the percentage of loans to small businesses made by peers in these geographies.

2014:

The geographic distribution of small loans to businesses is adequate. The percentage of loans in low-income geographies is weak and is well below the percentage of small businesses in these geographies while the percentage of loans in moderate-income geographies exceeds the percentage of small businesses in these geographies. Their distribution of loans is also adequate when compared to peer lending. Their percentage of loans in low-income geographies is weak and is well below the percentage of loans to small businesses made by peers whereas their percentage of loans in moderate-income geographies exceeds the percentage of loans made by peers in these geographies.

Distribution of Loans by Income Level of the Borrower

The demographic distribution of loans in Texas is adequate. The distribution of home mortgage and vehicle loans is adequate. The distribution of credit cards and small loans to businesses is excellent.

Home Mortgage Loans

The distribution of home mortgage loans in Texas is adequate. The distribution of home purchase loans is weak. Their distribution of home improvement and refinance loans is good. More consideration was given to refinance loans followed by home purchase loans in determining the overall performance conclusion.

Home Purchase

The distribution of home purchase loans in Texas is weak.

2010 and 2011:

The distribution of home purchase loans is weak. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. Their distribution of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families. The distribution of loans is also weak compared to peer lending as their percentage of loans to both low-and moderate-income borrowers is well below the percentage of loans made to low-and moderate-income borrowers by peers.

2012 and 2013:

The distribution of home purchase loans is adequate. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families while the percentage of loans to moderate-income borrowers is weak and is below the percentage of moderate-income families. Their distribution of loans is adequate compared to peer lending. Their percentage of loans to low-income borrowers is good and is near the percentage of loans made to low-income borrowers by peers. However, their distribution of loans to moderate-income borrowers is weak and is well below the percentage of loans made by peers to these borrowers.

2014:

The distribution of home purchase loans is weak. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families. The percentage of loans to both low-and moderate-income borrowers is weak and is well below the percentage of loans made to these borrowers by peers.

Home Improvement

The distribution of home improvement loans in Texas is good.

2010 and 2011:

The distribution of home improvement loans is good. The percentage of loans to low-income borrowers is significantly below the percentage of low-income families. The percentage of loans to moderate-income borrowers is excellent and exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

2012 and 2013:

The distribution of home improvement loans is good. The percentage of loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. Their percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to low-income borrowers is good and is near to the percentage of loans made to low-income borrowers by peers. The percentage of loans to moderate-income borrowers is excellent and exceeds the percentage of loans made by peers to these borrowers.

2014:

The distribution of home improvement loans is good. The percentage of loans to low-income borrowers is weak and is well below the percentage of low-income families. However, their percentage of loans to moderate-income borrowers exceeds the percentage of moderate-income families. Their percentage of loans to both low-and moderate-income borrowers exceeds the percentage of loans made to low-and moderate-income borrowers by peers.

Home Refinance

The distribution of home refinance loans in Texas is good.

2010 and 2011:

The distribution of home refinance loans is adequate. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. Their percentage of loans to moderate-income borrowers is weak and is well below the percentage of moderate-income families. Their distribution of loans is excellent compared to peer as their percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

2012 and 2013:

The distribution of home refinance loans is good. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of low-income families while the percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to low- and moderate-income borrowers by peers.

2014:

The distribution of home refinance loans is good. The percentage of home refinance loans to low-income borrowers is very weak and is significantly below the percentage of low-income families. Their percentage of home refinance loans to moderate-income borrowers exceeds the percentage of moderate-income families. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of loans made to these borrowers by peers.

Consumer Loans

The distribution of vehicle loans by borrower income level is adequate and their dispersion of credit cards is excellent.

Vehicle Loans

The distribution of vehicle loans to low- and moderate-income borrowers in Texas is adequate.

2010 and 2011:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is very weak and is significantly below the percentage of low-income households. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2012 and 2013:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is significantly below the percentage of low-income households and is considered very weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

2014:

The distribution of vehicle loans to low- and moderate-income borrowers is adequate. The distribution of vehicle loans to low-income borrowers is significantly below the percentage of low-income households and is considered very weak. The distribution of vehicle loans to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

Credit Cards

The distribution of credit cards to low- and moderate-income borrowers in Texas is excellent.

2010 and 2011:

The distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to both low-and moderate-income borrowers exceeds the percentage of both low-and moderate-income households and is considered excellent.

2012 and 2013:

The distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to both low-and moderate-income borrowers exceeds the percentage of both low-and moderate-income households and is considered excellent.

2014:

The distribution of credit cards to low- and moderate-income borrowers is excellent. The distribution of credit cards to low-income borrowers was equal to the percentage of low-income households and is considered good. The distribution of credit cards to moderate-income borrowers exceeds the percentage of moderate-income households and is considered excellent.

Small Business Loans

The distribution of small business loans in Texas is excellent.

2010 through 2013:

For both time periods during these years, the distribution of small loans to businesses is excellent. The percentages of loans to businesses with revenues of \$1 million or less exceed the percentages of area businesses with revenues of \$1 million or less. The percentages of loans also exceed the percentages of loans made by peers to this group of businesses.

2014:

The distribution of small loans to businesses is good. The percentage of loans to businesses with revenues of \$1 million or less is near to the percentage of area businesses with revenues of \$1 million or less. The percentage of loans exceeds the percentage of loans made by peers to this group of businesses.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 7/1/2010 to 12/31/2013 Investment and Service Tests and CD Loans: 7/1/2010 to 10/20/2014	
Financial Institution	Products Reviewed	
State Farm Bank, FSB	Home Purchase, Home Improvement, and Home Refinance loans; Small Business loans; Consumer Vehicle Loans; Credit Card; and Community Development loans, investments, and services	
Affiliate(s)	Affiliate Relationship	Affiliate(s)
State Farm Mutual Auto Insurance Company	Parent	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Assessment Area
Bloomington-Normal, IL MSA	Full-Scope	McLean and DeWitt County, IL
State of Illinois	Expanded-Review	
State of California	Expanded-Review	
State of Texas	Expanded-Review	
State of Florida	Expanded-Review	
State of Pennsylvania	Expanded-Review	

Appendix B: Market Profiles for Full-Scope Areas

Bloomington MSA – 2000 Census

Demographic Information for Full Scope Area: Bloomington MSA (McLean County)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	2.44	21.95	56.10	19.51	0.00
Population by Geography	150,433	5.16	22.68	53.48	18.67	0.00
Owner-Occupied Housing by Geography	37,707	0.00	21.24	55.27	23.49	0.00
Business by Geography	12,980	0.37	21.51	56.85	21.27	0.00
Farms by Geography	927	0.00	6.69	70.55	22.76	0.00
Family Distribution by Income Level	35,676	17.41	18.87	26.57	37.15	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,942	0.08	33.63	55.69	10.61	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		\$61,140 \$79,100 10%	Median Housing Value Unemployment Rate (2000 US Census)	\$108,472 3.48%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Bloomington MSA – 2010 Census

Demographic Information for Full Scope Area: Bloomington MSA (McLean County)

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	2.44	17.07	60.98	17.07	2.44
Population by Geography	169,572	1.52	13.01	59.38	21.94	4.15
Owner-Occupied Housing by Geography	43,117	0.65	13.66	61.45	24.24	0.00
Business by Geography	10,298	5.14	10.24	67.29	16.85	0.48
Farms by Geography	962	0.52	3.53	87.32	8.63	0.00
Family Distribution by Income Level	39,223	19.14	17.34	24.16	39.36	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,308	1.74	21.05	65.48	11.69	0.04
Median Family Income		\$77,093	Median Housing Value		\$146,880	
FFIEC Adjusted Median Family Income for 2013		\$86,800	Unemployment Rate			
Households Below Poverty Level		13%	(2010 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2013 FFIEC updated MFI

Bloomington MSA – 2010 Census with February 2013 OMB Changes

Demographic Information for Full Scope Area: Bloomington MSA (McLean and DeWitt Counties)

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	46	2.17	19.57	56.52	19.57	2.17
Population by Geography	186,133	1.38	15.32	57.17	22.35	3.78
Owner-Occupied Housing by Geography	48,295	0.58	16.06	58.66	24.69	0.00
Business by Geography	9,828	4.96	12.49	63.84	18.20	0.51
Farms by Geography	995	0.40	5.93	80.40	13.27	0.00
Family Distribution by Income Level	43,876	19.59	17.31	23.71	39.39	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	16,191	1.51	24.95	61.76	11.75	0.04
Median Family Income		\$74,930	Median Housing Value		\$142,426	
FFIEC Adjusted Median Family Income for 2014		\$80,900	Unemployment Rate		3.39%	
Households Below Poverty Level		12%	(2010 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2010 US Census and 2014 FFIEC updated MFI

The Bloomington AA is the Bloomington, Illinois MSA which is now comprised of McLean and DeWitt Counties. The MSA was expanded in February 2013 to include DeWitt County by the U.S. Office of Management and Budget. For CRA analysis purposes, this change was effective January 1, 2014. The growing population of McLean County provide conditions for increased loan demand during the evaluation period.

Banking Market

Thirty FDIC-insured financial institutions operate 61 branches and gather \$13.4 billion in deposits in the Bloomington MSA, at June 30, 2014. SFB is the market leader with a 78.59 percent deposit market share, one office and \$10.5 billion in deposits.

The Bloomington MSA has one bank branch for every 2,800 residents. Compared with other smaller metropolitan areas in Illinois the number of bank branches per capita in the Bloomington MSA is close to the mean, which, without considering different income levels and geographies. In addition, the results of a 2011 FDIC survey show that the 4.8 percent of unbanked residents in the Bloomington MSA is significantly less than the national and Illinois rates of 8.2 percent and 7.6 percent, respectively, which also may indicate that banking services are readily available in Bloomington MSA. The Bloomington MSA 2011 underbanked rate of 19.7 percent is similar to the rates in Illinois and the U.S.

Economy, Employment and Income

Professional and Business Services, Government, and Financial Services are the three largest segments of the Bloomington MSA economy. Large employers in the area include State Farm Insurance Companies, Illinois State University, Country Financial, Mitsubishi Motor Manufacturing, TEK Systems and OSF St. Joseph Medical Center.

Moody's Analytics report dated February 2015 reports that the economy in the Bloomington-Normal MSA is growing more slowly than the Illinois and the U.S. economies. Moody's also observes that although the unemployment rate in the MSA declined every year from 2010 through 2014, from 7.0 percent to 5.4 percent, the decline is attributable more to a shrinking labor force, than to a growing economy. The HUD and the FFIEC estimated median family income for the Bloomington-Normal MSA from 2011 to 2014 has been up and down, and overall was 2.3 percent higher at the end of the period than at the beginning. At the same time, Moody's reports that personal income declined significantly in each year of the evaluation period. These mixed indicators suggest that, based on personal income, that lending opportunities have increased but only modestly during the evaluation period.

Housing

The median value of owner-occupied homes in the Bloomington MSA in 2013 was \$160,300, which is nearly 6 percent lower than the median value in Illinois and nearly 8.5 percent lower than in the U.S. Median home values in McLean County increased by 0.44 percent between 2010 and 2013, as compared to an 11.6 percent decline in values in Illinois and 3.3 percent decline in the U.S., demonstrating that the housing market in McLean County is stable. In addition, it is notable that in a ranking of housing affordability of 181 U.S. metropolitan areas, Bloomington-Normal was among the most affordable, per the National Association of Realtors Affordability Index of Existing Single-Family Homes for Metropolitan Areas report (2012 to 2015).

The housing stock in McLean County on average is younger than in Illinois and in the U.S. Sixty-three percent of homes in McLean County were built after 1970, as compared to 46 percent in Illinois and 59 percent in the U.S. Moody's reports a consistent stream of building permits for single-family and multifamily housing in Bloomington MSA throughout the evaluation period (except for a notable drop in multifamily permits in 2014), demonstrating that new lending opportunities were available. In addition, a community contact interview revealed that one portion of the Bloomington MSA has a concentration of homes more than 100 years old in LMI geographies, many of which need repairs and renovation and that a coalition of nonprofit and government-related organizations is working to improve the area in a variety of ways.

The homeownership rate in McLean County in 2013 was 67.2 percent, which was comparable to the rate in Illinois, but above the 64.9 percent rate in the U.S. The homeownership rate in McLean County decreased by less than one percentage point from 2010 to 2013, whereas during the same period, the rate in Illinois and in the U.S. decreased by nearly two percentage points, demonstrating that the housing market in McLean County is stable compared to elsewhere.

Credit Needs and Opportunities

Information from community contact interviews identified needs for purchase money mortgages made in conjunction with down payment and closing cost assistance programs, home improvement loans, and loans that help consumers improve their credit scores.

Our review of background information on Bloomington MSA identified a significant number of government and nonprofit agencies and programs that can help banks serve a wide variety of community development needs. These include an Illinois Enterprise Zone, several areas targeted for redevelopment, several organizations actively involved in neighborhood revitalization and affordable housing development, and a wide range of social service agencies, a number of which target their services to LMI persons.

Appendix C: Tables of Performance Data

Content of Standardized Tables

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. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

The following is a listing and brief description of the tables:

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____.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 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____.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: BLOOMINGTON MSA	
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011														
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)			
Review:														
Bloomington MSA	100.00	419	79,303	13	215	0	0	1	2,000	433	81518	100.00		

Table 1. Other Products

LENDING VOLUME													Geography: BLOOMINGTON MSA	
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011														
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Bloomington MSA	100.00	549	6,091	0	0	51	2,255	76	1,292	421	2,519	1	25	0.00

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from June 30, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from June 30, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	201	100.00	0.00	0.00	21.24	7.96	55.27	27.36	23.49	64.68	0.13	18.12	45.99	35.77	

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	M	Upp	Mid	
Full Review:															
Bloomington MSA	9	100.00	0.00	0.00	21.24	0.00	55.27	33.33	23.49	66.67	0.41	1	0	51.2	

* Based on 2011 Peer Mortgage Data (USPR)

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Mortgage Refinance Loans								Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans			Mod	Mid	
Full Review:															
Bloomington MSA	209	100.00	0.00	0.00	21.24	27.75	55.27	32.06	23.49	40.19	0.04	1		5.4	43.4

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY											Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011														
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans***	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Bloomington MSA	0	0.00	2.12	0.00	36.51	0.00	54.30	0.00	7.07	0.00	6.35	26.98	55.56	11.11

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information. Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

**** Percentage of units is based on 2000 Census of Housing.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses*	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	13	100.00	0.37	0.00	21.51	7.69	56.85	61.54	21.27	30.77	0.28	19.60	53.65	26.47	

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	0	0.00	0.00	0.00	6.69	0.00	70.55	0.00	22.76	0.00	0.00	3.02	79.88	17.10	

* Based on 2011 Peer Small Business Data --US and PR

** 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.

*** Source Data - Dun and Bradstreet (2011).

* Based on 2011 Peer Small Business Data --US and PR

** 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.

*** Percentage of Households based on 2000 Census information.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE														Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																	
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*						
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹	% BANK Loans**	% Families*	% BANK Loans**	% Families*	% BANK Loans**	Low	Mod	Mid	Upp			
Full Review:																	
Bloomington MSA	201	100.00	17.41	2.49	18.87	12.44	26.57	34.33	37.15	50.75	14.88	27.72	25.81	31.58			

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																	
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*						
	#	% of Total**	% Families*	% BANK Loans****	% Families ²	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp			
Full Review:																	
Bloomington-MSA	9	100.00	17.41	0.00	18.87	0.00	26.57	33.33	37.15	66.67	13.85	18.18	20.78	47.19			

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp	
Full Review:															
Bloomington-MSA	209	100.00	17.41	9.57	18.87	32.06	26.57	14.35	37.15	44.02	7.81	18.56	27.71	45.92	

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES										Geography: BLOOMINGTON MSA	
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011											
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*			
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
Bloomington-MSA	13	100.00	66.06	100.00	100.00	0.00	0.00	2,186	1,106		

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2011 Peer Small Business Data -- US and PR

** 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 D&B - 2011).

**** 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. No information was available for 0.00% of small loans to businesses originated and purchased by BANK.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS										Geography: BLOOMINGTON MSA			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011													
Assessment Area:	Total Small Loans to Farms								Aggregate Lending Data*				
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000			All	Rev\$ 1 Million or Less			
Full Review:													
Bloomington-MSA	0	0.00	97.95	0.00	0.00	0.00	0.00	0.00	499	40			

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: VEHICLE LOANS										Geography: BLOOMINGTON MSA								
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Bloomington MSA	76	100.00	0.48	0.00	25.86	15.79	55.83	55.26	17.82	28.95	22.91	18.42	16.68	27.63	19.36	25.00	41.05	28.95

* Based on 2011 Peer Small Business Data -- US and PR

** 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 D&B - 2011).

**** 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 0.00% of small loans to farms

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2000 Census information.

originated and purchased by the bank.

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
** Percentage of households is based on 2000 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: CREDIT CARDS																		
Geography: BLOOMINGTON MSA																		
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Bloomington MSA	421	100.00	0.48	0.00	25.86	15.91	55.83	40.38	17.82	43.71	22.91	16.86	16.68	15.91	19.36	22.80	41.05	44.42

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2000 Census information.

Table 1. Lending Volume

LENDING VOLUME														Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Full Review:															
Bloomington MSA	100.00	529	97,753	14	199	0	0	1	2,088	544	100,040	0.00			

Table 1. Other Products

LENDING VOLUME														Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full Review:															
Bloomington MSA	100.00	932	8,727	0	0	51	2,808	125	2,166	756	3,753	0	0	0.00	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	329	100.00	0.65	0.30	13.66	4.26	61.45	46.20	24.24	49.24	0.51	9.84	59.54	30.11	

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans								Upper-Income Geographies		Aggregate	HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans		Mod		Mid	
Full Review:															
Bloomington MSA	9	100.00	0.65	0.00	13.66	11.11	61.45	44.44	24.24	44.44	0.00	12.69		65.77	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Mortgage Refinance Loans								Upper-Income Geographies		Aggregate HMDA Tract Income		Lending (%) by		
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units****	% BANK Loans	% Owner Occ Units****	% BANK Loans	% Owner Occ Units****	% BANK Loans	Low	M			Mid
Full Review:															
Bloomington MSA	191	100.00	0.65	0.00	13.66	16.75	61.45	52.88	24.24	30.37	0.67	8.			59.51

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units**	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	0	0.00	5.07	0.00	11.62	0.00	66.13	0.00	17.18	0.00	3.57	23.21	66.07	7.14	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES											Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013														
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]			
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Bloomington MSA	14	100.00	5.14	0.00	10.24	7.14	67.29	64.29	16.85	28.57	4.86	7.80	63.99	23.35

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013														
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]			
	#	% of Total**	% of Farms ⁺	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Bloomington MSA	0	0.00	0.52	0.00	3.53	0.00	87.32	0.00	8.63	0.00	0.00	0.84	95.78	3.38

^{*} Based on 2013 Peer Small Business Data -- US and PR

^{**} 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.

^{***} Source Data - Dun and Bradstreet (2013).

^{*} Based on 2013 Peer Small Business Data -- US and PR

^{**} 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.

^{***} Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	329	100.00	19.14	8.21	17.34	22.49	24.16	30.40	39.36	38.91	19.86	26.64	25.17	28.33	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	9	100.00	19.14	0.00	17.34	22.22	24.16	33.33	39.36	44.44	14.34	27.49	25.90	32.27	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE													Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013														
Assessment Area:	Total Home Mortgage Refinance Loans		Income					Upper-Income Borrowers			Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families***	K*	% Families***	% BANK Loans****	Low			Mod
Full Review:														
Bloomington MSA	191	100.00	19.14	23.56	17.34	27.75	24.16	15.71		39.36	32.98	11.99		20.46

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES										Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013											
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*			
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
Bloomington MSA	14	100.00	70.64	85.71	100.00	0.00	0.00	2,317	1,109		

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 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 7.14% 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: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013											
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*			
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less		
Full Review:											
Bloomington MSA	0	0.00	98.75	0.00	0.00	0.00	0.00	474	339		

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: VEHICLE LOANS																		Geography: BLOOMINGTON MSA		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																				
Assessment Area:	Geographic Distribution										Borrower Distribution									
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers			
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans		
Full Review:																				
Bloomington MSA	125	100.00	1.97	0.00	14.20	10.40	63.06	54.40	20.42	35.20	24.36	22.40	15.99	28.00	18.06	23.20	41.60	26.40		

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 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 0.00% of small loans to farms originated and purchased by the bank.

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CREDIT CARDS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Geography: BLOOMINGTON MSA																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Bloomington MSA	756	100.00	1.97	1.06	14.20	8.73	63.06	47.88	20.42	42.33	24.36	29.23	15.99	19.71	18.06	26.32	41.60	24.74

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 1. Lending Volume

LENDING VOLUME													Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)			
Full Review:														
Bloomington MSA	100.00	188	32,533	2	43	0	0	1	5,000	191	37,576	0.00		

Table 1. Other Products

LENDING VOLUME													Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Bloomington MSA	100.00	595	5,445	0	0	10	574	147	2,966	438	1,905	0	0	0.00

* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2010 to December 31, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	137	100.00	0.58	0.00	16.06	8.03	58.66	51.09	24.69	40.88	0.48	9.30	60.73	29.49	

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Improvement Loans								Upper-Income Geographies		Aggregate	HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans		Mod		Mid	
Full Review:															
Bloomington MSA	8	100.00	0.58	0.00	16.06	12.50	58.66	75.00	24.69	12.50	0.00	11.87		65.11	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Mortgage Refinance Loans								Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	M		Mid	
Full Review:															
Bloomington MSA	43	100.00	0.58	0.00	16.06	18.60	58.66	48.84	24.69	32.56	0.64	8.		59.80	

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY											Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units**	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Bloomington MSA	0	0.00	4.88	0.00	13.04	0.00	65.44	0.00	16.64	0.00	3.57	23.21	66.07	7.14

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES											Geography: BLOOMINGTON MSA				
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	2	100.00	4.96	0.00	12.49	50.00	63.84	50.00	18.20	0.00	0.00	0.00	0.00	0.00	

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Geography: BLOOMINGTON MSA				
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	0	0.00	0.40	0.00	5.93	0.00	80.40	0.00	13.27	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2014).

* Based on 2013 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2014).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	137	100.00	19.59	13.87	17.31	26.28	23.71	26.28	39.39	33.58	19.51	26.15	25.53	28.81	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: BLOOMINGTON MSA			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp	
Full Review:															
Bloomington MSA	8	100.00	19.59	0.00	17.31	0.00	23.71	37.50	39.39	62.50	14.55	26.12	25.75	33.58	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: BLOOMINGTON MSA		
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Assessment Area:	Total Home Mortgage Refinance Loans		Income					Upper-Income Borrowers			Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁹	% BANK Loans****	% Families***	K*	% Families***	% BANK Loans****	Low		Mod	
Full Review:														
Bloomington MSA	43	100.00	19.59	34.88	17.31	20.93	23.71	13.95		39.39	30.23	11.65		20.25

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES										Geography: BLOOMINGTON MSA	
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014											
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*			
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less		
Full Review:											
Bloomington MSA	2	100.00	69.42	100.00	100.00	0.00	0.00	0	0		

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 2014).

**** 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 0.00% 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: BLOOMINGTON MSA					
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014									
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
Bloomington MSA	0	0.00	98.69	0.00	0.00	0.00	0.00	0	0

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: VEHICLE LOANS										Geography: BLOOMINGTON MSA								
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Bloomington MSA	147	100.00	1.78	0.00	16.68	14.29	60.43	57.14	20.80	28.57	24.08	17.69	16.32	26.53	17.84	27.21	41.76	28.57

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 2014).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CREDIT CARD																		
Geography: BLOOMINGTON MSA																		
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Bloomington MSA	438	100.00	1.78	0.91	16.68	7.76	60.43	46.80	20.80	44.52	24.08	19.18	16.32	16.21	17.84	23.97	41.76	40.64

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: BLOOMINGTON MSA									
Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2014									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Bloomington MSA	1	6,359	314	21,305	315	27,664	100.00	1	1,200

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS										Geography: BLOOMINGTON MSA							
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2014																	
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
Full Review:																	
Bloomington MSA	0.00	1	0.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.38	15.32	57.17	22.35

Table 1. Lending Volume

LENDING VOLUME		Geography: EXPANDED REVIEW AREAS										
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011												
Expanded Review Area :	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
State of California	21.49	554	143,781	531	15,609	0	0	0	0	1,085	159,390	0.00
State of Florida	11.45	291	60,310	287	13,987	0	0	0	0	578	74,297	0.00
State of Illinois	24.98	1,000	152,251	261	6,371	0	0	0	0	1,261	158,622	0.00
State of Pennsylvania	10.36	342	51,653	181	6,004	0	0	0	0	523	57,657	0.00
State of Texas	31.73	1,106	158,423	496	15,672	0	0	0	0	1,602	174,095	0.00

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from June 30, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: EXPANDED REVIEW AREAS														
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011														
Expanded Review Area:	% of Rated Area Loans (#) in MA/AA *	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
State of California	16.76	17,557	200,496	0	0	386	32,401	7,409	119,373	9,756	48,656	6	66	0.00
State of Florida	24.11	25,259	286,473	0	0	141	6,928	10,267	195,154	14,844	84,342	7	49	0.00
State of Illinois	12.80	13,409	171,097	0	0	374	16,801	7,667	123,220	5,361	30,843	7	233	0.00
State of Pennsylvania	12.51	13,102	186,787	0	0	163	7,770	8,653	153,407	4,281	25,566	5	44	0.00
State of Texas	33.83	35,439	598,070	0	0	335	16,097	26,751	531,988	8,317	49,196	36	789	0.00

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from June 30, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Expanded Review Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	132	17.51	1.70	0.00	16.51	0.76	41.53	26.52	40.27	72.73	2.14	16.14	41.85	39.87	
State of Florida	63	8.36	1.06	0.00	17.81	9.52	52.74	28.57	28.39	61.90	0.82	10.97	52.34	35.87	
State of Illinois	267	35.41	1.99	0.00	14.66	8.99	53.78	34.08	29.57	56.93	1.72	11.19	49.45	37.63	
State of Pennsylvania	49	6.50	3.20	0.00	14.11	10.20	57.34	46.94	25.35	42.86	1.91	12.05	52.45	33.59	
State of Texas	243	32.23	2.13	0.00	19.94	4.53	45.21	38.68	32.72	56.79	0.81	8.96	40.20	50.03	

* Based on 2011 Peer Mortgage Data (USPR)

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011												Geography: EXPANDED REVIEW AREAS			
Expanded Review Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	57	22.89	1.70	0.00	16.51	8.77	41.53	40.35	40.27	50.88	1.76	11.54	36.76	49.94	
State of Florida	21	8.43	1.06	0.00	17.81	23.81	52.74	52.38	28.39	23.81	0.99	14.94	52.27	31.80	
State of Illinois	66	26.51	1.99	3.03	14.66	10.61	53.78	63.64	29.57	22.73	2.39	12.15	54.52	30.94	
State of Pennsylvania	28	11.24	3.20	0.00	14.11	7.14	57.34	57.14	25.35	35.71	2.53	13.24	59.93	24.30	
State of Texas	77	30.92	2.13	1.30	19.94	23.38	45.21	46.75	32.72	28.57	1.13	13.61	43.10	42.16	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Expanded Review Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	364	15.91	1.70	0.27	16.51	10.99	41.53	39.01	40.27	49.73	0.91	9.07	34.43	55.58	
State of Florida	207	9.05	1.06	0.00	17.81	4.83	52.74	49.76	28.39	45.41	0.33	7.21	45.46	47.00	
State of Illinois	666	29.11	1.99	0.75	14.66	15.17	53.78	54.05	29.57	30.03	1.06	7.51	41.23	50.21	
State of Pennsylvania	265	11.58	3.20	0.00	14.11	11.32	57.34	61.13	25.35	27.55	0.95	7.53	48.89	42.63	
State of Texas	786	34.35	2.13	0.38	19.94	6.87	45.21	41.86	32.72	50.89	0.68	6.51	33.25	59.57	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																	
Expanded Review Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units**	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full Review:																	
State of California	1	100.00	11.30	0.00	32.24	0.00	35.11	100.00	21.35	0.00	12.36	37.15	32.31	18.18			
State of Florida	0	0.00	4.31	0.00	27.09	0.00	42.92	0.00	25.68	0.00	7.73	31.47	39.93	20.86			
State of Illinois	0	0.00	11.35	0.00	25.15	0.00	37.73	0.00	25.77	0.00	10.28	28.91	41.37	19.44			
State of Pennsylvania	0	0.00	8.69	0.00	21.83	0.00	45.46	0.00	24.02	0.00	9.62	25.35	48.60	16.43			
State of Texas	0	0.00	9.92	0.00	30.84	0.00	36.09	0.00	23.15	0.00	9.79	29.15	40.16	20.90			

* Based on 2011 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2000 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Expanded Review Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Business es***	% BANK Loans	% of Businesses* **	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	530	30.20	5.05	6.04	20.02	21.89	36.33	40.00	38.27	32.08	4.30	17.79	35.11	42.79	
State of Florida	287	16.35	2.27	1.39	17.63	19.86	46.67	41.11	33.33	37.63	2.37	16.65	42.99	37.98	
State of Illinois	261	14.87	2.99	0.77	14.34	14.56	46.54	54.02	35.98	30.65	2.27	12.11	42.11	43.51	
State of Pennsylvania	181	10.31	4.59	1.66	13.77	13.26	49.18	56.91	32.19	28.18	3.05	11.72	49.65	35.58	
State of Texas	496	28.26	2.90	0.81	18.74	17.34	38.69	39.52	39.28	42.34	2.83	18.06	35.49	43.62	

* Based on 2011 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011														
Expanded Review Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
State of California	0	0.00	2.06	0.00	17.98	0.00	47.33	0.00	32.54	0.00	0.77	14.65	53.90	30.68
State of Florida	0	0.00	1.26	0.00	16.03	0.00	57.74	0.00	24.95	0.00	1.29	10.81	62.20	25.69
State of Illinois	0	0.00	0.46	0.00	6.16	0.00	73.90	0.00	19.46	0.00	0.14	3.23	86.88	9.75
State of Pennsylvania	0	0.00	0.62	0.00	5.38	0.00	69.33	0.00	24.65	0.00	0.03	5.29	86.78	7.89
State of Texas	0	0.00	1.29	0.00	12.46	0.00	55.24	0.00	30.93	0.00	0.42	7.41	71.06	21.11

* Based on 2011 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Expanded Review Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans**	% Families ¹⁰	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid
Full Review:															
State of California	132	17.51	21.77	1.52	17.44	5.30	19.80	21.97	40.99	71.21	7.66	20.52	25.70	46.11	
State of Florida	63	8.36	19.64	1.59	18.64	7.94	21.67	11.11	40.05	79.37	8.08	21.63	22.91	47.39	
State of Illinois	267	35.41	19.97	5.62	18.18	12.36	22.87	34.08	38.99	47.94	13.26	25.37	24.56	36.81	
State of Pennsylvania	49	6.50	19.49	10.20	18.71	12.24	22.75	18.37	39.06	59.18	11.03	25.43	25.39	38.15	
State of Texas	243	32.23	21.38	3.29	17.79	11.11	20.38	19.34	40.45	66.26	6.11	19.25	24.02	50.62	

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁰ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011																	
Expanded Review Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*						
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹¹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp			
Full Review:																	
State of California	57	22.89	21.77	10.53	17.44	24.56	19.80	19.30	40.99	45.61	6.95	15.15	22.63	55.27			
State of Florida	21	8.43	19.64	38.10	18.64	19.05	21.67	19.05	40.05	23.81	13.09	22.72	23.53	40.65			
State of Illinois	66	26.51	19.97	13.64	18.18	19.70	22.87	30.30	38.99	36.36	12.43	19.45	25.71	42.41			
State of Pennsylvania	28	11.24	19.49	14.29	18.71	17.86	22.75	28.57	39.06	39.29	13.13	21.85	25.77	39.24			
State of Texas	77	30.92	21.38	9.09	17.79	20.78	20.38	38.96	40.45	31.17	7.99	13.76	20.46	57.78			

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011															
Expanded Review Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families ***	% BANK Loans ****	% Families ¹²	% BANK Loans ****	% Families ***	% BANK Loans ****	% Families ***	% BANK Loans ****	Low	Mod	Mid	Upp	
Full Review:															
State of California	364	15.90	21.77	8.79	17.44	12.09	19.80	21.70	40.99	57.42	4.71	11.15	20.27	63.87	
State of Florida	207	9.04	19.64	1.93	18.64	12.56	21.67	17.39	40.05	68.12	5.54	12.90	19.84	61.71	
State of Illinois	667	29.14	19.97	11.71	18.18	22.82	22.87	20.87	38.99	44.59	6.35	14.50	23.42	55.73	
State of Pennsylvania	265	11.58	19.49	7.17	18.71	21.89	22.75	24.15	39.06	46.79	5.94	16.73	24.75	52.58	
State of Texas	786	34.34	21.38	5.34	17.79	11.32	20.38	23.66	40.45	59.67	3.16	10.18	19.20	67.47	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: EXPANDED REVIEW AREAS				
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011									
Expanded Review Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
State of California	531	30.24	68.37	100.00	96.05	1.69	2.26	804,199	376,966
State of Florida	287	16.34	69.70	100.00	91.29	2.79	5.92	331,870	140,699
State of Illinois	261	14.86	65.91	100.00	96.55	3.07	0.38	195,320	72,722
State of Pennsylvania	181	10.31	64.60	100.00	93.37	4.42	2.21	186,075	82,650
State of Texas	496	28.25	67.21	100.00	96.77	0.81	2.42	399,555	168,698

* Based on 2011 Peer Small Business Data -- US and PR

** 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 D&B - 2011).

**** 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 0.00% 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: EXPANDED REVIEW AREAS				
Evaluation Period: JUNE 30, 2010 TO DECEMBER 31, 2011									
Expanded Review Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Lending Data*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
Full Review:									
State of California	0	0.00	93.35	0.00	0.00	0.00	0.00	6,289	3,493
State of Florida	0	0.00	96.94	0.00	0.00	0.00	0.00	1,044	583
State of Illinois	0	0.00	97.78	0.00	0.00	0.00	0.00	8,149	6,398
State of Pennsylvania	0	0.00	97.34	0.00	0.00	0.00	0.00	3,043	2,471
State of Texas	0	0.00	97.41	0.00	0.00	0.00	0.00	11,559	8,779

* Based on 2011 Peer Small Business Data -- US and PR

** 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 D&B - 2011).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: VEHICLE LOANS																		
Geography: EXPANDED REVIEW AREAS																		
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011																		
Expanded Review Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
State of California	7,409	12.20	5.03	2.90	23.80	24.19	39.82	39.60	31.36	33.23	23.34	14.13	16.45	23.24	18.54	24.13	41.67	38.49
State of Florida	10,267	16.90	2.66	0.61	22.04	14.42	50.52	54.21	24.78	30.64	22.31	10.66	17.06	21.64	19.47	23.60	41.16	44.09
State of Illinois	7,667	12.62	5.18	1.63	19.95	14.11	49.52	59.48	25.35	24.78	22.78	17.89	16.61	25.72	19.48	25.30	41.13	31.08
State of Pennsylvania	8,653	14.24	5.07	0.95	17.27	11.12	55.04	63.99	22.62	23.92	23.35	16.39	16.46	25.19	18.92	25.30	41.27	33.12
State of Texas	26,751	44.04	4.38	1.57	24.31	14.45	43.50	46.53	27.80	37.40	23.05	8.65	16.74	19.99	18.67	23.99	41.54	47.36

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2000 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: CREDIT CARDS																		
Geography: EXPANDED REVIEW AREAS																		
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011																		
Expanded Review Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
State of California	9,756	22.92	5.03	3.98	23.80	25.65	39.82	40.43	31.36	29.88	23.34	35.48	16.45	16.79	18.54	17.98	41.67	29.66
State of Florida	14,844	34.88	2.66	1.13	22.04	19.03	50.52	49.41	24.78	30.25	22.31	25.45	17.06	22.43	19.47	22.94	41.16	29.02
State of Illinois	5,361	12.60	5.18	2.46	19.95	14.90	49.52	56.00	25.35	26.64	22.78	33.41	16.61	24.66	19.48	19.70	41.13	22.12
State of Pennsylvania	4,281	10.06	5.07	1.40	17.27	12.40	55.04	61.64	22.62	24.55	23.35	35.23	16.46	23.24	18.92	20.42	41.27	21.07
State of Texas	8,317	19.54	4.38	2.48	24.31	18.32	43.50	45.40	27.80	33.75	23.05	24.41	16.74	22.71	18.67	21.86	41.54	30.88

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2000 Census information.

Table 1. Lending Volume

LENDING VOLUME												
Geography: EXPANDED REVIEW AREAS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
Expanded Review Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
State of California	19.02	849	229,563	760	22,073	0	0	1	0	1,610	255,636	100.00
State of Florida	13.11	911	157,476	198	14,164	0	0	0	0	1,109	171,640	100.00
State of Illinois	18.50	1,197	183,320	368	12,293	0	0	2	0	1,565	207,613	100.00
State of Pennsylvania	12.41	811	127,653	239	6,184	0	0	0	0	1,050	133,837	100.00
State of Texas	36.95	2,368	361,999	758	22,078	0	0	0	0	3,126	384,077	100.00
Nationwide								9	60,500	9	60,500	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from July 1, 2010 to December 31, 2014.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: EXPANDED REVIEW AREAS														
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013														
Expanded Review Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
State of California	16.75	27,360	311,931	0	0	356	35,016	11,811	206,404	15,183	70,445	10	66	0.00
State of Florida	23.19	37,883	471,783	0	0	155	9,781	17,295	352,896	20,426	109,038	7	68	0.00
State of Illinois	13.50	22,042	273,363	0	0	313	15,792	12,225	210,072	9,497	47,409	7	90	0.00
State of Pennsylvania	13.11	21,410	337,712	0	0	193	10,047	14,989	293,333	6,222	34,215	6	117	0.00
State of Texas	33.45	54,630	992,388	0	0	427	22,738	40,556	894,597	13,603	74,070	44	983	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
Expanded Review Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full Review:																	
State of California	89	5.33	2.78	1.12	17.64	4.49	37.18	20.22	42.40	74.16	2.73	16.12	36.56	44.59			
State of Florida	152	9.10	1.53	0.00	19.24	5.92	47.02	35.53	32.21	58.55	0.70	12.52	45.45	41.33			
State of Illinois	440	26.33	3.24	0.23	16.44	5.45	47.36	47.27	32.96	47.05	1.95	12.53	42.94	42.59			
State of Pennsylvania	182	10.89	4.36	0.00	14.06	7.14	52.79	38.46	28.79	54.40	3.10	11.81	48.14	36.95			
State of Texas	808	48.35	3.56	0.99	19.86	6.81	39.63	27.97	36.95	64.23	1.47	10.56	35.16	52.80			

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	52	18.51	2.78	1.92	17.64	9.62	37.18	34.62	42.40	53.85	2.32	13.44	34.87	49.37	
State of Florida	36	12.81	1.53	0.00	19.24	11.11	47.02	38.89	32.21	50.00	1.03	15.80	46.50	36.67	
State of Illinois	60	21.35	3.24	3.33	16.44	16.67	47.36	56.67	32.96	23.33	3.03	14.81	51.49	30.68	
State of Pennsylvania	46	16.37	4.36	8.70	14.06	10.87	52.79	56.52	28.79	23.91	3.50	13.71	55.39	27.40	
State of Texas	87	30.96	3.56	2.30	19.86	18.39	39.63	50.57	36.95	28.74	2.56	15.84	36.14	45.46	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: EXPANDED REVIEW AREAS														
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																													
Expanded Review Area:	Total Home Mortgage Refinance Loans								Upper-Income Geographies		Aggregate H		DA Lending (%) by Tract Income																
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	M			Mid														
Full Review:																													
State of California	708	16.93	2.78	0.71	17.64	14.12	37.18	37.29	42.40	47.88	2.15	13			34.77														
State of Florida	723	17.29	1.53	0.28	19.24	10.37	47.02	50.76	32.21	38.59	0.76	12			43.73														
State of Illinois	697	16.67	3.24	1.15	16.44	15.06	47.36	52.51	32.96	31.28	2.10	11			40.08														
State of Pennsylvania	582	13.92	4.36	2.58	14.06	12.20	52.79	50.86	28.79	34.36	2.16	10			47.66														
State of Texas	1,472	35.20	3.56	0.82	19.86	13.25	39.63	37.77	36.95	48.17	1.36	9.			32.65														

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY														Geography: EXPANDED REVIEW AREAS	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	0	0.00	13.88	0.00	30.81	0.00	30.99	0.00	24.33	0.00	17.04	37.26	26.12	19.58	
State of Florida	0	0.00	6.06	0.00	28.76	0.00	37.35	0.00	27.83	0.00	11.38	34.32	34.99	19.31	
State of Illinois	0	0.00	12.60	0.00	23.16	0.00	35.22	0.00	29.02	0.00	11.83	30.27	36.71	21.19	
State of Pennsylvania	1	100.00	10.96	0.00	21.53	0.00	42.64	0.00	24.87	100.00	12.57	24.39	43.38	19.66	
State of Texas	0	0.00	18.37	0.00	29.27	0.00	29.47	0.00	22.90	0.00	15.91	31.12	31.47	21.50	

* Based on 2013 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														Geography: EXPANDED REVIEW AREAS	
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	760	32.72	6.39	4.21	19.94	20.39	33.13	36.32	40.05	39.08	5.74	18.31	32.23	43.72	
State of Florida	198	8.52	2.65	1.01	20.60	16.67	39.91	48.48	36.56	33.84	2.75	19.46	36.42	41.37	
State of Illinois	368	15.84	4.80	2.45	15.96	14.13	41.23	47.28	37.84	36.14	3.77	14.68	39.43	42.12	
State of Pennsylvania	239	10.29	5.83	2.51	13.91	10.46	47.19	55.23	32.74	31.80	4.37	12.12	47.70	35.80	
State of Texas	758	32.63	6.15	4.09	19.57	16.75	33.90	36.28	40.23	42.88	6.15	18.14	31.95	43.76	

* Based on 2013 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income [*]				
	#	% of Total ^{**}	% of Farms [*] **	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	0	0.00	3.27	0.00	18.94	0.00	40.62	0.00	37.04	0.00	2.46	16.11	43.67	37.75	
State of Florida	0	0.00	1.78	0.00	20.00	0.00	47.68	0.00	30.47	0.00	1.23	16.24	51.11	31.43	
State of Illinois	0	0.00	0.90	0.00	7.61	0.00	67.91	0.00	23.57	0.00	0.10	4.74	81.59	13.57	
State of Pennsylvania	0	0.00	0.84	0.00	7.35	0.00	65.35	0.00	26.40	0.00	0.03	4.97	83.61	11.40	
State of Texas	0	0.00	2.64	0.00	14.43	0.00	47.64	0.00	35.25	0.00	0.91	8.66	60.52	29.91	

^{*} Based on 2013 Peer Small Business Data -- US and PR

^{**} 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.

^{***} Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013														Geography: EXPANDED REVIEW AREAS			
Expanded Review Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data [*]						
	#	% of Total [*]	% Families ^{***}	% BANK Loans ^{****}	% Families ¹³	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{***}	Low	Mod	Mid	Upp			
Full Review:																	
State of California	89	5.33	22.84	0.00	16.96	8.99	18.91	15.73	41.28	75.28	3.61	13.85	23.80	58.74			
State of Florida	152	9.10	20.79	3.95	18.17	11.18	20.31	17.76	40.73	67.11	5.35	17.85	22.67	54.14			
State of Illinois	440	26.33	21.68	8.64	17.29	20.91	20.55	28.64	40.47	41.82	9.93	22.29	24.42	43.36			
State of Pennsylvania	182	10.89	20.62	6.04	18.01	17.58	21.53	27.47	39.84	48.90	9.00	23.84	25.24	41.92			
State of Texas	808	48.35	22.89	3.84	16.94	11.39	18.70	27.72	41.47	57.05	4.53	16.69	23.01	55.77			

^{*} Based on 2013 Peer Mortgage Data -- US and PR

^{**} 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 Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁴	% BANK Loans**	% Families*	% BANK Loans*	% Families***	% BANK Loans***	Low	Mod	Mid	Upp	
Full Review:															
State of California	52	18.51	22.84	13.46	16.96	11.54	18.91	15.38	41.28	59.62	5.12	13.83	22.94	58.11	
State of Florida	36	12.81	20.79	8.33	18.17	16.67	20.31	22.22	40.73	52.78	10.43	18.45	23.31	47.82	
State of Illinois	60	21.35	21.68	11.67	17.29	31.67	20.55	26.67	40.47	30.00	10.34	19.76	25.20	44.69	
State of Pennsylvania	46	16.37	20.62	17.39	18.01	19.57	21.53	23.91	39.84	39.13	11.91	20.14	24.95	43.01	
State of Texas	87	30.96	22.89	6.90	16.94	24.14	18.70	21.84	41.47	47.13	7.02	13.17	18.94	60.88	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE													Geography: EXPANDED REVIEW AREAS		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
Expanded Review Area:	Total Home Mortgage Refinance Loans					Middle-Income Borrowers						regate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁵	% BANK Loans****	% Families*	% [*]	% Families***	% BANK Loans****	Low	Mod			
Full Review:															
State of California	708	16.93	22.84	17.79	16.96	13.14	18.91	19.63	41.28	61.44	5.86		12.58		
State of Florida	723	17.28	20.79	15.56	18.17	17.15	20.31	25.03	40.73	53.25	7.80		14.07		
State of Illinois	697	16.66	21.68	15.78	17.29	23.82	20.55	24.10	40.47	36.30	7.55		15.19		
State of Pennsylvania	582	13.91	20.62	15.45	18.01	23.20	21.53	25.77	39.84	41.58	7.03		17.00		
State of Texas	1,473	35.21	22.89	15.43	16.94	17.31	18.70	22.74	41.47	54.51	4.60		11.53		

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: EXPANDED REVIEW AREAS				
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Expanded Review Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
State of California	760	32.72	73.25	78.68	96.32	1.58	2.11	758,549	383,796
State of Florida	198	8.52	71.77	83.33	84.85	6.57	8.59	354,519	176,979
State of Illinois	368	15.84	71.23	75.54	93.21	4.62	2.17	184,035	78,357
State of Pennsylvania	239	10.29	70.72	72.80	95.40	2.93	1.67	180,334	84,639
State of Texas	758	32.63	71.40	76.52	95.38	2.77	1.85	389,027	179,290

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 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 18.73% 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: EXPANDED REVIEW AREAS

Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013

Assessment Area:	Total Small Loans to Farms		Farms With revenues of \$1 million or less	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	Aggregate Lending Data* on
	#	% of Total**	% of Farms***					
Full Review:								
State of California	0	0.00	93.60	0.00	0.00	0.00	0.00	
State of Florida	0	0.00	97.13	0.00	0.00	0.00	0.00	
State of Illinois	0	0.00	98.07	0.00	0.00	0.00	0.00	
State of Pennsylvania	0	0.00	97.53	0.00	0.00	0.00	0.00	
State of Texas	0	0.00	97.53	0.00	0.00	0.00	0.00	

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 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 0.00% of small loans to farms originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: VEHICLE LOANS																		
Geography: EXPANDED REVIEW AREAS																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Expanded Review Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
State of California	11,811	12.19	6.63	5.45	24.04	26.30	35.49	36.81	33.83	31.41	24.42	12.69	16.03	22.68	17.51	24.88	42.04	39.74
State of Florida	17,295	17.85	3.49	1.26	23.48	17.15	44.95	47.98	28.07	33.57	23.23	10.42	16.80	21.25	18.39	25.07	41.58	43.26
State of Illinois	12,225	12.62	6.91	3.57	20.13	20.20	44.34	48.91	28.57	27.31	24.39	16.22	16.02	24.86	18.01	27.07	41.58	31.84
State of Pennsylvania	14,989	15.47	7.28	1.65	17.08	13.01	50.42	59.72	25.20	25.61	24.50	16.07	16.26	25.07	17.69	25.82	41.55	33.04
State of Texas	40,556	41.86	7.22	3.27	23.65	18.95	37.98	41.38	31.14	36.38	24.20	8.59	16.37	19.54	17.44	24.69	41.99	47.17

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: CREDIT CARDS																		
Geography: EXPANDED REVIEW AREAS																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Expanded Review Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
State of California	15,183	23.38	6.63	5.82	24.04	30.40	35.49	35.63	33.83	28.12	24.42	39.29	16.03	18.17	17.51	18.80	42.04	23.47
State of Florida	20,426	31.46	3.49	2.10	23.48	21.44	44.95	44.71	28.07	31.69	23.23	30.82	16.80	26.96	18.39	18.94	41.58	22.94
State of Illinois	9,497	14.63	6.91	3.97	20.13	21.31	44.34	48.24	28.57	26.45	24.39	38.42	16.02	24.34	18.01	20.39	41.58	16.57
State of Pennsylvania	6,222	9.58	7.28	3.78	17.08	14.69	50.42	55.51	25.20	25.99	24.50	37.54	16.26	28.33	17.69	18.87	41.55	15.03
State of Texas	13,603	20.95	7.22	4.34	23.65	22.30	37.98	40.28	31.14	33.07	24.20	27.35	16.37	25.38	17.44	22.00	41.99	25.06

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 1. Lending Volume

LENDING VOLUME												
												Geography: EXPANDED REVIEW AREAS
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014												
Expanded Review Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
State of California	18.63	354	85,672	360	13,469	0	0	0	0	714	99,141	0.00
State of Florida	14.84	489	71,299	80	4,065	0	0	0	0	569	75,364	0.00
State of Illinois	13.67	347	51,233	177	5,289	0	0	0	0	524	56,522	0.00
State of Pennsylvania	12.44	332	48,640	145	3,155	0	0	0	0	477	51,795	0.00
State of Texas	40.41	1,178	190,951	371	9,115	0	0	0	0	1,549	200,066	0.00

* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2014 to December 31, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: EXPANDED REVIEW AREAS														
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Expanded Review Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA**
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
State of California	17.19	16,445	195,220	0	0	114	10,079	7,120	139,486	9,210	45,648	1	7	0.00
State of Florida	23.69	22,666	288,691	0	0	91	5,307	9,939	218,026	12,631	65,320	5	38	0.00
State of Illinois	16.05	15,357	212,846	0	0	78	3,671	9,092	178,706	6,186	30,463	1	6	0.00
State of Pennsylvania	12.65	12,101	192,508	0	0	57	2,680	7,981	167,144	4,061	22,672	2	12	0.00
State of Texas	30.41	29,094	563,439	0	0	91	5,639	21,493	519,306	7,497	38,306	13	188	0.00

* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Expanded Review Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	56	4.59	2.76	0.00	17.56	14.29	37.45	30.36	42.24	55.36	2.73	16.12	36.56	44.59	
State of Florida	222	18.18	1.54	0.00	19.29	5.86	46.96	59.46	32.22	34.68	0.70	12.52	45.45	41.33	
State of Illinois	179	14.66	3.22	0.56	16.29	8.94	47.38	48.60	33.11	41.90	1.95	12.53	42.94	42.59	
State of Pennsylvania	107	8.76	2.45	0.93	14.73	5.61	56.89	59.81	25.92	33.64	3.10	11.81	48.14	36.95	
State of Texas	657	53.81	3.52	0.46	19.66	5.94	39.71	30.44	37.11	63.17	1.47	10.56	35.16	52.80	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Expanded Review Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
State of California	33	21.15	2.76	0.00	17.56	9.09	37.45	45.45	42.24	45.45	2.32	13.44	34.87	49.37	
State of Florida	26	16.67	1.54	3.85	19.29	23.08	46.96	53.85	32.22	19.23	1.03	15.80	46.50	36.67	
State of Illinois	24	15.38	3.22	0.00	16.29	12.50	47.38	66.67	33.11	20.83	3.03	14.81	51.49	30.68	
State of Pennsylvania	27	17.31	2.45	0.00	14.73	18.52	56.89	51.85	25.92	29.63	3.50	13.71	55.39	27.40	
State of Texas	46	29.49	3.52	2.17	19.66	23.91	39.71	52.17	37.11	21.74	2.56	15.84	36.14	45.46	

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE													Geography: EXPANDED REVIEW AREAS		
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Expanded Review Area:	Total Home Mortgage Refinance Loans								Upper-Income Geographies		Aggregate	HMDA	Lending (%)	by	
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans		Tract Income*		Mod	Mid
Full Review:															
Occ															
State of California	264	19.97	2.76	1.52	17.56	18.18	37.45	37.12		42.24	43.18		13.76		34.7
State of Florida	241	18.23	1.54	0.00	19.29	14.94	46.96	51.87		32.22	33.20		12.17		43.7
State of Illinois	144	10.89	3.22	0.00	16.29	13.89	47.38	57.64		33.11	28.47		11.52		40.0
State of Pennsylvania	198	14.98	2.45	1.01	14.73	12.63	56.89	63.13		25.92	23.23		10.02		47.6
State of Texas	475	35.93	3.52	1.47	19.66	21.05	39.71	43.58		37.11	33.89	1.36		9	32.6

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																	
Expanded Review Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*						
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units**	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp			
Full Review:																	
State of California	1	100.00	13.76	0.00	30.73	100.00	31.12	0.00	24.39	0.00	17.04	37.26	26.12	19.58			
State of Florida	0	0.00	6.06	0.00	28.72	0.00	37.40	0.00	27.82	0.00	11.38	34.32	34.99	19.31			
State of Illinois	0	0.00	12.58	0.00	23.06	0.00	35.20	0.00	29.17	0.00	11.83	30.27	36.71	21.19			
State of Pennsylvania	0	0.00	8.92	0.00	22.43	0.00	42.84	0.00	25.81	0.00	12.57	24.39	43.38	19.66			
State of Texas	0	0.00	18.17	0.00	29.34	0.00	29.20	0.00	23.29	0.00	15.91	31.12	31.47	21.50			

* Based on 2013 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of multi family units in a particular geography divided by the number of multi family housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES											Geography: EXPANDED REVIEW AREAS				
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014															
Expanded Review Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid
Full Review:															
State of California	360	31.77	6.33	3.33	19.66	26.11	33.52	36.94	39.98	33.61	5.81	17.81	32.26	44.12	
State of Florida	80	7.06	2.67	0.00	20.47	23.75	39.76	38.75	36.78	37.50	2.80	19.61	36.01	41.58	
State of Illinois	177	15.62	4.64	3.95	15.82	15.82	41.04	42.37	38.32	37.85	3.88	14.57	38.95	42.60	
State of Pennsylvania	145	12.80	4.05	0.69	15.18	10.34	50.93	61.38	29.48	27.59	5.76	14.72	53.07	26.45	
State of Texas	371	32.74	6.10	3.77	19.35	20.22	33.72	35.31	40.67	40.70	6.18	18.17	31.94	43.71	

* Based on 2013 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2014).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Expanded Review Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*			
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
State of California	0	0.00	3.16	0.00	18.62	0.00	40.79	0.00	37.32	0.00	2.15	15.88	44.13	37.84
State of Florida	0	0.00	1.84	0.00	19.49	0.00	47.85	0.00	30.74	0.00	1.28	16.31	50.54	31.86
State of Illinois	0	0.00	0.93	0.00	7.66	0.00	67.44	0.00	23.95	0.00	0.11	5.12	80.64	14.14
State of Pennsylvania	0	0.00	0.66	0.00	8.08	0.00	69.97	0.00	21.23	0.00	0.03	5.01	88.02	6.94
State of Texas	0	0.00	2.58	0.00	14.15	0.00	47.42	0.00	35.80	0.00	0.94	8.76	60.34	29.97

* Based on 2013 Peer Small Business Data -- US and PR

** 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.

*** Source Data - Dun and Bradstreet (2014).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																	
Expanded Review Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*						
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Low	Mod	Mid	Upp			
Full Review:																	
State of California	56	4.59	22.82	0.00	16.97	8.93	18.91	16.07	41.31	75.00	3.61	13.85	23.80	58.74			
State of Florida	222	18.18	20.79	4.95	18.16	10.36	20.32	20.72	40.73	63.96	5.35	17.85	22.67	54.14			
State of Illinois	179	14.66	21.62	14.53	17.24	22.91	20.54	23.46	40.60	39.11	9.93	22.29	24.42	43.36			
State of Pennsylvania	107	8.76	20.02	8.41	18.26	19.63	22.03	27.10	39.69	44.86	9.00	23.84	25.24	41.92			
State of Texas	657	53.81	22.78	2.44	16.91	9.59	18.70	25.27	41.61	62.71	4.53	16.69	23.01	55.77			

* Based on 2013 Peer Mortgage Data -- US and PR

** 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 Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT														Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																	
Expanded Review Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*						
	#	% of Total**	% Families**	% BANK Loans****	% Families ¹⁷	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp			
Full Review:																	
State of California	33	21.15	22.82	15.15	16.97	15.15	18.91	36.36	41.31	33.33	5.12	13.83	22.94	58.11			
State of Florida	26	16.67	20.79	3.85	18.16	23.08	20.32	26.92	40.73	46.15	10.43	18.45	23.31	47.82			
State of Illinois	24	15.38	21.62	20.83	17.24	8.33	20.54	33.33	40.60	37.50	10.34	19.76	25.20	44.69			
State of Pennsylvania	27	17.31	20.02	7.41	18.26	14.81	22.03	37.04	39.69	40.74	11.91	20.14	24.95	43.01			
State of Texas	46	29.49	22.78	13.04	16.91	17.39	18.70	32.61	41.61	36.96	7.02	13.17	18.94	60.88			

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE											Geography: EXPANDED REVIEW AREAS			
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014														
Expanded Review Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families ¹⁸	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
State of California	264	19.97	22.82	6.06	16.97	15.53	18.91	25.00	41.31	53.41	5.86	12.58	21.18	60.38
State of Florida	241	18.23	20.79	7.47	18.16	16.60	20.32	27.80	40.73	48.13	7.80	14.07	20.62	57.51
State of Illinois	144	10.89	21.62	19.44	17.24	20.83	20.54	20.83	40.60	38.89	7.55	15.19	24.32	52.93
State of Pennsylvania	198	14.98	20.02	8.59	18.26	20.20	22.03	28.28	39.69	42.93	7.03	17.00	24.72	51.26
State of Texas	475	35.93	22.78	8.00	16.91	21.89	18.70	24.00	41.61	46.11	4.60	11.53	19.64	64.23

* Based on 2013 Peer Mortgage Data -- US and PR

** 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.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by BANK.

¹⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: EXPANDED REVIEW AREAS				
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014									
Expanded Review Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Lending Data*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
State of California	360	31.77	73.01	67.50	96.11	0.56	3.33	657,550	333,042
State of Florida	80	7.06	71.71	60.00	88.75	5.00	6.25	347,938	173,687
State of Illinois	177	15.62	71.08	69.49	94.35	3.95	1.69	171,078	72,644
State of Pennsylvania	145	12.80	71.39	61.38	97.93	2.07	0.00	133,236	62,292
State of Texas	371	32.74	70.83	67.39	99.19	0.27	0.54	386,997	178,490

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 2014).

**** 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 29.04% 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: EXPANDED REVIEW AREAS				
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014									
Expanded Review Area:	Total Small Loans to Farms		% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	Aggregate Lending Data*	
	#	% of Total**						All	Rev\$ 1 Million or Less
Full Review:									
State of California	0	0.00	93.01	0.00	0.00	0.00	0	5,814	2,987
State of Florida	0	0.00	96.78	0.00	0.00	0.00	0	1,599	745
State of Illinois	0	0.00	97.83	0.00	0.00	0.00	0	7,333	4,784
State of Pennsylvania	0	0.00	97.22	0.00	0.00	0.00	0	3,371	2,419
State of Texas	0	0.00	97.12	0.00	0.00	0.00	0	12,360	8,279

* Based on 2013 Peer Small Business Data -- US and PR

** 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 D&B - 2014).

**** 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 0.00% of small loans to farms originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: VEHICLE LOANS																		Geography: EXPANDED REVIEW AREAS	
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																			
Expanded Review Area:	Geographic Distribution										Borrower Distribution								
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	
Full Review:																			
State of California	7,120	12.80	6.57	4.76	23.97	26.97	35.73	36.59	33.72	31.66	24.39	12.09	16.02	22.09	17.51	24.02	42.08	41.80	
State of Florida	9,939	17.87	3.50	0.88	23.52	17.56	44.90	48.13	28.08	33.39	23.18	9.94	16.76	21.10	18.40	24.85	41.66	44.11	
State of Illinois	9,092	16.35	6.87	3.55	20.03	20.24	44.37	47.01	28.68	29.19	24.32	16.10	15.99	26.15	17.98	25.14	41.70	32.60	
State of Pennsylvania	7,981	14.35	4.70	1.15	18.15	14.89	53.83	61.77	23.29	22.15	24.12	16.49	16.29	25.35	18.11	24.46	41.48	33.71	
State of Texas	21,493	38.64	7.15	3.46	23.48	19.73	38.02	41.37	31.35	35.43	24.10	8.70	16.32	19.64	17.44	24.21	42.14	47.45	

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution’s Option)

Geographic and Borrower Distribution: CREDIT CARDS																		
Geography: EXPANDED REVIEW AREAS																		
Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																		
Expanded Review Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
State of California	9,210	23.27	6.57	5.78	23.97	31.21	35.73	36.10	33.72	26.91	24.39	32.90	16.02	20.34	17.51	21.59	42.08	24.78
State of Florida	12,631	31.91	3.50	2.00	23.52	20.61	44.90	46.09	28.08	31.22	23.18	29.13	16.76	27.82	18.40	20.22	41.66	22.55
State of Illinois	6,186	15.63	6.87	2.96	20.03	20.05	44.37	47.37	28.68	29.57	24.32	33.30	15.99	26.62	17.98	20.74	41.70	19.11
State of Pennsylvania	4,061	10.26	4.70	1.95	18.15	15.29	53.83	57.65	23.29	25.07	24.12	30.73	16.29	30.36	18.11	20.34	41.48	18.32
State of Texas	7,497	18.94	7.15	4.83	23.48	22.81	38.02	40.51	31.35	31.80	24.10	24.17	16.32	27.24	17.44	23.21	42.14	25.22

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: EXPANDED REVIEW AREAS									
Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2014									
Expanded Review Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
State of California	0	0	163	8,290	163	8,290	14.22	0	0
State of Florida	0	0	84	1,045	84	1,045	2.76	0	0
State of Illinois	1	532	112	28,407	113	28,939	76.33	0	0
State of Pennsylvania	0	0	77	840	77	840	2.22	0	0
State of Texas	0	0	126	1,700	126	1,700	4.48	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: REGIONAL							
Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2014									
Expanded Review Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Regional w/P/M/F	6	12,395	2	6,590	8	18,985	21.68	0	0
Regional w/o P/M/F	0	0	0	0	0	0	0	0	0
Nationwide ¹	4	30,284	1,106	38,302	1,110	68,586	78.32	0	0

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

¹ Nationwide investments are for periods prior to November 2013