

PUBLIC DISCLOSURE

September 16, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

SunTrust Bank
303 Peachtree Street, N.E.
Atlanta, Georgia 30308

RSSD ID NUMBER: 675332

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

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

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INSTITUTION’S CRA RATING: SATISFACTORY

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

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

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

Major factors supporting the institution’s rating include:

- The overall geographic distribution of HMDA¹-reportable lending reflects adequate penetration in low- and moderate-income (LMI) geographies.
- The overall geographic distribution of small business lending reflects good penetration in LMI geographies.
- The overall distribution of HMDA-reportable lending among borrowers of different income levels is good.
- The overall distribution of small business lending among businesses of different sizes is adequate.
- The bank makes a relatively high level of community development loans.
- The bank makes a significant level of qualified community development investments in response to assessment area community development needs.
- Retail delivery systems are reasonably accessible to the geographies and individuals of different income levels in the bank’s assessment areas.
- The bank provides a relatively high level of community development services.

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

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DESCRIPTION OF INSTITUTION

SunTrust Bank is a large, interstate bank headquartered in Atlanta, Georgia. As of December 31, 2015, the bank operates 1,437 branch offices across nine states including Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia. Additionally, the bank has branches in four multistate Metropolitan Statistical Areas (MSAs), which are Charlotte, Chattanooga, Memphis, and Washington, DC. SunTrust received a “Satisfactory” rating at its previous Community Reinvestment Act (CRA) Performance Evaluation (PE) dated March 11, 2013. No known legal impediments exist that would restrain the bank from meeting the credit needs of its assessment areas.

For this examination, 107 assessment areas were reviewed. Deposits in these assessment areas totaled \$155.4 billion as of June 30, 2016. Descriptions of the full-scope assessment areas can be found in the applicable state or multistate sections of this report.

Business Structure

SunTrust Bank (STB) is an affiliate of SunTrust Banks, Inc. (STI), a \$199 billion single-bank financial holding company. SunTrust Bank had total assets of \$195 billion as of June 30, 2016. Through its subsidiaries, STI provides deposit, credit, trust and investment services to a broad range of retail, business and institutional clients. SunTrust Bank operates and wholly owns a mortgage affiliate, SunTrust Mortgage, Inc. (STM), which is headquartered in Richmond, Virginia. STM is the primary originator of home purchase and refinance loans for the organization. Other affiliates include SunTrust Community Capital, LLC (STCC) and SunTrust Community Development Enterprises (STCDE). STCC was organized to provide specialized community development lending and investments on behalf of SunTrust Bank, while STCDE was established to manage the bank’s involvement in the New Markets Tax Credit (NMTC) Program. Additionally, other subsidiaries provide mortgage banking, brokerage, investment management, equipment leasing, and capital market services. Since the previous examination dated March 11, 2013, there have been no substantive changes to the bank’s structure.

Credit Products and Loan Portfolio

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

The following table shows the composition distribution of SunTrust Bank’s loan portfolio as of December 31, 2014 and 2015. In 2014, commercial and industrial loans represented the largest volume of loans by dollar, followed closely by one- to four-family dwelling loans; in 2015, the volume of the loans in these two

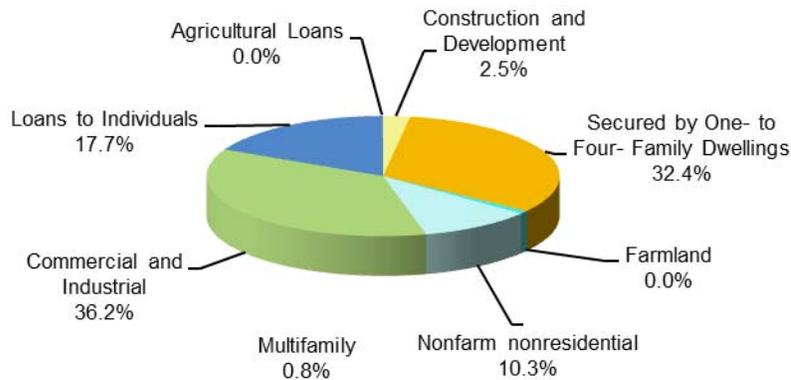
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categories was relatively the same. Nonfarm, nonresidential real estate represented about 10.0 percent of the bank’s loans in 2015, followed by loans to individuals at 17.7 percent. Agricultural loans and farmland lending make up less than 1.0 percent of the loan portfolio.

COMPOSITION OF LOAN PORTFOLIO				
Loan Type	12/31/2015		12/31/2014	
	\$ (000s)	Percent	\$ (000s)	Percent
Construction and Development	3,066,062	2.5%	2,296,734	1.9%
Secured by One- to Four- Family Dwellings	40,280,638	32.4%	40,615,159	33.5%
Other Real Estate: Farmland	58,807	0.0%	87,247	0.1%
Multifamily	998,140	0.8%	1,024,491	0.8%
Nonfarm nonresidential	12,841,055	10.3%	13,517,215	11.1%
Commercial and Industrial	44,971,538	36.2%	42,442,810	35.0%
Loans to Individuals	22,004,112	17.7%	21,275,383	17.5%
Agricultural Loans	27,721	0.0%	52,720	0.0%
Total	\$124,248,073	100.00%	\$121,311,759	100.00%

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

**Loan Portfolio
as of
12/31/15**



SunTrust Bank’s loan portfolio includes products that provide flexible repayment and/or underwriting guidelines to help meet the credit needs of LMI borrowers and small businesses. STM engages in affordable lending by providing a comprehensive suite of affordable housing products with a 95.0 percent or higher loan-to-value ratio. The bank is also a member of the Federal Home Loan Bank of Atlanta and sponsors the Affordable Home Loan program, which enables organizations to obtain loans to develop affordable homes and multifamily housing. In addition to federally insured or guaranteed and STM portfolio loan products,

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STM offers numerous state Housing Finance Authority (HFA) programs to qualified borrowers. These programs may offer below-market rates which result in lower monthly principal and interest payments for LMI borrowers. Most of these programs have flexible underwriting guidelines and offer various down payment assistance and grant programs to be used in conjunction with related first lien products.

During the review period, STM made underwriting enhancements by instituting a formal Inclusive Lending Program with a dedicated leader and teammates who engaged in comprehensive reviews of affordable mortgage products in order to facilitate enhancements and reduce overlays. STM employees clarified and removed several mortgage approval standards for greater alignment with Government Sponsored Entity (GSE) guidelines to improve the originations process for the mortgage company and benefit LMI borrowers. Highlights from this project include the alignment with Fannie Mae to allow gifted reserve funds for the Agency Affordable product, alignment with Fannie Mae to allow sweat equity as an acceptable source of funds, and the expansion of the eligible types of secondary financing for Agency Affordable transactions to include institutional (including non-community second mortgages) and privately held second mortgages.

Notably, the bank offers a home improvement loan with flexible and innovative features tailored to fit the needs of LMI borrowers. The Affordable Home Improvement Program (AHIP) loan is available in counties where SunTrust Bank has deposit-taking branches or ATMs, to clients with properties located in designated low- or moderate-income census tracts and/or who have incomes below 80.0 percent of the area median income. AHIP loans tend to have lower rates and more flexible underwriting guidelines to make it easier for more borrowers to qualify for a home improvement loan. Additionally, the online application process is simple and streamlined, and because of the nature of the online application, borrowers don't need to return to a branch for loan closing. Applicants can borrow up to \$10,000 with some or all of the funds going to home improvement without any fees.

For small businesses, SunTrust Bank is an active SBA lender. The SBA ranked SunTrust Bank the 9th highest volume lender nationwide by dollar volume for its 7(a) loan program through the 4th quarter of fiscal year 2016.² The 7(a) program is the SBA's most common loan program, offering funds to small businesses with flexible repayment terms for multiple purposes.³

² Small Business Administration. 100 Most Active SBA 7(a) Lenders. Accessed on July 13, 2017. Available at: <http://www.sba.gov/category/lender-navigation/lender-loan-data/100-most-active-sba-7a-lenders>

³ Small Business Administration. SBA's 7(a) Loan Program Explained. Accessed on July 13, 2017. Available at: <https://www.sba.gov/blogs/sbas-7a-loan-program-explained>

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SCOPE OF EXAMINATION

For the purposes of this examination, SunTrust had a total of 107 CRA assessment areas across nine states and four multistate MSAs. SunTrust is an interstate bank; therefore, the scope of this evaluation includes a full-scope review of at least one assessment area in each state where the bank has branches. Each assessment area was reviewed for lending, investment, and service performance using either full-scope or limited-scope examination procedures; 18 assessment areas were chosen for a full-scope review, including the 4 multistate MSAs. Criteria used to select full-scope assessment areas include the volume of HMDA-reportable and CRA small business lending by number of loans and dollar amount, as a percentage of statewide lending activity; deposit market share; number of branches; percentage of deposits; amount of community development activity; and other non-financial considerations. Full-scope assessment areas represent the most active markets in each state based on these criteria. Where similar activity was noted, full-scope assessment areas were considered that were not selected at the previous examination.

Assessment areas receiving full-scope reviews are:

- Alabama: Florence
- Florida: Daytona, Miami, and Tampa
- Georgia: Atlanta and Macon
- Maryland: Baltimore
- North Carolina: Durham and Greensboro
- South Carolina: Greenville
- Tennessee: Nashville
- Virginia: Hampton Roads and Richmond
- West Virginia: Charleston
- Multistates: Washington, DC-VA-MD; Memphis, TN-MS-AR; Chattanooga, TN-GA; Charlotte-Concord-Gastonia, NC-SC

The states of Florida and Georgia had the highest number of branches and largest concentration of lending and deposit activity; as a result, performance in these states received the greatest weight in determining the overall rating for each test and the institution overall. Each state, and the full-scope assessment areas within each state, is presented in alphabetical order. A description of each state, multistate, and full-scope assessment area is included in the applicable section of this report.

Examination Review Period and Products Reviewed

This evaluation included an analysis of SunTrust Bank and SunTrust Mortgage HMDA-reportable loans and SunTrust Bank CRA small business loans originated between January 1, 2014, and December 31, 2015. To determine the final lending test rating, equal weight was given to lending performance in 2014 and 2015. HMDA-reportable home purchase, refinance, and home improvement loans and CRA-reportable small business loans were the major lending products reviewed. CRA-reportable small farm loans and HMDA-reportable multifamily loans were not considered in the overall evaluation due to low activity levels. Retail banking services such as branch distribution and hours of operation were analyzed for the same review period.

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The community development activity review period was January 1, 2013, to December 31, 2015. Community development loans originated within this timeframe were included in the lending test analysis, and community development investments funded during this period were analyzed as part of the investment test. Investments with community development as a primary purpose that were funded during a prior review period but still outstanding as of December 31, 2015, were also considered. Community development services that took place during the review period were included in the service test review. A loan, investment, or service has community development as a primary purpose when it is designed for the express purpose of revitalizing or stabilizing low- or moderate-income areas, designated disaster areas, or underserved or distressed nonmetropolitan middle-income areas; providing affordable housing for, or community services targeted to, low- or moderate-income persons; or promoting economic development by financing small businesses and farms that meet the requirements set forth in 12 CFR 228.12(g).

Examination Analysis

This evaluation of SunTrust Bank's record of lending in individual assessment areas includes the use of and comparison to demographic characteristics. The primary sources for demographic data are the 2015 FFIEC Census and 2015 Dun & Bradstreet data. Demographic characteristics of a particular assessment area are useful in analyzing a financial institution's record of lending since they provide a means of estimating loan demand and identifying lending opportunities. To understand small business demand, self-reported data on revenue size and geographic location from business entities is collected and published by Dun & Bradstreet. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The data, along with information about housing and economic conditions, is used to establish performance context and evaluate the bank accordingly.

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

The distribution of HMDA-reportable loans by borrower income is assessed by comparing the percentage of loans made to borrowers in each income category (low-, moderate-, middle-, and upper-income) to the percentage of families in each income category. The distribution of small business loans by borrower income is assessed by comparing the percentage of loans made to businesses in each revenue category (less than or equal to \$1 million and greater than \$1 million) to the percentage of total businesses in each revenue category.

SunTrust Bank's lending performance was also compared to the performance of aggregate lenders in 2014 and 2015. Aggregate lenders include all lenders required to report HMDA-reportable and CRA small business lending data within the respective assessment areas. Lending market share is also discussed to give a better understanding of where SunTrust ranks within the respective areas.

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For retail services, the bank's branch distribution analysis was conducted using data as of December 31, 2015. Changes in the median family income level of branch locations that resulted from changes in census data were taken into consideration as part of this analysis.

Community development activities were reviewed to determine that they have community development as a primary purpose and meet the geographic requirements of the regulation. The eligibility of a loan, investment, or service is based on demographic information available to the bank at the time the community development activity was undertaken. Qualified community development activities were analyzed from both the quantitative and qualitative perspectives to better understand the volume of activity impacting a particular assessment area, the innovativeness of those activities, and their responsiveness to local community development and credit needs. When appropriate, peer comparisons were conducted using annualized metrics to gauge the relative performance of the institution in a particular assessment area.

In order to better understand assessment area community development and credit needs, several sources were used, including contacts with community development practitioners, review of publicly accessible data, information submitted by the institution, and plans that describe the community development environment in local markets. Community contact interviews were conducted with representatives from affordable housing, economic development, social service, and governmental organizations operating inside the bank's assessment areas. These individuals have expertise in their respective fields and are familiar with the economic, social, and demographic characteristics and community development opportunities in the assessment area. Information obtained from these interviews helped establish a context for the communities in which the bank operates and to gather information on the bank's performance.

In most of the bank's markets, community contacts noted that affordable housing was the biggest concern. In urban communities, homeownership is unattainable for many low-wage workers due to significant housing price increases, and many more LMI renters are paying a significantly higher share of their income for rent. Community contacts also identified the need for more technical assistance for small businesses. Another common concern noted by the contacts was the increased demand for highly skilled labor resulting in a need for workforce development. Finally, almost all of the community contacts stated that LMI families and communities are still struggling, and there is an ongoing need for programs to address financial stability and financial education. Contacts in each market identified opportunities in these key areas for bank participation. More detailed information obtained from individual community contacts is included in the Credit and Community Development Needs section for each assessment area.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Lending test performance is rated high satisfactory. Lending performance was good in Florida, Georgia, Maryland, North Carolina, South Carolina, Tennessee, Virginia, and the Charlotte, Chattanooga, Memphis, and Washington, DC multistate MSAs; performance was adequate in the remaining states. The geographic distribution of loans throughout the assessment areas was good while the penetration of loans among borrowers of different income levels and businesses of different sizes was adequate. Additionally, the bank made a relatively high level of community development loans. Community development lending was excellent in Georgia, Maryland, and the Charlotte, Chattanooga, Memphis, and Washington, DC multistate MSAs; good in Florida, North Carolina, South Carolina, Tennessee, and Virginia; adequate in Alabama; and poor in West Virginia. As discussed earlier, the bank's performance in Florida and Georgia had the greatest impact on the bank's overall lending test performance.

Detailed information about HMDA-reportable and CRA small business loans can be found in Appendices G and H for full-scope and limited-scope assessment areas, respectively. In some assessment areas and product discussions, specific numbers are quoted from these tables to support relevant points; otherwise, general references are made about performance and the reader should refer to the appendices for specific data.

Lending Activity

The following table summarizes the bank's lending activity for 2014 and 2015. SunTrust Bank originated more HMDA-related loans than small business loans by both number and dollar amount. Due to the higher percentage of loans by number, HMDA-reportable lending typically had a greater impact on lending ratings. Lending was responsive to credit needs in all states and commensurate with deposits in each state; no conspicuous gaps in lending activity by income category were identified. Detailed information about lending activity can be found in each of the state and multistate sections of this report.

Summary of Lending Activity

Loan Type	#	%	\$(000s)	%
Total Consumer related	0	0	\$0	0
Home Improvement	34,287	--	\$853,630	--
Home Purchase	48,817	--	\$14,105,079	--
Multi-Family Housing	33	--	\$494,532	--
Refinancing	40,672	--	\$9,317,262	--
Total HMDA related	123,809	61	\$24,770,503	85
Small Business	79,285	--	\$4,306,934	--
Total Small Business related	79,285	39	\$4,306,934	15
Small Farm	71	--	\$15,352	--
Total Small Farm related	71	0	\$15,352	0
TOTAL LOANS	203,165	100	\$29,092,789	100

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

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The table below shows, by loan type, the number and percentage of loans located inside and outside of the bank's assessment areas; the bank originated a substantial majority of total loans to borrowers and businesses located within its assessment areas.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	20,026	58.5	\$348,854	41.3	14,212	41.5	\$495,888	58.7
Home Purchase - Conventional	703	98.7	\$110,392	87.7	9	1.3	\$15,488	12.3
Home Purchase - FHA	515	100	\$69,963	100	0	0	\$0	0
Home Purchase - VA	96	100	\$15,091	100	0	0	\$0	0
Multi-Family Housing	25	80.6	\$325,927	66	6	19.4	\$168,088	34
Refinancing	2,057	96.2	\$225,928	91	81	3.8	\$22,471	9
Total HMDA related	23,422	62.1	\$1,096,155	61	14,308	37.9	\$701,935	39
Small Business	74,947	94.5	\$3,762,694	87.4	4,338	5.5	\$544,240	12.6
Total Small Bus. related	74,947	94.5	\$3,762,694	87.4	4,338	5.5	\$544,240	12.6
Small Farm	64	90.1	\$13,774	89.7	7	9.9	\$1,578	10.3
Total Small Farm related	64	90.1	\$13,774	89.7	7	9.9	\$1,578	10.3
TOTAL LOANS	98,433	84.1	\$4,872,623	79.6	18,653	15.9	\$1,247,753	20.4

Note: Affiliate loans not included

The bank originated 62.1 percent of HMDA-related loans and 94.5 percent of small business loans, by number, to borrowers and businesses located inside the bank's assessment areas. This indicates SunTrust Bank's willingness to originate loans that meet the credit needs of its assessment areas.

Distribution of Lending by Geography, Borrower Income, and Business Revenue Size

The overall geographic distribution of HMDA-reportable and small business lending reflects good penetration in LMI geographies. Of the 18 full-scope and multistate assessment areas, 10 are considered good, 7 are considered adequate, and 1 is considered poor. While the overall geographic distribution of small business loans is good, the distribution of HMDA-reportable loans by geography is adequate.

The overall distribution of loans among borrowers of different income levels and businesses of different sizes is adequate. HMDA-reportable lending to borrowers of different income levels is good while small business lending to businesses of different revenue sizes is adequate. By assessment area, 11 full-scope assessment areas are considered good for overall borrower distribution and 7 are adequate.

The analyses of HMDA-reportable and small business lending within each assessment area are discussed in detail later in this report.

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Community Development Lending

SunTrust Bank made a relatively high level of community development loans during the review period. Since the previous examination, the bank originated or renewed 673 community development loans totaling approximately \$4.6 billion. This volume of community development lending is considered good given the size and presence of the institution in its assessment areas and community development lending opportunities. Responsiveness to community development needs at the assessment area level is also good. As noted earlier, performance in Florida had the greatest impact on the performance assessment followed by Georgia.

Community Development Loan Purpose	#	\$ ('000s)
Affordable Housing	100	\$579,027
Community Services	235	\$1,131,848
Economic Development	161	\$527,581
Revitalization & Stabilization	177	\$2,339,234
Total	673	\$4,577,690

Nearly 45.3 percent of the bank's community development lending in the review period took place in Florida and Georgia (\$1.1 billion and \$1.0 billion, respectively). Considering the bank's size and presence in these states, performance in the full-scope assessment areas, competition, and community development lending opportunities, the bank's performance was considered good in Florida and excellent in Georgia. The third largest concentration of community development loans by state was in Virginia with \$442.3 million, accounting for 9.7 percent of bank-wide community development lending, while the Washington, DC multistate assessment area accounted for \$539.1 million, or 11.8 percent of bank-wide community development lending. Performance in Virginia was considered good, and performance in the Washington, DC multi-state area was considered excellent. The remaining six states and three multistate assessment areas accounted for \$1.5 billion in community development loans.

The community development loans originated or renewed during the review period had a variety of purposes, including affordable housing for LMI individuals, community services targeted to LMI individuals, promotion of economic development by financing small businesses that resulted in permanent job creation and/or retention, and revitalization/stabilization of targeted LMI census tracts or other qualified geographies. The table above provides a breakdown of community development loans originated or renewed during the review period by community development purpose, number, and dollar amount.

More information on individual community development loans can be found in the full-scope assessment area sections of this report.

INSTITUTION

Investment Test

SunTrust’s investment test performance is rated high satisfactory based on the overall level of qualified community development investments and contributions provided directly in the bank’s assessment areas and across the institution’s footprint. Specifically, the bank had excellent performance in Georgia, Maryland, and South Carolina, and the Memphis and Washington, DC multistate assessment areas. Performance was good in Florida, North Carolina, Tennessee, Virginia, West Virginia and the Charlotte multistate assessment area and adequate in Alabama and the Chattanooga multistate assessment area. The bank had the highest volume of qualified community development investments in Georgia, followed by Florida and the Washington, DC multistate assessment area.

Qualified investments totaled approximately \$2.2 billion; of that amount, \$1.4 billion in investments were obtained during the current review period. Approximately \$1.8 billion directly benefited the bank’s assessment areas and \$302.5 million benefited a broader statewide or regional area that included one or more of the bank’s assessment areas or the bank’s entire footprint. The broader statewide and regional investments were primarily investments in Small Business Investment Companies (SBICs) that served multiple states, real estate investment funds that financed community development projects in several states, and bonds that financed affordable housing and community development. Finally, the bank had \$5.1 million in investments within the states it serves, but without a purpose, mandate or function of serving any of the bank’s assessment areas.

Investment Purpose	#	\$(‘000s)
Affordable Housing	688	\$1,700,020
Community Services	15	\$128,093
Economic Development	100	\$212,663
Revitalization & Stabilization	22	\$120,786
Total	825	\$2,161,561

Most of the bank’s investments (by dollar and number) supported affordable housing, primarily through the purchase of government-guaranteed mortgage-backed securities and investments in Low-Income Housing Tax Credit (LIHTC) equity funds that financed affordable multifamily rental housing. Notably, the bank invested nearly \$1.0 billion in LIHTC projects and LIHTC equity funds during the review period. The bank invested \$212.6 million to support economic development by investing in SBICs, SBA funds, and NMTCs, which financed small businesses that created new job opportunities, including jobs for LMI individuals. The bank also invested \$128.1 million to finance community services for LMI individuals and \$120.8 million in projects that revitalize or stabilize LMI communities; the majority of these investments were NMTC.

SunTrust is a national leader in utilizing the NMTC Program. The bank created SunTrust Community Capital (STCC) to provide specialized community development lending and investments on behalf of the bank. In 2005, STCC established STCDE to manage the bank’s involvement in the NMTC Program. STCDE has been awarded seven allocations of NMTCs totaling \$428 million including two awards during the review period for a total of \$88 million. Bank management reports that the bank has deployed all of its allocations, financing the development or redevelopment of more than 6.5 million square feet of commercial property and creating more

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than 17,300 jobs, almost 2,500 new student spaces, approximately 460 housing units, and providing services to more than 190,000 health care patients (including actual and projected impacts).

Specific examples of NMTC transactions (including community development loans and investments) are highlighted in the relevant state and assessment area sections of the report.

SunTrust made qualified contributions totaling \$21.1 million to organizations with a purpose of community development. Of the total contributions, \$18.7 million directly benefited the bank’s assessment areas and \$1.5 million benefited a broader statewide or regional area that included one or more of the bank’s assessment areas. Finally, the bank had approximately \$950,000 in contributions that benefited the bank’s entire footprint. The largest volume of contributions (by dollar) was in Georgia and Florida; 47.6 percent of all contributions during the review period were made to organizations in these two states.

The majority of the contributions provided support for organizations engaged in community services for LMI individuals or communities, including but not limited to financial education and literacy, youth and family programs, education and charter schools, emergency assistance including food and housing, assistance with the homeless, job training, and health services.

Contribution Purpose	#	\$(’000s)
Affordable Housing	268	\$1,284
Community Services	2318	\$19,387
Economic Development	70	\$397
Revitalization & Stabilization	19	\$101
Total	2,675	\$21,169

The bank addressed the need for affordable housing across its footprint with grants to nonprofits that are developing affordable single-family and multifamily housing, as well as providing homeownership counseling. The bank also supported a number of statewide collaborations working to build capacity among affordable housing providers. SunTrust also provided support for economic development in many markets, with donations primarily to nonprofit organizations providing small business loans and technical assistance and support for entrepreneurs, primarily in disadvantaged communities.

SunTrust utilized a targeted contribution strategy for this review period, focusing specifically on a number of national organizations that work in LMI communities. The bank also dedicated community development service hours to many of these organizations in order to enhance the impact of the bank’s financial support. A few of the significant partnerships are noted below, and additional detail is provided in subsequent sections of the report.

- The bank was a significant supporter of United Way in markets across its footprint, providing assistance to United Way agencies for programs that partner with local nonprofits and have a primary focus on programs that promote financial stability, health, and education for LMI individuals. During the review period, the bank supported 120 separate United Way agencies across its footprint, with 44 separate United Way affiliates receiving grants over \$10,000. SunTrust also provided significant financial support for an online portal developed by United Way Worldwide that provides resources and referrals

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to help individuals address immediate and long-term financial concerns.

- SunTrust provided financial support for Operation HOPE to provide financial education to LMI communities and to place financial counselors in select SunTrust Bank branches in LMI communities in Atlanta, Memphis and Washington, DC, via the organization’s “HOPE Inside” program. HOPE Inside provides a wide range of free counseling services to help individuals get out of debt, improve their credit scores, and reach their financial goals.
- The bank provided a \$230,000 grant to Catholic Charities USA to help build and strengthen communities nationwide. The funding will support a workforce development model being pioneered by Catholic Charities in Jacksonville, Florida, which helps low-income individuals develop the skills they need to compete for and attain jobs and towards the development of a bilingual financial education program for Latino parents.
- The bank supported a national advocacy organization that provides training, technical assistance, and other resources to over 600 community-based member organizations engaged in expanding banking access, affordable housing, and job development for LMI communities.

A summary of the bank’s investments and contributions can be found in Appendix F; additional detail regarding specific investments and contributions can be found in the state and full-scope assessment area sections.

Service Test

SunTrust Bank’s service test performance is rated low satisfactory. Performance was good in the Charlotte, Chattanooga, and Memphis multistate assessment areas and the states of Georgia, Maryland, North Carolina, Virginia, and West Virginia, and adequate in the remaining states of Alabama, Florida, South Carolina, Tennessee, and the Washington, DC multistate assessment area.

Retail Banking Services

Retail banking delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels. During the review period, the bank opened 16 branches and closed 114. Eight branch closures were located in low-income tracts and 21 were in moderate-income tracts, which may have adversely affected the accessibility of banking services in some assessment areas. A specific listing of branches opened or closed can be found in the bank’s CRA public file.

Banking services and business hours do not vary in a way that inconveniences the bank’s assessment areas, including in LMI geographies. The majority of SunTrust Bank’s branches offer extended or weekend hours, including those located in LMI geographies. The bank also offers a Consumer Omni Channel retail services framework consisting of ATM, branch, contact center, and digital services. The ATM retail service channel includes routine transactions while the branch channel includes transaction servicing and sales. The contact center retail service channel provides servicing, problem resolution and targeted sales while the digital channel provides basic transactions and ability for consumers to shop and browse available products and services online.

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The geographic distribution of branches as of December 31, 2015, is below. The table also includes data related to branch openings and closures since the previous examination, ATMs, and demographics.

Geographic Distribution of Branches & ATMS

Assessment Area: Whole Bank

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses		
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed				#	%
Low	68	4.7%	0	8	52	59	27	Total	139	6.5%	85	5.0%	8	11	54	12.3%	3	7	897	7.5%	5.5%	4.0%
DTO	2		0	0				SA	61		11		4	1	50		2	6				
Moderate	314	21.9%	3	21	262	274	158	Total	508	23.8%	410	24.2%	27	22	98	22.4%	7	19	2,706	22.6%	21.9%	19.3%
DTO	8		0	0				SA	132		35		9	3	97		7	18				
Middle	511	35.6%	6	49	417	456	287	Total	705	33.1%	580	34.3%	15	49	125	28.5%	8	25	4,684	39.2%	42.1%	38.9%
DTO	6		0	1				SA	161		37		6	2	124		8	25				
Upper	539	37.5%	7	36	402	465	290	Total	738	34.6%	607	35.9%	20	36	131	29.9%	6	27	3,481	29.1%	30.5%	37.6%
DTO	2		0	0				SA	161		36		9	1	125		5	26				
Unknown	5	0.4%	0	0	2	3	0	Total	41	1.9%	11	0.6%	0	1	30	6.8%	1	1	186	1.6%	0.0%	0.3%
DTO	0		0	0				SA	34		4		0	1	30		1	1				
Total	1,437	100.0%	16	114	1,135	1,257	762	Total	2,131	100.0%	1,693	100.0%	70	119	438	100.0%	25	79	11,954	100.0%	100.0%	100.0%
DTO	18		0	1				SA	549		123		28	8	426		23	76				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services throughout its assessment areas. Community development service performance was excellent in the state of North Carolina and the Charlotte multistate assessment area; good in the states of Georgia, Maryland, South Carolina, Tennessee, Virginia, West Virginia, and the Chattanooga and Memphis multistate assessment areas; and adequate in the states of Alabama and Florida, and the Washington, DC multistate assessment area. During the review period, employees engaged in 20,659 qualified community development services totaling 75,379 hours. Notably, the qualified community development services provided during this review period increased by more than 300.0 percent over qualified service hours provided during the last evaluation. Performance was most notable in the Durham and Charlotte full-scope assessment areas, where employees engaged in nearly 1,628 and 1,714 hours, respectively, of responsive community development service activity with a diverse group of organizations.

The table to the right provides a breakdown of qualified community development services by purpose, number, and hours. SunTrust Bank employees were involved with organizations and activities that promote or facilitate affordable housing for LMI individuals, community services targeted to LMI individuals, economic development by financing small businesses, and revitalization/stabilization of LMI areas. Notably, approximately 19.2 percent of total community development services by number and 12.5 percent by hours for the bank were board service at community

Community Development Services Purpose	#	Hours
Affordable Housing	2,311	4,697
Community Services	17,461	68,617
Economic Development	761	1,900
Revitalization & Stabilization	36	165
Total	20,569	75,379

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development organizations or committee memberships. This level of board commitment demonstrates an increased level of community involvement and willingness to take on leadership roles in community development organizations within the bank's assessment areas.

The following are examples of community development services provided during the review period.

- **Board service** – More than 9,400 hours of SunTrust Bank's community development service activities were provided while serving on a community development organization's board of directors, as a board officer, or a member of a board of directors' subcommittee. Significant portions of these services were provided at organizations that provided mentoring services to at-risk youth; affordable housing agencies and coalitions; and CDFIs. Additionally, portions of these services also targeted workforce development and financial education and life skills development for LMI individuals.
- **Financial education** – More than 20,000 hours of SunTrust Bank's community development service activities were focused on providing financial education. Curriculums included basic banking, financial literacy, homebuyer education, and small business development. A significant portion of financial literacy outreach was provided at schools where the majority of students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program and/or were located in low- or moderate-income geographies.
- **Partnerships** – SunTrust Bank created partnerships with United Way and Junior Achievement. United Way partners with local nonprofits to provide community services to LMI individuals and primarily focuses on financial stability, health, and education. The bank sponsored a finance park where LMI students are able to interactively experience personal financial futures first-hand while participating in an immersive stimulation that helps develop financial management skills.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Pursuant to the Dodd-Frank Act, the Bureau of Consumer Financial Protection (BCFP) has examination and enforcement authority over insured depository institutions with total assets of more than \$10 billion, including SunTrust Bank, when assessing compliance with the requirements of many federal consumer protection laws. The Federal Reserve, however, retains responsibility for certain consumer protection laws and regulations and for the Community Reinvestment Act (CRA). Pursuant to 12 CFR §228.28(c), a state member bank's CRA performance is adversely affected by evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by any affiliate whose loans have been considered as part of the bank's lending performance in connection with any type of lending activity described in §228.22(a). As part of the CRA evaluation process for state member banks with assets of more than \$10 billion, the Federal Reserve considers information from the BCFP. The Federal Reserve also may consider information from other federal agencies that have enforcement responsibilities, such as the U.S. Department of Justice and the U.S. Department of Housing and Urban Development. The CRA evaluation and ratings process includes information that is public, as well as information that is made available to the Federal Reserve on a confidential basis.

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The Federal Reserve Bank of Atlanta does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to SunTrust Bank. In determining this institution's overall CRA rating, the Federal Reserve has considered information that was made available on a confidential basis during its consultations. The Federal Reserve has considered this information in conjunction with the factors in 12 CFR §228.28(c)(2) and has determined that an adjustment to the CRA Performance Evaluation rating is not warranted.

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MULTISTATE METROPOLITAN AREA

CRA RATING FOR CHARLOTTE MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas and the distribution of loans by borrower income also reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Charlotte multistate assessment area.
- The bank provides significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Charlotte multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank is a leader in providing community development services throughout the assessment area.

Charlotte Multistate Metropolitan Area

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHARLOTTE, NC-SC MSA MULTISTATE ASSESSMENT AREA

Overview

The Charlotte multi-state assessment area consists of Cabarrus, Gaston, Iredell, Mecklenburg, Rowan, and Union counties in North Carolina, and York County in South Carolina. The assessment area represents 7 of the 10 counties that make up the Charlotte-Concord-Gastonia, NC-SC MSA. The city of Charlotte, located in Mecklenburg County, is the principal city for the area. As of December 2015, SunTrust Bank had 33 branches in the assessment area.

SunTrust Bank operates in a highly competitive environment in the Charlotte assessment area and has a small presence in the area. According to the June 30, 2015 FDIC Summary of Deposits Report, there are 43 financial institutions operating 509 branch locations in the Charlotte assessment area. Bank of America is the clear leader in the Charlotte market with 74.2 percent of total deposits in the assessment area, while Wells Fargo ranked 2nd with 17.2 percent. SunTrust Bank ranked 6th with deposit market share of 0.7 percent.

HMDA lending is competitive in the Charlotte area. SunTrust Bank and SunTrust Mortgage combined had an average of 2.1 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 22nd while STM ranked 8th out of the 607 HMDA lenders in the market in 2014. In 2015, STM decreased slightly in ranking while STB remained the same. Wells Fargo, Movement Mortgage LLC, Quicken Loans, and Bank of America were the top HMDA lenders in the market in 2015.

SunTrust's CRA lending volume nearly doubled between 2014 and 2015 in the assessment area. In 2014, SunTrust ranked 10th out of 183 lenders with 2.6 percent of CRA loans. In 2015, SunTrust ranked 13th out of 140 lenders with 2.2 percent of all CRA loans. American Express is the dominant CRA reporter in the market, followed by Wells Fargo Bank, Bank of America, and BB&T.

Population and Income Characteristics

North Carolina has been one of the fastest growing states over the past decade, and the Charlotte area has been a significant contributor to that growth. In the prior decade, the population in North Carolina grew by 18.5 percent, while Mecklenburg County grew by 32.2 percent.⁴ Mecklenburg County has continued to grow in recent years, albeit at a slightly slower pace. Mecklenburg County's population as of 2015 was estimated at

⁴ QuickFacts. US Census Bureau, n.d. Web. 3 Nov. 2016. <http://quickfacts.census.gov/qfd/index.html>

Charlotte Multistate Metropolitan Area

approximately 1.0 million, which is a 12.4 percent increase between 2010 and 2015.⁵ The other six counties in the assessment area have seen continued growth as well, with Cabarrus, Union, and York counties having population growth above 10.0 percent for the same period.

The assessment area contains 496 census tracts; there were 45 (9.1 percent) low-income census tracts, 115 (23.2 percent) moderate-income tracts, 174 (35.1 percent) middle-income tracts, 157 (31.7 percent) upper-income tracts, and 5 (1.0 percent) unknown-income tracts.

For purposes of classifying borrower income, this evaluation uses the Federal Financial Institution Examination Council's (FFIEC) estimated median family income for the relevant area. The following table sets forth the estimated median family income for the Charlotte-Concord-Gastonia, NC-SC MSA and shows that the median family income increased slightly between 2014 and 2015.

Borrower Income Levels
Charlotte-Concord-Gastonia, NC-SC MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$65,500	0 - \$32,749	\$32,750 - \$52,399	\$52,400 - \$78,599	\$78,600 - & above
2015	\$66,000	0 - \$32,999	\$33,000 - \$52,799	\$52,800 - \$79,199	\$79,200 - & above

Poverty has been rising across the assessment area; in Mecklenburg County, 15.2 percent of the population lived in poverty between 2011 and 2015.⁶ For the same period, Union County had the lowest percent of its population in poverty at 10.2 percent, while Gaston and Rowan counties had the highest levels with 17.4 and 18.1 percent, respectively. Within the assessment area, 37.9 percent of families are considered LMI as compared to both state level rates of approximately 39.0 percent. 30.5 percent of the families living in low-income tracts and 16.6 percent of families in moderate-income tracts have income below the poverty level which may limit lending opportunities.

Economic Conditions

Charlotte is known as a banking hub and home to the headquarters of 17 Fortune 1000 companies including Bank of America, Lowe's Companies, and Duke Energy. The financial activities sector makes up 7.7 percent of the total nonfarm employment in the Charlotte MSA. While this concentration is significant, Charlotte has a diverse economy with substantial employment figures in the following industry sectors as well: trade,

⁵ Ibid

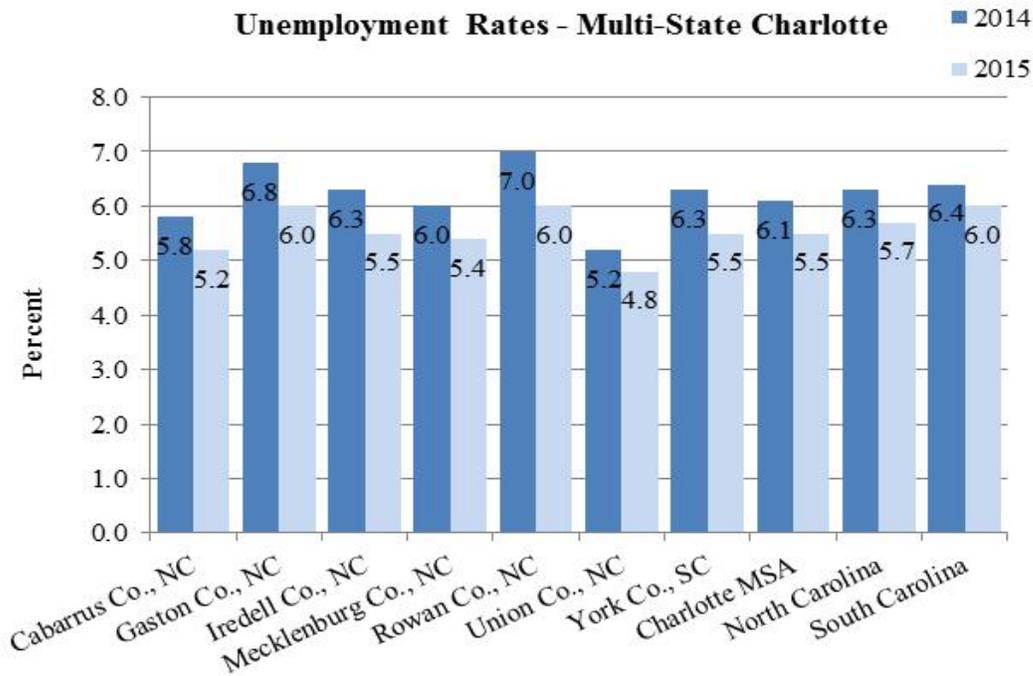
⁶ "Charlotte, NC MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Jun. 2017. <<http://www.policymap.com/>>.

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(transportation, and utilities; professional and business services; government; and leisure and hospitality.⁷ Carolinas HealthCare System, Wells Fargo, Wal-Mart, Bank of America, and Lowe’s Companies, Inc., are among the top employers in the region.⁸

According to 2015 Dun & Bradstreet information, there were 103,524 businesses within the Charlotte assessment area, 92.2 percent of which had total annual revenues less than or equal to \$1 million, and were therefore considered to be small businesses. Nearly 25.0 percent of small businesses are located in low-to-moderate income (LMI) tracts.

As shown in the following chart, the unemployment rate continued to improve during the review period. As of 2015, the unemployment rate for the MSA was 5.5 percent, lower than the statewide rates of 5.7 percent for North Carolina and 6.0 percent for South Carolina but still slightly above the nationwide unemployment rate of 5.0 percent.⁹



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

⁷ "At a Glance Tables." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 12 June 2017. <http://www.bls.gov/eag/home.htm>.

⁸ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 02 Nov. 2016.

<https://www.huduser.gov/portal/publications/pdf/CharlotteNC-comp-16.pdf>

⁹ "Bureau of Labor Statistics Data." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 12 June 2017.

<https://data.bls.gov/timeseries/LNS14000000>

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There were approximately 829,700 housing units in the assessment area as of 2010, 61.9 percent of which were owner-occupied, 28.5 percent were rental units, and 9.6 percent were vacant. Rental and vacant units represent a disproportionate share of housing in LMI tracts. This could indicate limited lending opportunities in these areas.

The Charlotte metropolitan area has a strong housing market, with annual increases in home sales and home values. The area's job growth, increased net in-migration and low levels of new home construction have contributed to an overall improved housing market. For the 12 months ending October 2015, the average sales price of a new home increased 6.0 percent to nearly \$306,000, while the average sales price of an existing home increased to \$248,000, representing a 2.0 percent increase. For the same period, the number of new and existing homes sold totaled 28,925, up 7.7 percent from home sales for the prior year.

First-time homebuyers and LMI families may find it challenging to purchase homes at these prices. The percentage of homes affordable for a four-person family earning 80.0 percent of the area median income in 2015 ranges from 29.8 percent in Union County to 61.6 percent in Gaston County.¹⁰ In Mecklenburg County, where most of the employment is located, 36.5 percent of homes are affordable for a four-person family earning 80.0 percent of the area median income in 2015. In addition, low-income households who own their house spent 48.0 percent of their income on housing in 2014, as compared to 39.7 percent for moderate-income households.¹¹

The market is also experiencing lower volumes of distressed home sales (REO and short sales) and fewer delinquencies. Bank-owned REO sales accounted for only 11.0 percent of existing home sales during the 12 months ending October 2015, down from 35.0 percent for the 12 months ending October 2011.¹² Also, the percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) was 2.4 percent as of March 2016, compared to 2.8 percent for the state.¹³

The multifamily housing market is also thriving with increased construction, rising rents and declining vacancy rates. The estimated vacancy rate for all rental units (including renter-occupied single-family homes and apartments) is 5.2 percent as of November 1, 2015, down from 11.1 percent in April 2010.¹⁴ The average monthly apartment rent was \$1,003 during the third quarter of 2015, representing an 8.0 percent increase when compared to the same time period a year earlier.¹⁵ During the third quarter of 2015, the highest average rent in

¹⁰ "Charlotte, NC MSA(U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Jun. 2017. <<http://www.policymap.com/>>.

¹¹ Ibid

¹² US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 02 Nov. 2016. <https://www.huduser.gov/portal/publications/pdf/CharlotteNC-comp-16.pdf>

¹³ Federal Reserve Bank of Atlanta staff calculations based on data provided by LPS Applied Analytics.

¹⁴ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 12 Sept. 2016. https://www.huduser.gov/portal/ushmc/chma_archive.html

¹⁵ Ibid

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the market was \$1,435 in the Uptown-South End market area, where much of the new apartment construction is occurring, and the East Charlotte market area had the lowest average rent at \$759. Nearly all of the recent multifamily construction has occurred in Mecklenburg County and was concentrated in the city of Charlotte.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

Charlotte Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Charlotte

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	45	9.1	30,770	6.1	9,388	30.5	105,000	20.7
Moderate-income	115	23.2	106,250	21	17,631	16.6	87,086	17.2
Middle-income	174	35.1	192,443	38	15,473	8	102,938	20.3
Upper-income	157	31.7	177,596	35	5,791	3.3	212,035	41.8
Unknown-income	5	1	0	0	0	0	0	0
Total Assessment Area	496	100	507,059	100	48,283	9.5	507,059	100
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	60,538	17,519	3.4	28.9	33,618	55.5	9,401	15.5
Moderate-income	189,269	92,109	17.9	48.7	73,033	38.6	24,127	12.7
Middle-income	304,672	203,831	39.7	66.9	74,650	24.5	26,191	8.6
Upper-income	274,902	200,105	39	72.8	54,587	19.9	20,210	7.4
Unknown-income	327	49	0	15	278	85	0	0
Total Assessment Area	829,708	513,613	100	61.9	236,166	28.5	79,929	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	7,746	7.5	6,701	7	1,023	13.3	22	6.2
Moderate-income	17,954	17.3	16,354	17.1	1,509	19.6	91	25.6
Middle-income	34,767	33.6	32,179	33.7	2,427	31.6	161	45.4
Upper-income	42,261	40.8	39,661	41.5	2,526	32.9	74	20.8
Unknown-income	796	0.8	593	0.6	196	2.6	7	2
Total Assessment Area	103,524	100	95,488	100	7,681	100	355	100
Percentage of Total Businesses:				92.2		7.4		0.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	20	1.6	18	1.4	2	10	0	0
Moderate-income	264	20.6	260	20.6	4	20	0	0
Middle-income	702	54.8	693	55	9	45	0	0
Upper-income	291	22.7	286	22.7	5	25	0	0
Unknown-income	3	0.2	3	0.2	0	0	0	0
Total Assessment Area	1,280	100	1,260	100	20	100	0	0
Percentage of Total Farms:				98.4		1.6		0

Charlotte Multistate Metropolitan Area

Credit and Community Development Needs

Although SunTrust has a small presence in the assessment area and the market is dominated by two national banks with extensive market saturation, community needs and opportunities for community development engagement still exist in the Charlotte market. One of main concerns by local officials and residents is the rising rental prices. In 2016, Habitat Charlotte and the Foundation for the Carolinas hosted a symposium in Charlotte, featuring a panel of affordable housing experts. Panelists discussed the city's increasing rental prices, gentrification, and the need for mixed-income developments.¹⁶ The symposium came amid reports that Charlotte needs about 34,000 additional affordable housing units, twice the deficit reported a few years ago. A community contact specializing in affordable housing in the Charlotte area echoed many of the sentiments shared at the symposium. However, she indicated that the urban center is saturated with affordable housing and that the suburbs should also be considered for additional affordable housing developments. The contact also noted that Charlotte has a good community development network in place for financial institutions to get involved and to support affordable housing initiatives; however, with the significant presence of several large national banks in the area, it may be more difficult for a bank with a smaller market share to get involved.

As rents continue to rise, it will be a challenge for LMI renters to find affordable housing options close to the employment centers. In the Charlotte MSA, a renter would need an hourly wage of \$16.62 to be able to afford a two-bedroom rental. While this housing wage is on par with the estimated average wage for a renter in the area of \$17.00, housing affordability remains an issue for minimum wage workers.¹⁷ One of the symposium panelists representing the North Carolina Housing Coalition focused on this issue and stated that 30.0 percent of women in the Charlotte region work for \$7.25 minimum wage.¹⁸

The prevalence of poverty and the need for social support services highlight the importance of community service organizations within the bank's communities. The ongoing demand for these services often results in needs for these organizations in terms of financial support and technical assistance as they attempt to serve significant LMI populations within the bank's assessment areas. Ultimately, this has the potential to create community development service or investment opportunities for financial institutions. Other opportunities may include helping organizations provide homebuyer and financial education, asset building initiatives, and job training programs. In addition, financial institutions may have opportunities to work collaboratively with city and county officials to address affordable housing and community development issues and to provide leadership in this regard.

¹⁶ Kelley, Pam. "How Do We Solve Charlotte's Affordable Housing Shortage?" Charlotte Observer, 8 Mar. 2016. Web. 12 June 2017. <http://www.charlotteobserver.com/news/local/article64880857.html>

¹⁷ "North Carolina." National Low Income Housing Coalition, n.d. Web. 12 June 2017. <http://nlihc.org/oor/north-carolina>

¹⁸ Kelley, Pam. "How Do We Solve Charlotte's Affordable Housing Shortage?" Charlotte Observer, 8 Mar. 2016. Web. 12 June 2017. <http://www.charlotteobserver.com/news/local/article64880857.html>

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHARLOTTE, NC-SC MSA MULTISTATE ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Charlotte multistate assessment area is rated high satisfactory. The geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of borrowers also reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, SunTrust Bank is a leader in making community development loans.

During the review period, SunTrust reported 4,153 HMDA-reportable loans compared to 1,465 small business loans in the Charlotte multistate assessment area. As such, HMDA-reportable lending was weighted more heavily than small business lending in determining the bank's lending test rating in the assessment area. In total, 3.0 percent of the bank's HMDA-reportable and small business lending by number of loans and 4.0 percent by dollar volume were originated in the Charlotte multistate assessment area compared to 1.0 percent of the bank's deposits in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, 2.3 percent of the bank's loans were originated in low-income census tracts. This performance was less than the percentage of owner-occupied units in low-income census tracts at 3.4 percent. However, the bank's performance was similar to the aggregate lending performance during the review period.

Home purchase lending in moderate-income census tracts is poor. SunTrust Bank originated 9.0 percent of home purchase loans in moderate-income tracts, compared to 17.9 percent of the owner-occupied units. Additionally, the bank's performance was less than the aggregate lending performance during the review period.

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Home Refinance Loans

Home refinance lending in low-income tracts is adequate. The bank's percentage of home refinance loans in low-income tracts at 1.9 percent was less than the percentage of owner-occupied housing units in these tracts at 3.4 percent. The bank's home refinance lending in low-income tracts was slightly higher than aggregate lending performance in 2014, but slightly less than aggregate in 2015.

Home refinance lending in moderate-income tracts is also adequate. Although the bank's lending at 14.1 percent was less than the demographic at 17.9 percent, the bank's performance was greater than aggregate lending during the review period.

Home Improvement Loans

Home improvement lending in low-income tracts is adequate. SunTrust Bank's home improvement lending in low-income tracts was slightly less than the percentage of owner-occupied units in these tracts. Additionally, the bank's lending was greater than aggregate in 2014, but less than aggregate in 2015.

Home improvement lending in moderate-income tracts is good. During the review period, the percentage of home improvement lending in these tracts was greater than the percentage of owner-occupied units. Additionally, the bank outperformed aggregate lending performance during the review period.

Small Business Loans

Small business lending in low-income census tracts is good. The percentage of small business loans in low-income census tracts was greater than the percentage of small businesses located in these tracts. This performance exceeded aggregate lending performance in 2014, but was less than the aggregate lending performance in 2015.

Small business lending in moderate-income census tracts is also good. SunTrust Bank originated 19.7 percent of its small business loans in moderate-income census tracts, where 17.1 percent of small businesses in the assessment area operate. The bank outperformed aggregate lenders during the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. During the review period, low-income families represented 26.1 percent of total families and received 5.4 percent of the bank's home purchase loans. Additionally, the distribution of the bank's loans to low-income borrowers was slightly less than aggregate lenders for both years.

Charlotte Multistate Metropolitan Area

Home purchase lending to moderate-income borrowers is also adequate. The bank's lending to moderate-income borrowers was slightly greater than the percentage of moderate-income families in the assessment area. However, the distribution of the bank's loans to moderate-income borrowers was slightly less than aggregate lending during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. Although the percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area, the bank's lending performance was better than aggregate lending performance during the review period.

Home refinance lending to moderate-income borrowers is good. The percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area; however, the bank's lending performance was greater than the aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. SunTrust Bank's home improvement lending to low-income borrowers was less than the percentage of families classified as low-income; however, the bank's lending was greater than aggregate lending performance during the review period.

Home improvement lending to moderate-income borrowers is also good. SunTrust Bank's home improvement lending to moderate-income borrowers was greater than the percentage of families classified as moderate-income. Additionally, the bank's performance was greater than aggregate lending performance in 2014, but less in 2015.

Small Business Loans

The distribution of small business lending by business revenue size is adequate considering the bank's performance relative to the aggregate. The bank's lending to small businesses exceeded the aggregate in both 2014 and 2015, but was below the percentage of small businesses in the assessment area during the review period. However, of the 1,465 small business loans originated during the review period, 1,341 loans (91.5 percent) were in amounts of \$250,000 or less, which typically represent loan amounts requested by very small businesses.

Community Development Lending

SunTrust is a leader in making community development loans in the Charlotte multistate assessment area. The bank originated 19 community development loans totaling \$79.9 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$41.5 million in loans to revitalize and stabilize LMI geographies; \$20.8 million towards economic development activities; \$16.8 million in support of affordable housing; and \$799,000

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supporting community services to LMI individuals. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Several loans to small businesses that anticipate creating over 160 jobs for LMI individuals;
- Three loans totaling \$16.6 million to support three LIHTC projects with 584 total units of affordable housing;
- A loan for \$300,000 to finance the expansion of a rehabilitation center that provides drug and alcohol recovery programs to homeless or about to become homeless men and women. The loan funds will enable the center to expand its women's housing accommodations from 12 women to 90 women and 30 children.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is rated high satisfactory, as evidenced by the significant level of qualified investment and grants in the Charlotte multistate assessment area relative to the bank's presence in this highly competitive market.

The bank made investments (excluding contributions) totaling \$14.6 million in the assessment area; of that, \$10.1 million was invested during the review period. All of the investments provided financing for affordable housing and included investments in LIHTC funds and MBS, primarily backed by mortgages on affordable multifamily properties.

SunTrust Bank also contributed \$228,700 to nonprofit organizations and community development initiatives during the review period. Specifically, the bank provided grants totaling \$212,200 to nonprofits that offer community services to LMI individuals and \$16,500 for affordable housing. The bank's donations supported nonprofits addressing a range of important community needs, including support for schools and afterschool programs that serve primarily LMI youth, affordable housing, access to healthy foods and affordable healthcare, support services for the homeless and the provision of emergency assistance, and financial education. As noted earlier, the bank also had investments and contributions that served the state of North Carolina and a broader regional area that includes the bank's assessment area.

The bank's investments and contributions helped address the need for affordable housing and community services for LMI individuals. However, investment support for other community development needs, including revitalization and stabilization of LMI communities and small business assistance, was limited.

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SERVICE TEST

SunTrust Bank's service test performance in the Charlotte multistate assessment area is rated high satisfactory based on the accessibility of the bank's retail services and the bank's leadership in providing community development services.

Retail Services

SunTrust Bank's delivery systems in the assessment area are reasonably accessible to the bank's geographies and individuals of different income levels. The distribution of 33 branch offices and 44 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch located in a low-income tract, representing 3.0 percent of total branches compared to 6.8 percent of households and 7.5 percent of businesses located in low-income tracts. The bank has eight branches located in moderate-income tracts, representing 24.2 percent of total branches compared to 22.0 percent of households and 17.3 percent of businesses located in moderate-income tracts. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, three branches were closed in moderate-income tracts; however, two branches were opened and two branches were closed in middle- and upper-income tracts. The branch closures generally did not adversely affect the accessibility of the bank's delivery systems, particularly to LMI geographies and/or LMI individuals.

Banking services and hours of operation do not vary in a way that inconveniences the assessment area, including in LMI geographies or to LMI individuals. SunTrust Bank provides extended hours at all branch offices located in LMI tracts. The bank does not offer weekend hours at branch offices located in LMI tracts, but does provide weekend hours at a few branch offices located in middle- and upper-income tracts in the Charlotte multistate assessment area. Bank products, services and standard business hours are consistent throughout the assessment area.

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Geographic Distribution of Branches & ATMS

Assessment Area: Multi Charlotte

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	3.0%	0	0	1	1	0	Total	1	2.3%	1	2.6%	0	0	0	0.0%	0	0	45	9.1%	6.8%	7.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	8	24.2%	0	3	6	8	0	Total	11	25.0%	11	28.2%	3	3	0	0.0%	0	0	115	23.2%	22.0%	17.3%
DTO	0		0	0				SA	3		3		3	0	0		0	0				
Middle	10	30.3%	1	1	9	10	2	Total	13	29.5%	11	28.2%	2	1	2	40.0%	1	0	174	35.1%	37.1%	33.6%
DTO	0		0	0				SA	3		1		1	0	2		1	0				
Upper	14	42.4%	1	1	13	14	5	Total	19	43.2%	16	41.0%	2	1	3	60.0%	1	0	157	31.7%	34.0%	40.8%
DTO	0		0	0				SA	3		1		0	0	2		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	1.0%	0.0%	0.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	33	100.0%	2	5	29	33	7	Total	44	100.0%	39	100.0%	7	5	5	100.0%	2	0	496	100.0%	100.0%	100.0%
DTO	0		0	0				SA	9		5		4	0	4		1	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank is a leader in providing community development services in the Charlotte assessment area. During the review period, SunTrust Bank employees provided 1,714 service hours in various capacities for community development organizations, including 31 economic development service hours, 190 affordable housing hours, and approximately 1,493 community service hours. Approximately 15.3 percent of service hours were board service at community development organizations or committee memberships.

SunTrust employees were active in providing a variety of services to a diverse group of local organizations. Bank employees served on the board of a workforce development agency for LMI women providing financial education and home buying classes; offered mentoring services to at-risk youth; and volunteered at a workforce development organization, multiple community shelters, and a food bank. The bank also benefited from community development service activities with statewide organizations that serve the assessment area. This performance is considered excellent given SunTrust Bank's size and presence in the Charlotte multistate assessment area and the opportunities that exist for community development service.

Chattanooga Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR CHATTANOOGA MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income also reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Chattanooga multistate assessment area.
- The bank provides an adequate level of qualified community development investments and grants that are responsive to several identified community development needs of the Chattanooga multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides a relatively high level of community development services throughout the assessment area.

Chattanooga Multistate Metropolitan Area

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN CHATTANOOGA, TN-GA MSA MULTISTATE ASSESSMENT AREA

Overview

The Chattanooga multistate assessment area is made up of Hamilton County in Tennessee and Catoosa County in Georgia. Chattanooga, the principal city, is located in Hamilton County, Tennessee. The assessment area is part of the six-county Chattanooga multistate MSA, which also includes Marion and Sequatchie counties in Tennessee, and Dade and Walker counties in Georgia. SunTrust Bank operates 25 branches in the assessment area, which represent 1.7 percent of the institution's branches and 1.2 percent of its deposits.

SunTrust Bank is a market leader in the assessment area. Overall, there are 20 financial institutions operating 119 branches and holding \$7.9 billion in deposits. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank holds \$1.8 billion in deposits inside the assessment area with 22.2 percent deposit market share, making it the 2nd largest deposit holder. First Tennessee Bank, NA is the largest deposit holder with 26.8 percent deposit market share.

SunTrust Mortgage and SunTrust Bank originated 3.4 percent and 1.4 percent of the HMDA-reportable loans in the Chattanooga assessment area in 2014, respectively. In 2014, SunTrust Mortgage ranked 5th and SunTrust Bank ranked 20th out of the 343 HMDA lenders in the market. HMDA-reportable loan production for both the bank and mortgage company decreased slightly in rank in 2015. Wells Fargo, Regions Bank, Mortgage Investors Group, and Quicken Loans were the top HMDA lenders in the market in 2015.

SunTrust is also a leading CRA small business lender in the assessment area. SunTrust Bank ranked 7th out of 65 CRA reporters in 2014 but increased its 2015 ranking to 2nd out of 67 CRA reporters in the market. American Express Bank FSB was the top CRA lender in the market, followed by several other national credit card lenders.

Population and Income Characteristics

The assessment area population in 2015 was 413,496, representing a 3.3 percent increase since 2010. The population in Hamilton County, Tennessee grew the fastest during this time period, increasing from 336,464 residents in 2010 to 348,121 in 2015. The city of Chattanooga, located in Hamilton County, is the 4th largest city in the state of Tennessee; 84.2 percent of the assessment area population lives in Hamilton County.¹⁹

¹⁹ "Chattanooga (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <www.policymap.com/>.

Chattanooga Multistate Metropolitan Area

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Chattanooga, TN-GA MSA. As shown in the following table, between 2014 and 2015, the estimated median family income increased by \$4,800, or 8.9 percent.

Borrower Income Levels Chattanooga, TN-GA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$54,200	0 - \$27,099	\$27,100 - \$43,359	\$43,360 - \$65,039	\$65,040 - & above
2015	\$59,000	0 - \$29,499	\$29,500 - \$47,199	\$47,200 - \$70,799	\$70,800 - & above

Poverty is on the rise across the assessment area. Of the two counties in the assessment area, Hamilton County had the higher poverty rate as of 2015, with 16.0 percent of the population living in poverty. Hamilton County's poverty rate is alarming because the county is so densely populated, meaning that more than 55,000 people are living below the poverty line. This places a heavy burden on the local network of supportive services for low-income individuals and means that a large percentage of people inside the assessment area do not have enough money to meet their basic needs. At 12.5 percent, Catoosa County's poverty rate was less as of 2015.²⁰

Economic Conditions

Hamilton County is the larger county in the assessment area by population and economic activity. The local economy is diverse and thriving, despite the most recent recession. Since 2008, companies including Volkswagen, Alstom, Amazon, and Sanofi Aventis have invested more than \$3 billion in the area. Chattanooga has spent decades building the city its planners describe as "authentic and evolving, lively and attractive, diverse and engaging, dignified and celebratory. 2015 was dubbed as "The Year of the Crane" as \$480 million in private investment fueled the construction of hundreds of hotel rooms and thousands of apartments (a portion of which will be affordable due to city tax incentives).

A key catalyst for the city's economic revival has been the Electric Power Board of Chattanooga (EPB), the city's public utility. EPB deployed \$228 million in local revenue bonds and \$111.6 million in funding from the Department of Energy's Smart Grid Investment. This allowed the city to build one of the world's most extensive municipal high-speed internet networks. This effort has had positive effects on the local economy.²¹

²⁰ Ibid

²¹ Katz, Bruce. "An Innovation District Grows in Chattanooga." The Brookings Institution, 29 Sept. 2015. Web. 7 Sept. 2016. <<https://www.brookings.edu/blog/the-avenue/2015/09/29/an-innovation-district-grows-in-chattanooga/>>.

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In addition, the city recently opened the Edney Innovation Center, which is a ten-story 90,000 square-foot community and accelerator space for startups. The building also hosts events and workshops for small businesses.²²

In May 2011, Volkswagen Group of America opened a \$1.0 billion dollar car manufacturing facility located in Chattanooga, employing 3,200 and attracting many new auto suppliers. More recently, Volkswagen announced plans to expand the plant with plans to hire 2,000 more employees. This is a \$900 million factory expansion on the Chattanooga plant which will begin assembly of the midsize seven-seat SUV.²³

In 2016, the largest employment sectors were government, education and health services, and manufacturing. Top employers in the area include the Hamilton County Department of Education, BlueCross BlueShield of Tennessee, the Tennessee Valley Authority, and Erlanger Health System.²⁴ Combined, these businesses provide employment to more than 17,000 people.²⁵ There are also various institutions of higher learning located in the assessment area, including the University of Tennessee at Chattanooga, Chattanooga State Community College, and a branch of the University of Tennessee College of Medicine.

Small businesses play an important role in the local economy, a point that was stressed by community contacts and bank management, but credit remains tight, creating an opportunity for banks to increase financing for small businesses. As of 2014, there were over 43,000 jobs at firms with fewer than 50 employees throughout the assessment area.²⁶

According to 2015 Dun & Bradstreet information, there were 20,828 businesses within the Chattanooga multistate assessment area, 91.9 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Of the total small businesses in the assessment area, 26.5 percent were in LMI tracts.

The number of small business loan originations in the assessment area declined drastically during the recession but has since stabilized and is showing signs of improvement. Small business lending activity to businesses with revenues less than or equal to \$1 million has been steadily increasing since 2012. Approximately 48.8 percent of business loans in the assessment area were provided to small businesses located in Hamilton County, while 50.2 percent were made to businesses in Catoosa County as of 2015.²⁷

²² "About." The Edney Innovation Center. N.p., n.d. Web. 7 Sept. 2016. <<http://theedney.com/>>.

²³ Pare, Mike. "VW Moving Ahead with Chattanooga Plant Expansion, SUV, Jobs." Times Free Press, 11 Jan. 2016. Web. 7 Sept. 2016. <<http://www.timesfreepress.com/news/business/aroundregion/story/2016/jan/11/vw-committed-chattanooga-plant-expansion-suv-officials-say/344048/>>.

²⁴ "Why Chattanooga? Stats and Demographics." Chattanooga Area Chamber of Commerce. N.p., n.d. Web. 7 Sept. 2016. <<http://www.chattanooga-chamber.com/why-chattanooga/stats-and-demographics/>>.

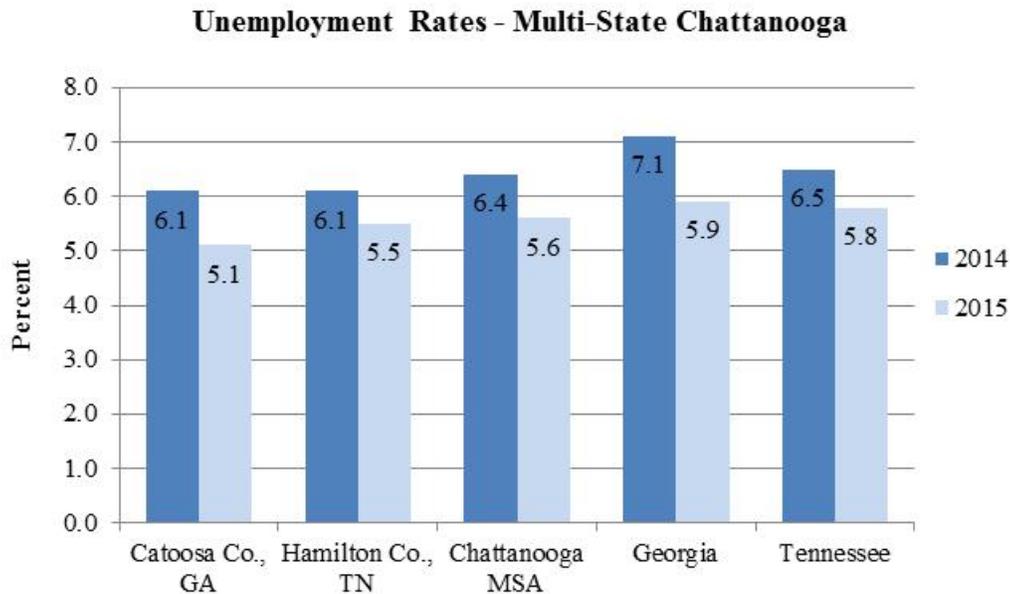
²⁵ Ibid

²⁶ "Chattanooga (Longitudinal Employer-Household Dynamics –LEHD US Census data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

²⁷ "Chattanooga (CRA Loan Trial Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

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The following chart provides unemployment rates for the two counties in the assessment area, the MSA and the states of Georgia and Tennessee in 2014 and 2015. Unemployment rates across the assessment area were below both states during this time period, with Catoosa County having the lowest rate of unemployment during the review period.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 175,417 housing units in the assessment area, of which 60.5 percent were owner-occupied, 29.6 percent were rental units, and 9.9 percent were vacant. Rental units are more concentrated in the LMI census tracts; 56.0 percent of all housing units in low-income tracts and 44.5 percent of housing units in moderate-income tracts are rental. The median age of housing stock is 36 years, though housing is much older in LMI census tracts compared to the assessment area overall.²⁸ These factors indicate that lending opportunities in LMI census tracts may be more limited than in other areas.

The Chattanooga area housing market is continuing to recover from the recent economic downturn. In 2014, the median home sales price was \$142,000, increasing by 7.0 percent to \$152,000 in 2015. During this same time period, the number of closed sales increased by 11.4 percent.²⁹ The assessment area's housing affordability ratio is 31.5, compared to the state of Tennessee at 32.3 and state of Georgia at 30.6, indicating that housing in the assessment area is relatively affordable but slightly less affordable than elsewhere in Tennessee and slightly more affordable than elsewhere in Georgia.³⁰

²⁸ "Chattanooga (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

²⁹ "Annual Report on the Greater Chattanooga Housing Market." Greater Chattanooga Association of Realtors (2016): np. Web. 6 Sept. 2016. <http://www.gcar.net/images/uploads/subpage/gcar_ANN_2015.pdf>.

³⁰ Based on 2010 census data, the affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means housing is considered more affordable and a lower ratio means the housing is considered less affordable.

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The number of single-family permit issuances is also on the rise, although activity remains well below peak volumes from 2005. In 2015, 1,344 new single-family permits were issued across the assessment area, the highest level since 2008 but still about half of the 2,684 permits issued in 2005. Hamilton County has the most activity by far, accounting for 89.2 percent of permit activity in 2015.³¹

Loan origination volumes have also improved in recent years. After peaking at 6,466 loans in 2006, the number of annual home purchase loan originations across the assessment area continuously declined through 2011, bottoming at 2,878. From 2012 to 2015, production improved, with 5,019 home purchase loans originated across the assessment area in 2015. For loan refinances, activity exhibited the same declining trend through 2008, but then spiked in 2009 and 2012 to 3,347 and 6,430 loan refinances, respectively, a level of activity not seen since 2005. Refinance numbers have declined since 2012, with the total number of refinances in the assessment area at 3,356 in 2015.³²

Mortgage delinquency rates in the assessment area have improved. Overall, the percentage of seriously delinquent mortgages, defined as those 90 days past due and in the foreclosure process, declined between January 2014 and December 2015. Within the assessment area, the mortgage delinquency rate is higher in Catoosa County at 3.4 percent compared to Hamilton at 2.7 percent as of December 2015.³³

Housing costs are significant for many homeowners and renters living in the assessment area. In densely populated Hamilton County, 22.0 percent of homeowners and 45.9 percent of renters are considered cost-burdened, meaning that homeownership or rental costs account for more than 30.0 percent of household income. This places Hamilton County in the top 25.0 percent of counties in the nation for cost-burdened renters. Furthermore, many households in the area are considered severely cost-burdened, meaning they spend more than 50.0 percent of household income on homeownership or rental costs. In Hamilton County, 8.4 percent of homeowners and 23.4 percent of renters are severely cost-burdened.³⁴ While Catoosa County had lower levels of severely cost-burden for homeowners and renters than Hamilton County and the state of Georgia, there is an acute need for innovative housing solutions that reduce the cost burden on homeowners and renters in both counties.

Housing affordability challenges in the assessment area are further highlighted by the lack of affordable units available for LMI earners. In 2015, only 13.6 percent of owner-occupied housing units in Hamilton County and 20.6 percent in Catoosa County are considered affordable to a low-income family of four, which is lower than the statewide affordability rate of 21.8 percent in Tennessee and 22.0 percent in Georgia.

³¹ "Chattanooga (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

³² "Chattanooga (Home Mortgage Disclosure Act - HMDA data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

³³ Federal Reserve Bank of Atlanta calculations of data provided by McDash Analytics.

³⁴ "Chattanooga (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Sept. 2016. <<http://www.policymap.com/>>.

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For moderate-income families, the situation is similar, with about 23.0 percent of housing units in Hamilton County considered affordable, compared to 31.8 percent statewide. Catoosa County has more affordable housing units for moderate-income families than Hamilton County and is similar to the state at 31.8 percent.³⁵

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

³⁵ Ibid

Chattanooga Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Chattanooga

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	9.7	5,994	5.7	2,686	44.8	21,207	20.3
Moderate-income	18	19.4	11,944	11.4	2,481	20.8	16,901	16.2
Middle-income	34	36.6	42,543	40.7	3,757	8.8	20,560	19.7
Upper-income	31	33.3	43,924	42.1	2,165	4.9	45,737	43.8
Unknown-income	1	1.1	0	0	0	0	0	0
Total Assessment Area	93	100.0	104,405	100.0	11,089	10.6	104,405	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	12,985	3,465	3.3	26.7	7,278	56	2,242	17.3
Moderate-income	25,969	10,745	10.1	41.4	11,561	44.5	3,663	14.1
Middle-income	71,133	44,580	42	62.7	20,490	28.8	6,063	8.5
Upper-income	65,330	47,258	44.6	72.3	12,674	19.4	5,398	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	175,417	106,048	100.0	60.5	52,003	29.6	17,366	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,427	6.9	1,172	6.1	250	15.4	5	7.7
Moderate-income	4,524	21.7	3,903	20.4	606	37.3	15	23.1
Middle-income	7,118	34.2	6,632	34.7	464	28.5	22	33.8
Upper-income	7,750	37.2	7,422	38.8	305	18.8	23	35.4
Unknown-income	9	0	8	0	1	0.1	0	0
Total Assessment Area	20,828	100.0	19,137	100.0	1,626	100.0	65	100.0
Percentage of Total Businesses:			91.9		7.8		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	5.3	8	5.3	0	0	0	0
Moderate-income	18	11.9	18	12	0	0	0	0
Middle-income	61	40.4	61	40.7	0	0	0	0
Upper-income	64	42.4	63	42	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	151	100.0	150	100.0	1	100.0	0	.0
Percentage of Total Farms:			99.3		.7		.0	

2015 FFIEC Census Data and 2015 D&B Information

Chattanooga Multistate Metropolitan Area

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment and/or service activities. Bank management also provided input on the performance context issues impacting the assessment area. This information is reflected in the appropriate sections below.

Generally, community contacts stated that banks are not as proactive in the Chattanooga market in addressing community development needs or in engaging in more innovative or complex financing tools. One contact also noted that banks need more education on community investment needs in the market. Additionally, the contact stated that the highest priority community development needs for the area are jobs, education, and affordable housing.

There are several nonprofit housing and community development organizations active in the region that develop affordable housing and provide housing counseling to prospective buyers, though additional investment in capacity is needed as discussed by community contacts and detailed in the Chattanooga Housing Study. The study found that housing affordability, particularly for the lowest-income residents, is a significant issue. Affordable single-family homes, particularly in neighborhoods with better schools, are also a need. In response, the planning commission developed a strategy to increase housing options throughout the region, with different proposals for suburban and urban areas. Within the urban core of Chattanooga, there is a multi-pronged strategy that focuses on targeted neighborhood revitalization; increasing the number of affordable rental and homeownership units; developing incentives to encourage mixed-income developments; creating incentives to include affordable units in any new development; creating a financing mechanism to help with owner-occupied rehabilitation of substandard housing units or to assist first time homebuyers with purchasing and revitalizing homes; and increasing nonprofit capacity to develop affordable rental housing.³⁶ The housing strategy requires participation from public, private, and nonprofit partners, and offers a number of opportunities for banks to engage.

Other opportunities in which financial institutions can engage include the Chattanooga 2.0 community-led program and other job training and affordable housing initiatives that are underway and in need of financing and/or support. The Chattanooga 2.0 initiative seeks to transform education and workforce opportunities in the area by evaluating the current education system and strategizing long-term goals to improve students' academic success and to ensure that by 2025, 75.0 percent of the adult population attains post-secondary education to prepare them for higher-skilled jobs.

The Chattanooga market has fared better than other metropolitan areas since the recession, but in certain neighborhoods, foreclosures and abandoned homes are a concern. One of the community contacts stated that the urban neighborhoods of Chattanooga with the exception of Southside and Northshore were all low- or

³⁶ Chattanooga-Hamilton County, Regional Planning Agency "Chattanooga Housing Study." Accessed on September 7, 2016; Available from <http://www.chcrpa.org/HousingStudy.htm>

Chattanooga Multistate Metropolitan Area

moderate-income neighborhoods. In downtown Chattanooga, the River City Company is a key player for revitalization initiatives. The organization works in partnership with local government, the private sector, and the philanthropic sector to perpetuate downtown Chattanooga's growth, from creating urban housing and entertainment venues to encouraging private commercial investment. The River City Company is currently working on projects in downtown Chattanooga to revitalize specific areas and increase economic activity, presenting a number of opportunities for institutions looking to partner on downtown commercial and residential redevelopment projects via loans and investments.³⁷

Financial education and access to affordable financial services are another priority in the local market. Financial institutions can be responsive to the financial needs of the unbanked and underbanked by providing education on bank accounts and increasing access to mainstream financial products such as deposit and savings accounts. United Way of Greater Chattanooga has a program called Creating Assets, Savings and Hope (CASH), which helps families and individuals increase their financial stability through better financial literacy, while increasing access to tax credits, income supports and asset development. Training sessions are open to any organization that provides services to people who may find themselves in stressful financial situations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHATTANOOGA, TN-GA MSA MULTISTATE ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Chattanooga multistate assessment area is rated high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment area. The distribution of borrowers also reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, SunTrust Bank is a leader in making community development loans.

During the review period, SunTrust reported 1,116 HMDA-reportable loans compared to 879 small business loans in the Chattanooga multistate assessment area. As such, HMDA-reportable lending was weighted more heavily than small business lending in determining the bank's lending test rating in the assessment area. In total, 1.1 percent of the bank's HMDA-reportable and small business lending by number of loans and 0.7 percent by dollar volume were originated in the Chattanooga multistate assessment area compared to 1.2 percent of the bank's deposits in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

³⁷ River City Company. Accessed on September 7, 2016; available from <http://www.rivercitycompany.com/new/rcc>

Chattanooga Multistate Metropolitan Area

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income tracts is poor. During the review period, the bank originated five (1.3 percent) of its home purchase loans in low-income tracts, which was less than the share of owner-occupied units in these tracts. Additionally, the bank's performance was less than aggregate lender performance during the review period.

Home purchase lending in moderate-income tracts is adequate. During the review period, the bank originated 9.6 percent of its home purchase loans in moderate-income tracts, where 10.1 percent of the owner-occupied units are located. Additionally, SunTrust Bank's performance was similar to aggregate lender performance in 2014 and greater than aggregate lender performance in 2015.

Home Refinance Loans

Home refinance lending in low-income tracts is adequate. During the review period, the bank originated 2.2 percent of its home refinance loans in low-income tracts, where 33.3 percent of the owner-occupied units are located. Additionally, SunTrust Bank's performance was similar to aggregate lender performance during the review period.

Home refinance lending in moderate-income tracts is good. During the review period, the bank originated 10.6 percent of its refinance loans in moderate-income tracts, which compares favorably to the 10.1 percent of owner-occupied units. Additionally, the bank's performance was greater than aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending in both LMI tracts is excellent. During the review period, the bank's lending exceeded both the demographic and aggregate lending performance.

Small Business Loans

The bank's small business lending in low-income tracts is excellent. The bank's lending during the review period at 9.4 percent was greater than the percentage of small businesses located in these tracts at 6.1 percent. Additionally, the bank outperformed aggregate lenders in 2014, but was similar to aggregate in 2015.

SunTrust Bank's small business lending in moderate-income tracts is good. During the review period, the bank originated 25.5 percent of its small business loans in moderate-income tracts, compared to 20.4 percent of the small businesses located in the moderate-income tracts. The bank's performance was greater than aggregate lenders in 2014, but less than aggregate lenders in 2015.

Chattanooga Multistate Metropolitan Area

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is good. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. Although the bank's lending at 7.5 percent was less than the demographic at 20.3 percent, the bank's performance was significantly greater than aggregate lending during the review period.

Home purchase lending to moderate-income borrowers is also good. The bank's percentage of home purchase lending to moderate-income borrowers at 18.4 percent exceeded the percentage of moderate-income families in the assessment area at 16.2 percent. However, the bank's performance was less than aggregate lending performance in 2014, but exceeded aggregate lending performance in 2015.

Home Refinance Loans

Home refinance lending to low-income borrowers is excellent. Although the bank's lending to low-income borrowers at 13.0 percent was less than the demographic at 20.3 percent, the bank's performance significantly exceeded aggregate lending during the review period.

Home refinance lending to moderate-income borrowers is also excellent. The bank's percentage of home refinance lending to moderate-income borrowers at 16.7 percent was slightly greater than the percentage of moderate-income families in the assessment area at 16.2 percent. Additionally, the bank's performance was greater than aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. Although the bank's lending to low-income borrowers at 17.2 percent was less than the demographic at 20.3 percent, the bank's lending outperformed aggregate lenders during the review period.

Home improvement lending to moderate-income borrowers is also excellent. SunTrust Bank's percentage of home improvement loans to moderate-income borrowers at 22.8 percent exceeded the percentage of moderate-income families in the assessment area at 16.2 percent. The bank's home improvement lending to moderate-income borrowers was better than the aggregate performance in 2014, but less than the aggregate lending performance in 2015.

Small Business Loans

The distribution of small business lending by business revenue size is good considering the bank's performance relative to the aggregate. The bank's lending to small businesses exceeded the aggregate in both 2014 and

Chattanooga Multistate Metropolitan Area

2015, but was below the percentage of small businesses in the assessment area. However, of the 879 small business loans originated during the review period, 827 (94.1 percent) were in amounts of \$250,000 or less, which typically represent loan amounts requested by small businesses.

Community Development Lending

SunTrust is a leader in making community development loans in the Chattanooga multistate assessment area. The bank originated 14 community development loans totaling \$79.6 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$56.6 million towards economic development activities; \$18.6 million in loans to revitalize and stabilize LMI geographies; \$2.2 million supporting community services to LMI individuals; and \$2.1 million in support of affordable housing. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- A NMTC loan for \$525,000 financing a small business located in a highly distressed geography with a 60.0 percent poverty rate and an unemployment rate 4.8 times the national average;
- A \$9.3 million loan to support a low-income housing tax credit (LIHTC) project, consisting of 80 units of senior housing, all of which are restricted for senior tenants earning below 60.0 percent of the area median income (AMI);
- Three loans totaling \$15.5 million to help relocate a distribution center, which will create 50 new jobs for LMI individuals; and
- Two loans totaling \$2 million to a nonprofit organization that provides education and outreach programs for children and adults with disabilities including developmental delays, cerebral palsy, and autism spectrum conditions. It offers a lending library, community workshops, training and consultation services for professionals in education, health care, and related fields. The organization receives over 50.0 percent of its revenue from Medicaid.

INVESTMENT TEST

The bank's investment test performance is rated low satisfactory. SunTrust Bank makes an adequate level of qualified investments and grants relative to the bank's presence in the assessment area and available community development investment opportunities.

The bank made investments (excluding contributions) totaling \$14.2 million in the assessment area; of that, \$1.4 million was invested during the review period in a security backed by a Ginnie Mae mortgage on an affordable multifamily project in the assessment area. The prior period investments provided financing for affordable housing through investments in LIHTC projects and mortgage-backed securities, and support for economic development through investments in securities backed by SBA 504 loans.

Chattanooga Multistate Metropolitan Area

SunTrust Bank also contributed \$563,400 to various community development organizations during the review period. Nearly all of the contributions supported community services, including \$225,000 to United Way for programs targeting LMI individuals. Other donations supported nonprofits addressing a range of important community needs, such as financial education, homeownership counseling, and free tax assistance; support for schools and afterschool programs that serve primarily LMI youth; workforce development; affordable healthcare for LMI individuals; support services for the homeless; and the provision of emergency assistance. These donations helped many organizations that are working to address the critical needs facing the lowest-income residents in the assessment area.

Overall, the bank's investment activity during the review period was adequate but does not demonstrate a significant level of responsiveness to a range of community needs, including different types of affordable housing, small business financial assistance, and revitalization of LMI neighborhoods.

SERVICE TEST

SunTrust Bank's service test performance in the Chattanooga multistate assessment area is rated high satisfactory based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

SunTrust Bank's delivery systems in the assessment area are reasonably accessible to the bank's geographies and individuals of different income levels. The distribution of 25 branch offices and 30 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch located in a low-income tract, representing 4.0 percent of total branches compared to 6.8 percent of households and 6.9 percent of businesses located in these tracts. The bank has six branches located in moderate-income tracts, representing 24.0 percent of total branches compared to 14.1 percent of households and 21.7 percent of businesses located in moderate-income tracts. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, one branch was closed in a low-income tract; however, one branch was opened and one branch was closed in upper-income tracts. The record of opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals in the assessment area.

Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly LMI geographies or to LMI individuals. SunTrust Bank provides extended hours in all branch offices located in LMI tracts. The bank offers weekend hours at two branch offices located in moderate-income tracts; however, the bank offers weekend hours more frequently at branches in middle- and upper-income tracts. Bank products, services and standard business hours are consistent throughout the assessment area.

Chattanooga Multistate Metropolitan Area

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Chattanooga

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	4.0%	0	1	1	1	0	Total	3	10.0%	3	11.5%	1	1	0	0.0%	0	0	9	9.7%	6.8%	6.9%
DTO	0		0	0				SA	2		2		1	0	0		0	0				
Moderate	6	24.0%	0	0	4	6	2	Total	6	20.0%	5	19.2%	0	0	1	25.0%	0	0	18	19.4%	14.1%	21.7%
DTO	1		0	0				SA	2		1		0	0	1		0	0				
Middle	7	28.0%	0	0	5	7	4	Total	8	26.7%	7	26.9%	0	0	1	25.0%	0	0	34	36.6%	41.2%	34.2%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Upper	11	44.0%	1	1	7	10	6	Total	13	43.3%	11	42.3%	2	1	2	50.0%	0	0	31	33.3%	37.9%	37.2%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	1.1%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	25	100.0%	1	2	17	24	12	Total	30	100.0%	26	100.0%	3	2	4	100.0%	0	0	93	100.0%	100.0%	100.0%
DTO	1		0	0				SA	7		3		1	0	4		0	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Chattanooga multistate assessment area. During the review period, SunTrust Bank employees provided 1,355 service hours in various capacities for community development organizations. Bank employees engaged in providing approximately 220 economic development service hours, 23 affordable housing hours, and approximately 1,112 community service hours. Notably, approximately 30.0 percent of service hours were board service at community development organizations or committee memberships. SunTrust employees were active in volunteering with a healthcare organization providing services to indigent patients; local neighborhood associations; and providing financial education. This performance is considered good given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Memphis Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR MEMPHIS MULTISTATE: **SATISFACTORY**

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Memphis multistate assessment area.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Memphis multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides a relatively high level of community development services throughout the assessment area.

Memphis Multistate Metropolitan Area

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MEMPHIS, TN-MS-AR MULTISTATE MSA ASSESSMENT AREA

Overview

The Memphis multistate assessment area includes Crittenden County in Arkansas, Desoto County in Mississippi, and Shelby County in Tennessee. The assessment area is part of the nine-county Memphis TN-MS-AR multistate MSA, which also includes Benton, Marshall, Tate, and Tunica counties in Mississippi and Fayette and Tipton counties in Tennessee.³⁸ As of December 2015, SunTrust Bank operated 30 branches in the assessment area.

According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust ranked 3rd out of 47 banks in the assessment area with an 11.0 percent deposit market share and \$2.8 billion in deposits. First Tennessee Bank NA, based in Memphis, is the dominant financial institution, holding 32.2 percent of all deposits.

HMDA lending is competitive in the Memphis area. SunTrust Bank and SunTrust Mortgage combined had an average of 4.2 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 28th while STM ranked 31st out of the 431 HMDA lenders in the market in 2014. In 2015, STM increased in ranking while STB remained the same. Wells Fargo, IberiaBank Mortgage Company, Quicken Loans, and Community Mortgage Corporation were the top HMDA lenders in the market in 2015.

Regarding CRA lending, SunTrust Bank ranked 12th with 395 or 2.6 percent of total CRA-reportable loans in 2015. That marks an increase from the 290 CRA small business loans originated in 2014. American Express is the dominant CRA reporter in the market, followed by Capital One Bank and GE Capital Bank.

Population and Income Characteristics

The estimated population in 2015 for the Memphis assessment area was approximately 1.2 million people, representing a 1.8 percent increase from 2010.³⁹ Memphis, the principal city of the area, is located in Shelby County and is the largest city in Tennessee. Over 81.0 percent of the assessment area population lives in Shelby County. DeSoto County is the only county in the Memphis metro area to have significant growth since 2010 resulting from in-migration as opposed to naturally occurring population shifts.

³⁸ Greater Memphis Chamber, n.d. Web. 6 Jun. 2017. <http://www.memphischamber.com/Community/Live/About-Memphis>

³⁹ *QuickFacts*. US Census Bureau, n.d. Web. 10 Jun. 2017. <http://quickfacts.census.gov>

Memphis Multistate Metropolitan Area

The assessment area contains 274 census tracts; 2010 census data indicates that there were 59 (21.5 percent) low-income census tracts, 61 (22.3 percent) moderate-income tracts, 69 (25.2 percent) middle-income tracts, 80 (29.2 percent) upper-income tracts, and 5 (1.9 percent) unknown-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for the Memphis, TN-MS-AR MSA in 2014 and 2015, and indicates that the estimated median family income increased by \$600, or 1.0 percent, during the review period.

Borrower Income Levels
Memphis TN-MS-AR, MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$59,800	0 - \$29,899	\$29,900 - \$47,839	\$47,840 - \$71,759	\$71,760 - & above
2015	\$60,400	0 - \$30,199	\$30,200 - \$48,319	\$48,320 - \$72,479	\$72,480 - & above

Poverty and financial instability is a concern in the assessment area, particularly in Memphis and Shelby County, where the percentage of families living below the poverty level continues to increase each year. For the Memphis MSA, the percentage of families in poverty was 14.9 percent between 2011 and 2015, while the poverty rate was 22.7 percent and 16.7 percent in Memphis and Shelby County, respectively.⁴⁰ This rate, however, increases drastically to almost 50.0 percent in both jurisdictions for families headed by a single female with children.

Within the assessment area, 40.0 percent of families are considered LMI, which is comparable to the percentage of LMI families in the MSA and in each state. 41.7 percent of the families living in low-income tracts and 24.1 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

Strategically located on the Mississippi River, Memphis is one of the nation's most significant distribution and logistics hubs. It is served by five major freight railroads, two national interstate highways, an inland port, and more than 400 trucking companies.⁴¹ In addition, it is home to the world's second busiest airport in terms of cargo tonnage, and FedEx is the region's largest employer. Transportation and wholesale trade represent 27.4 percent of the employment base and are clearly vital components of the local economy. The other significant employment sectors include professional and business services, education and health services, and government.

⁴⁰ "Memphis, GA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 June. 2017. <<http://www.policymap.com/>>.

⁴¹ Beem, Richard. "Memphis, TN-MS-AR." Moody's Analytics. IHS Economics, Fall 2016. Web. 12 June 2017. <<https://www.economy.com/>>.

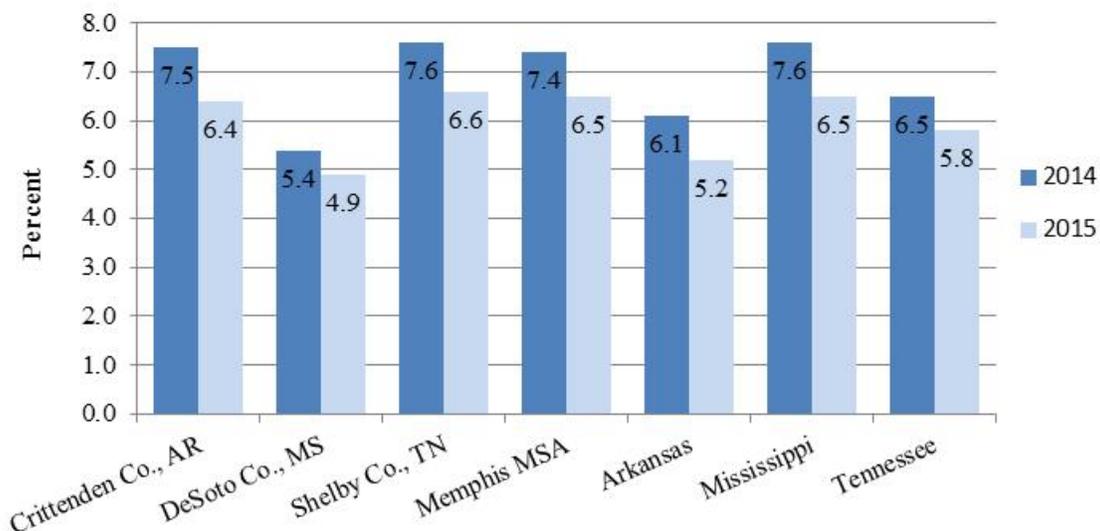
Memphis Multistate Metropolitan Area

Besides FedEx, other major employers include Methodist Healthcare, Baptist Memorial Health Care Corporation, First Horizon National Corporation, University of Tennessee Health Science Center, and St. Jude Children’s Research Hospital.⁴² It is worth noting that the trade and transportation sector provides decent paying jobs without the need of a post-high school degree. The average annual wage in warehousing and transportation is \$59,551 as compared to \$48,838 for all industries in the Memphis MSA.⁴³

Small businesses also play an important role in the Memphis economy. According to 2015 Dun & Bradstreet information, there were 45,342 businesses in the assessment area, of which 90.6 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.⁴⁴ Additionally, 28.2 percent of small businesses in the assessment area are located in LMI tracts. Lending opportunities to this segment increased by 34.2 percent between 2013 and 2015 in Shelby County, with 5,971 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million represented a 49.6 percent share of total small business loans, which is a higher proportion than previous years and an indication that there may be fewer obstacles for smaller firms to access credit in the market.

The following graph illustrates the unemployment rates for each county within the assessment area, the relevant statewide rates and the Memphis MSA. Overall, unemployment rates declined during the review period for all three counties, but remained high relative to their state rates, with the exception of DeSoto County, Mississippi, which had the lowest unemployment rate in 2015.

Unemployment Rates - Multi-State Memphis



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

⁴² Ibid

⁴³ "Memphis, GA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 June. 2017. <<http://www.policymap.com/>>.

⁴⁴ FRB Atlanta Calculations of Dun & Bradstreet, 2010 American Community Survey data

Memphis Multistate Metropolitan Area

Census data indicates there were 477,545 housing units in the assessment area in 2010, of which 55.3 percent were owner-occupied, 31.6 percent were rental units, and 13.1 percent were vacant. In low-income tracts, only 29.4 percent of housing units were owner-occupied. In moderate-income tracts, 43.3 percent of housing units were owner-occupied. Rental and vacant units are highly concentrated in LMI tracts, and housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in LMI areas than in other areas.

The housing market in the Memphis metropolitan area is stable, with modest annual increases in home sales and home values. The median home price for the assessment area in December 2016 was \$169,300, representing an increase of 14.3 percent from January 2013.⁴⁵ Median home prices in Shelby and Desoto counties are nearly \$7,000 higher than in the assessment area overall, while Crittenden County had the lowest median home price at approximately \$156,000. For the 12 months ending December 2016, annual home sales increased by 11.0 percent and home values appreciated by 7.0 percent. In terms of affordability, the Memphis assessment area had a Housing Affordability Index (HAI) of 158.0.⁴⁶ The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable.

The market is also experiencing lower delinquency levels. The percentage of seriously delinquent mortgages in the assessment area (defined as more than 90 days past due or in foreclosure) fell from 6.0 percent in December 2013 to 5.0 percent in December of 2015, but remains higher than the national rate.⁴⁷ All counties in the assessment area exhibit similar elevated delinquency rates, with Crittenden County having the highest at 7.0 percent in December 2015.⁴⁸ Furthermore, the Memphis Area Association of Realtors reports that foreclosed properties continue to decline as a proportion of residential total sales.⁴⁹ Also, Zillow.com reports that 13.1 percent of homeowners in Shelby County were still underwater with their mortgages as of September 2016, down from 25.0 percent in September 2014, meaning that although improving, foreclosures continued to pose risks to the recovery of the housing market in the assessment area.⁵⁰ While many homeowners lacked the equity needed to borrow against their homes for many years, the rise in home values in recent years has resulted in increased borrowing ability for many residents.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

⁴⁵ "Market Reports & MLS Sales Reports." Memphis Area Association of Realtors. N.p., n.d. Web. 13 June 2017. <https://maar.org/marketreports>

⁴⁶ Federal Reserve Bank of Atlanta calculations of data provided by Moody's Analytics.

⁴⁷ "Mortgage Foreclosures and Delinquencies Continue to Drop | Mortgage Bankers Association." Mortgage Bankers Association, 18 Feb. 2016. Web. 13 June 2017. <https://www.mba.org/2016-press-releases/feb/mortgage-foreclosures-and-delinquencies-continue-to-drop>

⁴⁸ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

⁴⁹ "Market Reports & MLS Sales Reports." Memphis Area Association of Realtors. N.p., n.d. Web. 13 June 2017. <https://maar.org/marketreports>

⁵⁰ Humphries on 12/16/2014, Stan. "Negative Equity Down By Almost Half Since 2012 Peak, But There's Still a Ways to Go." Zillow Research. N.p., 17 Dec. 2014. Web. 13 June 2017. <https://www.zillow.com/research/negative-equity-2014-q3-8532/>

Memphis Multistate Metropolitan Area

Combined Demographics Report

Assessment Area: Multi Memphis

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	59	21.5	37,626	13.5	15,697	41.7	67,325	24.1
Moderate-income	61	22.3	55,787	20	13,426	24.1	44,464	15.9
Middle-income	69	25.2	71,068	25.5	7,272	10.2	48,127	17.2
Upper-income	80	29.2	114,650	41.1	4,158	3.6	119,215	42.7
Unknown-income	5	1.8	0	0	0	0	0	0
Total Assessment Area	274	100.0	279,131	100.0	40,553	14.5	279,131	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	81,683	24,001	9.1	29.4	38,567	47.2	19,115	23.4
Moderate-income	104,829	45,386	17.2	43.3	41,182	39.3	18,261	17.4
Middle-income	122,572	69,286	26.2	56.5	40,360	32.9	12,926	10.5
Upper-income	168,461	125,490	47.5	74.5	30,656	18.2	12,315	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	477,545	264,163	100.0	55.3	150,765	31.6	62,617	13.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	4,622	10.2	4,113	10	488	11.8	21	16.8
Moderate-income	8,166	18	7,209	17.5	938	22.8	19	15.2
Middle-income	10,519	23.2	9,627	23.4	855	20.8	37	29.6
Upper-income	21,728	47.9	19,937	48.5	1,745	42.4	46	36.8
Unknown-income	307	0.7	212	0.5	93	2.3	2	1.6
Total Assessment Area	45,342	100.0	41,098	100.0	4,119	100.0	125	100.0
	Percentage of Total Businesses:			90.6		9.1		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	35	7.5	33	7.4	2	11.8	0	0
Moderate-income	62	13.3	60	13.4	2	11.8	0	0
Middle-income	124	26.6	117	26.2	6	35.3	1	50
Upper-income	242	51.9	235	52.6	6	35.3	1	50
Unknown-income	3	0.6	2	0.4	1	5.9	0	0
Total Assessment Area	466	100.0	447	100.0	17	100.0	2	100.0
	Percentage of Total Farms:			95.9		3.6		.4

Memphis Multistate Metropolitan Area

Credit and Community Development Needs

According to a local community contact, current economic conditions appear to be stable in the aggregate; however, conditions have deteriorated for LMI segments of the community over the last two years, and there are well-defined neighborhoods with more pressing investment needs than others. Within the greater Memphis area, many neighborhoods located both north and south of what is known locally as “Poplar Corridor” make up a substantial part of the MSA’s LMI areas. North of Poplar Corridor, neighborhoods such as Raleigh, Frayser, North Memphis, Smokey City, Douglass, and New Chicago are among the more depressed LMI neighborhoods. South of the corridor are located Westview, Parkway Village, Hickory Hill, and Southeast Memphis, which are among the neighborhoods having the greatest investment and development needs. There are multiple opportunities for lending institutions to partner with Memphis area nonprofit organizations, to invest in these LMI neighborhoods, or to otherwise support the work of community development corporations (CDCs) serving these neighborhoods. However, local community contacts indicate that receiving support has been limited, and the corporate community, including financial institutions, has opportunity for improvement in order to foster community development on a meaningful scale.

A report entitled “Community Development in Memphis” reviews CDC capacity, performance, and resources of CD organizations serving the Memphis community.⁵¹ Based on survey responses, it reports that the relative share of CDC financial support derived from corporations, which includes support from depository institutions, makes up merely two percent of Memphis Area CDC funding. This amount is considerably less in the Memphis area compared to corporate and financial sector funding of CDCs in comparable metropolitan areas. While the existing CDC and nonprofit organizations in Memphis are well-established and knowledgeable, this report along with community contacts state that without infrastructure and operational support they cannot produce the volume of projects necessary to profoundly improve conditions in LMI neighborhoods.

In a September 2016 article titled “All Low- and Moderate-Income Areas Are Not Created Equal,” the author reports that 77.4 percent of the population in LMI neighborhoods in Memphis (nearly eight out of every 10 people) are credit constrained.⁵² Credit constrained neighborhoods are described as having poor, fair, or no credit history. The author also indicates that these credit constrained neighborhoods are usually located in the south and they tend to have relatively high poverty rates. The prevalence of poverty and economic challenges facing LMI residents and neighborhoods in Memphis, in particular, highlight the importance of strategic partnerships with community service organizations within the assessment area. Financial institutions have aggressively participated with BankOn Memphis to increase access to mainstream banking products. However, there are a great deal of other opportunities in which financial institutions can partake, such as helping organizations provide homebuyer and financial education, supporting asset and credit building initiatives, and underwriting job training programs. Therefore, financial institutions must remain engaged with local community-based organizations, nonprofit credit unions, and community development financial institutions (CDFIs) to create and contribute to community development service or investment opportunities that support more innovative, comprehensive financial stability efforts that are responsive and sustainable.

⁵¹ Community Development in Memphis. Rep. Community Lift, Aug. 2015. Web. 13 June 2017. <http://www.communitylift.org/>

⁵² Eggleston, Michael C. "All Low- and Moderate-Income Areas Are Not Created Equal." Federal Reserve Bank of St. Louis, n.d. Web. 03 June 2017. <https://www.stlouisfed.org/publications/bridges/summer-2016/all-low-and-moderate-income-areas-are-not-created-equal>

Memphis Multistate Metropolitan Area

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MEMPHIS, TN-MS-AR MULTISTATE MSA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Memphis multistate assessment area is rated high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment area. The distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, SunTrust Bank is a leader in making community development loans.

During the review period, SunTrust reported 1,037 HMDA-reportable loans compared to 684 small business loans in the Memphis multistate assessment area. As such, HMDA-reportable lending was weighted more heavily than small business lending in determining the bank's lending test rating in the assessment area. In total, 0.9 percent of the bank's HMDA-reportable and small business lending by number of loans and 0.7 percent by dollar volume were originated in the Memphis multistate assessment area, compared to 1.9 percent of the bank's deposits in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income tracts is very poor. During the review period, the bank originated three (1.0 percent) home purchase loans in low-income tracts, which was less than the percentage of owner-occupied units located in these tracts. Also, the bank's home purchase lending in low-income tracts was less than the aggregate lenders for both years of the review period.

Home purchase lending in moderate-income tracts is poor. During the review period, SunTrust originated 3.8 percent of its home purchase loans in moderate-income tracts, which contain 17.2 percent of the owner-occupied units. Additionally, the bank's performance was also less than aggregate lenders during the review period.

Memphis Multistate Metropolitan Area

Home Refinance Loans

Home refinance lending in low-income tracts is poor. SunTrust originated seven (2.3 percent) home refinance loans in low-income tracts, compared to 9.1 percent of owner-occupied units in these tracts. The bank's performance was also less than aggregate lender performance during the review period.

Home refinance lending in moderate-income tracts is adequate. During the review period, SunTrust originated 10.4 percent of its home refinance loans in moderate-income tracts, where 17.2 percent of the owner-occupied units are located. However, the bank's performance was greater than aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending in low-income tracts is good. The bank's percentage of home improvement loans in low-income tracts at 11.7 percent exceeded the percentage of owner-occupied housing units in these tracts at 9.1 percent. The bank's home improvement lending in these tracts exceeded aggregate in 2014, but was slightly less than aggregate in 2015.

Home improvement lending in moderate-income tracts is also good. The bank's percentage of home improvement loans in moderate-income tracts exceeded the percentage of owner-occupied housing units in these tracts. The bank also outperformed the aggregate lenders in moderate-income tracts during the review period.

Small Business Loans

Small business lending in both LMI census tracts is excellent. During the review period, the percentage of small business loans in both these tracts exceeded the percentage of small businesses located in these tracts. Additionally, the bank's performance was also greater than aggregate lenders during the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. SunTrust Bank's home purchase lending to low-income borrowers was substantially less than the percentage of families classified as low-income in these tracts. The bank's performance at 3.6 percent was comparable to the aggregate lender performance at 3.9 percent in 2014, but less than aggregate lenders in 2015.

Home purchase lending to moderate-income borrowers is good. Lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area and also greater than aggregate lenders during the review period.

Memphis Multistate Metropolitan Area

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area. However, the bank's lending performance was similar to the aggregate in 2014 and slightly greater than aggregate in 2015.

Home refinance lending to moderate-income borrowers is also adequate. The percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area; the bank's lending performance was similar to the aggregate in 2014, but less than the aggregate lending performance in 2015.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. SunTrust Bank's home improvement lending to low-income borrowers was less than the percentage of families classified as low-income; the bank's lending performance was slightly greater than aggregate lenders in 2014, but less in 2015.

Home improvement lending to moderate-income borrowers is good. SunTrust Bank's home improvement lending to moderate-income borrowers exceeded the percentage of families classified as moderate-income. Additionally, the bank's performance was greater than aggregate lending performance during the review period.

Small Business Loans

The distribution of small business lending by business revenue size is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was significantly greater than the aggregate lending performance. Additionally, of the 684 small business loans originated during the review period, 604 loans (88.3 percent) were in amounts of \$250,000 or less, which typically represent loan amounts requested by small businesses.

Community Development Lending

SunTrust is a leader in making community development loans in the Memphis multistate assessment area. The bank originated 24 community development loans totaling \$162.3 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$121.7 million in loans to revitalize and stabilize LMI geographies; \$29.2 million supporting community services to LMI individuals; \$6.5 million in support of affordable housing; and \$4.9 million towards economic development activities. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Memphis Multistate Metropolitan Area

Examples of community development lending include but are not limited to:

- Three loans for a total of \$60 million to redevelop a major building located in an Empowerment Zone and eligible for NMTCs that had been empty and distressed for over 20 years. The redevelopment is anticipated to create 2,500 jobs. The project will house a charter school, a Goodwill Adult School, and various nonprofits that will serve a large volume of LMI individuals with healthcare, education, and other services.
- Three loans totaling \$3.9 million for financing energy conservation installations and improvements to an office building in a low-income geography. Among other tenants, the building houses the City of Memphis Renaissance Business Center, which provides training, counseling, and assistance to small businesses. The Renaissance Business Center offers access to a wide variety of loans to meet small businesses' needs, including loan programs to provide financing to assist small, minority and women-owned businesses having difficulty qualifying for business loans.
- A loan for \$7.3 million for the construction of a 64-unit LIHTC multifamily development. The development will serve tenants earning less than 60.0 percent of the area median income (AMI). Some of the units are reserved for tenants earning less than 50.0 percent of AMI. Furthermore, 23 units will be fully equipped to serve persons with disabilities in accordance with the American Disabilities Act and the Fair Housing Act.
- Two loans totaling \$8.6 million to support a private ministry that operates a food pantry, clothes closet, career center, and a 24-unit affordable senior housing complex. The career center offers programs targeted to LMI individuals that include computer classes, free income tax preparation, and resume writing.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is rated outstanding, as evidenced by the excellent level of qualified investment and grants in the Memphis multistate assessment area coupled with the responsiveness of the bank's activities to a number of community development needs. The bank demonstrated leadership by supporting several significant community development efforts in the assessment area.

The bank made investments (excluding contributions) totaling \$53.9 million in the assessment area; of that, \$44.2 million was invested during the review period. The investment portfolio includes a number of investment vehicles, including, but not limited to, Low Income Housing Tax Credits, LIHTC investment funds, NMTCs, securities backed by government guaranteed mortgages on multifamily properties, and bonds that finance HUD and SBA programs. During the current review period, the bank invested nearly \$29.8 million to create or preserve affordable housing and \$14.9 million to support revitalization and stabilization of LMI communities.

SunTrust Bank also contributed \$728,500 to nonprofit organizations and community development initiatives during the review period. Specifically, the bank provided grants totaling \$632,000 to nonprofits that offer community services to LMI individuals, \$80,000 for economic development initiatives, and \$16,500 for affordable housing. As noted earlier, the bank also had investments and contributions that served a broader regional area that includes the bank's assessment area.

Memphis Multistate Metropolitan Area

The bank's investments and contributions addressed several community development needs in the assessment area, including affordable housing and revitalization and stabilization of LMI communities, specifically in the core of downtown Memphis. Several noteworthy investments are highlighted below.

- An \$11.0 million investment in a new LIHTC property, which is part of a larger effort led by the Memphis Housing Authority to redevelop a distressed 460-unit public housing community. The redevelopment project, which will include a mix of public housing, LIHTC and other affordable housing, and market rate rental units, is funded by a wide variety of public and private funding sources, including SunTrust Bank. This project represents an innovative strategy to eliminate the concentration of poverty in traditional public housing projects by encouraging mixed-income housing, which in turn will help stabilize the surrounding low-income neighborhoods.
- A \$7.7 million LIHTC investment to support the construction of low-income apartments in a low-income census tract in downtown Memphis. The project not only provides quality affordable housing, but also helps to revitalize a low-income community.
- A NMTC transaction totaling about \$14.0 million that helps finance a \$40.0 million renovation of a regional medical center in a low-income census tract near downtown Memphis. The medical center renovation will support a number of new business units, which will create more jobs and help stabilize the surrounding LMI geographies. Additionally, the medical center serves a majority of LMI patients in the region, and the renovation will help expand access to patient care.

SERVICE TEST

SunTrust Bank's service test performance in the Memphis multistate assessment area is rated high satisfactory based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

SunTrust Bank's delivery systems in the assessment area are reasonably accessible to the bank's geographies and individuals of different income levels. The distribution of 30 branch offices and 49 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has four branches located in low-income tracts representing 13.3 percent of total branches compared to 15.1 percent of households and 10.2 percent of businesses located in these tracts, and five branches located in moderate-income tracts representing 16.7 percent of total branches compared to 20.9 percent of households and 18.0 percent of businesses located in moderate-income tracts. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, no branches were opened and two branches were closed in LMI tracts. However, the record of opening and closing of branches has generally not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies or LMI individuals in the assessment area.

Memphis Multistate Metropolitan Area

Banking services and hours of operations do not vary in a way that inconveniences the assessment area, including LMI geographies and/or LMI individuals. SunTrust Bank provides extended hours at the majority of branch offices, including those located in LMI tracts. The bank offers weekend hours at six of nine branches in LMI tracts in the Memphis multistate assessment area. Bank products, services and business hours are consistent throughout the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: Multi Memphis

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	4	13.3%	0	1	2	3	3	Total	7	14.3%	3	8.8%	0	1	4	26.7%	1	0	59	21.5%	15.1%	10.2%
DTP	0		0	0				SA	3		0		0	0	3		1	0				
Moderate	5	16.7%	0	1	3	4	3	Total	8	16.3%	6	17.6%	2	2	2	13.3%	0	0	61	22.3%	20.9%	18.0%
DTP	0		0	0				SA	2		0		0	1	2		0	0				
Middle	4	13.3%	0	0	3	4	4	Total	4	8.2%	4	11.8%	0	0	0	0.0%	0	0	69	25.2%	26.4%	23.2%
DTP	0		0	0				SA	0		0		0	0	0		0	0				
Upper	17	56.7%	0	2	10	16	14	Total	27	55.1%	21	61.8%	1	2	6	40.0%	2	0	80	29.2%	37.6%	47.9%
DTP	0		0	0				SA	9		3		1	0	6		2	0				
Unknown	0	0.0%	0	0	0	0	0	Total	3	6.1%	0	0.0%	0	0	3	20.0%	1	0	5	1.8%	0.0%	0.7%
DTP	0		0	0				SA	3		0		0	0	3		1	0				
Total	30	100.0%	0	4	18	27	24	Total	49	100.0%	34	100.0%	3	5	15	100.0%	4	0	274	100.0%	100.0%	100.0%
DTP	0		0	0				SA	17		3		1	1	14		4	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTP - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Memphis multistate assessment area. During the review period, SunTrust Bank employees provided 1,337 service hours in various capacities for over 55 different community development organizations. Bank employees engaged in providing approximately 140 economic development service hours, 94 affordable housing hours, and approximately 1,100 community service hours. Financial education hours were approximately 35.3 percent of service activity. Notably, approximately 29.2 percent of service hours were board service at community development organizations or committee memberships. Bank employees provided community development services working on a small business council, volunteering at a children's shelter, mentoring at-risk youth, volunteering with affordable housing organizations, and providing financial education. This performance is considered good given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Washington DC Multistate Metropolitan Area

MULTISTATE METROPOLITAN AREA

CRA RATING FOR WASHINGTON MULTISTATE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of loans by borrower income also reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Washington multistate assessment area.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Washington multistate assessment area.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

Washington DC Multistate Metropolitan Area

SCOPE OF EXAMINATION

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON, DC-VA-MD MSA MULTISTATE ASSESSMENT AREA

Overview

The Washington, DC assessment area consists of the District of Columbia and the following counties in Virginia - Arlington, Culpeper, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, Stafford and Warren as well as the cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park in their entirety. Additionally, the Maryland counties of Calvert, Charles, Frederick, Montgomery and Prince George are in the bank's assessment area. The bank's assessment area makes up part of the Washington-Arlington-Alexandria, DC-VA-MD-WV multistate MSA. As of December 2015, SunTrust operated 170 branch offices in the multistate assessment area.

The banking market in the Washington, DC multistate assessment area is dominated by a few large regional and national banks. According to the June 30, 2015 FDIC Summary of Deposits Report, 72 financial institutions operated 1,444 offices in the assessment area. SunTrust had a deposit market share of 7.9 percent (\$13.3 billion) and 148 offices. The top five banks holding nearly 65.0 percent of the market share rank are E-TRADE Bank, Wells Fargo, Capital One, Bank of America, and SunTrust.

HMDA-reportable and CRA lending is similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 4.2 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 24th while STM ranked 6th out of the 773 HMDA lenders in the market in 2014. In 2015, STM increased slightly in ranking while STB dropped to 25th. Wells Fargo, JPMorgan Chase, Quicken Loans, and SunTrust Mortgage were the top HMDA lenders in the market in 2015.

SunTrust Bank ranked 11th out of 180 CRA reporters in 2014 with 2.4 percent of the CRA loans. In 2015, SunTrust increased its ranking to 7th out of 196 CRA reporters with 4.8 percent of the CRA loans. American Express Bank, Capital One and Bank of America were the top three CRA lenders in the market in 2015.

Population and Income Characteristics

The Washington metro area grew by more than 5.6 percent between 2010 and 2015.⁵³ It is currently home to over 5.9 million people, making it the sixth largest metropolitan area in the United States. Between 2010 and

⁵³ "Washington, DC MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

Washington DC Multistate Metropolitan Area

2015, the region added almost 313,400 new residents.⁵⁴ Loudoun County was one of the fastest growing jurisdictions in the region during the last decennial census with 84.0 percent growth. The area continued its growth with a 12.4 percent population increase from 2010 to 2015. Fairfax County, the largest jurisdiction in Northern Virginia, grew by over 4.0 percent during the five-year period, and is home to more than one million residents. Montgomery and Prince George’s counties are the largest jurisdictions in suburban Maryland with approximately 972,000 and 863,000 residents, respectively, and grew about 4.0 percent during the same period. The District of Columbia also grew between 2010 and 2015, adding about 46,000 residents, or approximately 7.6 percent.

The assessment area contains 1,339 census tracts; 2010 census data indicates that there were 121 (9.0 percent) low-income census tracts, 330 (24.6 percent) moderate-income tracts, 471 (35.2 percent) middle-income tracts, 404 (30.2 percent) upper-income tracts, and 13 (1.0 percent) tracts were not categorized by income level.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Washington, DC MSA. As shown in the following table, the median family income increased by 2.1 percent between 2014 and 2015. There is considerable variation in the median family income in the cities and counties throughout the assessment area. The city of Fredericksburg, Virginia had the lowest median family income between 2011 and 2015 at about \$62,400, while Falls Church County, Virginia had the highest at \$165,400.

Borrower Income Levels
Washington-Arlington-Alexandria, DC-VA-MD-WV MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$107,100	0 - \$53,549	\$53,550 - \$85,679	\$85,680 - \$128,519	\$128,520 - & above
2015	\$109,400	0 - \$54,699	\$54,700 - \$87,519	\$87,520 - \$131,279	\$131,280 - & above

Poverty and financial instability are major concerns throughout the assessment area. The percentage of families living below the poverty level continues to increase each year. For the assessment area, the percentage of families in poverty ranged from 0.8 percent to 14.3 percent between 2011 and 2015.⁵⁵ The rates were highest in the District of Columbia (14.3 percent), followed by Fredericksburg (12.6 percent) and Warren (7.4 percent). The areas with the lowest poverty rates were Falls Church (0.8 percent), City of Fairfax (2.1 percent), and Loudon (2.6 percent). Within the assessment area, 38.5 percent of families are considered LMI as compared to the states of Maryland at 39.7 percent and Virginia at 36.5 percent. 20.3 percent of families living in low-income tracts and 7.3 percent of families in moderate-income tracts have incomes below the poverty level.

⁵⁴ "Metro Areas." The United States Census Bureau. US Department of Commerce, 24 Mar. 2016. Web. 13 Mar. 2017. <<https://www.census.gov/newsroom/press-releases/2016/cb16-43.html>>.

⁵⁵ "Washington DC Metro (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Sept. 2016. <<http://www.policymap.com/>>.

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Another indicator of financial distress is the number students eligible for free and reduced price lunch. In 2014, more than 50.0 percent of the students were eligible for free and reduced price lunch in the public school districts of Prince George's County, Alexandria, Manassas City, Manassas Park, and Fredericksburg; the District of Columbia Public Schools had nearly 100.0 percent of the students eligible.

Economic Conditions

After two years of slow economic growth due to a decline in government spending and layoffs, the Washington, DC metro area recovered in 2015. Total nonfarm employment for the Washington MSA was 3,171,500 in January 2016, up 70,600, or 2.3 percent, over the prior year.⁵⁶ The majority of the region's employment is in the Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Division, which accounts for 82.0 percent of the area's employment. The Silver Spring-Frederick-Rockville, MD Metropolitan Division represented the remaining 18.0 percent of area employment.

Besides government, which accounts for 21.7 percent of jobs, the region's economy has become more diverse, with growth in the professional and business services sector as well as the health and education sector. Today, nearly 23.0 percent of jobs in the region are in professional and business services, while 13.2 percent are in health and education. The diversity of the economy is evident in looking at the largest employers in the region. The top employers represent multiple sectors, including energy, information and communication technology, aerospace, defense, security and intelligence, biotechnology and life sciences, healthcare, and hospitality. Some of the largest employers include Lockheed Martin, George Mason University, United Air Lines Inc., Inova Health System, Booz Allen Hamilton, Wal-Mart Stores and Computer Sciences Corporation.

According to 2015 Dun & Bradstreet information, there were 324,886 businesses within the Washington, DC assessment area, 91.4 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Within the assessment area, small business lending increased by 13.8 percent between 2012 and 2014, with nearly 109,000 loans originated. During this same period, loans made to firms with revenues under \$1.0 million also increased by 4.0 percentage points, representing a 51.1 percent share of total small business loans. This may be an indication that there are fewer obstacles for smaller firms to access credit in the market.⁵⁷ The majority of the small business lending occurred in the following jurisdictions: Fairfax County, Virginia; Montgomery County, Maryland; District of Columbia; and Prince George's County, Maryland.

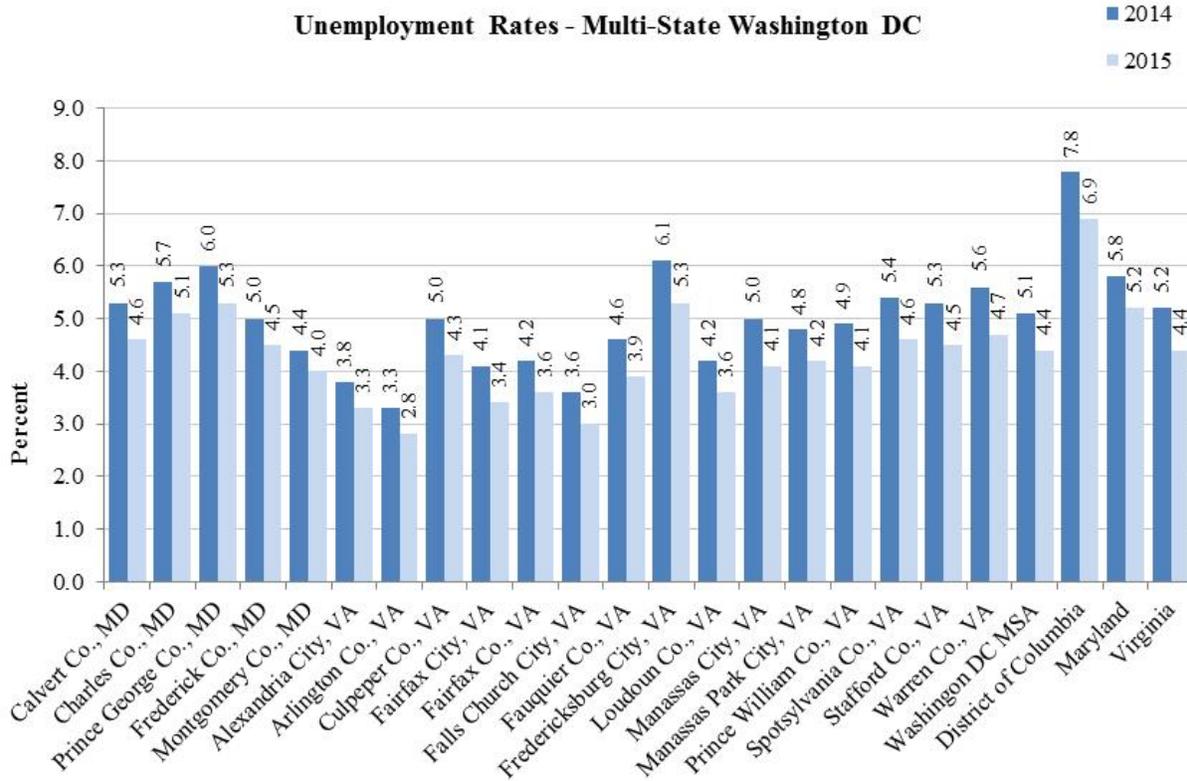
Over the review period, the unemployment rate in all of the geographies that make up the MSA improved as shown in the following chart. However, the District of Columbia's unemployment rate of 6.9 percent in 2015 was the highest among the 21 areas in the assessment area, and it was the only area to consistently exceed the U.S. national unemployment rate in both years. In some of the District's neighborhoods, official estimates of unemployment in 2015 were still above 10.0 percent. For example, the neighborhoods east of the Anacostia

⁵⁶ "Washington Area Employment – January 2016" Bureau of Labor Statistics, 24 Mar. 2016. Web. 1 May. 2017. https://www.bls.gov/regions/mid-atlantic/news-release/2016/areaemployment_washingtondc_20160324.htm.

⁵⁷ Analysis of CRA loan data through Policy Map. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

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River, Ward 7 and Ward 8, experienced unemployment rates of 11.2 percent and 14.4 percent, respectively. The rates for the remaining areas ranged from 5.3 percent in Prince George’s County, Maryland, and Fredericksburg City, Virginia, to 2.8 percent in Arlington County, Virginia.⁵⁸



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 2.1 million housing units in 2010, 61.1 percent of which were owner-occupied, 31.3 percent were rental units and 7.6 percent were vacant. LMI tracts had the highest concentration of rental units at 62.5 percent and 43.0 percent, respectively. The median age of housing stock in the assessment area is 34 years, though the housing stock is older in LMI census tracts at 47 years and 39 years, respectively. The following counties had the highest homeownership rates (at or above 77.0 percent) in the assessment area: Calvert, Maryland; Fauquier, Virginia; Loudoun, Virginia; and Charles, Maryland. The District and Fredericksburg, Virginia, had the lowest rates at 41.2 percent and 34.5 percent, respectively.

⁵⁸ Unemployment Data for DC Wards. DC Government, Department of Employment Services. nd. Web. 20 Mar. 2017. <http://does.dc.gov/page/unemployment-data-dc-wards#overlay-context=page/labor-statistics>

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In June 2016, the median home price in the region was \$446,000, representing a 1.6 percent increase from June 2015.⁵⁹ This price, which was \$6,000 higher than the pre-recession peak price in June 2007, set a record according to data provided by ShowingTime RBI. In addition, closed sales in June 2016 were up 5.1 percent compared to June 2015 and were at the highest monthly level since June 2006.

Not all areas, however, saw price increases. The largest median-price gains came in Maryland's Prince George's, Frederick, and Anne Arundel counties and Virginia's Arlington, Fairfax, and Prince William counties. Montgomery County, the District and Loudoun County had more modest increases (under 2.5 percent) while Fairfax and Alexandria cities and Howard County saw their median prices fall. According to Real Estate Business Intelligence, Falls Church City remains the most expensive location in the region, with a median sale price of \$737,500, an 11.8 percent increase over the prior 12-month period. Washington, DC, and Alexandria City are the next highest-priced markets with a median sales price of \$591,750. Prince George's County is the most affordable area with a median home price of \$260,000, while Frederick County is the second most affordable area with a median home price of \$295,000.⁶⁰

Recent data shows that the region's average permitting of 12,755 new housing units in 2014 and 2015 fell short of the number of units needed to meet future demand.⁶¹ ⁶² In addition, there are fewer affordable units comprising the overall rental stock, particularly in the District. Between 2002 and 2013, affordable units (those priced under \$800 per month) went from making up 40.0 percent of the rental stock to slightly above 20.0 percent, while the share of high-priced units (over \$1,600) expanded from under 15.0 percent of all rental units to 35.0 percent.⁶³

Nationally, the foreclosure and delinquency rates continue to trend downward, and there is no exception in the DC metropolitan region. The percentage of seriously delinquent mortgages (those more than 90 days past due and in foreclosure) was 2.4 percent for the Washington, DC MSA, compared to 2.6 percent for the nation. As of December 2016, the foreclosure inventory as a percentage of mortgaged homes was 0.7 percent in the region; this is down 29.4 percent from a year ago and much lower than the state with the highest rate of 2.9 percent (New Jersey).⁶⁴ It is important to note that the District of Columbia was among the top five areas with the highest foreclosure inventory as a percentage of mortgaged homes.

⁵⁹ "Median price of a home in D.C. region soars to record high" The Washington Post, 13 July 2016. Web. 1 May. 2017.

https://www.washingtonpost.com/news/where-we-live/wp/2016/07/13/median-price-of-a-home-in-d-c-region-soars-to-record-high/?utm_term=.aa1b65d8abce

⁶⁰ Ibid

⁶¹ Strategies for Increasing Housing Supply in High-Cost Cities. Urban Institute, August 2016. Web. 1 May. 2017.

<http://www.urban.org/research/publication/strategies-increasing-housing-supply-high-cost-cities-dc-case-study>.

⁶² "Washington, DC Metro (U.S. Census Bureau)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 1 May. 2017. <http://www.policymap.com/>

⁶³ Zippel, Claire. "DC's housing affordability crisis, in 7 charts " Greater Greater Washington, 30 April 2015. Web. 5 May. 2017.

<https://ggwash.org/view/37967/dcs-housing-affordability-crisis-in-7-charts>.

⁶⁴ "National Foreclosure Report" Core Logic, December 2016. Web. 13 Mar. 2017. <http://www.corelogic.com/research/foreclosure-report/national-foreclosure-report-december-2016.pdf>

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While the housing values and homes sales in the Greater Washington MSA continue to climb, portions of the assessment area have a significant percentage of homeowners with negative equity. According to Realty Trac data, the top 10 cities in Greater Washington with the largest percentage of mortgages "seriously underwater" — where the combined loan amount secured by the property is at least 25.0 percent higher than the property's estimated market value — are all located within Prince George's County with rates ranging from 20.0 percent to 35.0 percent of mortgages.⁶⁵ Overall, Greater Washington has 9.1 percent of its mortgages seriously underwater, which falls in the middle of rates among urban areas throughout the country.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

⁶⁵ "Stark divide in Fairfax, Prince George's counties on underwater mortgages." Washington Business Journal, 28 Jan. 2016. Web. 20 Mar. 2017. <http://wtop.com/business-finance/2016/06/lots-area-homeowners-still-underwater/>.

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Combined Demographics Report

Assessment Area: Multi Washington DC

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	121	9	92,247	7.1	18,742	20.3	274,552	21
Moderate-income	330	24.6	296,541	22.7	21,666	7.3	227,964	17.5
Middle-income	471	35.2	489,519	37.5	15,913	3.3	277,780	21.3
Upper-income	404	30.2	426,063	32.7	7,092	1.7	524,139	40.2
Unknown-income	13	1	65	0	65	100	0	0
Total Assessment Area	1,339	100.0	1,304,435	100.0	63,478	4.9	1,304,435	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	188,237	47,700	3.6	25.3	117,659	62.5	22,878	12.2
Moderate-income	543,222	261,023	19.7	48.1	232,767	42.8	49,432	9.1
Middle-income	784,671	534,138	40.3	68.1	197,640	25.2	52,893	6.7
Upper-income	654,246	483,006	36.4	73.8	131,504	20.1	39,736	6.1
Unknown-income	224	32	0	14.3	133	59.4	59	26.3
Total Assessment Area	2,170,600	1,325,899	100.0	61.1	679,703	31.3	164,998	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	13,649	4.2	12,539	4.2	997	3.8	113	6.3
Moderate-income	65,006	20	59,067	19.9	5,532	21.2	407	22.7
Middle-income	116,267	35.8	106,858	36	8,837	33.9	572	32
Upper-income	129,021	39.7	117,946	39.7	10,508	40.3	567	31.7
Unknown-income	943	0.3	643	0.2	169	0.6	131	7.3
Total Assessment Area	324,886	100.0	297,053	100.0	26,043	100.0	1,790	100.0
	Percentage of Total Businesses:			91.4		8.0		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	26	1.1	26	1.1	0	0	0	0
Moderate-income	468	19.7	460	19.6	8	23.5	0	0
Middle-income	1,095	46.1	1,084	46.3	11	32.4	0	0
Upper-income	788	33.2	773	33	15	44.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,377	100.0	2,343	100.0	34	100.0	0	.0
	Percentage of Total Farms:			98.6		1.4		.0

Washington DC Multistate Metropolitan Area

Credit and Community Development Needs

The community development environment in the Greater Washington area has a sophisticated affordable housing and community development industry, with strong engagement from nonprofits, government agencies, foundations, and financial institutions. There are numerous opportunities for banks to partner with nonprofits, developers and CDFIs to engage in a wide range of community development activities, including affordable housing development, neighborhood revitalization, small business lending, financial education, or providing technical assistance to the organizations or those they serve.

The Washington, DC region is one of the least affordable places in the country to own and rent property. In recent years, several factors have contributed to the lack of housing affordability in the area, such as a limited supply of housing; a growing population; a slower pace in residential construction post-recession; and more residential activity skewed toward higher-end units. One study reports that the Washington, DC MSA will need approximately 548,300 units (344,600 single-family units and more than 203,700 multifamily units) from 2012 to 2032 or 27,415 units per year to absorb the demand.

With high housing costs, LMI residents in particular experience housing cost burdens. In terms of rental housing affordability, nearly half of all renters in the DC region were cost burdened, meaning that they paid more than 30.0 percent of their income on housing during the period from 2011 to 2015. That share translates to approximately 363,000 households.⁶⁶ The 2016 Out of Reach report by the National Low-Income Housing Coalition reports that the annual income needed to afford the fair market rent for a two-bedroom apartment is \$64,920, which is more than a low-income family's annual income of \$54,699 per 2015 FFIEC income data. Moreover, in Washington-Arlington-Alexandria, a renter household earning a mean wage of \$22 per hour would have to work the equivalent of 1.4 jobs to afford a two-bedroom apartment (\$1,623 fair market rent) and not be cost burdened.⁶⁷ It is also important to note that lower-income renters in the region face enormous competition from higher-income households for scarce affordable units. Higher-income households occupied approximately 69.0 percent of units affordable to the very low-income and 66.0 percent of those affordable to the low-income.⁶⁸

As living costs soar in Washington, DC, especially, homelessness grows and remains problematic. A survey prepared by the United States Conference of Mayors showed that Washington had the highest rate of homelessness out of 32 major cities. There are 124 homeless people for every 10,000 residents, which is more than twice the national average.⁶⁹ A report prepared by the Urban Institute suggests that increasing the supply of rental housing affordable for extremely low-income households would reduce homelessness in the region.⁷⁰

⁶⁶ "Washington, DC Metro (U.S. Census Bureau)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 1 May. 2017. <http://www.policymap.com>.

⁶⁷ Out of Reach, 2016. Rep. National Low Income Housing Coalition, n.d. Web. 1 May. 2017. <http://nlihc.org/oor/virginia>.

⁶⁸ Housing Security in the Washington Region. Urban Institute and the Metropolitan Washington Council of Governments, July 2014. Web. 1 May. 2017. <http://www.urban.org/research/publication/housing-security-washington-region>.

⁶⁹ Weiland, Noah. "DC Homelessness Doubles National Average as Living Costs Soar" The New York Times, 1 January 2017. Web. 5 May. 2017. https://www.nytimes.com/2017/01/01/us/washington-dc-homelessness-double-national-average.html?_r=0.

⁷⁰ Housing Security in the Washington Region. Urban Institute and the Metropolitan Washington Council of Governments, July 2014. Web. 1 May. 2017. <http://www.urban.org/research/publication/housing-security-washington-region>.

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Access to affordable bank accounts is also an important building block for LMI individuals trying to achieve financial stability. According to the FDIC's 2015 National Survey of Unbanked and Underbanked Households, 3.9 percent of households in the Washington, DC MSA are unbanked, meaning they have no type of deposit account with a mainstream financial institution.⁷¹ This figure is considerably lower than the national rate of 7.0 percent. While the unbanked rate has declined since 2009, the underbanked rate, or households with a deposit account that also rely on alternative financial services providers on a regular basis, has steadily increased. It stands at 21.5 percent of households as compared to 15.1 percent in 2009. There are a number of initiatives in the region working on household financial stability, including BankOn DC, the Capital Area Asset Builders, Community Tax Aid, Inc., Operation Hope and numerous other community organizations that provide financial education, matched savings accounts, and other programs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WASHINGTON, DC-VA-MD MSA MULTISTATE ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Washington multistate assessment area is rated high satisfactory. The geographic distribution of loans reflects good penetration throughout the assessment area. The distribution of borrowers also reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, SunTrust Bank is a leader in making community development loans.

During the review period, SunTrust reported 17,128 HMDA-reportable loans compared to 9,021 small business loans in the Washington multistate assessment area. As such, HMDA-reportable lending was weighted more heavily than small business lending in determining the bank's lending test rating in the assessment area. In total, 14.2 percent of the bank's HMDA-reportable and small business lending, by number of loans and 22.9 percent by dollar volume, were originated in the Washington multistate assessment area compared to 9.3 percent of the bank's deposits in the assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

⁷¹ 2015 FDIC National Survey of Unbanked and Underbanked Households, n.d. Web 13 Mar. 2017. <http://economicinclusion.gov/>

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Home Purchase Loans

Home purchase lending in low-income census tracts is good. During the review period, the bank originated 4.7 percent of its loans in low-income census tracts. This level of lending was greater than the percentage of owner-occupied units in low-income tracts at 3.6 percent. Additionally, the bank's performance was slightly greater than the aggregate lenders during the review period.

Home purchase lending in moderate-income census tracts is adequate. During the review period, 18.6 percent of the bank's loans were originated in moderate-income census tracts. This performance was less than the percentage of owner-occupied units in moderate-income census tracts at 19.7 percent. Additionally, the bank's performance was slightly less than the aggregate lenders during the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. SunTrust Bank originated 3.3 percent of its home refinance loans in these tracts during the review period, which was comparable to the percentage of owner-occupied units in low-income tracts at 3.6 percent. Additionally, the bank's performance was similar to aggregate lenders during the review period.

Home refinance lending in moderate-income tracts is also adequate. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts. However, the bank's performance was similar to the aggregate lending performance in 2014, but less than the aggregate lenders in 2015.

Home Improvement Loans

Home improvement lending in both LMI census tracts is excellent. During the review period, the percentage of home improvement lending in both these tracts significantly exceeded the percentage of owner-occupied units in these tracts. The bank's performance in these tracts was also significantly greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is good. The percentage of small business loans in low-income census tracts was equal to the percentage of small businesses located in these tracts. This performance was greater than aggregate lending performance in 2014, but slightly less than the aggregate lenders in 2015.

Small business lending in moderate-income census tracts is also good. SunTrust Bank originated 22.2 percent of its small business loans in moderate-income census tracts, where 19.9 percent of small businesses in the assessment area are operating. SunTrust outperformed aggregate lenders in 2014, but was slightly less than the aggregate lenders in 2015.

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Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans based on borrower income or gross annual revenues is also good. For this analysis, the distribution of HMDA-reportable lending across borrower income levels and small business lending across business revenue sizes was compared to available demographic information.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. During the review period, low-income families represented 21.0 percent of total families and received 7.6 percent of the bank's home purchase loans. Additionally, the distribution of the bank's loans to low-income borrowers was less than aggregate lenders for both years.

Home purchase lending to moderate-income borrowers is good. The bank's lending to moderate-income borrowers exceeded the percentage of moderate-income families in the assessment area and was also greater than aggregate lending during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. Although the percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area, the bank's lending performance was better than aggregate lending performance during the review period.

Home refinance lending to moderate-income borrowers is also good. The percentage of home refinance loans to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area; however, the bank's lending performance was greater than the aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending to both LMI borrowers is excellent. During the review period, the percentage of the bank's lending to these borrowers exceeded the percentage of LMI families in the assessment area. Additionally, the bank's home improvement lending to these borrowers was better than aggregate lending performance during the review period.

Small Business Loans

The distribution of small business lending by business revenue size is adequate considering the bank's performance relative to the aggregate. The bank's lending to small businesses exceeded the aggregate in both 2014 and 2015, but was below the percentage of small businesses in the assessment area during the review period. However, of the 9,021 small business loans originated during the review period, 8,545 loans (94.7 percent) were in amounts of \$250,000 or less, which typically represent loan amounts requested by small businesses.

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Community Development Lending

SunTrust is a leader in making community development loans in the Washington multistate assessment area. The bank originated 57 community development loans totaling \$539.1 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$280.3 million in loans to support community services to LMI individuals; \$177.9 million in loans to revitalize and stabilize LMI geographies; \$59.3 million in support of affordable housing; and \$21.6 million towards economic development activities. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- A \$22.9 million loan financing construction of a HOPE VI multifamily housing development with 133 affordable units, located within walking distance of a Metro station;
- Three loans for a total of \$29.5 million to a private charity that specializes in programs such as Head Start, services for the disabled, meals for the hungry, job placement, shelters, assisted living and senior housing;
- A loan for \$36.8 million to finance a multi-use development project in a moderate-income geography, anchored with a large retail grocery-supercenter anticipated to create approximate 300 permanent minimum wage positions;
- Three loans for a total of \$161.6 million to finance an administrator of Medicaid and CHIP (Children's Health Insurance Program) services to LMI individuals.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is rated outstanding, as evidenced by the excellent level of qualified investments and grants in the Washington, DC multistate assessment area coupled with the responsiveness of the bank's activities to a number of community development needs. The bank demonstrated leadership in several significant community development efforts throughout the assessment area.

The bank made investments (excluding contributions) totaling \$252.7 million in the assessment area; of that, \$187.1 million was invested during the review period. The investment portfolio includes a number of investment vehicles, including, but not limited to, Low Income Housing Tax Credits (LIHTCs), NMTCs, LIHTC investment funds, securities backed by government-guaranteed mortgages on multifamily properties, and bonds that finance HUD and SBA programs. Most of the bank's investments provided support for affordable housing, including \$130.9 million in LIHTC investment funds and LIHTC projects that preserved or created new affordable housing units.

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SunTrust Bank also contributed \$913,500 to nonprofit organizations and community development initiatives during the review period. Specifically, the bank provided grants totaling \$764,500 to nonprofits that offer community services to LMI individuals, \$105,000 to support affordable housing, and \$44,000 to support economic development and revitalization and stabilization programs. The bank's financial support addressed a wide variety of critical community needs, such as job skills training and workforce development, particularly for LMI individuals and youth; financial education, free tax assistance and asset building programs; assistance for the homeless; health care; access to emergency services; youth and family services; educational support programs; and community development capacity building. As noted earlier, the bank also had investments and contributions that served a broader regional area that includes the bank's assessment area.

The bank's diverse investments and contributions impact several community development needs in the assessment area, including affordable housing, community services, and economic development, as evidenced in the several examples highlighted below.

- An investment in a fund that will invest in expiring LIHTC or other subsidized housing properties in Washington, DC, and other markets nationwide. Preserving subsidized affordable housing is considered a high priority need, particularly in major markets like Washington, DC, where there is a limited supply of affordable housing and there is a significant financial opportunity for developers to convert expiring LIHTC projects to market rate rental housing. SunTrust will receive credit for several investments within the Greater Washington, DC assessment area.
- Almost \$100,000 in grant funding to a nonprofit organization that uses running and community to motivate and support formerly incarcerated and homeless individuals moving towards independence. The program includes case management and provides educational support, job training, employment referrals and housing resources in addition to financial education. SunTrust helped facilitate a partnership with another local nonprofit to allow program individuals access to an 8:1 Individual Development Account (IDA) program for homeownership, education, and entrepreneurship.
- In-kind donation of branch space in an LMI community for the HOPE Inside program and additional support for financial empowerment programming offered by Operation HOPE across the assessment area.
- A \$10,000 grant to support a veterans' business assistance organization that provides the resources veterans need to start or grow a business or to explore a new career.

SERVICE TEST

SunTrust Bank's performance under the service test in the Washington multistate assessment area is rated low satisfactory based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

SunTrust Bank's delivery systems in the assessment area are reasonably accessible to the bank's geographies and individuals of different income levels. The distribution of 170 branch offices and 311 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories

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within the assessment area. The bank has 13 branches located in low-income tracts, representing 7.7 percent of total branches compared to 8.2 percent of households and 4.2 percent of businesses located in low-income tracts. The bank has 41 branches located in moderate-income tracts, representing 24.1 percent of total branches compared to 24.6 percent of households and 20.0 percent of businesses located in moderate-income tracts. Alternative delivery systems, such as ATMs, toll-free telephone and text banking, and online banking, were also considered in determining accessibility. During the review period, no branches were opened and two branches were closed in moderate-income tracts; however, three branches were opened and five branches were closed in middle- and upper-income tracts. The branch closures generally did not adversely affect the accessibility of the bank's delivery systems, particularly to LMI geographies and/or LMI individuals in the assessment area.

Banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly in LMI geographies and/or to LMI individuals. SunTrust Bank provides extended hours at all branch offices located in LMI tracts. The bank offers weekend hours at the majority of branches in low-income and moderate-income tracts in the Washington DC multistate assessment area. Bank products, services and standard business hours are consistent throughout the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: Multi Washington DC

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses				
	#	%				Open	Closed	#	%	Open	Closed	Open	Closed	Open	Closed				#	%	%	%
Low	13	7.7%	0	0	6	13	10	Total	24	7.7%	18	8.0%	0	0	6	7.0%	1	1	121	9.0%	8.2%	4.2%
DTO	1		0	0				SA	6		1		0	0	5		1	1				
Moderate	41	24.1%	0	2	29	41	36	Total	83	26.7%	60	26.7%	1	2	23	26.7%	2	2	330	24.6%	24.6%	20.0%
DTO	0		0	0				SA	27		5		1	0	22		2	2				
Middle	64	37.7%	1	3	47	64	62	Total	109	35.0%	81	36.0%	2	5	28	32.6%	0	4	471	35.2%	36.5%	35.8%
DTO	0		0	0				SA	33		5		1	1	28		0	4				
Upper	52	30.6%	2	2	26	52	41	Total	95	30.5%	66	29.3%	3	3	29	33.7%	0	3	404	30.2%	30.6%	39.7%
DTO	0		0	0				SA	31		3		1	1	28		0	3				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	1.0%	0.0%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	170	100.0%	3	7	108	170	149	Total	311	100.0%	225	100.0%	6	10	86	100.0%	3	10	1339	100.0%	100.0%	100.0%
DTO	1		0	0				SA	97		14		3	2	83		3	10				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Washington DC Multistate Metropolitan Area

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Washington multistate assessment area. During the review period, SunTrust Bank employees provided 3,453 service hours in various capacities, by participating in community development services with over 40 different organizations. Bank employees engaged in providing 402 affordable housing service hours and over 3,000 community service hours. Approximately 13.0 percent of service hours were board service at community development organizations or committee membership. This performance is considered adequate given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

STATE OF ALABAMA

CRA RATING FOR ALABAMA: **Satisfactory**

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

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

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes an adequate level of community development loans in its Alabama assessment area.
- The bank provides an adequate level of qualified community development investments and grants.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area.
- The bank provides an adequate level of community development services throughout the assessment area.

STATE OF ALABAMA

SCOPE OF EXAMINATION

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

- Florence

The Florence assessment area is the only assessment area in the state, thus no limited-scope review was conducted in the State of Alabama. The time period, products, and affiliates evaluated for this assessment area are consistent with the scope discussed in the institution section of this report.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ALABAMA

As of June 30, 2015, SunTrust Bank had \$243.3 million in deposits in Alabama accounting for 0.2 percent of the bank's total deposits. SunTrust Bank operated four branch offices in Alabama as of December 31, 2015, representing 0.3 percent of the bank's total branches. HMDA-reportable and CRA small business lending in Alabama each accounted for 0.1 percent of total institutional HMDA-reportable and CRA small business lending by number of loans and less than 0.1 percent by dollar volume. Overall, the bank's HMDA-reportable and CRA lending activity was slightly less than the percentage of total institutional deposits.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in Alabama

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	22	9.7%	\$3,119	27.7%
HMDA Refinance	53	23.5%	\$5,029	44.7%
HMDA Home Improvement	39	17.3%	\$492	4.4%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	114	50.4%	\$8,640	76.7%
Total Small Business	112	49.6%	\$2,621	23.3%
Total Farm	0	0.0%	\$0	0.0%
TOTAL LOANS	226	100.0%	\$11,261	100.0%

Originations and Purchases

STATE OF ALABAMA

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ALABAMA

LENDING TEST

The lending test rating in the State of Alabama is low satisfactory. Overall, performance in Alabama with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment area. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank made an adequate level of community development loans in Alabama.

During the review period, SunTrust reported 114 HMDA-reportable loans and 112 small business loans in Alabama. As such, HMDA-reportable lending and small business lending were given equal weight when determining the lending test rating for Alabama. The rating for Alabama is based on performance in the Florence full-scope assessment area.

Details of the bank's HMDA-reportable lending, small business lending, and peer lending data can be found in Appendix G.

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Alabama is derived from the Florence assessment area. A detailed discussion of the borrower and geographic distribution of lending for the Florence assessment area is included in the next section of this report.

Community Development Lending

Sun Trust Bank makes an adequate level of community development loans in the state of Alabama. The bank originated three community development loans totaling \$3.9 million in Alabama during the review period, all of which were in the Florence full-scope assessment area. Overall, this level of statewide community development lending is considered adequate based on the bank's size and presence in its Alabama assessment area and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for Alabama is low satisfactory.

The bank makes an adequate level of qualified investments and contributions in the Alabama assessment area. During the review period, the bank had qualified investments of \$2.6 million and contributions of \$29,400 in the Florence assessment area. This level of investment activity is considered adequate given the bank's presence in the state and the availability of community development opportunities in the bank's assessment

STATE OF ALABAMA

area. Additional details regarding specific investments and contributions can be found in the full-scope assessment area section, and a summary of the bank's investments and contributions for the state can be found in Appendix F.

Service Test

The service test rating for Alabama is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. Statewide, banking services and hours of operation do not vary in a way that inconveniences the assessment area, including LMI geographies or LMI individuals. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems for LMI geographies and/or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area section of this report.

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Florence assessment area. No statewide community development services were qualified during this examination. In the Florence assessment area during the review period, employees engaged in 59 qualified community service activities totaling 136 hours that positively impacted the assessment area. Approximately 22 service hours were related to United Way and 25 hours were related to financial education. Approximately 33.1 percent of service hours were board service at community development organizations or committee membership. This performance is considered adequate given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Florence, Alabama

METROPOLITAN AREA

(Full Scope Review)

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

Overview

SunTrust Bank's Florence assessment area consists of Colbert and Lauderdale counties in northwest Alabama, which make up the entire Florence-Muscle Shoals MSA. As of December 2015, SunTrust Bank had four branches in the assessment area which held 0.2 percent of the bank's total deposits. Of the bank's total combined HMDA-reportable and CRA small business lending, 0.1 percent was originated in the assessment area. Florence is the bank's only assessment area in Alabama.

The assessment area is an active banking market with financial institutions of various asset sizes. Large national banks have a strong presence. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranked 5th out of 13 financial institutions operating in the assessment area with a 9.6 percent deposit market share and \$243.3 million in deposits. Bank Independent had the largest deposit market share with 22.6 percent and 14 branches, followed by First Metro Bank and Compass Bank.

HMDA-reportable lending is competitive in the assessment area. SunTrust Bank and SunTrust Mortgage combined had an average of 1.3 percent of total HMDA-reportable lending in both 2014 and 2015. SunTrust Bank ranked 35th while SunTrust Mortgage ranked 26th out of the 175 HMDA lenders in the market in 2014. The bank's ranking decreased slightly in 2015, but the mortgage company increased in ranking. Bank Independent, Listerhill Credit Union and Regions Bank were the top HMDA lenders in the market in 2014 and 2015.

Small business lending is equally competitive. In 2014, SunTrust Bank ranked 13th out of 35 CRA reporters with 1.7 percent of all CRA small business loans. In 2015, SunTrust Bank ranked 7th out of 41 CRA reporters with 4.3 percent of all CRA small business loans. Bank Independent was the dominant CRA lender in the market in 2014 and 2015.

Population and Income Characteristics

The Florence-Muscle Shoals MSA has a population of 146,950.⁷² Lauderdale County, home to the city of Florence, represents the largest population center in the assessment area with nearly 92,600 residents as of July 2015.⁷³ Overall, the population declined in the MSA by 0.1 percent between 2010 and 2015, driven primarily by population loss in Lauderdale County. The median age in the assessment area is 41, and 19.2 percent of its population is 65 years or older.⁷⁴

⁷² QuickFacts. US Census Bureau, n.d. Web. 30 Nov. 2016. <http://quickfacts.census.gov>

⁷³ Ibid

⁷⁴ "Advantage Alabama." Florence-Muscle Shoals, AL MSA Profile -- Advantage Alabama. N.p., n.d. Web. 20 May 2017. <<http://advantagealabama.com/msa/2650/florence-muscle-shoals-al/edpa-advantage-alabama-msa.html>>.

Florence, Alabama

The assessment area contains 36 census tracts; 2010 census data indicates that there were 4 (11.1 percent) low-income census tracts, 5 (13.9 percent) moderate-income tracts, 22 (61.1 percent) middle-income tracts, and 5 (13.9 percent) upper-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2014 and 2015 for the Florence MSA and shows that the median family income increased considerably between 2014 and 2015.

Borrower Income Levels
Florence-Muscle Shoals, AL MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2014	\$52,100	0	- \$26,049	\$26,050	- \$41,679	\$41,680	- \$62,519	\$62,520	- & above
2015	\$58,600	0	- \$29,299	\$29,300	- \$46,879	\$46,880	- \$70,319	\$70,320	- & above

Poverty and financial instability are concerns in the assessment area. The percentage of families living below the poverty level was 17.7 percent between 2011 and 2015, while the poverty rate was 18.8 percent statewide. However, this figure increases to 53.8 percent in poverty for single female-headed families with children. Within the assessment area, 39.6 percent of families are considered LMI as compared to the state level of 40.9 percent, and 41.7 percent of the families living in low-income tracts and 27.0 percent of families living in moderate-income tracts have incomes below the poverty level.⁷⁵

Economic Conditions

During the review the period, several manufacturing plants closed including International Paper's Courtland Plant, Hon Corp, and Hillshire Brands.⁷⁶ However, manufacturing remains the largest private employment sector in the Florence MSA representing 16.8 percent of total employment. There are also high concentrations of workers in government, retail trade, education and health services, and leisure and hospitality.⁷⁷ While the manufacturing sector currently supports an above average employment rate, the industry is not expected to be a lasting source of employment given trends in automation and globalization. There has been an expansion in tourism arising from an expansion of projects relating to Florence's musical roots in the blues genre. Such projects include renovating and reopening the historic Muscle Shoals Sound Studios and hosting the annual W.C. Handy Music Festival, both of which have boosted the leisure and hospitality sector.

⁷⁵ "Florence-Muscle Shoals MSA, AL (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 19 May. 2017. <<http://www.policymap.com/>>.

⁷⁶ Bernie Delinski. "TimesDaily's 2014 Story of the Year: Local Plants Close Doors." *TimesDaily*. N.p., 31 Dec. 2014. Web. 20 May 2017.

http://www.timesdaily.com/news/timesdaily-s-story-of-the-year-local-plants-close-doors/article_96172c5c-90a8-11e4-8aef-7ffe7aada3d.html

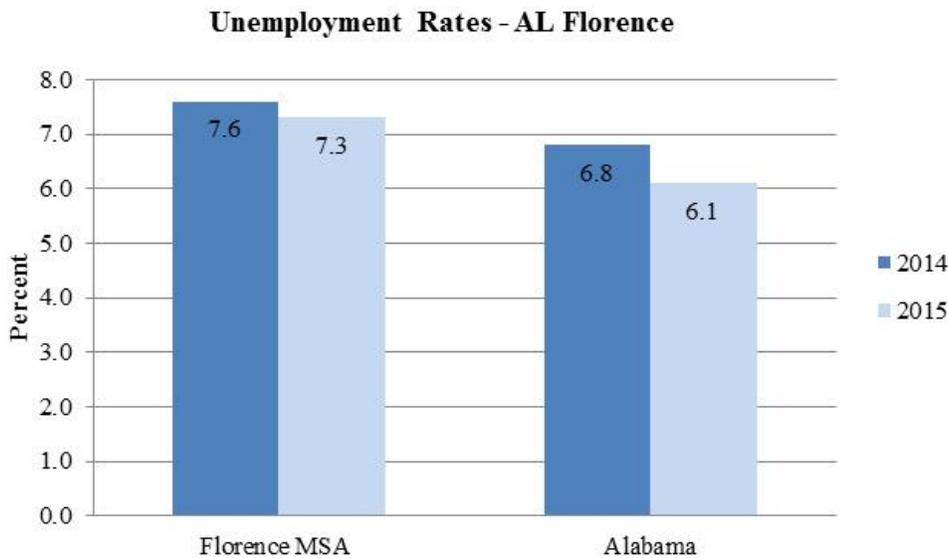
⁷⁷ "Advantage Alabama." *Florence-Muscle Shoals, AL MSA Profile -- Advantage Alabama*. N.p., n.d. Web. 20 May 2017. <<http://advantagealabama.com/msa/2650/florence-muscle-shoals-al/edpa-advantage-alabama-msa.html>>.

Florence, Alabama

Major employers in the assessment area include North American Lighting, Freight Car America, Constellium, and Helen Keller Hospital.⁷⁸ Another major employer and anchor institution in Lauderdale County is the University of North Alabama, which enrolls nearly 7,500 students and employs over 700 full-time staff.⁷⁹

According to 2015 Dun & Bradstreet information, there were 5,809 businesses within the Florence assessment area, 91.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Of the total small businesses in the assessment area, 21.9 percent were in LMI tracts. Lending volume for the review period was unavailable at the time of this review.

As shown in the following chart, the unemployment rate in the MSA decreased slightly from 7.6 percent to 7.3 percent between 2014 and 2015; the manufacturing job losses are reflected in the modest unemployment decline. The unemployment rate in the MSA, however, was still higher than the statewide unemployment rate of 6.1 percent in 2015. Colbert County has the highest unemployment rate in the state, while Alabama has the third highest unemployment rate in the nation.⁸⁰ It is worth noting that less than one-fifth of the adult population holds a bachelor's degree or higher, which is significantly below state and national rates, and may impact employment opportunities.⁸¹



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

There were approximately 69,000 housing units in 2010, 63.5 percent of which were owner-occupied, 23.3 percent were rental units and 13.2 percent were vacant.⁸² The 2010 census shows 5.7 percent of the housing

⁷⁸ Matsiras, Paul. "Florence-Muscle Shoals AL." *Precis State & Metro Comprehensive Analysis and Data*. Moody's Analytics, Mar. 2017. Web. 19 May 2017. <https://www.economy.com/workstation>

⁷⁹ Alabama, University Of North. "University of North Alabama." University of North Alabama. N.p., n.d. Web. 20 May 2017. <https://www.una.edu/>

⁸⁰ Bill Young. "Alabama's Unemployment Rate Is Third Highest in the Nation." *WAAAYTV.com and ABC 31*. N.p., 19 Apr. 2017. Web. 20 May 2017. http://www.waaytv.com/appnews/alabama-s-unemployment-rate-is-third-highest-in-the-nation/article_6b31cb2c-082f-11e7-8ad6-235181e1722d.html

⁸¹ Matsiras, Paul. "Florence-Muscle Shoals AL." *Precis State & Metro Comprehensive Analysis and Data*. Moody's Analytics, Mar. 2017. Web. 19 May 2017. <https://www.economy.com/workstation>

⁸² FRB Atlanta Calculations of Dun & Bradstreet, 2010 American Community Survey data.

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stock in the assessment area is located in low-income tracts with 37.8 percent owner-occupied housing. In addition, the 2010 census shows 11.6 percent of the housing stock in the assessment area is located in moderate-income tracts with only 47.7 percent owner-occupied housing. Rental and vacant units are highly concentrated in LMI tracts, and the housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in LMI areas than in other areas.

Housing in the assessment area is stable, with home prices trending upward. The estimated median value of an owner-occupied housing unit between 2011 and 2015 was \$112,300, which was lower than the median housing value in the state at \$125,500.⁸³ The housing affordability ratio for the assessment area is 38.4. By comparison, the affordability ratio for Alabama is 35.8.⁸⁴ This shows that housing is slightly more affordable in the Florence MSA than in the state.⁸⁵ Given its affordability, less than 19.0 percent of homeowners are cost-burdened in the assessment area, meaning that homeownership costs account for more than 30 percent of household income.⁸⁶ In terms of homebuilding activity, new residential permitting has remained low due to a continuing decline of the population growth.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

⁸³ "Florence-Muscle Shoals MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 19 May 2016. <<http://www.policymap.com/>>.

⁸⁴ FRB Atlanta Calculations of Dun & Bradstreet, 2010 American Community Survey data.

⁸⁵ The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

⁸⁶ "Florence-Muscle Shoals MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 19 May 2016. <<http://www.policymap.com/>>.

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Combined Demographics Report

Assessment Area: AL Florence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	11.1	1,631	4	680	41.7	8,836	21.7
Moderate-income	5	13.9	3,650	9	984	27	7,280	17.9
Middle-income	22	61.1	27,852	68.4	3,089	11.1	7,490	18.4
Upper-income	5	13.9	7,589	18.6	438	5.8	17,116	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	40,722	100.0	5,191	12.7	40,722	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,632	1,374	3.1	37.8	1,652	45.5	606	16.7
Moderate-income	8,037	3,834	8.8	47.7	2,794	34.8	1,409	17.5
Middle-income	45,171	30,190	68.9	66.8	8,962	19.8	6,019	13.3
Upper-income	12,178	8,416	19.2	69.1	2,656	21.8	1,106	9.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,018	43,814	100.0	63.5	16,064	23.3	9,140	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	662	11.4	589	11	68	16	5	9.8
Moderate-income	608	10.5	563	10.6	42	9.9	3	5.9
Middle-income	3,099	53.3	2,909	54.6	150	35.2	40	78.4
Upper-income	1,440	24.8	1,271	23.8	166	39	3	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,809	100.0	5,332	100.0	426	100.0	51	100.0
Percentage of Total Businesses:				91.8		7.3		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	0.8	2	0.8	0	0	0	0
Moderate-income	1	0.4	1	0.4	0	0	0	0
Middle-income	211	87.9	209	88.2	2	66.7	0	0
Upper-income	26	10.8	25	10.5	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	240	100.0	237	100.0	3	100.0	0	.0
Percentage of Total Farms:				98.8		1.3		.0

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Credit and Community Development Needs

The prevalence of poverty, a high unemployment rate, and a low-skilled population highlight the importance of workforce development initiatives and financial counseling and education within the assessment area. There are several community service organizations working in the Florence MSA that offer services to LMI residents facing these issues, but the organizations need financial support, technical assistance and volunteers from local financial institutions to keep pace with the ongoing demand for their services. For banks, partnering with these organizations has the potential to create community development service or investment opportunities. According to one community contact, her clients require financial education on savings, overdraft payment services, and first-time home ownership. The contact also indicated that her clients need an alternative to checking accounts, such as low-cost savings accounts, while they learn to manage money and develop better financial habits.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FLORENCE, ALABAMA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Florence assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Additionally, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

SunTrust Bank reported 114 (50.4 percent) HMDA-reportable loans and 112 (49.6 percent) CRA small business loans in the Florence assessment area during the review period. Therefore, HMDA-reportable lending and small business lending were given similar weighting in determining the bank's lending test rating in the assessment area. The Florence assessment area accounted for 0.1 percent of SunTrust Bank's total HMDA-reportable and small business lending by number of loans and less than 0.1 percent by dollar volume during the review period. In comparison, 0.2 percent of SunTrust Bank's deposits are in the Florence assessment area. Given that the Florence assessment area is the bank's only assessment area in the state, this assessment area was the primary factor on statewide performance ratings across the three performance tests.

For the lending test analysis, performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates,

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, only one home purchase loan was made in 2014 and none in 2015 in low-income census tracts. This level of lending represented 4.5 percent of the bank's home purchase loans in the assessment area, which exceeded the 3.1 percent of owner-occupied units in low-income tracts. Additionally, the bank's performance significantly exceeded aggregate lenders in low-income tracts in 2014, and with no lending in 2015, the bank's performance was similar to aggregate lending performance.

Home purchase lending in moderate-income census tracts is also adequate. During the review period, only two home purchase loans were originated in moderate-income census tracts. This level of lending represented 9.1 percent of the bank's home purchase loans in the assessment area, which was slightly greater than the 8.8 percent level of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance exceeded aggregate lenders throughout the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is very poor. SunTrust Bank originated no home refinance loans in low-income census tracts during the review period. As a result, the bank's home refinance lending was less than the level of owner-occupied units in these tracts and underperformed aggregate lenders during the review period.

Home refinance lending in moderate-income census tracts is adequate. The percentage of home refinance loans originated in moderate-income census tracts was slightly greater than the percentage of owner-occupied units in these tracts; however, performance was on par with aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. SunTrust Bank originated only two home improvement loans in low-income census tracts in 2015 and no loans in 2014. Despite the minimal number of loans, the bank's lending performance in low-income census tracts was greater than the percentage of owner-occupied units in these tracts and significantly exceeded aggregate lenders in 2015.

Home improvement lending in moderate-income census tracts is good based on limited production of seven loans in the assessment area during the review period. The percentage of home improvement loans in moderate-income census tracts at 17.9 percent greatly exceeded the percentage of owner-occupied units at 8.8 percent in these tracts. Additionally, the bank's performance was also significantly greater than the aggregate lending performance during the review period.

Florence, Alabama

Small Business Loans

Small business lending in low-income census tracts is poor. The percentage of small business loans in low-income census tracts was less than the percentage of small businesses located in these tracts. Furthermore, performance in these tracts was also less than aggregate lending performance during the review period.

Small business lending in moderate-income census tracts is excellent. SunTrust Bank originated 19.6 percent of its small business loans in moderate-income census tracts, where 10.6 percent of small businesses in the assessment area are operating. SunTrust also outperformed aggregate lenders during the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate based on limited production of two loans during the review period. While the percentage of home purchase loans to low-income borrowers was much less than the percentage of low-income families located in the assessment area, SunTrust Bank's lending was on par with the aggregate lending performance to low-income borrowers during the review period.

Home purchase lending to moderate-income borrowers is good. The bank's percentage of home purchase loans at 27.3 percent exceeded the percentage of moderate-income families located in the assessment area at 17.9 percent. The bank's home purchase lending was comparable to the aggregate lenders in 2014 and significantly greater than aggregate lenders in 2015.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, with only nine loans originated during the review period, SunTrust Bank's lending exceeded aggregate lending performance throughout the review period.

Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area. Lending to moderate-income borrowers was significantly less than the aggregate lenders in 2014 but significantly greater in 2015.

Florence, Alabama

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. The bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, the bank's lending was double that of the aggregate lenders in 2014 and was less than the aggregate in 2015.

Home improvement lending to moderate-income borrowers is good. The percentage of home improvement loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. Additionally, the bank's performance also exceeded the aggregate lending performance during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance exceeded aggregate lending performance. Additionally, 98.2 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Sun Trust Bank made an adequate level of community development loans in the Florence assessment area. The bank originated three community development loans totaling \$3.9 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing and community services targeted to LMI individuals. Sun Trust Bank's community development lending exhibits adequate responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Approximately \$3.5 million in financing to support two LIHTC housing developments where all units are affordable to LMI individuals; and
- A loan to a nonprofit organization that provides a soup kitchen serving LMI individuals.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is adequate, as demonstrated by the volume of qualified investments and grants in the Florence assessment area coupled with the level of responsiveness to community development needs.

The bank's investments (excluding contributions) totaled \$2.6 million in the assessment area; all investments were made in a prior review period. The bank's investment portfolio includes securities backed by government-guaranteed single-family mortgages and bonds that finance HUD and SBA programs. The bank contributed \$29,400 during the review period to nonprofit organizations that provide community services to LMI

Florence, Alabama

individuals. Donations included \$10,000 to help construct a new emergency shelter to serve the region. The Florence assessment area also benefits from investments and contributions that serve the bank's entire footprint, including the assessment area.

Most of the bank's investments were made prior to 2012 and demonstrate limited responsiveness to current community development needs in the market, including economic development and affordable housing. However, the bank's performance is considered adequate given the bank's presence in this market and available community development opportunities.

SERVICE TEST

SunTrust Bank's service test performance in the Florence assessment area is adequate based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Florence assessment area. The distribution of the four branch offices and four ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch in a low-income census tract representing 25.0 percent of total branches in the assessment area and no branches in moderate-income census tracts. For comparison purposes, 5.1 percent of households and 11.4 percent of businesses were located in low-income census tracts and 11.1 percent of households and 10.5 percent of businesses were located in moderate-income tracts. During the review period, no branches were opened in any census tracts and one branch was closed in a middle-income census tract. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended hours at the branch in a low-income tract, but does not offer weekend hours. The bank offers extended hours in its middle- and upper-income census tract branches and weekend hours in its upper-income census tract branch. However, banking hours of operation do not vary in a way that inconveniences the assessment area, particularly LMI geographies and/or LMI individuals.

Florence, Alabama

Geographic Distribution of Branches & ATMS

Assessment Area: AL Florence

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	1	25.0%	0	0	1	1	0	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	1	4	11.1%	5.1%	11.4%
DTO	0		0	0				SA	0		0		0	0	0		0	1				
Moderate	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	5	13.9%	11.1%	10.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	2	50.0%	0	1	2	2	0	Total	2	50.0%	2	50.0%	0	1	0	0.0%	0	0	22	61.1%	65.4%	53.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	25.0%	0	0	1	1	1	Total	1	25.0%	1	25.0%	0	0	0	0.0%	0	0	5	13.9%	18.5%	24.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	4	100.0%	0	1	4	4	1	Total	4	100.0%	4	100.0%	0	1	0	0.0%	0	1	36	100.0%	100.0%	100.0%
DTO	0		0	0				SA	0		0		0	0	0		0	1				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Florence assessment area. During the review period, employees engaged in 59 qualified community service activities totaling 136 hours that positively impacted the assessment area. Approximately 22 service hours were related to United Way and 25 hours were related to financial education. Approximately 33.1 percent of service hours were board service at community development organizations or committee memberships. This performance is considered adequate given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

STATE OF FLORIDA

CRA RATING FOR FLORIDA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income also reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its Florida assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Florida assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the Florida assessment areas.
- The bank provides an adequate level of community development services throughout the Florida assessment areas.

STATE OF FLORIDA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in the State of Florida:

- Daytona
- Miami
- Tampa

Limited-scope reviews were conducted for the remaining 21 assessment areas:

- Fort Myers
- Fort Walton
- Gainesville
- Homosassa Springs
- Jackson (non-MSA)
- Jacksonville
- Lakeland
- Melbourne
- Middle Florida (non-MSA)
- Naples
- Ocala
- Orlando
- Panama City
- Pensacola
- Port St. Lucie
- Punta Gorda
- Sarasota
- Sebring
- Tallahassee
- The Villages
- Vero Beach

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

As of June 30, 2015, SunTrust Bank had \$46.3 billion in deposits in Florida accounting for 32.5 percent of SunTrust's total deposits. SunTrust Bank operated 492 branch offices in Florida as of December 31, 2015, representing 34.2 percent of the bank's total branches. HMDA-reportable lending in Florida accounted for 25.4 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in Florida accounted for 40.1 percent of the bank's total CRA small business lending. Lending overall in the state accounted for 31.4 percent of the bank's total lending activity by number of loans and 21.6 percent by dollar volume, which was slightly less than the percentage of total deposits at 32.5 percent.

STATE OF FLORIDA

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in Florida

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	11,639	20.1%	\$2,975,727	49.3%
HMDA Refinance	9,164	15.8%	\$1,665,623	27.6%
HMDA Home Improvement	7,010	12.1%	\$129,899	2.2%
HMDA Multi-Family	9	0.0%	\$82,130	1.4%
Total HMDA	27,822	48.1%	\$4,853,379	80.5%
Total Small Business	30,025	51.9%	\$1,168,944	19.4%
Total Farm	41	0.1%	\$10,254	0.2%
TOTAL LOANS	57,888	100.0%	\$6,032,577	100.0%

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

The lending test rating in Florida is high satisfactory. Overall, performance in Florida with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income also reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank makes a relatively high level of community development loans in Florida.

During the review period, SunTrust Bank reported 27,822 HMDA-reportable loans and 30,025 small business loans in Florida. As such, small business lending was given greater weight when determining the lending test rating for the state. The rating for Florida is based on the full-scope review of the Daytona, Miami, and Tampa assessment areas, which represent 45.3 percent of the bank's statewide HMDA-reportable and small business lending.

Details of the bank's HMDA-reportable lending, small business lending, and peer lending data can be found in Appendix G.

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is also good. As noted above, the

STATE OF FLORIDA

rating for the state of Florida is derived from the Daytona, Miami, and Tampa assessment areas. A detailed discussion of the borrower and geographic distribution of lending for these assessment areas is included in the next sections of this report.

Community Development Lending

Sun Trust Bank makes a relatively high level of community development loans in the state of Florida. The bank originated 199 community development loans totaling \$1.1 billion in Florida during the review period, including 112 loans for \$558.8 million in the Daytona, Miami, and Tampa full-scope assessment areas. Performance in Miami was excellent, while performance in Daytona and Tampa was good. The total state community development lending also includes three loans totaling \$49 million serving the broader statewide area that included the bank's assessment areas. The loans serving the statewide area provided financing for a nonprofit organization whose mission is to administer tax credit donations in the form of scholarships to low-income K-12 students in Florida. Overall, this level of statewide community development lending is considered good based on the bank's size and presence in its Florida assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area sections of this report.

INVESTMENT TEST

The investment test rating for Florida is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$512.1 million that directly benefited the Florida assessment areas. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC and NMTC investment funds, mortgage-backed securities and other bonds, and contributions. The bank also had had \$98.3 million in investments that benefited the broader statewide area, including all of the bank's assessment areas. During the review period, the bank invested \$8.3 million in SBA bonds; the remaining investments remain on the books from prior review periods and are largely SBA and HUD bonds and mortgage-backed securities. Statewide investments include contributions of \$223,600 to organizations that provide affordable housing, community services, and economic development programs that benefit the entire state. Notably, the bank provided \$100,000 over the review period to support two CDFIs that finance affordable housing and small businesses statewide.

Approximately 60.2 percent of total statewide investments benefited the three full-scope assessment areas; performance was excellent in Miami, good in Tampa, and poor in Daytona. The bank's performance in limited-scope assessment areas varied; investment activity was excellent in the Melbourne and Pensacola assessment areas, and the volume of investments was good in Ft. Walton, Port St. Lucie, Sarasota, and Tallahassee. Investment performance was adversely rated in 12 of the 21 limited-scope assessment areas.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

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SERVICE TEST

The service test rating for Florida is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including LMI geographies and/or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area sections of this report.

Community Development Services

SunTrust Bank provided an adequate level of community development services that benefit LMI residents and small businesses in Florida. The bank provided a total of 17,281 qualified service hours during the examination period, including 6,379 total hours in the Daytona, Miami, and Tampa full-scope assessment areas. Performance in Miami, the largest full-scope assessment area in the state, was good, while performance in Daytona and Tampa was adequate. Additionally, employees engaged in 10,902 service hours in limited-scope assessment areas. Performance in limited-scope assessment areas was generally less than the full-scope performance, with 13 out of 21 (61.9 percent) limited-scope assessment areas exhibiting very poor or poor performance. Overall performance is considered adequate given SunTrust Bank's size and presence in Florida and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Daytona, Florida

METROPOLITAN AREA

(Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DAYTONA, FLORIDA ASSESSMENT AREA

Overview

The Daytona, Florida assessment area consists of Flagler and Volusia counties, which make up the entire Deltona-Daytona Beach-Ormond Beach MSA (Daytona MSA). As of December 31, 2015, SunTrust operated 27 branch offices in the assessment area, which represent 5.5 percent of the branches statewide. Additionally, Daytona represents the 5th largest concentration of deposits and 4th largest combined HMDA-reportable and CRA small business lending in the state.

The Daytona assessment area is a highly competitive market dominated by national and regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranks 1st out of 27 financial institutions operating in the assessment area with 21.2 percent deposit market share. The other top two financial institutions by deposit market share are Wells Fargo Bank with 19.3 percent, followed by Bank of America with 19.0 percent.

SunTrust Bank and SunTrust Mortgage combined had an average of 4.8 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 8th while STM ranked 6th out of the 505 HMDA lenders in the market in 2014. In 2015, both STM and STB decreased slightly in ranking. Wells Fargo Bank was the leading HMDA lender in the market in 2015, followed by Quicken Loans, Inc. and Freedom Mortgage.

In 2015, SunTrust Bank ranked 2nd out of 89 lenders with 13.0 percent of the CRA loans. American Express Bank was the leading CRA lender in the market. Capital One and Bank of America were the other dominant CRA lenders in the market.

Population and Income Characteristics

The total population in the assessment area in 2015 was 604,502. Volusia County accounts for most of the population, with 503,719 residents.⁸⁷ All three of the MSA's principle cities, Daytona Beach, Deltona, and Ormond Beach, are located in Volusia County. Between 2010 and 2015, the population growth in Volusia County was 1.8 percent; the population growth in Deltona, the largest city in the assessment area, was 1.5 percent. Population growth for Daytona Beach, the second largest city, was 2.8 percent.⁸⁸ Daytona Beach is the main attraction for tourists.

⁸⁷ "Daytona, FL (U.S. Census Bureau)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 May 2017.
<http://www.policymap.com/>

⁸⁸ Ibid

Daytona, Florida

The assessment area is made up of 135 census tracts: 5 tracts (3.7 percent) are low-income, 24 tracts (17.8 percent) are moderate-income, 75 tracts (55.6 percent) are middle-income, 29 tracts (21.5 percent) are upper-income, and 2 tracts (1.5 percent) have unknown income levels.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Deltona-Daytona Beach-Ormond Beach MSA and shows that the median family income decreased slightly between 2014 and 2015.

Borrower Income Levels
Deltona-Daytona Beach-Ormond Beach, FL MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$52,600	0 - \$26,299	\$26,300 - \$42,079	\$42,080 - \$63,119	\$63,120 - & above
2015	\$51,500	0 - \$25,749	\$25,750 - \$41,199	\$41,200 - \$61,799	\$61,800 - & above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty increased between 2009 and 2015 throughout the assessment area. In 2015, the poverty rate for the assessment area was 17.0 percent, slightly higher than the state rate of 16.5 percent. The poverty rate in the city of Daytona Beach is extremely high at 31.7 percent.⁸⁹ Within the assessment area, 37.9 percent of families are considered LMI, slightly lower than the state level of 39.0 percent. Additionally, 47.5 percent of families in low-income tracts and 16.8 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

Volusia County is known worldwide for the surf and sand of Daytona Beach. It is equally known for its popular events surrounding Bikeweek, which attract over 500,000 visitors annually, and the Daytona 500 – the most prestigious and important race on the NASCAR calendar each year. The Greater Daytona Beach area is positioned at the apex of two major interstate highways, I-95 and I-4, creating a central hub for highway access to the major metropolitan areas of the state and beyond. This prime geographic location makes Volusia County the perfect location for both business and tourism.

Economic conditions in the Daytona MSA strengthened during the review period. During 2016, nonfarm payrolls in the MSA increased by 7,700 jobs, or 4.1 percent, to 195,800 jobs. By comparison, payrolls increased by an average of 3,100 jobs, or 1.8 percent, from 2011 through 2015.⁹⁰ Employment in the assessment area is concentrated in the following industries: education and health services, retail trade, leisure

⁸⁹ Ibid

⁹⁰ "Market at a Glance." HUD PD&R / Economic & Market Analysis Division (EMAD) Southeast/Caribbean Regional Office. N.p., n.d. Web. 17 May 2017. <https://www.huduser.gov/portal/ushmc/mag.html>

Daytona, Florida

and hospitality services, professional and business services, and local government. It is worth noting that the retail trade, and leisure and hospitality services sectors account for 30.8 percent of the total employment in the MSA, with average annual earnings of \$26,662.⁹¹ According to Moody's Analytics, industries at the lower end of the pay scale continue to outperform in the MSA and as a result, average hourly earnings are stuck about 30.0 percent below their prerecession level.

The largest employers in the assessment area are Halifax Medical Center, Publix Super Markets, Inc., Florida Hospital – Ormond Memorial, Wal-Mart Stores Inc., and the National Association for Stock Car Racing.⁹² The healthcare sector will continue to grow and create opportunities over the next several years given the increase in the aging population in the area. Several healthcare construction and expansion projects are underway within the assessment area, including the Halifax Health emergency room. The same group also has plans to build a medical office building and a 96-bed hospital tower at the site.⁹³ More importantly, once the hospitals are built, the services must be affordable to large number of LMI populations residing within the area.

According to 2015 Dun & Bradstreet information, there were 42,262 businesses within the Daytona assessment area, of which 96.1 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Low-income tracts contained 2.7 percent of businesses in the assessment area, while 18.0 percent of businesses were located in moderate-income tracts. Small business lending continued to improve during review period. The number of loans to small businesses increased by 32.1 percent between 2013 and 2015 in Volusia and Flagler counties, with 11,221 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million represented 57.9 percent and 61.2 percent of total small business loans in Volusia and Flagler counties, respectively. This lending activity is an increase from previous years and an indication that there may be fewer obstacles for smaller firms to access credit in the market.⁹⁴

The unemployment rate in the area has significantly decreased since 2010, when both counties posted rates over 12.0 percent. As shown in the following chart, the unemployment rate in the Daytona assessment area continued to trend downward in 2015 and is only slightly higher than the unemployment rate for the state, with an unemployment rate at 5.8 percent compared to 5.4 statewide in 2015.

⁹¹ Accarelli, Kara. "DELTONA-DAYTONA BEACH-ORMOND BEACH FL." Précis® U.S. Metro. Moody's Analytics, July 2016. Web. 17 May 2017. <https://www.economy.com/precismetro>

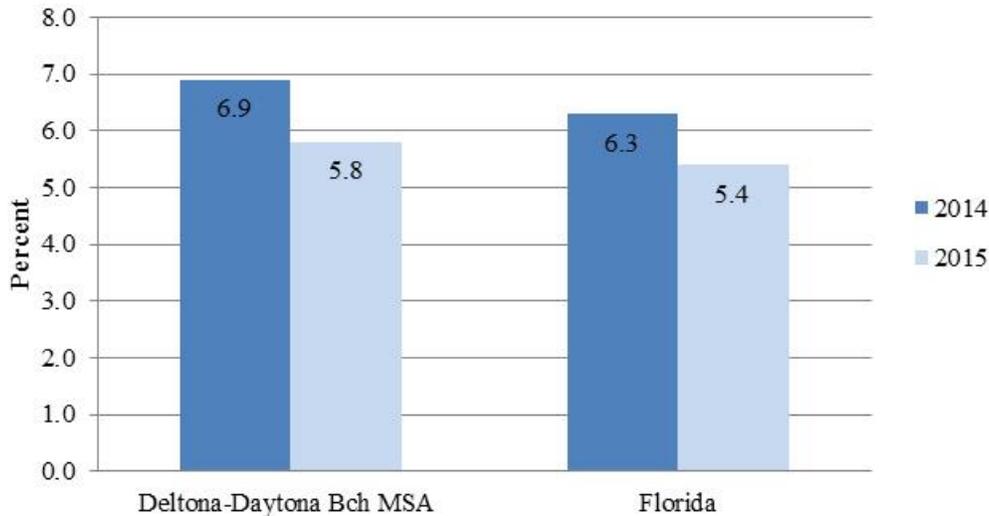
⁹² Ibid

⁹³ Fuller, Austin. "Halifax Health Welcomes Public to New Deltona Emergency Room." Daytona Beach News. Daytona Beach News-Journal Online, 23 Apr. 2017. Web. 20 June 2017. <http://www.news-journalonline.com/news/20170423/halifax-health-welcomes-public-to-new-deltona-emergency-room>

⁹⁴ "Daytona, FL (CRA Loan Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 May 2017. <http://www.policymap.com/>

Daytona, Florida

Unemployment Rates - FL Daytona



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 298,700 housing units located in the assessment area, of which 60.8 percent were owner-occupied, 18.4 percent were rental units, and 20.8 percent were vacant. Rental and vacant units represent a disproportionate share of housing in LMI tracts. These factors suggest that lending may be more challenging in LMI areas than in other areas.

The Daytona housing market has experienced a steady rise in home sales and home values since early 2012. The median home price for Volusia County in December 2015 was approximately \$157,000, an increase of 9.4 percent from December 2013.⁹⁵ For the 12 months ending December 2015, annual home sales increased by 13.0 percent, and home values appreciated by 6.0 percent. In terms of affordability, the Daytona assessment area had a Housing Affordability Index (HAI) of 141.0.⁹⁶ ⁹⁷ For existing homeowners in the assessment area, less than a third are considered cost-burdened, meaning homeownership or rental costs account for more than 30.0 percent of household income. For comparison, in markets such as Tampa and Atlanta, about half of the residents are considered cost-burdened.⁹⁸

Renters in the assessment area are far more cost-burdened than homeowners; 44.4 percent of renters in Flagler County and 56.2 percent in Volusia County are cost-burdened.⁹⁹ A report by the National Low Income Housing Coalition confirmed housing affordability is a problem for renters in the Daytona MSA. According to the study, in 2016, a minimum wage worker would have to work 86 hours a week in order to afford the fair market

⁹⁵ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

⁹⁶ Ibid

⁹⁷ The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable. Source: Federal Reserve Bank of Atlanta calculations of data provided by Moody's Analytics.

⁹⁸ "Daytona, FL." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 May 2017.

<http://www.policymap.com/>

⁹⁹ Ibid

Daytona, Florida

rent (\$896) for a two-bedroom apartment in the area. In the assessment area, a renter would need an hourly wage of \$17.23 to be able to afford a two-bedroom rental.¹⁰⁰ This will continue to be an issue for lower income renters as apartment vacancy rates decline and rents rise.¹⁰¹

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

¹⁰⁰Out of Reach, 2016. Rep. National Low Income Housing Coalition, n.d. Web. 17 May 2017. <http://nlihc.org/oor/2016/florida>

¹⁰¹ "Market at a Glance." HUD PD&R / Economic & Market Analysis Division (EMAD) Southeast/Caribbean Regional Office. N.p., n.d. Web. 17 May 2017. <https://www.huduser.gov/portal/ushmc/mag.html>

Daytona, Florida

Combined Demographics Report

Assessment Area: FL Daytona

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3.7	2,705	1.8	1,284	47.5	30,137	19.7
Moderate-income	24	17.8	24,405	16	4,095	16.8	27,804	18.2
Middle-income	75	55.6	87,665	57.4	7,259	8.3	33,537	22
Upper-income	29	21.5	37,980	24.9	1,398	3.7	61,277	40.1
Unknown-income	2	1.5	0	0	0	0	0	0
Total Assessment Area	135	100.0	152,755	100.0	14,036	9.2	152,755	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,966	1,967	1.1	24.7	3,947	49.5	2,052	25.8
Moderate-income	54,038	25,402	14	47	18,147	33.6	10,489	19.4
Middle-income	162,901	105,814	58.3	65	25,931	15.9	31,156	19.1
Upper-income	73,799	48,307	26.6	65.5	7,013	9.5	18,479	25
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	298,704	181,490	100.0	60.8	55,038	18.4	62,176	20.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,158	2.7	1,051	2.6	98	6.2	9	11.8
Moderate-income	7,622	18	7,162	17.6	450	28.4	10	13.2
Middle-income	21,694	51.3	20,986	51.7	667	42.1	41	53.9
Upper-income	11,788	27.9	11,401	28.1	371	23.4	16	21.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	42,262	100.0	40,600	100.0	1,586	100.0	76	100.0
Percentage of Total Businesses:			96.1		3.8		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	40	11	36	10.4	4	22.2	0	0
Middle-income	217	59.8	206	59.7	11	61.1	0	0
Upper-income	106	29.2	103	29.9	3	16.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	363	100.0	345	100.0	18	100.0	0	.0
Percentage of Total Farms:			95.0		5.0		.0	

Daytona, Florida

Credit and Community Development Needs

The prevalence of poverty and the need for social support services highlight the importance of community service organizations within the bank's markets. The ongoing demand for these services often results in needs for these organizations in terms of financial support and technical assistance as they attempt to serve significant LMI populations within the bank's assessment areas. Ultimately, this has the potential to create community development service or investment opportunities for financial institutions. Other opportunities may include helping organizations provide homebuyer, foreclosure prevention, and financial education classes, and supporting down payment assistance programs and asset building initiatives.

Information and opportunities shared by community contacts are highlighted below:

- Mortgage products, banking services and financial support from local financial institutions have been limited. In particular, the contact noted that underwriting standards have tightened and it is taking longer to qualify borrowers for mortgages. The contact suggested that more flexible financing and innovative mortgage products be considered.
- Local financial institutions are encouraged to extend credit to small businesses and start-ups through innovative small dollar programs or through Enterprise Florida's state guaranteed product for small business financing. One contact noted that although banks are underwriters for the Enterprise Florida product, lenders are not taking advantage of it, and it appears to have gotten lost or ignored. This has driven many entrepreneurs and small business owners to turn to online, non-depository financial institutions.
- The area has a great deal of vacant lots and blighted structures. There are also five community redevelopment areas (CRAs) in Daytona Beach. Financial institutions may have opportunities to work collaboratively with city and county officials to address redevelopment strategies that encourage job creation and create or retain residents.
- Community contacts stated that while the tourism industry is important to the area, this industry relies on low-wage labor, which does not help the community. They echoed the need for good paying jobs to retain a younger and diversified workforce. Financial institutions have the opportunity to respond to this identified need by partnering with local organizations to provide workforce development opportunities to LMI residents who are unemployed or underemployed. A higher skilled workforce will be needed to attract major employers and create higher wage jobs for the area.
- Nearly one-third of Daytona Beach residents live at or below the poverty line and are presumably uninsured or on Medicaid. There is a need for more funding to support community health centers whose primary mission is to provide healthcare services to underserved, low-income, or uninsured people at a low cost or on a sliding scale.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DAYTONA, FLORIDA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Daytona assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank reported 2,012 (56.0 percent) CRA small business loans and 1,582 (44.0 percent) HMDA-reportable loans in the Daytona assessment area during the review period. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating in the assessment area. Notably, the bank's volume of CRA loans in 2015 at 1,505 was a 196.8 percent increase from its 2014 originations at 507 loans. The Daytona assessment area accounted for 3.5 percent of SunTrust Bank's total HMDA-reportable lending in Florida and 4.5 percent of its statewide CRA small business lending by dollar volume during the review period. In comparison, 4.5 percent of SunTrust Bank's Florida deposits are in the Daytona assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

SunTrust Bank did not originate any HMDA-reportable loans in low-income census tracts during the review period, where only 1.1 percent of owner-occupied units were located. Aggregate lenders also exhibited low lending levels for HMDA-reportable loans compared to the percentage of owner-occupied units in low-income census tracts. The demographic table for the Daytona assessment area shows that 47.5 percent of the families in low-income census tracts live below the poverty level and that 49.5 percent of housing units in low-income tracts are rental. Opportunity for lending in low-income census tracts appears to be limited given the relatively small percentage of owner-occupied housing units, the high level of poverty, and the lack of lending by the

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aggregate lenders. As such, no mention of HMDA-reportable lending in low-income tracts is included below and more weight was given to HMDA-reportable lending performance in moderate-income tracts.

Small Business Loans

Small business lending in low-income census tracts is excellent. SunTrust Bank originated 4.6 percent of its small business loans in low-income census tracts, where 2.6 percent of small businesses in the assessment area are located. Additionally, SunTrust Bank's performance exceeded aggregate lending performance during the review period.

Small business lending in moderate-income census tracts is good. SunTrust Bank originated 22.5 percent of its small business loans in moderate-income census tracts where 17.6 percent of small businesses in the assessment area are located. SunTrust Bank's performance was greater than aggregate lending performance in 2014, but was equivalent to aggregate performance in 2015.

Home Purchase Loans

Home purchase lending in moderate-income census tracts is adequate. The bank's home purchase lending in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts. SunTrust originated 12.1 percent of its home purchase loans in moderate-income census tracts, where 14.0 percent of owner-occupied units are located. However, the bank's performance exceeded aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending in moderate-income census tracts is poor. Lending performance in moderate-income census tracts was less than the percentage of owner-occupied units located in these tracts and less than aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in moderate-income census tracts is good. The bank's home improvement lending in moderate-income census tracts exceeded the percentage of owner-occupied units these tracts during the review period. SunTrust Bank originated 22.9 percent of its home improvement loans in moderate-income census tracts, where 14.0 percent of owner-occupied units are located. Additionally, the bank's performance was greater than aggregate lender performance during the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income and revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Daytona, Florida

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was greater than aggregate lending performance. Additionally, 97.3 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. During the review period, home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area. However, 4.2 percent of home purchase loans went to low-income borrowers in 2014, which was on par with aggregate lenders at 4.7 percent. In 2015, 4.7 percent of the bank's home purchase loans went to low-income borrowers; this was slightly greater than the aggregate at 3.4 percent.

Home purchase lending to moderate-income borrowers is also adequate. Lending to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area. Additionally, the bank's lending was greater than the aggregate lenders in 2014, but slightly less in 2015.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. Lending to low-income borrowers was significantly less than the percentage of low-income families in the assessment area. However, the bank's lending was greater than the aggregate lending performance during the review period.

Home refinance lending to moderate-income borrowers is good. The percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area; however, the bank's lending exceeded aggregate lenders throughout the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. SunTrust Bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area. However, the bank's lending was similar to aggregate lenders in 2014, and exceeded aggregate lenders in 2015.

Home improvement lending to moderate-income borrowers is also good. SunTrust Bank's home improvement lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area. Additionally, the bank's lending was greater than aggregate lenders in 2014, but comparable to aggregate lenders in 2015.

Daytona, Florida

Community Development Lending

SunTrust Bank made a relatively high level of community development loans in the Daytona assessment area. The bank originated 10 community development loans totaling \$161.3 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing, promoting economic development by financing small businesses, and revitalizing and stabilizing low- or moderate-income geographies. SunTrust Bank's community development lending exhibits good responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Three loans totaling \$7.4 million for the construction of a new car dealership located in a low-income geography designated as a Florida Enterprise Zone; and
- A loan for \$231,000 to an affordable housing builder to purchase a 21-lot subdivision to build housing affordable to LMI individuals.

INVESTMENT TEST

SunTrust Bank makes a poor level of qualified investments and grants in the Daytona assessment given the bank's presence in the assessment area; investments demonstrate limited responsiveness to community development needs.

The bank's investments (excluding contributions) totaled \$6.4 million in the assessment area. During the review period, the bank invested \$5.0 million in two GNMA bonds secured by affordable multifamily housing. Prior period investments included securities that financed affordable multifamily housing and SBA 504 loans. The bank also donated almost \$100,000 during the review period, primarily to nonprofit organizations that provide community services to LMI individuals. The bank contributed \$63,500 to United Way during the review period, of which \$20,000 was directed towards the Campaign for Working Families, which is a financial empowerment initiative that supports BankOn, free tax assistance, and other financial education programs.

The Daytona assessment area also benefits from investments and contributions that cover the State of Florida and a broader regional area, which includes this assessment area.

SERVICE TEST

SunTrust Bank's service test performance in the Daytona assessment area is good based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

Delivery systems are accessible to the bank's geographies and individuals of different income levels in the Daytona assessment area. The distribution of 27 branch offices and 31 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment

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area. The bank has one branch in a low-income census tract representing 3.7 percent of total branches in the assessment area and six branches in moderate-income census tracts representing 22.2 percent of total branches in the assessment area. For comparison purposes, 2.5 percent of households and 2.7 percent of businesses were located in low-income census tracts, and 18.4 percent of households and 18.0 percent of businesses were located in moderate-income tracts. During the review period, no branches were opened in low- or moderate-income census tracts, but one branch was closed in a moderate-income census tract. No other branch locations were opened or closed in middle- and upper-income census tracts during this review period. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended hours in all of its branches in LMI census tracts and weekend hours in the majority of branches in moderate-income census tracts. Weekend hours appear to be offered at higher rates in LMI census tracts than in middle- and upper-income census tracts. Banking hours of operation do not vary in a way that inconveniences LMI geographies and /or LMI individuals in the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: FL Daytona

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	3.7%	0	0	1	1	0	Total	2	6.5%	1	3.6%	0	0	1	33.3%	0	0	5	3.7%	2.5%	2.7%
DTP	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	6	22.2%	0	1	6	6	4	Total	7	22.6%	7	25.0%	0	1	0	0.0%	0	0	24	17.8%	18.4%	18.0%
DTP	0		0	0				SA	0		0		0	0	0		0	0				
Middle	14	51.9%	0	0	13	14	6	Total	15	48.4%	14	50.0%	0	0	1	33.3%	0	0	75	55.6%	55.7%	51.3%
DTP	0		0	0				SA	1		0		0	0	1		0	0				
Upper	6	22.2%	0	0	6	6	1	Total	7	22.6%	6	21.4%	0	0	1	33.3%	0	0	29	21.5%	23.4%	27.9%
DTP	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	2	1.5%	0.0%	0.0%
DTP	0		0	0				SA	0		0		0	0	0		0	0				
Total	27	100.0%	0	1	26	27	11	Total	31	100.0%	28	100.0%	0	1	3	100.0%	0	0	135	100.0%	100.0%	100.0%
DTP	0		0	0				SA	3		0		0	0	3		0	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTP - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Daytona assessment area. During the review period, SunTrust Bank employees provided 268 service hours in various capacities for community development organizations. The majority of service hours were provided for the community development purpose of community services. Notably, approximately 27.2 percent of service hours were board service at community development organizations or committee memberships. The bank's performance is considered adequate given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Miami, Florida

METROPOLITAN AREA *(Full Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MIAMI, FLORIDA ASSESSMENT AREA

Overview

The Miami, Florida assessment area includes Broward, Miami-Dade, and Palm Beach counties, which together make up the Miami-Fort Lauderdale-West Palm Beach, Florida MSA. SunTrust Bank operates 100 branches in the assessment area, representing 20.3 percent of its Florida branches. Approximately 26.1 percent of SunTrust Bank's Florida deposits are held inside this assessment area; this is also its largest deposit concentration in the state. Additionally, Miami represents the largest concentration of combined HMDA-reportable and CRA small business lending at 19.7 percent in Florida.

The assessment area is an active banking market with financial institutions of many different sizes, and large national banks have a strong presence. According to the June 30, 2015 FDIC Summary of Deposits Report, Wells Fargo held the highest deposit market share with 17.0 percent of deposits and 203 branches in the market area, followed by Bank of America, Citibank, and JPMorgan Chase Bank. SunTrust Bank ranked 5th with a 5.8 percent deposit market share (\$12.1 billion).

SunTrust Bank and SunTrust Mortgage combined had an average of 2.4 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 27th while STM ranked 18th out of the 891 HMDA lenders in the market in 2014. In 2015, STM increased in ranking to 11th place and STB decreased in ranking to 30th. Wells Fargo Bank, Quicken Loans, and JPMorgan Chase were the top HMDA lenders in the market in 2014 and 2015.

CRA small business lending is equally competitive. In 2014, SunTrust Bank ranked 11th out of 192 CRA reporters with 1.6 percent of all CRA small business loans. In 2015, SunTrust Bank ranked 7th out of 220 CRA reporters with 2.2 percent of all CRA small business loans. American Express Bank was the dominant CRA lender in the market in 2014 and 2015.

Population and Income Characteristics

The Miami-Fort Lauderdale-West Palm Beach, Florida MSA is composed of three metropolitan divisions (MDs): Miami Division (Miami-Dade County), Fort Lauderdale Division (Broward County), and West Palm Beach-Boca Raton Division (Palm Beach County). Miami-Dade County is the most populous county in the state with a population of 2.6 million. In 2015, the assessment area's population was 6.0 million, representing an 8.0 percent increase from 2010. The statewide population grew by 7.8 percent during this five-year period.¹⁰² West Palm Beach, Fort Lauderdale, and Miami rank in the top ten of metropolitan divisions throughout the country with people 65 or older. The West Palm Beach MD ranks 1st with 22.4 percent of its population 65 or older, while the other two areas have 15.0 percent of their population 65 or older.¹⁰³

¹⁰² QuickFacts. US Census Bureau, n.d. Web. 8 Sep. 2016. <http://quickfacts.census.gov>

¹⁰³ "Miami, GA (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 23 Jun. 2016. <http://www.policymap.com/>

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Besides retirees, Miami's population growth is also fueled by immigration, particularly from Latin America. South Florida's foreign-born residents represent 39.2 percent of its population, compared to 13.3 percent nationally.¹⁰⁴

The assessment area contains 1,219 census tracts; 2010 census data indicates that there were 71 (5.8 percent) low-income census tracts, 315 (25.8 percent) moderate-income tracts, 405 (33.2 percent) middle-income tracts, 399 (32.7 percent) upper-income tracts, and 29 (2.4 percent) unknown-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC's estimated median family income for the three metropolitan divisions. The following tables show the estimated median family income for 2014 and 2015 for the three MDs that make up the MSA. The tables also provide a range of the estimated annual family income for each income category (low, moderate, middle, and upper). From 2014 to 2015, the estimated median family incomes increased by \$1,500, or 2.4 percent, for the Fort Lauderdale MD; \$1,500, or 3.1 percent, for the Miami-Miami Beach MD; and \$1,600, or 2.5 percent, for the West Palm Beach MD. The Miami-Miami Beach MD has the lowest median family income of all three at \$49,900 for 2015, which is driven by a larger percentage of its workforce in lower paying leisure/hospitality and retail trade sectors. As noted earlier, the other two areas have significant retirement populations which may contribute to higher median incomes.

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$61,800	0 - \$30,899	\$30,900 - \$49,439	\$49,440 - \$74,159	\$74,160 - & above
2015	\$63,300	0 - \$31,649	\$31,650 - \$50,639	\$50,640 - \$75,959	\$75,960 - & above

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$48,400	0 - \$24,199	\$24,200 - \$38,719	\$38,720 - \$58,079	\$58,080 - & above
2015	\$49,900	0 - \$24,949	\$24,950 - \$39,919	\$39,920 - \$59,879	\$59,880 - & above

¹⁰⁴ Kuykendall, Karl. "Miami-Fort Lauderdale-West Palm Beach, FL" Moody's Analytics. IHS Economics, Fall 2016. Web. 22 June 2017. <https://www.economy.com/>

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

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$63,300	0 - \$31,649	\$31,650 - \$50,639	\$50,640 - \$75,959	\$75,960 - & above
2015	\$64,900	0 - \$32,449	\$32,450 - \$51,919	\$51,920 - \$77,879	\$77,880 - & above

Poverty is an issue in the assessment area, particularly in Miami-Dade County. For the Miami MSA, the percentage of people in poverty was 17.2 percent between 2011 and 2015, while the poverty rate was 20.4 percent in Miami-Dade County. This rate balloons to almost 28.0 percent in the city of Miami, compared to a state rate of 16.5 percent.¹⁰⁵ For the same period, poverty rates in Broward and Palm Beach counties increased to approximately 14.5 percent.¹⁰⁶

Within the assessment area, 39.7 percent of families are considered LMI, which is comparable to the percentages of LMI families in the state. Additionally, 34.4 percent of families living in low-income census tracts live below the poverty level, while 17.7 percent of families living in moderate-income census tracts live below the poverty level.

Economic Conditions

The Miami MSA is known for its diverse population, tropical climate, and miles of coastline. Appropriately, tourism is a primary economic driver in the area, attracting an estimated 15.8 million visitors in 2016.¹⁰⁷ The trade and transportation sector is another top contributor to the economy, representing 23.1 percent of the employment base. Miami is the seventh largest export market in the United States and a gateway to Latin America. The other significant employment sectors include professional and business services, education and health services, and leisure and hospitality.¹⁰⁸

The metropolitan divisions of the Miami MSA each have distinct economies with job concentrations in the following: trade (Miami-Dade), financial services (Fort Lauderdale) and business services (Palm Beach). For Miami-Dade, the city is a hub for transportation and shipping as well as being a dominant U.S. trading partner with Latin America. In addition, Miami-Dade County is home to the Miami International Airport (MIA), which is a major passenger and trade outlet for the state. Fort Lauderdale has a heavy concentration of financial

¹⁰⁵ "Miami, GA (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 30 Nov. 2016. <http://www.policymap.com/>

¹⁰⁶ Ibid

¹⁰⁷ Greater Miami Convention & Visitors Bureau, n.d. Web. 23 June 2017. http://partners.miamiandbeaches.com/~media/files/gmcbv/partners/research%20statistics/annual-report_2015

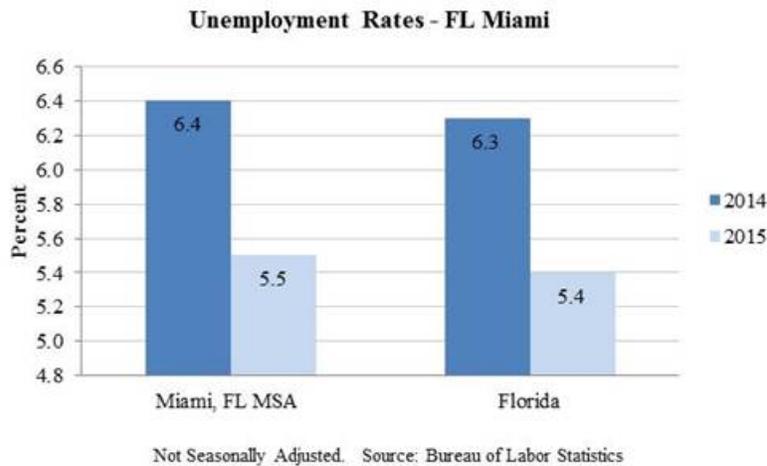
¹⁰⁸ Kuykendall, Karl. "Miami-Fort Lauderdale-West Palm Beach, FL" Moody's Analytics. IHS Economics, Fall 2016. Web. 22 June 2017. <https://www.economy.com/>

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services providers. It is also known for tourism, boasting a busy cruise-ship industry and its international airport. As for the Palm Beach metro division, it has a well-developed hospitality industry and a heavy concentration of professional/business service jobs.¹⁰⁹

Small businesses play a vital role in the greater Miami economy. According to 2015 Dun & Bradstreet information, there were 480,550 businesses in the assessment area, of which 94.4 percent had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses.¹¹⁰ Additionally, 25.7 percent of small businesses in the assessment area are located in LMI tracts, with a much greater concentration in moderate-income tracts (22.3 percent). Lending opportunities to this segment increased by 33.9 percent between 2012 and 2015 in the assessment area, with 187,341 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million represented a 58.0 percent share of total small business loans in each metropolitan division, which is a higher proportion than previous years and an indication that there may be fewer obstacles for smaller firms to access credit in the market.

The following chart illustrates the unemployment rates for the assessment area and the State of Florida in 2014 and 2015. The unemployment rate improved for both the assessment area and State of Florida from 2014 to 2015, although the rate for the Miami MSA remained slightly higher than the state.



Census data indicates there were approximately 2,444,500 housing units in the assessment area in 2010, of which 54.4 percent were owner-occupied, 28.2 percent were rental units and 17.4 percent were vacant. In low-income tracts, 22.6 percent of housing units were owner-occupied. In moderate-income tracts, 45.8 percent of housing units were owner-occupied. While a majority of units are owner-occupied, a higher percentage of housing units in LMI tracts are rental units, indicating reduced opportunities for mortgage origination in these geographies.

¹⁰⁹ Ibid

¹¹⁰ FRB Atlanta Calculations of Dun & Bradstreet, 2010 American Community Survey data

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The assessment area's housing market is improving with higher home prices and lower foreclosure activity, which is promising for the broader economy. Prices for single-family homes and condos have stabilized and increased in value in recent years.¹¹¹ In the assessment area, the median sales price for a single-family home in 2016 was \$305,000, representing an 8.9 percent increase relative to the same time the year before; for condos and townhomes, the median sales price was \$165,000, or a 7.1 percent increase from a year before. Unlike 2014 and 2015, home sales in 2016 declined overall, decreasing by 2.2 percent for single-family homes and 7.0 percent for condos and townhomes when compared to the same time the prior year.¹¹² As a result of rising sales prices, housing remains unaffordable for many residents, particularly in Miami-Dade County. An affordability index, which compares the median home price to median household income, indicates that a median income household cannot afford to purchase a median priced home in Miami-Dade County.¹¹³ Housing affordability is especially challenging for the county's LMI population, as only 32.7 percent of homes were affordable to a LMI family of four in 2015.¹¹⁴

Following the housing downturn, a large number of foreign buyers and cash transactions impacted the housing market in the Miami-Dade area, with particular implications on the supply of affordable housing due to the above-market prices these buyers were willing to pay. Foreign buyers accounted for 22.0 percent of unit sales in South Florida¹¹⁵, or 10,600 homes for the 12 months ending in August 2015.¹¹⁶ Moreover, Miami-Dade County had the most cash sales of any other region in the country during September 2015. Among all the county's home purchases that month, 50.8 percent were completed without financing, according to CoreLogic, and close behind were Palm Beach County with a 50.6 percent ratio of cash sales and Broward County with 47.9 percent.¹¹⁷ Cash sales activity, however, has been trending downward as a result of the slowdown in the major economies of South America, rising home values in the area, and declining foreclosure activity.

Florida is still one of the states with elevated foreclosure activity, and Miami has consistently ranked above most other large metropolitan areas for the number of properties in the foreclosure process. In the past several years, the percentage of seriously delinquent mortgages (defined as mortgages more than 90 days past due or in the foreclosure process, has finally started to decline. In 2012, 23.1 percent of mortgages were seriously delinquent, falling to 5.0 percent in December 2015.¹¹⁸

¹¹¹ "Florida Residential Market Sales Activity Closed Sales and Median Sales Prices - Statewide by MSA 2016." Florida Market Reports. Florida Realtors, 9 Feb. 2017. Web. 23 June 2017. <https://www.floridarealtors.org/ResearchAndStatistics/Florida-Market-Reports/Index.cfm>

¹¹² Ibid

¹¹³ The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable. According to Federal Reserve Bank of Atlanta calculations, the affordability index in 2015 was 85 in Miami-Dade County, 128 in Broward County and 129 in Palm Beach County. Source: Federal Reserve Bank of Atlanta calculations of data provided by Moody's Analytics.

¹¹⁴ "Miami, FL (Census HUD)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 30 Nov. 2016. <http://www.policymap.com/>

¹¹⁵ Including Miami-Dade, Broward, Martin and Palm Beach counties.

¹¹⁶ Bandell, Brian. "Foreign Buyers Grabbed Huge Percentage of South Florida Home Sales." South Florida Business Journal, 21 Jan. 2016. Web. 23 June 2017. <http://www.bizjournals.com/southflorida/news/2016/01/21/foreign-buyers-grabbed-huge-percentage-of-south.html>

¹¹⁷ Stewart-Muniz, Sean. "Miami King of Cash Sales during September." The Real Deal, 21 Dec. 2015. Web. 23 June 2017. <https://therealdeal.com/miami/2015/12/21/miami-king-of-cash-sales-during-september-report/>

¹¹⁸ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

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Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

Combined Demographics Report

Assessment Area: FL Miami

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	71	5.8	56,768	4.3	19,503	34.4	295,368	22.4
Moderate-income	315	25.8	343,146	26	60,590	17.7	228,539	17.3
Middle-income	405	33.2	457,175	34.7	43,085	9.4	249,347	18.9
Upper-income	399	32.7	460,185	34.9	21,483	4.7	544,123	41.3
Unknown-income	29	2.4	103	0	33	32	0	0
Total Assessment Area	1,219	100.0	1,317,377	100.0	144,694	11.0	1,317,377	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	121,285	27,437	2.1	22.6	69,923	57.7	23,925	19.7
Moderate-income	671,220	307,102	23.1	45.8	253,344	37.7	110,774	16.5
Middle-income	858,247	481,946	36.3	56.2	231,044	26.9	145,257	16.9
Upper-income	793,243	512,499	38.6	64.6	136,062	17.2	144,682	18.2
Unknown-income	549	54	0	9.8	193	35.2	302	55
Total Assessment Area	2,444,544	1,329,038	100.0	54.4	690,566	28.2	424,940	17.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	16,295	3.4	14,937	3.3	1,316	5	42	6.5
Moderate-income	107,044	22.3	99,557	22	7,357	27.9	130	20
Middle-income	146,441	30.5	139,573	30.8	6,678	25.3	190	29.2
Upper-income	207,089	43.1	196,576	43.3	10,249	38.8	264	40.6
Unknown-income	3,681	0.8	2,857	0.6	799	3	25	3.8
Total Assessment Area	480,550	100.0	453,500	100.0	26,399	100.0	651	100.0
	Percentage of Total Businesses:			94.4		5.5		.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	66	3.2	58	3	8	6.4	0	0
Moderate-income	277	13.5	256	13.3	21	16.8	0	0
Middle-income	484	23.6	462	24	21	16.8	1	100
Upper-income	1,220	59.4	1,145	59.4	75	60	0	0
Unknown-income	7	0.3	7	0.4	0	0	0	0
Total Assessment Area	2,054	100.0	1,928	100.0	125	100.0	1	100.0
	Percentage of Total Farms:			93.9		6.1		.0

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Credit and Community Development Needs

Rental housing costs are significant for many renters across the assessment area. For the assessment area, 59.4 percent of renters are considered cost-burdened, meaning that rental costs account for more than 30.0 percent of household income. Miami-Dade County had the highest percentage with 61.8 percent of renters who are considered as cost-burdened. The challenges in Miami-Dade County are also notable because of the high percentage (34.8 percent) of extremely cost-burdened renters, or those renters for whom housing costs account for more than 50.0 percent of household income.¹¹⁹ Local officials fear that low-income workers could be pushed out of Miami-Dade County if public officials and local developers do not work together to build more affordable housing. Florida ranks in the top 5 states with the highest percentage of cost-burdened and extremely cost-burdened renters in the nation.

While these findings impact other areas of community development needs such as income growth, financial stability, and workforce development, they show an acute need for the development of affordable housing that is close to employment centers. CDFIs and other community development organizations have programs in place to increase the supply of affordable housing. However, access to flexible, affordable financing is a continuous need. Financial institutions have an opportunity to engage in the development of this housing, assist in the provision of supportive services for the local residents, and support the sustainability of these organizations.

Access to capital for small business owners is another high priority in the Miami assessment area. According to a community contact that specializes in micro enterprises and self-employed entrepreneurs, business owners need access to revolving credit lines, which are difficult to obtain without significant collateral. Since many emerging business owners do not meet bank underwriting standards, alternative financing providers are needed, such as CDFIs. There are several CDFIs in South Florida that provide financial products, technical assistance, and basic financial education to small businesses. Therefore, banks have a number of different opportunities to work with CDFIs, such as providing technical assistance to the organization, lending or investing in the organization to provide additional lending capital, or purchasing their loans to help CDFIs recycle lending capital. A CDFI that specializes in micro lending stated that banks are interested in purchasing loans, but often the credit scores of their borrowers do not meet the bank's risk profile. The contact urges financial institutions to consider a modified risk profile and underwriting model for these types of loan purchases. Given the average dollar size of the underlying loans and the extensive technical assistance provided to small businesses by CDFIs, the mitigated risk should be considered, as stated by the contact.

Additional information and opportunities shared by community contacts are highlighted below:

- Within the MSA, the highest percentage of unbanked households resides in Miami-Dade County. In the city of Miami, 11.6 percent of households are unbanked, while 15.6 percent are unbanked in Miami-Dade County¹²⁰ BankOn Miami was recently launched in a collaborative effort between Miami-Dade

¹¹⁹ "Miami, FL (Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 30 Nov. 2016. <http://www.policymap.com/>

¹²⁰ 2015 Assets & Opportunities Local Data Center. Calculations by CFED of data from 2013 FDIC National Survey of Unbanked and Underbanked Households. N.p. Web. 12 Sept. 2016. <http://localdata.assetsandopportunity.org/map>

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County, United Way of Miami-Dade, financial institutions, and other government entities and nonprofits. The program creates opportunities for financial institutions to help improve the financial stability of LMI families across in the area.¹²¹

- Targeted redevelopment areas present opportunities for banks to engage in community revitalization and stabilization activities that attract new residents and businesses to the area. For example, the city of Miami has opted to target funding to certain areas: Neighborhood Development Zones (NDZs) and Model Blocks. The NDZs represent the most distressed neighborhoods in which the city seeks to bring about improvements that can create a notable and sustainable impact in these communities. The Model Block concept enables the city to advance the principle of NDZs by focusing resources in areas within the NDZs that are most in need of revitalization.¹²² Similar to the city, Miami-Dade County has established Targeted Urban Areas that serve as economic development priority areas and the focus of public resources.¹²³

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MIAMI, FLORIDA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Miami assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. Additionally, SunTrust Bank is a leader in making community development loans in this assessment area.

SunTrust Bank reported 6,263 (54.9 percent) CRA small business loans and 5,144 (45.1 percent) HMDA-reportable loans in the Miami assessment area during the review period. As such, CRA small business lending received greater weight for the lending test rating in Miami. The Miami assessment area accounted for 25.2 percent of SunTrust Bank's total HMDA-reportable lending in Florida and 25.3 percent of its CRA small business lending by dollar volume during the review period. In comparison, 26.1 percent of SunTrust Bank's Florida deposits are in the Miami assessment area. The Miami assessment area continues to represent the highest concentration of deposits, branches, and combined lending in the state of Florida; therefore, this assessment area had the greatest impact on statewide performance ratings across the three tests.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

¹²¹ *BankOnMiami*. United Way of Miami-Dade, n.d. Web. 22 June 2017. <<http://bankonmiami.org/>>

¹²² Five Year Consolidated Plan 2014-2018. Rep. City of Miami, Department of Community and Economic Development, n.d. Web. 12 Sept. 2016. <<http://www.miamigov.com/communitydevelopment/Docs/Reports/FINALConPlan20142018.pdf>>

¹²³ Regulatory & Economic Resources. Miami-Dade County, n.d. Web. 12 Sept. 2016. <http://www.miamidade.gov/business/economic-development-fund.asp>

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Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. Unemployment rates, poverty rates, the level of owner-occupied units, and the volume of small businesses in LMI census tracts are examples of issues considered when assessing lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects good penetration throughout the assessment area.

Small Business Loans

Small business lending in low-income census tracts is excellent. SunTrust Bank originated 4.7 percent of its small business loans in low-income census tracts, where 3.3 percent of small businesses in the assessment area are operating. Additionally, SunTrust Bank's performance was significantly greater than aggregate lenders in 2014 and slightly better than aggregate lenders in 2015.

Small business lending in moderate-income census tracts is good. SunTrust Bank originated 24.1 percent of its small business loans in moderate-income census tracts, where 22.0 percent of small businesses in the assessment area are operating. SunTrust Bank's performance was also greater than aggregate lenders in 2014 and similar to aggregate lenders in 2015.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. Lending performance in low-income census tracts was less than the percentage of owner-occupied units located in these tracts throughout the review period. However, the bank's home purchase lending in these tracts was similar to aggregate lending in 2014 and equal to aggregate lending in 2015.

Home purchase lending in moderate-income census tracts is good. The bank's home purchase lending in moderate-income census tracts was similar to the percentage of owner-occupied units in these tracts during the review period. Additionally, the bank's home purchase lending in these tracts exceeded aggregate lending during the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. Lending performance in low-income census tracts was less than the percentage of owner-occupied units located in low-income census tracts. However, SunTrust Bank's performance was greater than aggregate lending performance in 2014 and equal to aggregate lending performance in 2015.

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Home refinance lending in moderate-income tracts is also adequate. SunTrust Bank originated 13.1 percent of its home purchase loans in moderate-income census tracts, where 23.1 percent of owner-occupied units are located. SunTrust Bank's home refinance lending in these tracts was also less than the aggregate lenders throughout the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is excellent. Lending performance in low-income tracts exceeded the percentage of owner-occupied units located in these tracts. SunTrust Bank's home improvement lending was also greater than aggregate lending performance during the review period.

Home improvement lending in moderate-income census tracts is good. SunTrust Bank's home improvement lending in moderate-income census tracts was similar to the percentage of owner-occupied units in these tracts during the review period. Additionally, SunTrust Bank's home improvement lending in these tracts exceeded aggregate lending throughout the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, SunTrust Bank's performance was greater than aggregate lending performance. Additionally, 94.9 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. The bank's percentage of home purchase loans to low-income borrowers was less than the percentage of low-income families in the assessment area during the review period. However, the bank's home purchase lending to low-income borrowers was comparable to aggregate lending performance throughout the review period.

Home purchase lending to moderate-income borrowers is excellent. SunTrust Bank's home purchase lending to moderate-income borrowers was comparable to the percentage of moderate-income families located in the assessment area. Additionally, the bank's home purchase lending exceeded aggregate lending throughout the review period.

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Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance loans to low-income borrowers was significantly less than the percentage of low-income families in the assessment area during the review period. However, the bank's home refinance lending to low-income borrowers exceeded aggregate lending in 2014 and was comparable to aggregate lending in 2015.

Home refinance lending to moderate-income borrowers is also adequate. The bank's percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area during the review period. However, the bank's home refinance lending to moderate-income borrowers was comparable to aggregate lending performance throughout the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. The bank's percentage of home improvement loans to low-income borrowers was less than the percentage of low-income families in the assessment area during the review period. However, the bank's home improvement lending to low-income borrowers exceeded aggregate lending throughout the review period.

Home improvement lending to moderate-income borrowers is also good. The bank's percentage of home improvement loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area during the review period. However, the bank's home improvement lending to moderate-income borrowers exceeded aggregate lending in 2014 and was comparable to aggregate lending in 2015.

Community Development Lending

SunTrust Bank is a leader in making community development loans in the Miami assessment area. The bank originated 64 community development loans totaling \$307.2 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing LMI geographies. The bank provided \$107 million towards economic development activities; \$93 million supporting community services to LMI individuals; \$57 million in loans to revitalize and stabilize LMI geographies; and \$50 million in support of affordable housing. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- A loan for \$7.5 million to a NMTC qualified Community Development Entity (CDE) to make Qualified Low Income Community Investments. The CDE used the funds to invest in two small businesses and an elementary school located in a low-income geography.

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- A loan for approximately \$18 million to finance the construction of a 77-unit Low Income Housing Tax Credit (LIHTC) project. The loan will help provide permanent financing to support dedicating 90.0 percent of the units to be reserved for individuals or families whose income is no greater than 60.0 percent of the area median income (AMI) and 10.0 percent reserved for individuals or families whose income is no greater than 33.0 percent of AMI.
- Four loans for a total of \$23 million to help finance a not-for-profit geriatric care center. The center provides three Housing and Urban Development (HUD) Section 202 facilities, specifically designated for low-income, independent elderly residents (below 50.0 percent of AMI). Additionally, 70.0 percent of the center's patients receive Medicaid.
- Two loans for a total of \$2.9 million to finance a startup manufacturer creating 30 jobs in a moderate-income geography.

INVESTMENT TEST

SunTrust Bank makes an excellent level of qualified investments and grants in the Miami assessment area given the bank's presence and competition in the assessment area. The bank's investments were responsive to several identified needs, including affordable rental housing, access to healthcare, and increased financial stability through support of critical community services.

The bank made investments (excluding contributions) totaling \$230.7 million in the assessment area; of that, \$188.2 million was invested during the review period. The investment portfolio includes a number of investment vehicles, including, but not limited to, Low Income Housing Tax Credits, LIHTC investment funds, NMTC funds, securities backed by government-guaranteed mortgages on multifamily properties, and bonds that finance HUD and SBA programs. The majority of new investments during the review period financed affordable housing, and the bank provided funding to support nearly 1,000 units of affordable housing through LIHTC-related investments alone.

In addition, through \$11.0 million in two NMTC investments, the bank provided financing for several community services projects. Notably, the bank provided NMTC financing (and a related community development loan) to help finance a 50,000-square-foot expansion of a public health center that serves a majority of LMI individuals. The clinic is similar to a Federally Qualified Health Center and will provide comprehensive health care and social services to senior, disabled, and low-income individuals. The organization reports that 98.0 percent of patients served are living below the poverty line; therefore, this investment will have a significant impact in the community by increasing access to affordable health care.

SunTrust Bank also contributed \$964,000 to nonprofit organizations and community development projects during the review period. Specifically, the bank provided grants totaling \$888,000 to nonprofits that offer community services to LMI individuals, including \$342,000 to United Way affiliates to support programs and organizations that serve primarily LMI individuals and \$50,000 to Junior Achievement to provide programming at schools that serve a majority of LMI children. The bank gave to organizations that provide assistance to the homeless, immigrant support services, youth development, public school support, financial counseling,

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workforce development, financial support for seniors, health care and support for individuals with disabilities, and a range of other needed community services. Remaining donations included \$49,000 for affordable housing and \$22,000 for economic development.

As noted earlier, the bank also had investments and contributions that served the entire state of Florida and a broader regional area that includes the bank's assessment area.

SERVICE TEST

SunTrust Bank's service test performance in the Miami assessment area is good based on the relatively high level of community development services and adequate retail services performance. The accessibility of the bank's delivery systems in this assessment area was rated poor and impacted the overall retail services rating.

Retail Services

Although overall retail services are considered adequate, delivery systems may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the Miami assessment area. The distribution of 100 branch offices and 121 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has 4 branches in low-income census tracts representing 4.0 percent of total branches in the assessment area and 10 branches in moderate-income census tracts representing 10.0 percent of total branches in the assessment area. For comparison purposes, 4.8 percent of households and 3.4 percent of businesses were located in low-income census tracts, and 27.8 percent of households and 22.3 percent of businesses were located in moderate-income tracts. During the review period, no branches were opened or closed in low- or moderate-income census tracts, but four branches were opened and six branch locations were closed in middle- and upper-income census tracts. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals in the assessment area.

SunTrust Bank offers extended hours in all of its LMI census tract branch locations. Weekend hours are offered in half of the branch locations in low-income census tracts, and the majority of branch locations in moderate-income census tracts offer weekend hours as well. Extended and weekend hours are offered at higher rates at branches in LMI tracts than at branch locations in middle- and upper-income census tracts. Banking hours of operation and retail services do not vary in a way that inconveniences the assessment area, particularly LMI geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS Assessment Area: FL Miami

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	#	%	#	%	#	%	#	%			#
Low	4	4.0%	0	0	4	4	2	Total	5	4.1%	5	4.6%	1	0	0	0.0%	0	0	71	5.8%	4.8%	3.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	10	10.0%	0	0	9	10	6	Total	13	10.7%	11	10.2%	0	0	2	15.4%	0	0	315	25.8%	27.8%	22.3%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Middle	27	27.0%	2	2	23	27	12	Total	37	30.6%	28	25.9%	3	2	9	69.2%	4	0	405	33.2%	35.3%	30.5%
DTO	0		0	0				SA	9		0		0	0	9		4	0				
Upper	58	58.0%	2	4	51	55	24	Total	65	53.7%	63	58.3%	2	3	2	15.4%	0	1	399	32.7%	32.1%	43.1%
DTO	1		0	0				SA	1		0		0	0	1		0	1				
Unknown	1	1.0%	0	0	1	1	0	Total	1	0.8%	1	0.9%	0	0	0	0.0%	0	0	29	2.4%	0.0%	0.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	100	100.0%	4	6	88	97	44	Total	121	100.0%	108	100.0%	6	5	13	100.0%	4	1	1219	100.0%	100.0%	100.0%
DTO	1		0	0				SA	12		0		0	0	12		4	1				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Miami assessment area. During the review period, SunTrust Bank employees provided 4,162 service hours in various capacities for community development organizations, by participating in different community development services with over 100 different organizations. Bank employees provided 218 affordable housing hours, 148 economic development hours, and 3,797 community service hours.

SunTrust employees were active in a significant number of organizations. Employees supported a youth and teen service agency; provided financial expertise for state-funded family support programs; provided lending technical assistance to minority-owned small businesses; served on an affordable housing task force; participated in an elderly housing program board; and supported workforce development for a vocational organization serving individuals with developmental disabilities. The bank's performance is good given its size, strong branch presence, market share in the Miami assessment area, and the opportunities that exist for community development services.

Tampa, Florida

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TAMPA, FLORIDA ASSESSMENT AREA

Overview

The Tampa, Florida assessment area includes Hernando, Hillsborough, Pasco, and Pinellas counties, which together make up the Tampa-St. Petersburg-Clearwater, Florida MSA (Tampa MSA). As of June 30, 2015, SunTrust Bank operated 93 branches in the assessment area, representing 18.9 percent of its Florida branches.

The Tampa MSA is a competitive banking market dominated by several large institutions. According to the June 30, 2015 FDIC Summary of Deposits Report, there are 66 financial institutions operating 751 branches in the MSA with a total of \$69.8 billion in deposits. SunTrust Bank ranks 4th in deposit market share with 12.1 percent of total deposits (\$8.5 billion). Bank of America has the largest deposit market share at 17.3 percent, followed by Raymond James Bank at 16.5 percent and Wells Fargo Bank at 13.5 percent.

For HMDA-reportable lending, SunTrust Mortgage ranked 6th while SunTrust Bank ranked 18th in 2014 with 2.2 percent and 1.6 percent market share, respectively. Wells Fargo Bank, Quicken Loans, and JPMorgan Chase Bank were the top HMDA lenders in the assessment area. Both SunTrust Mortgage and SunTrust Bank dropped in rank in 2015 to 8th and 20th place with 2.2 percent and 1.3 percent of all HMDA-reportable loans, respectively.

In 2014, SunTrust Bank ranked 9th out of 154 CRA reporters with 3.2 percent of all CRA loans. American Express Bank, Wells Fargo Bank, and Citibank dominate the assessment area's CRA loan production. The bank's CRA market share rank improved in 2015 to 7th out of 148 reporters with 6.7 percent of CRA loans in the market.

Population and Income Characteristics

The assessment area is located in central Florida and borders the Gulf of Mexico. As of July 1, 2015, the assessment area had an estimated population of 2.9 million people, a growth rate of 6.9 percent since the last census in 2010.¹²⁴ Hillsborough County, home to the city of Tampa, is the most densely populated county in the assessment area, with approximately 1.3 million residents, and represents about 45.0 percent of the assessment area's total population.¹²⁵

The assessment area contains 746 census tracts; 2010 census data indicates that there were 33 (4.4 percent) low-income census tracts, 191 (25.6 percent) moderate-income tracts, 306 (41.0 percent) middle-income tracts, 203 (27.2 percent) upper-income tracts, and 13 (1.7 percent) unknown-income tracts.

¹²⁴ *QuickFacts*. US Census Bureau, n.d. Web. 12 Apr. 2017. <http://quickfacts.census.gov>.

¹²⁵ *Ibid*.

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For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income for the years 2014 and 2015 for the MSA, which increased by \$1,600, or 2.8 percent, during the review period. It also provides a range of the estimated median family income for each income category (low, moderate, middle, and upper).

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

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$57,400	0 - \$28,699	\$28,700 - \$45,919	\$45,920 - \$68,879	\$68,880 - & above
2015	\$59,000	0 - \$29,499	\$29,500 - \$47,199	\$47,200 - \$70,799	\$70,800 - & above

Poverty and financial instability are major concerns throughout the assessment area. From 2011 to 2015, poverty rates increased in all counties in the assessment area. Poverty rates ranged from a low of 14.0 percent in Pasco County to a high of 17.0 percent in Hillsborough County. The 2015 statewide poverty rate was 16.5 percent.¹²⁶ For the city of Tampa, the percentage of people in poverty between 2011 and 2015 was 21.8 percent. Within the assessment area, 39.2 percent of families are considered LMI, and 36.2 percent of the families living in low-income tracts and 15.4 percent of families in moderate-income tracts have incomes below the poverty level.

Economic Conditions

The city of Tampa is Florida's third most populous city, and Hillsborough County is Florida's fourth most populous county. The Tampa area is a tourist destination, with an estimated 21 million people visiting Tampa/Hillsborough County in 2014, spending approximately \$5.4 billion dollars.¹²⁷ Top employers in the MSA include BayCare Health Systems, MacDill Air Force Base, Home Shopping Network, the University of South Florida (USF), and Tampa General Hospital.¹²⁸ As of March 2015, total nonfarm employment in the assessment area was nearly 1.2 million jobs.¹²⁹ Industries with the largest number of employees include trade, professional and business services, education and health services, and leisure and hospitality. Government also has a large presence in the MSA, providing nearly 152,000 jobs. From March 2014 to July 2015, the largest job gains were in the leisure and hospitality sector, and the greatest job losses were in the information sector.¹³⁰

¹²⁶ "Tampa, FL." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 17 Jun. 2017. <<http://www.policymap.com/>>.

¹²⁷ "Economic Impact Study." Research & Statistics. Visit Tampa Bay, n.d. Web. 31 Aug. 2016. <https://www.visittampabay.com/media-room/tampa-tourism-statistics-research/>

¹²⁸ *Comprehensive Housing Market Analysis -Tampa-St. Petersburg-Clearwater, Florida*. Rep. HUD, Office of Policy Development and Research, 1 Apr. 2015. Web. 13 Apr. 2017. https://www.huduser.gov/portal/publications/pdf/TampaFL_comp_15.pdf

¹²⁹ Ibid

¹³⁰ *Tampa Area Economic Summary*. US Bureau of Labor Statistics, n.d. Web. 8 Oct. 2014. http://www.bls.gov/ro4/blssummary_tampa.pdf

Tampa, Florida

The assessment area contains two sea ports and two commercial airports. The Port of Tampa is Florida's largest port by cargo tonnage and in physical area. It has an annual economic impact of \$15 billion and generates nearly 100,000 jobs by handling nearly 40.0 percent of all cargo moving in and out of the state of Florida.¹³¹ Tampa International Airport is also a major employer and economic engine for the region, supporting more than 80,000 jobs with a total annual economic impact of \$7.8 billion.¹³²

MacDill Air Force Base (AFB) is a major economic engine for the Tampa area. The military estimates that the economic impact of MacDill AFB on the Greater Tampa Bay Region was \$2.9 billion as of 2010. Additionally, retiree populations within approximately 50 miles of the base add another \$2.1 billion, for a total annual economic impact of \$5.0 billion.¹³³

Small businesses play an important role in the Tampa economy. According to 2015 Dun & Bradstreet information, there were 194,920 businesses within the assessment area, of which 94.7 percent had total annual revenues less than or equal to \$1 million and were therefore considered small businesses. Of the small businesses in the assessment area, 23.9 percent were located in LMI tracts. Concerning small business lending trends, the number of small business loans increased by 33.1 percent between 2012 and 2015. Additionally, in 2015, 97.0 percent of small business loans were in amounts less than \$250,000, which indicates that banks are providing the types of loans most small businesses require.¹³⁴

The Tampa assessment area is home to three enterprise zones (EZs): two in Hillsborough County and one in Pinellas County. An EZ is a specific geographic area targeted for economic revitalization. EZs encourage economic growth and investment in distressed areas by offering tax advantages and incentives to businesses locating within the zone boundaries. Some of the targeted industries in Florida EZs include but are not limited to financial services, life sciences, manufacturing, and information technology. The Florida EZ Program expired on December 31, 2015, and while it is still relevant for the bank's review period, its expiration is a concern within the community and has implications on the area's needs for the next CRA exam cycle.¹³⁵

The Tampa area unemployment rate increased sharply during the recent recession due to the area's dependence on residential construction jobs. While the local economy continues to be challenged with unemployment and housing-related issues similar to many other Florida markets, it is exhibiting signs of improvement. As shown

¹³¹ *Port Tampa Bay*. Tampa Port Authority, n.d. Web. 31 Aug. 2016. <https://www.tampaport.com/>

¹³² *The Economic Impact of Tampa International Airport (TPA)*. Rep. Florida Department of Transportation, n.d. Web. 31 Aug. 2016. <http://www.florida-aviation-database.com/dotsite/economicimpact/TPA.pdf>

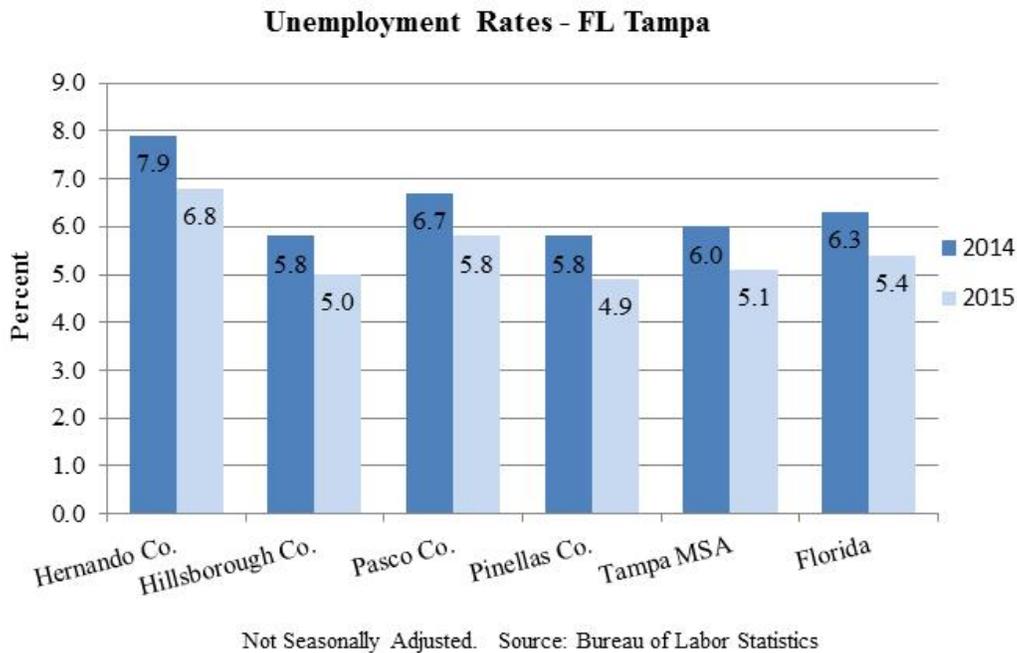
¹³³ *Economic Impact Resource Statement*. Rep. Department of the Air Force, n.d. Web. 31 Aug 2016. <http://www.macdill.af.mil/>

¹³⁴ "Tampa, FL (CRA Loan Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 Jun. 2017. <<http://www.policymap.com/>>.

¹³⁵ *Florida Enterprise Zone Program*. Rep. Florida Jobs, n.d. Web. 11 Apr. 2017. <http://www.floridajobs.org/docs/default-source/business-resources/2015---florida-enterprise-zone-program-annual-report.pdf?sfvrsn=2>

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in the following chart, the unemployment rate decreased from 6.0 percent in 2014 to 5.1 percent in 2015 in the Tampa MSA, which is slightly better than the statewide trend. In fact, job growth in Tampa was the second largest in any Florida metro area since 2015, with a 3.0 percent boost in jobs.¹³⁶



Census data indicates there are approximately 1,336,500 housing units in the assessment area, of which 58.5 percent are owner-occupied, 25.5 percent are rental units and 16.0 percent are vacant. While a majority of units are owner-occupied, more than half of housing units in low-income tracts and nearly one-third of units in moderate-income tracts are rental units, indicating reduced opportunities for mortgage originations in these geographies. The median age of housing stock across the assessment area is 29 years, although units in low-income tracts are considerably older.

Recovery from the effects of the nationwide housing crisis has defined the Tampa housing market in recent years. As a result of plummeting housing values in 2008 and 2009, large institutional investors moved into the market and purchased homes in bulk. It is estimated that these investors bought more than \$800 million in distressed residential properties during and after the recession. Many of these units have been renovated and converted into rentals to produce income for the investors, thereby reducing the supply of housing units available for sale. While this helped stabilize the area's housing market overall and individual neighborhoods affected by falling housing values, there are now concerns about the impact to the housing market if these investors begin selling properties en masse in order to realize a profit as real estate values rise. Additionally,

¹³⁶ O'Donnell, Christopher. "Study: Tampa Area Fourth Fastest-growing Job Market in U.S." TBO. Tampa Bay Times, 19 May 2016. Web. 17 June 2017. <http://www.tbo.com/news/business/study-tampa-area-fourth-fastest-growing-job-market-in-us-20160419/>

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some local affordable housing advocates argue that these bulk property purchases have artificially raised housing prices, making homeownership unaffordable for many lower-income and first-time homebuyers.¹³⁷ As of 2015, 35.4 percent of homes sold in the Tampa Bay area were cash sales, one of the highest in the nation.¹³⁸

During the 12 months ending March 2015, new and existing home sales rose 3.0 percent to 73,000 homes, which is on par with the average number of homes sold from 2009 through 2014.¹³⁹ Prices for new and existing home sales have trended upward as well. According to the Greater Tampa Association of Realtors, the median sales price was \$180,000 in December 2015, representing an 11.0 percent increase over the prior year.¹⁴⁰ The improving sales market has led to more new home construction activity in 2014 and 2015. In 2015, new home permits increased by 32.2 percent from 2013 levels, with 9,981 new permits issued.¹⁴¹ While this figure remains just a fraction of the pre-recessionary peak of 27,600, it does suggest improving conditions. The improving housing market is further evidenced in the continued decline in seriously delinquent mortgages. The percentage of mortgages considered seriously delinquent (defined as more than 90 days past due or in foreclosure) fell from 10.2 percent in January 2014 to 5.2 percent in March 2016. Delinquency rates were highest in Pasco County at 5.9 percent as of March 2016. By comparison, the state figure for the same period was 4.6 percent.¹⁴²

The rental market in the Tampa assessment area is significantly influenced by MacDill AFB and the two largest universities in the assessment area, USF and the University of Tampa. While MacDill provides some on-base housing, approximately 7,000 households reside off base in the private housing market. The universities in the market have approximately 48,000 students that reside in the local housing market, with student households accounting for up to 12.0 percent of overall renter households in the assessment area. The overall residential vacancy rate was highest in Pinellas County at 5.2 percent in the first quarter of 2016. Overall residential vacancy rates in the remaining counties in the assessment area were under 3.0 percent.¹⁴³ The median gross apartment rent in the assessment area in 2015 ranged between \$884 in Hernando County to \$965 in Hillsborough County. A minimum wage worker, however, would have a challenge with housing affordability in the Tampa MSA. According to a housing study in 2016, a minimum wage worker would have to work 95 hours a week in order to afford the fair market rent for a two-bedroom apartment in the area.¹⁴⁴

¹³⁷ Harwell, Drew. "Blackstone, Big Investors Slow Their \$800 Million Tampa Bay Home-buying Binge." Tampa Bay Times, 4 Oct. 2013. Web. 17 June 2017. <<http://www.tampabay.com/news/business/realestate/blackstone-big-investors-slow-their-800-million-tampa-bay-home-buying-binge/2145419>>

¹³⁸ Taylor, Susan. "Hundreds of Million-dollar Tampa Bay Homes Have Been Bought with Cash, but This Isn't Miami — Yet." Tampa Bay Times, 1 Apr. 2016. Web. 17 June 2017. <http://www.tampabay.com/news/business/realestate/hundreds-of-million-dollar-tampa-bay-homes-have-been-bought-with-cash-but/2271484>

¹³⁹ *Comprehensive Housing Market Analysis -Tampa-St. Petersburg-Clearwater, Florida*. HUD, Office of Policy Development and Research, 1 Apr. 2015. Web. 23 June 2016. https://www.huduser.gov/portal/publications/pdf/TampaFL_comp_15.pdf

¹⁴⁰ *Monthly Market Detail – December 2015*. Greater Tampa Association of Realtors, Dec. 2015. Web. 23 June 2016. http://gtar.org/wp-content/uploads/2016/06/GTAR_MarketStats_Dec15.pdf

¹⁴¹ Tampa, FL (Residential Building Permits)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Apr. 2017. <<http://www.policymap.com/>>.

¹⁴² Federal Reserve Bank of Atlanta calculations of data provided by LPS and CoreLogic

¹⁴³ Tampa, FL." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Apr. 2017. <<http://www.policymap.com/>>.

¹⁴⁴ *Out of Reach*, 2016. Rep. National Low Income Housing Coalition, n.d. Web. 10 Apr. 2017. <http://nlihc.org/oor/2016/florida>

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As previously mentioned, the Tampa MSA was challenged with a high concentration of vacant and abandoned housing units. In fact, Tampa was ranked 5th in the country for metro areas for the number of “zombie” properties, which are vacant properties in the foreclosure process.¹⁴⁵ Many municipalities in the MSA began requiring the registration of vacant and foreclosed properties to ensure properties were maintained during the foreclosure process, in order to reduce blight within the community. The city of St. Petersburg, Florida, located in Pinellas County, utilized this list to launch programs and incentives to attract buyers and nonprofits to the vacant homes. By 2016, the city was able to reduce the number of vacant properties listed by 50.0 percent.¹⁴⁶

¹⁴⁵ "Vacant 'Zombies' Are Fading Fast in Real Estate." Realtor Magazine. National Association of Realtors, 20 May 2016. Web. 18 June 2017.
<http://realtormag.realtor.org/daily-news/2016/05/20/vacant-zombies-are-fading-fast-in-real-estate>

¹⁴⁶ Grigg, Nicole. "Abandoned Homes in St. Petersburg Dropping for 3 Years." WFTS Tampa Bay, 13 Apr. 2016. Web. 17 June 2017.
<<http://www.abcactionnews.com/news/region-pinellas/abandoned-homes-in-st-petersburg-dropping-for-3-years>>

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Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

Combined Demographics Report

Assessment Area: FL Tampa

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	33	4.4	21,504	3.1	7,795	36.2	144,753	20.7
Moderate-income	191	25.6	168,037	24.1	25,885	15.4	129,423	18.5
Middle-income	306	41	293,977	42.1	23,496	8	137,887	19.7
Upper-income	203	27.2	215,035	30.8	8,609	4	286,500	41
Unknown-income	13	1.7	10	0	0	0	0	0
Total Assessment Area	746	100.0	698,563	100.0	65,785	9.4	698,563	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	44,609	13,946	1.8	31.3	22,922	51.4	7,741	17.4
Moderate-income	349,371	173,847	22.2	49.8	112,875	32.3	62,649	17.9
Middle-income	563,001	342,367	43.8	60.8	135,845	24.1	84,789	15.1
Upper-income	379,450	252,239	32.2	66.5	69,069	18.2	58,142	15.3
Unknown-income	53	0	0	0	53	100	0	0
Total Assessment Area	1,336,484	782,399	100.0	58.5	340,764	25.5	213,321	16.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,249	2.7	4,727	2.6	508	5	14	5
Moderate-income	41,408	21.2	38,656	20.9	2,675	26.5	77	27.5
Middle-income	77,212	39.6	72,952	39.5	4,155	41.2	105	37.5
Upper-income	70,855	36.4	68,058	36.9	2,714	26.9	83	29.6
Unknown-income	196	0.1	155	0.1	40	0.4	1	0.4
Total Assessment Area	194,920	100.0	184,548	100.0	10,092	100.0	280	100.0
Percentage of Total Businesses:			94.7		5.2		.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	28	1.9	27	1.9	1	1.6	0	0
Moderate-income	287	19.6	274	19.6	13	20.6	0	0
Middle-income	633	43.2	606	43.3	25	39.7	2	66.7
Upper-income	516	35.2	491	35.1	24	38.1	1	33.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,464	100.0	1,398	100.0	63	100.0	3	100.0
Percentage of Total Farms:			95.5		4.3		.2	

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Credit and Community Development Needs

Several community contacts described the local economy as showing improvement since recession lows, some attributing it to growth in the healthcare and technology sectors. One community development expert noted there is still a high demand for affordable housing, including single-family homes for sale and multifamily rental housing. The community is concerned with the number of investors flipping properties for profit which is driving up the price of housing in the area and further restricting supply of housing for low-income individuals and families. Another contact noted that there was a recent increase in the number of Hispanic residents which in turn has increased the demand for bilingual services. The same contact also listed transportation as a community need within the assessment area as transportation is not easily accessible and getting around the area requires a car; the contact feels the local government does not seem to be prioritizing this issue. The biggest credit need for the area is affordable banking products because many area residents are relying on predatory payday lending and pawn shops as alternatives to traditional banking in seeking out small dollar loans and check cashing services. As noted earlier, because transportation is an issue, LMI people need help with car loans, which are also difficult for them to obtain. The contact indicated there is an opportunity for banks in the area to strengthen relationships with residents so that they do not have to resort to predatory lending alternatives.

In its Consolidated Plan prepared for HUD, Hillsborough County lists affordable housing needs for LMI individuals and elderly homeowners as top priorities. According to the report, approximately 25.6 percent of households in Hillsborough County have housing problems, whether cost-burdened, overcrowded or lacking complete kitchen or plumbing facilities.¹⁴⁷ In addition, over 30,000 Tampa residents are on the waitlist for Section 8 or public housing. The affordability issue is underscored by the percentage of renters in the Tampa MSA that are considered cost-burdened, meaning that homeownership or rental costs account for more than 30.0 percent of household income; 51.1 percent of renters were considered cost-burdened as of 2015, slightly higher than the national rate of 47.9 percent.¹⁴⁸ Concerning elderly homeowners, Hillsborough County places a priority on assisting the elderly, many of whom are living on a fixed income, with maintaining owner-occupied residences within the community to prevent homes falling into disrepair and adversely impacting the neighborhood's stability.¹⁴⁹

Additional information and opportunities shared by community contacts are highlighted below:

- There is still a critical need for technical assistance and alternative financing for small business owners who are unable to qualify for bank financing. Several community contacts noted that banks are

¹⁴⁷ *Five Year Consolidated Plan*. Hillsborough County, FL., n.d. Web. 10 Apr. 2017.

<http://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/affordable-housing/hillsborough-county-2016-2020consolidated-plan.pdf>

¹⁴⁸ Tampa, FL." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Apr. 2017. <<http://www.policymap.com/>>

¹⁴⁹ *Five Year Consolidated Plan*. Hillsborough County, FL., n.d. Web. 10 Apr. 2017.

<http://www.hillsboroughcounty.org/library/hillsborough/media-center/documents/affordable-housing/hillsborough-county-2016-2020consolidated-plan.pdf>

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aggressively competing for small business loans for financially stable businesses, but for those businesses that are still struggling, credit access is limited. Banks can engage with small business CDFIs and loan funds to help meet this important community credit need.

- There are opportunities to partner with local school districts to provide financial literacy. Of the four school districts inside the assessment area in 2014, three had more than 50.0 percent of students participating in the free and reduced-price school lunch program. The Hernando County School District had the highest participation rate at 63.7 percent, and Pinellas County had the lowest at 42.6 percent. All four school districts had less than 50.0 percent of students eligible for the program in 2000.¹⁵⁰

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TAMPA, FLORIDA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Tampa assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank reported 6,011 (53.6 percent) CRA small business loans and 5,212 (46.4 percent) HMDA-reportable loans in the Tampa assessment area during the review period. Therefore, CRA small business lending received greater weight in determining the bank's lending test rating. The Tampa assessment area accounted for 17.5 percent of SunTrust Bank's total HMDA-reportable lending in Florida and 19.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 18.3 percent of SunTrust Bank's Florida deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. Unemployment rates, poverty rates, the level of

¹⁵⁰ Tampa, FL." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Apr. 2017. <<http://www.policymap.com/>>

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

Small Business Loans

Small business lending in low-income census tracts is good. The percentage of small business loans in these tracts was greater than the percentage of small businesses operating in low-income census tracts. Additionally, SunTrust Bank's performance was greater than aggregate lenders in 2014 and was comparable to the aggregate lenders in 2015.

Small business lending in moderate-income census tracts is excellent. SunTrust Bank originated 26.8 percent of its small business loans in moderate-income census tracts, where 20.9 percent of small businesses in the assessment area are located. Additionally, SunTrust Bank's performance was greater than aggregate lending in these tracts during the review period.

Home Purchase Loans

Home purchase lending in low-income census tracts is poor. The bank's home purchase lending in low-income census tracts was significantly less than the percentage of owner-occupied units in those tracts throughout the review period. SunTrust Bank originated 0.5 percent of its home purchase loans in low-income census tracts, where 1.8 percent of owner-occupied units are located. Moreover, SunTrust Bank underperformed compared to aggregate lenders during the review period.

Home purchase lending in moderate-income census tracts is adequate. SunTrust Bank's home purchase lending in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts. However, the bank's performance was similar to aggregate lenders in 2014, but less than aggregate in 2015.

Home Refinance Loans

Home refinance lending in low-income census tracts is poor. The bank's home refinance lending in low-income census tracts was significantly less than the percentage of owner-occupied units in those tracts throughout the review period. SunTrust Bank originated 0.8 percent of its home refinance loans in these tracts, where 1.8 percent of owner-occupied units are located. Moreover, SunTrust Bank underperformed compared to aggregate lenders during the review period.

Home refinance lending in moderate-income census tracts is adequate. Lending performance in moderate-income census tracts was less than the percentage of owner-occupied units located in these tracts. However, this performance was greater than aggregate lenders in 2014 and comparable to aggregate lenders in 2015.

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Home Improvement Loans

Home improvement lending in low-income census tracts is good. SunTrust Bank's home improvement lending in low-income census tracts was comparable to the percentage of owner-occupied units in these tracts. Additionally, the bank's performance was greater than aggregate lending performance throughout the review period.

Home improvement lending in moderate-income census tracts is excellent. SunTrust Bank's home improvement lending in these tracts was greater than the percentage of owner-occupied units. Additionally, the bank's performance exceeded aggregate lenders throughout the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income and revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, SunTrust Bank's performance was greater than aggregate lending performance. Additionally, 95.8 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. SunTrust Bank's home purchase lending to low-income borrowers was significantly less than the percentage of low-income families located in the assessment area. However, the bank's home purchase lending was greater than aggregate lending performance throughout the review period.

Home purchase lending to moderate-income borrowers is also adequate. SunTrust Bank's home purchase lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, the bank's performance was comparable to aggregate lenders throughout the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers was significantly less than the percentage of low-income families in the assessment area; however, the bank's home refinance lending to low-income borrowers exceeded aggregate lending throughout the review period.

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Home refinance lending to moderate-income borrowers is good. The bank's percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area; however, the bank's home refinance lending to moderate-income borrowers exceeded aggregate lending throughout the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. The bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area; however, the bank's performance exceeded aggregate lending performance throughout the review period.

Home improvement lending to moderate-income borrowers is also good. The bank's home improvement lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area. Additionally, the bank's performance was also greater than aggregate lending performance throughout the review period.

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the Tampa assessment area. The bank originated 38 community development loans totaling \$90.3 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing LMI geographies. The bank provided \$63 million in loans to support community services to LMI individuals; \$12 million towards economic development activities; \$11 million in support of affordable housing; and \$4 million in loans to revitalize and stabilize LMI geographies. SunTrust Bank's community development lending exhibits good responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans totaling approximately \$662,000 to a CDFI, whose primary mission is to provide financing to developers of affordable housing and community revitalization within the state. These loans funded a 196-unit LIHTC senior apartment complex within the assessment area.
- Two loans for \$200,000 to help finance an Urban League that provides programs that serve at-risk youth, families, single parents, the economically disadvantaged, the elderly, and the disabled. Examples of the services the organization provides include career connections to help individuals gain employment, youth crime prevention and intervention services, low-income home energy and weatherization assistance, and free tax assistance program.
- A loan for \$5 million to a NMTC qualified Community Development Entity (CDE) to make Qualified Low Income Community Investments. The CDE used the funds to invest in a start-up business located adjacent to a moderate-income geography.

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- A loan for \$10 million to support a nonprofit charity whose mission is to serve LMI persons. Services include disaster relief, mobile medical services, child placement services, services for the elderly, services to individuals with AIDS, adoption services, a disabilities program, and programs for providing low-cost housing.

INVESTMENT TEST

SunTrust Bank makes a significant level of qualified investments and grants in the Tampa assessment area given the bank's presence and area competition. Investments demonstrated responsiveness to several local community development needs.

The bank made investments (excluding contributions) totaling \$69.3 million in the assessment area; of that, \$58.4 million was invested during the review period, and all current investments supported affordable housing for LMI individuals. The investment portfolio includes a number of investment vehicles, including, but not limited to, Low Income Housing Tax Credits, LIHTC investment funds, NMTC funds, securities backed by government-guaranteed mortgages on multifamily properties, and bonds that finance HUD and SBA programs.

SunTrust Bank also contributed \$814,000 to nonprofit organizations and community development projects during the review period. Specifically, the bank provided grants totaling \$751,000 to nonprofits that offer community services to LMI individuals, including \$261,000 to United Way to support programs and organizations that serve primarily LMI individuals. The bank's donations assisted organizations that provide financial counseling, youth services, workforce development, educational support services in LMI schools, college financial assistance to LMI students, and a range of other needed community services. Remaining donations included \$30,000 for economic development, \$17,000 for affordable housing, and \$16,000 for revitalization and stabilization.

As noted earlier, the bank also had investments and contributions that served the entire state of Florida and a broader regional area that includes the bank's assessment area.

The bank's investments and contributions addressed several community development needs in the assessment area, including affordable housing (rental and homeownership) and improving the financial stability of LMI individuals through a range of community services. Several noteworthy investments are highlighted below:

- An investment in an NMTC fund that is providing financing for Habitat for Humanity Affiliates in selected markets (including Tampa) to develop and sell homes to LMI borrowers. This investment fund is an innovative approach utilizing the NMTC program to creating more liquidity for Habitat for Humanity affiliates, allowing them to expand the reach of their programs and to provide more housing opportunities to low-income homeowners.

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- Donations totaling \$50,000 to a local community college foundation to support a scholarship program that aims to improve the numbers of African American and Latino males who graduate high school and attend college.
- A grant totaling \$15,000 to a nonprofit organization that is leading the revitalization of an abandoned mill town in northeast Pasco County, which is one of the poorest communities in the state.

SERVICE TEST

SunTrust Bank's service test performance in the Tampa assessment area is adequate based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Tampa assessment area. The distribution of 93 branch offices and 116 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has three branches in low-income census tracts representing 3.2 percent of total branches in the assessment area, and 28 branches in moderate-income census tracts representing 30.1 percent of total branches in the assessment area. For comparison purposes, 3.3 percent of households and 2.7 percent of businesses were located in low-income census tracts, and 25.5 percent of households and 21.2 percent of businesses were located in moderate-income tracts.

During the review period, no branches were opened in the assessment area; however, two branches in moderate-income census tracts and three branches in middle- and upper-income census tracts were closed. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals in the assessment area.

SunTrust Bank offers extended hours in almost all of its branches in LMI tracts. Weekend hours are offered at higher rates at branches in LMI tracts than at branches in middle- and upper-income census tracts. Banking hours of operation do not vary in a way that inconveniences LMI geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS Assessment Area: FL Tampa

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	3	3.2%	0	0	3	3	1	Total	5	4.3%	5	5.2%	0	0	0	0.0%	0	0	33	4.4%	3.3%	2.7%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	28	30.1%	0	2	27	27	6	Total	36	31.0%	31	32.0%	3	1	5	26.3%	0	2	191	25.6%	25.5%	21.2%
DTO	2		0	0				SA	6		1		1	0	5		0	2				
Middle	32	34.4%	0	1	31	31	3	Total	31	26.7%	31	32.0%	0	1	0	0.0%	0	1	306	41.0%	42.6%	39.6%
DTO	1		0	0				SA	0		0		0	0	0		0	1				
Upper	29	31.2%	0	2	28	28	7	Total	32	27.6%	29	29.9%	0	2	3	15.8%	0	4	203	27.2%	28.6%	36.4%
DTO	0		0	0				SA	3		0		0	0	3		0	4				
Unknown	1	1.1%	0	0	0	0	0	Total	12	10.3%	1	1.0%	0	0	11	57.9%	0	0	13	1.7%	0.0%	0.1%
DTO	0		0	0				SA	11		0		0	0	11		0	0				
Total	93	100.0%	0	5	89	89	17	Total	116	100.0%	97	100.0%	3	4	19	100.0%	0	7	746	100.0%	100.0%	100.0%
DTO	3		0	0				SA	20		1		1	0	19		0	7				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
 Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
 DTO - Drive thru only is a subset of total branches
 SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Tampa assessment area. During the review period, SunTrust bank employees provided 1,949 service hours in various capacities for community development organizations. Bank employees provided over 310 affordable housing service hours, 47 economic development service hours, and 1,592 community service hours. Notably, approximately 27.2 percent of service hours were board service at community development organizations or committee memberships. The bank's performance is considered adequate given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA METROPOLITAN ASSESSMENT AREAS

- **Fort Myers Assessment Area (Lee County)**
 - As of December 31, 2015, SunTrust Bank operated 22 branches in the assessment area, representing 4.5 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$2.0 billion in deposits in this assessment area, representing a market share of 14.2 percent and 4.3 percent of SunTrust Bank's total deposits in **Florida**.
- **Fort Walton Assessment Area (Okaloosa and Walton counties)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 0.8 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$175.4 million in deposits in this assessment area, representing a market share of 3.8 percent and 0.4 percent of SunTrust Bank's total deposits in **Florida**.
- **Gainesville Assessment Area (Alachua County)**
 - As of December 31, 2015, SunTrust Bank operated five branches in the assessment area, representing 1.0 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$290.5 million in deposits in this assessment area, representing a market share of 7.7 percent and 0.6 percent of SunTrust Bank's total deposits in **Florida**.
- **Homosassa Springs Assessment Area (Citrus County)**
 - As of December 31, 2015, SunTrust Bank operated seven branches in the assessment area, representing 1.4 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$523.6 million in deposits in this assessment area, representing a market share of 24.8 percent and 1.1 percent of SunTrust Bank's total deposits in **Florida**.
- **Jacksonville Assessment Area (Clay, Duval, Nassau, and St. John's counties)**
 - As of December 31, 2015, SunTrust Bank operated 27 branches in the assessment area, representing 5.5 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$2.2 billion in deposits in this assessment area, representing a market share of 3.9 percent and 4.7 percent of SunTrust Bank's total deposits in **Florida**.
- **Lakeland Assessment Area (Polk County)**
 - As of December 31, 2015, SunTrust Bank operated 19 branches in the assessment area, representing 3.9 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$846.3 million in deposits in this assessment area, representing a market share of 14.8 percent and 1.8 percent of SunTrust Bank's total deposits in **Florida**.

Metropolitan Areas (Limited Review)

- **Melbourne Assessment Area Brevard County)**
 - As of December 31, 2015, SunTrust Bank operated 19 branches in the assessment area, representing 3.9 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$1.1 billion in deposits in this assessment area, representing a market share of 13.8 percent and 2.3 percent of SunTrust Bank's total deposits in **Florida**.
- **Naples Assessment Area (Collier County)**
 - As of December 31, 2015, SunTrust Bank operated nine branches in the assessment area, representing 1.8 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$411.3 million in deposits in this assessment area, representing a market share of 2.9 percent and 0.9 percent of SunTrust Bank's total deposits in **Florida**.
- **Ocala Assessment Area (Marion County)**
 - As of December 31, 2015, SunTrust Bank operated 12 branches in the assessment area, representing 2.4 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$1.0 billion in deposits in this assessment area, representing a market share of 19.1 percent and 2.2 percent of SunTrust Bank's total deposits in **Florida**.
- **Orlando Assessment Area (Lake, Orange, Osceola, and Seminole counties)**
 - As of December 31, 2015, SunTrust Bank operated 63 branches in the assessment area, representing 12.8 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$9.7 billion in deposits in this assessment area, representing a market share of 22.8 percent and 21.0 percent of SunTrust Bank's total deposits in **Florida**.
- **Panama City Assessment Area (Bay County)**
 - As of December 31, 2015, SunTrust Bank operated five branches in the assessment area, representing 1.0 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$172.7 million in deposits in this assessment area, representing a market share of 7.1 percent and 0.4 percent of SunTrust Bank's total deposits in **Florida**.
- **Pensacola Assessment Area (Escambia and Santa Rosa counties)**
 - As of December 31, 2015, SunTrust Bank operated six branches in the assessment area, representing 1.2 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$241.1 million in deposits in this assessment area, representing a market share of 4.7 percent and 0.5 percent of SunTrust Bank's total deposits in **Florida**.
- **Port St. Lucie Assessment Area (Martin and St. Lucie counties)**
 - As of December 31, 2015, SunTrust Bank operated 10 branches in the assessment area, representing 2.0 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$664.7 million in deposits in this assessment area, representing a market share of 8.7 percent and 1.4 percent of SunTrust Bank's total deposits in **Florida**.

Metropolitan Areas (Limited Review)

- **Punta Gorda Assessment Area (Charlotte County)**
 - As of December 31, 2015, SunTrust Bank operated eight branches in the assessment area, representing 1.6 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$412.7 million in deposits in this assessment area, representing a market share of 12.5 percent and 0.9 percent of SunTrust Bank's total deposits in **Florida**.
- **Sarasota Assessment Area (Manatee and Sarasota counties)**
 - As of December 31, 2015, SunTrust Bank operated 31 branches in the assessment area, representing 6.3 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$2.1 billion in deposits in this assessment area, representing a market share of 11.6 percent and 4.5 percent of SunTrust Bank's total deposits in **Florida**.
- **Sebring Assessment Area (Highlands County)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 0.8 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$200.8 million in deposits in this assessment area, representing a market share of 13.7 percent and 0.4 percent of SunTrust Bank's total deposits in **Florida**.
- **Tallahassee Assessment Area (Gadsden and Leon counties)**
 - As of December 31, 2015, SunTrust Bank operated eight branches in the assessment area, representing 1.6 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$874.9 million in deposits in this assessment area, representing a market share of 14.4 percent and 1.9 percent of SunTrust Bank's total deposits in **Florida**.
- **Vero Beach Assessment Area (Indian River County)**
 - As of December 31, 2015, SunTrust Bank operated five branches in the assessment area, representing 1.0 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$275.2 million in deposits in this assessment area, representing a market share of 7.0 percent and 0.6 percent of SunTrust Bank's total deposits in **Florida**.
- **The Villages Assessment Area (Sumter County)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 0.6 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$223.6 million in deposits in this assessment area, representing a market share of 10.4 percent and 0.5 percent of SunTrust Bank's total deposits in **Florida**.

Metropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Fort Myers	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Fort Walton	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Gainesville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Homosassa Springs	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Jacksonville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Lakeland	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Melbourne	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Naples	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Ocala	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Orlando	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Panama City	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Pensacola	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Port St. Lucie	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>
Punta Gorda	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Sarasota	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Consistent</u>
Sebring	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Tallahassee	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Vero Beach	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
The Villages	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of Florida. Performance in 9 of the 19 metropolitan limited-scope assessment areas was consistent with SunTrust Bank's performance. Although performance in 10 of the metropolitan limited-scope assessment areas was weaker than the statewide lending test performance, all 10 assessment areas were still considered adequate. The weaker performance in the limited-scope assessment areas was primarily because the bank made few, if any, community development loans in these areas. There were no community development loans made in Pensacola, Sebring, The Villages, and Vero Beach limited-scope assessment areas.

For the investment test, SunTrust Bank received a High Satisfactory rating for the State of Florida. Investment activity in the Fort Walton, Port St. Lucie, Sarasota, and Tallahassee assessment areas was consistent with the statewide performance. However, performance in the Melbourne and Pensacola assessment area exceeded the statewide performance; strong performance in these two assessment areas was driven by significant NMTC investments during the review period. Performance in the remaining 13 limited-scope assessment areas was

Metropolitan Areas (Limited Review)

weaker than the bank's performance for the state due to lower levels of investment activity relative to the bank's operational presence in the assessment areas. However, performance in the Fort Myers, Orlando, and Vero Beach limited-scope assessment areas was still considered adequate.

For the overall service test, SunTrust Bank received a rating of Low Satisfactory for the state of Florida. Service test performance in the Jacksonville, Punta Gorda, and Tallahassee assessment areas exceeded the bank's performance for the state due to stronger community development service performance in those markets, while performance was consistent in the Naples, Orlando, Pensacola, Port St. Lucie and Sarasota assessments areas. Performance in the Fort Meyers, Fort Walton, Gainesville, Homosassa Springs, Lakeland, Melbourne, Ocala, Panama City, Sebring, Vero Beach and The Villages was weaker than statewide performance, primarily due to limited community development services. Retail banking services were weaker than the state in Panama City and Vero Beach, while they were stronger in Pensacola and Port St. Lucie. Retail banking services in the remaining limited-scope assessment areas were consistent with the state.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE FLORIDA NONMETROPOLITAN ASSESSMENT AREAS

- **Jackson Assessment Area (Jackson County)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 0.6 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$96.0 million in deposits in this assessment area, representing a market share of 19.1 percent and 0.2 percent of SunTrust Bank's total deposits in **Florida**.
- **Middle Florida Assessment Area (Desoto and Okeechobee counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.4 percent of its branches in **Florida**.
 - As of June 30, 2015, the bank had \$152.6 million in deposits in this assessment area, representing a market share of 19.3 percent and 0.3 percent of SunTrust Bank's total deposits in **Florida**.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Jackson	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Middle Florida	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, the bank's performance in Jackson was consistent with the bank's statewide performance; however, community development lending was stronger than the bank's performance in the state. Although performance in the Middle Florida assessment area was considered weaker than the state, the performance was still considered adequate. Weaker performance was attributable to the absence of community development lending in the Middle Florida assessment area.

For the investment test, performance in both limited-scope nonmetropolitan assessment areas was weaker than the bank's performance in the state due to minimal levels of qualified investments relative to the bank's operations in the assessment area.

Nonmetropolitan Areas (Limited Review)

For the service test, performance in the Jackson nonmetropolitan limited-scope assessment area was consistent with the statewide performance, while performance in the Middle Florida assessment area was below the statewide performance due to limited qualified community development service hours. Retail banking services in both assessment areas were consistent with the state's performance.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating.

STATE OF GEORGIA

CRA RATING FOR GEORGIA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income also reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Georgia assessment areas.
- The bank made an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Georgia assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

STATE OF GEORGIA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in the State of Georgia:

- Atlanta
- Macon

Limited-scope reviews were conducted for the remaining 19 assessment areas:

- Albany
- Appling Wayne (non-MSA)
- Athens
- Augusta
- Brunswick
- Cedartown (non-MSA)
- Central Georgia (non-MSA)
- Coffee Ware (non-MSA)
- Columbus
- Dalton
- Fannin Lumpkin (non-MSA)
- Gainesville
- LaGrange (non-MSA)
- Rome
- Savannah
- South Georgia (non-MSA)
- Statesboro (non-MSA)
- Valdosta
- Warner Robbins

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN GEORGIA

As of June 30, 2015, SunTrust Bank had \$45.1 billion in deposits in Georgia accounting for 31.7 percent of SunTrust's total deposits. SunTrust Bank operated 244 branch offices in Georgia as of December 31, 2015, representing 17.0 percent of the bank's total branches. HMDA-reportable lending in Georgia accounted for 16.9 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in Georgia accounted for 16.6 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA small business lending in Georgia accounted for 17.1 percent of the bank's total lending activity by dollar volume, which was substantially less than the percentage of total deposits at 31.7 percent.

STATE OF GEORGIA

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in Georgia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	8,115	26.2%	\$2,214,722	46.6%
HMDA Refinance	7,172	23.2%	\$1,560,904	32.8%
HMDA Home Improvement	3,252	10.5%	\$59,939	1.3%
HMDA Multi-Family	6	0.0%	\$123,554	2.6%
Total HMDA	18,545	59.9%	\$3,959,119	83.3%
Total Small Business	12,411	40.1%	\$794,436	16.7%
Total Farm	6	0.0%	\$1,369	0.0%
TOTAL LOANS	30,962	100.0%	\$4,754,924	100.0%

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GEORGIA

LENDING TEST

The lending test rating in the State of Georgia is high satisfactory. Overall, performance in Georgia with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income also reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank is a leader in making community development loans in Georgia.

During the review period, SunTrust Bank reported 18,545 HMDA-reportable loans and 12,411 small business loans in Georgia. As such, HMDA-reportable lending was given greater weight than small business lending when determining the lending test rating for Georgia. The rating for Georgia is based on the full-scope review of the Atlanta and Macon assessment areas, which represent 74.2 percent of the bank's statewide HMDA-reportable and small business lending. However, approximately 71.9 percent of the bank's HMDA-reportable and small business lending (by number of loans) in Georgia occurred within the Atlanta assessment area, thus making this the largest concentration of lending activity in the state. Additionally, 86.3 percent of the bank's total deposits in Georgia are in this assessment area.

Details of the bank's HMDA-reportable, small business, and peer lending data can be found in Appendix G.

STATE OF GEORGIA

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is also adequate. As noted above, the rating for the state of Georgia is derived from the Atlanta and Macon assessment areas. A detailed discussion of the borrower and geographic distribution of lending for the assessment areas is included in the next sections of this report.

Community Development Lending

SunTrust Bank is a leader in making community development loans in the state of Georgia. The bank originated 108 community development loans totaling \$1 billion in Georgia during the review period, including 71 loans for \$739 million in the two full-scope assessment areas, Atlanta and Macon. Performance in Atlanta was outstanding, while performance in Macon was adequate. Overall, this level of statewide community development lending is considered excellent based on the bank's size and presence in its Georgia assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area sections of this report.

INVESTMENT TEST

The investment test rating for Georgia is outstanding.

The bank made an excellent level of qualified investments and contributions totaling \$537.6 million that directly benefited the Georgia assessment areas. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC investment funds, SBICs, mortgage-backed securities and other bonds, and contributions. The bank also had \$53.5 million in investments that benefited the broader statewide area, including all of the bank's assessment areas. Most of the statewide investments remain on the books from prior review periods and are largely SBA and HUD bonds and MBS. Statewide investments include contributions of \$410,000 to organizations that provide community services, and primarily financial education, for LMI communities across the entire state. Notably, the bank provided \$185,000 over the review period to support an annual day of giving to nonprofits statewide. Lastly, the state benefitted from regional investments of approximately \$27.6 million that are described in the institution overview.

Atlanta and Macon were the two full-scope assessment areas reviewed; nearly 80.0 percent of total statewide investments benefited the Atlanta assessment area compared to 86.3 percent of deposits in this market, while investments and deposits in the Macon assessment area were similar at approximately 1.0 percent of the statewide total. Performance in Atlanta was excellent while Macon was considered adequate. The bank's performance in limited-scope assessment areas varied; investment activity was considered excellent in the Athens, Augusta and Valdosta assessment areas and good in Savannah. However, investment activity was poor or very poor in 15 of the 19 limited-scope assessment areas. The bank has a small branch presence in most of the adversely rated limited-scope assessment areas, and community development investment opportunities are limited; therefore performance in these assessment areas did not negatively impact the overall state performance.

STATE OF GEORGIA

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

SERVICE TEST

The service test rating for Georgia is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including LMI geographies or to LMI individuals. Statewide, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems for LMI geographies and/or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area sections.

Community Development Services

SunTrust Bank provided a relatively high level of community development services that benefit LMI residents and small businesses in the state of Georgia. The bank provided a total of 23,748 qualified service hours during the examination period, including 21,328 total hours in the Atlanta and Macon full-scope assessment areas. Performance in Atlanta, the largest full-scope assessment area in the state, was good, while performance in Macon was adequate. Additionally, employees provided 100 service hours to organizations that serve the entire state and benefit all of the bank's assessment areas. Specifically, the bank provided leadership with statewide entities including an economic development council providing financial education for public schools. This performance is considered good given SunTrust Bank's size and presence in the state of Georgia and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Atlanta, Georgia

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

Overview

SunTrust Bank's Atlanta assessment area consists of 19 counties that are part of the 29-county Atlanta-Sandy Springs-Roswell, Georgia MSA, including Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Morgan, Paulding, Rockdale, and Walton. As of December 2015, SunTrust had 164 branches in the Atlanta assessment area, which represent 67.2 percent of the branches statewide and 86.3 percent of its deposits in Georgia. Additionally, the market represents the largest concentration of combined HMDA-reportable and CRA small business lending in the state at 80.2 percent.

The assessment area's banking market is competitive with a significant presence of national and multi-regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, there are 88 financial institutions operating 1,223 branch locations in the assessment area. SunTrust Bank holds the largest deposit market share with approximately \$39.0 billion, or 27.4 percent of total deposits, followed by Bank of America (19.7 percent), Wells Fargo Bank (19.3 percent), and BB&T (5.5 percent).

HMDA-reportable lending and CRA lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 4.4 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 23rd while STM ranked 5th out of the 747 HMDA lenders in the market in 2014. Both STB and STM increased slightly in rank in 2015. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Quicken Loans and JPMorgan Chase.

SunTrust's CRA lending volume doubled between 2014 and 2015 in the assessment area. In 2014, SunTrust ranked 10th out of 183 lenders with 2.6 percent of CRA loans. In 2015, SunTrust ranked 7th out of 183 lenders with 4.8 percent of all CRA loans. American Express is the dominant CRA reporter in the market, followed by Wells Fargo Bank, Bank of America, and Capital One.

Population and Income Characteristics

The Atlanta MSA is now the 9th largest region in the U.S with a population of 5.7 million as of 2015.¹⁵¹ Fulton County, home to the City of Atlanta, was the most populous county in the assessment area with over 983,900 people.¹⁵² The other large population centers are in Gwinnett, Cobb, and DeKalb counties. While Fulton is the largest county in the assessment area, Cherokee, Forsyth, Henry, and Paulding counties have experienced the most growth over the past several years.

¹⁵¹ Select Georgia. Georgia Power. Web. 13 Mar. 2017. <<http://selectgeorgia.com/publications/atlanta-overview.pdf>>.

¹⁵² "Atlanta, GA MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

Atlanta, Georgia

The assessment area contains 895 census tracts; 2010 census data indicates that there were 89 (9.9 percent) low-income census tracts, 206 (23.0 percent) moderate-income tracts, 308 (34.0 percent) middle-income tracts, 287 (32.1 percent) upper-income tracts, and 5 (0.6 percent) unknown-income tracts.

For purposes of classifying borrower income, this evaluation uses the FFIEC’s estimated median family income for each relevant area. The following table sets forth the estimated median family income for the Atlanta MSA and shows that the median family income increased slightly between 2014 and 2015.

Borrower Income Levels Atlanta-Sandy Springs-Roswell, GA MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2014	\$70,100	0	- \$35,049	\$35,050	- \$56,079	\$56,080	- \$84,119	\$84,120	- & above
2015	\$70,700	0	- \$35,349	\$35,350	- \$56,559	\$56,560	- \$84,839	\$84,840	- & above

There is considerable variation in the median family income in the counties throughout the assessment area. Clayton County had the lowest median family income between 2011 and 2015 at \$45,700, while Forsyth County had the highest at \$101,200.

Poverty and financial instability are major concerns throughout the assessment area. The percentage of families living below the poverty level continues to increase each year. For metro Atlanta, the percentage of families in poverty was 15.6 percent between 2011 and 2015, while the poverty rate was 18.4 percent statewide.¹⁵³ However, there were several counties with rates above the state level. Within the assessment area, the rates were highest in Clayton County (25.1 percent), followed by Carroll County (20.7 percent). Moreover, the Corporation for Enterprise Development’s (CFED) Asset & Opportunity Scorecard, which measures asset poverty, found that 40.2 percent of metro Atlanta households are liquid asset poor, meaning that they lack the savings to cover basic expenses or live at the poverty level for three months if a crisis led to a loss of stable income.¹⁵⁴ In addition, 38.1 percent of families within the assessment area are considered LMI as compared to the state level of 39.4 percent, and almost 20.0 percent of the families living in LMI tracts have incomes below the poverty level.

Economic Conditions

Metro Atlanta has experienced significant job growth since the recession and is now the 9th largest employment center in the country. The metropolitan area added an average of 61,850 jobs per year from the end of 2010

¹⁵³ "Atlanta, GA MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

¹⁵⁴ Corporation for Enterprise Development (CFED). *Asset and Opportunity Scorecard*, n.d. Web. 17 May. 2017. <<http://assetsandopportunity.org/>>.

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through 2015, representing a 2.6 percent average annual increase.¹⁵⁵ Every industry sector added jobs except for the information sector, and the greatest growth occurred in the wholesale and retail trade, and professional and business services sectors.¹⁵⁶ Excluding government, the region's largest industry sectors are professional and business services, wholesale and retail trade, and education and health services. Delta Airlines, Emory Healthcare, Home Depot, AT&T, Wellstar Health System, UPS, Northside Hospital, and Piedmont Healthcare are among the top employers in the region.¹⁵⁷ Fulton, Gwinnett, DeKalb, and Cobb counties are the largest employment centers.¹⁵⁸

According to 2015 Dun & Bradstreet information, there were 314,523 businesses within the Atlanta assessment area, 93.5 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2012 and 2014, small business lending increased by 12.7 percent, with 103,400 loans made in 2014. During this same period, loans made to firms with revenues under \$1.0 million steadily increased, representing a 52.8 percent share of total small business loans; this may also indicate that there are fewer obstacles for smaller firms to access credit in the market.¹⁵⁹ This data also agrees with a Dun & Bradstreet and Pepperdine University study that shows that the small business sector ended 2015 with access to capital at its highest level since 2012 and a heightened level of optimism about small businesses' health and growth.¹⁶⁰

As shown in the following chart, the economy has improved across the assessment area, with the unemployment rate falling for all counties between 2014 and 2015. In the Atlanta MSA, the unemployment rate was 5.6 percent for 2015, compared to a high of 10.2 percent in 2010. The highest unemployment rates were in Clayton County (7.5 percent) and Carroll County (6.6 percent), while Forsyth and Cherokee had the lowest unemployment rates (4.4 percent and 4.6 percent, respectively) in 2015. Statewide, the unemployment rate was 5.9 percent.

¹⁵⁵ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 12 Sept. 2016. <https://www.huduser.gov/portal/periodicals/USHMC/reg//AtlantaGA-HMP-June16.pdf>

¹⁵⁶ Ibid

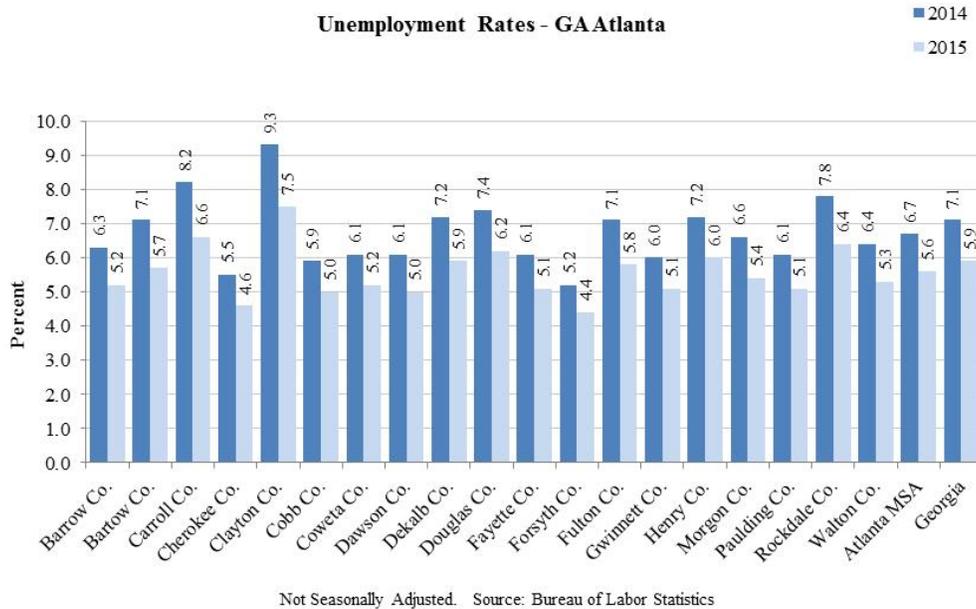
¹⁵⁷ Select Georgia. Georgia Power. Web. 13 Sept. 2016. <<http://selectgeorgia.com/publications/atlanta-overview.pdf>>.

¹⁵⁸ Georgia Department of Labor. Web. 13 Sept. 2016. <<https://explorer.gdol.ga.gov/vosnet/mis/current/laborforce.pdf>>.

¹⁵⁹ "Atlanta, GA (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Sept. 2016. <<http://www.policymap.com/>>.

¹⁶⁰ "Access to Funding Up but Demand Is Down for the Small Business Sector." Dun & Bradstreet, 17 Dec. 2015. Web. 13 Mar. 2017. <<http://investor.dnb.com/releasedetail.cfm?releaseid=947339>>.

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Census data indicates there were approximately 2.0 million housing units in 2010, of which 59.5 percent were owner-occupied, 28.6 percent were rental units, and 12.0 percent were vacant.¹⁶¹ Cherokee, Fayette, Forsyth, and Paulding counties have the highest homeownership rates (at or above 75.0 percent in all counties) and Fulton County, the most urban county, had the lowest rate at 46.5 percent.¹⁶² Rental and vacant units are highly concentrated in LMI tracts, and the housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in LMI areas than in other areas.

The Atlanta metro housing market is strong, with yearly increases in home sales and home values, and is now surpassing market highs experienced in the last decade. The shortage of housing inventory is placing upward pressure on new and existing home prices. During the 12 months ending March 2016, the average sales price for new homes was \$318,500, representing a 4.0 percent increase over the prior 12 month period, while the average sales price for existing homes was \$225,000, representing an increase of 7.0 percent since March 2015.¹⁶³ The number of new and existing homes sold totaled 117,400 units, up 8.0 percent from home sales for the prior year.¹⁶⁴

The improving sales market has led to more new home construction. For the period ending April 2016, new home permits increased 16.0 percent to approximately 21,150 homes.¹⁶⁵ Most of the recent home building activity has been occurring in Cherokee, Forsyth, and Henry counties, but most of the new home construction is at the upper end of the market, making it difficult for first-time homebuyers and LMI families to purchase in

¹⁶¹ FRB Atlanta Calculations of Dun & Bradstreet, 2010 American Community Survey data.

¹⁶² Ibid

¹⁶³ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 12 Sept. 2016.

<https://www.huduser.gov/portal/periodicals/USHMC/reg//AtlantaGA-HMP-June16.pdf>

¹⁶⁴ Ibid

¹⁶⁵ Ibid

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these communities.¹⁶⁶ Over the past four years, the number of entry-level homes for sale – defined as those priced in the lower third of a local market – has fallen by 34.0 percent on a national level, according to a Reuter’s analysis of data compiled by listings firm Trulia.¹⁶⁷ The percentage of homes affordable for a four-person family earning 80.0 percent of the area median income in 2015 varies by county. Only 15.4 percent of all homes are affordable to those earning 80.0 percent of the area median income in Forsyth County, but increases drastically to 83.3 percent in Clayton County. Home ownership affordability increases in counties farther away from the employment centers.¹⁶⁸

The market is also experiencing lower delinquency levels. The percentage of home loans in the Atlanta metropolitan area that were seriously delinquent (90 or more days delinquent or in foreclosure) or had transitioned into Real Estate Owned status declined to 2.9 percent in March 2016, which is slightly below the 3.0 percent rate for both Georgia and the U.S.¹⁶⁹ Although the market is experiencing lower levels of delinquency, the high percentage of underwater homeowners is still of concern. Atlanta ranks 3rd in the nation in the percentage of homeowners owing more on their mortgages than their homes are worth. At the end of 2015, 17.6 percent of Atlanta homeowners were underwater, compared to a national average of 13.0 percent.¹⁷⁰

The multifamily housing market is also thriving with increased construction, rising rents and declining vacancy rates. The estimated vacancy rate for all rental units (including renter-occupied, single-family homes, and apartments) was 6.2 percent as of May 1, 2016, down from 12.7 percent in 2010. The average monthly apartment rent was \$1,018 in the first quarter of 2016, representing an 8.1 percent increase from the first quarter of 2015 and a 32.0 percent increase from the first quarter of 2010. The vast majority of new rental housing in Atlanta is Class A luxury rentals, and the construction of new affordable rental housing is limited.

As rents continue to rise, it will be a challenge for LMI renters to find affordable housing options in counties closest to the urban core and job centers. Renters are currently struggling with high housing costs in several counties, with 56.0 percent of renters in Clayton, 54.0 percent in Rockdale, and nearly 52.0 percent in DeKalb and Gwinnett counties considered housing cost-burdened. Rental households are considered cost-burdened if their rental costs account for more than 30.0 percent of household income. In the Atlanta-Sandy Springs-Roswell MSA, a renter would need an hourly wage of \$18.25 to afford a two-bedroom rental.

Due to the increasing rent and the high housing cost burdens on working families, Atlanta’s economic development authority passed a new affordable housing policy, the Workforce Housing Policy, which would increase the availability of affordable housing throughout the city by requiring real estate developers receiving

¹⁶⁶ Kanell, Michael. “HOUSING MARKET; Atlanta’s housing market an oddity.” *The Journal-Constitution*, 21 Aug. 2016. Print. 13 Sept. 2016.

¹⁶⁷ Randall, David and Groom, Nichola. "In recovering housing market, the starter home remains elusive" Reuters, 10 August 2016. Web. 4 January. 2017. <http://www.reuters.com/article/us-usa-housing-starterhomes-insight-idUSKCN10L0FG>.

¹⁶⁸ "Atlanta, GA MSA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

¹⁶⁹ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

¹⁷⁰ Eloy, Michell. "Report: Atlanta Underwater Mortgage Rate Falls, Still High." WABE, 10 Mar. 2016. Web. 13 Sept. 2016. <<http://news.wabe.org/post/report-atlanta-underwater-mortgage-rate-falls-still-high>>.

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government subsidies to make units available to persons making lower incomes. In addition, the City of Atlanta passed an ordinance also effective July 1, 2016, that requires a set percentage of residential real estate units from any development receiving public funds to be leased to working households whose income falls below 80.0 percent of the area median income (AMI).

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

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Combined Demographics Report

Assessment Area: GA Atlanta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	89	9.9	64,023	5.4	20,546	32.1	254,782	21.3
Moderate-income	206	23	245,481	20.5	39,895	16.3	201,284	16.8
Middle-income	308	34.4	466,138	39	36,448	7.8	231,768	19.4
Upper-income	287	32.1	420,746	35.2	15,360	3.7	508,554	42.5
Unknown-income	5	0.6	0	0	0	0	0	0
Total Assessment Area	895	100.0	1,196,388	100.0	112,249	9.4	1,196,388	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	150,001	33,565	2.8	22.4	82,004	54.7	34,432	23
Moderate-income	468,505	200,508	16.8	42.8	194,399	41.5	73,598	15.7
Middle-income	735,714	483,869	40.6	65.8	175,368	23.8	76,477	10.4
Upper-income	647,697	473,600	39.7	73.1	120,836	18.7	53,261	8.2
Unknown-income	33	0	0	0	33	100	0	0
Total Assessment Area	2,001,950	1,191,542	100.0	59.5	572,640	28.6	237,768	11.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	14,242	4.5	12,799	4.4	1,391	7	52	7.4
Moderate-income	62,625	19.9	57,548	19.6	4,882	24.7	195	27.8
Middle-income	111,257	35.4	105,046	35.7	5,947	30.1	264	37.6
Upper-income	126,247	40.1	118,549	40.3	7,509	38	189	26.9
Unknown-income	152	0	116	0	34	0.2	2	0.3
Total Assessment Area	314,523	100.0	294,058	100.0	19,763	100.0	702	100.0
	Percentage of Total Businesses:			93.5		6.3		.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	41	2.3	37	2.1	4	12.1	0	0
Moderate-income	293	16.4	288	16.4	4	12.1	1	100
Middle-income	833	46.6	812	46.3	21	63.6	0	0
Upper-income	616	34.5	614	35	2	6.1	0	0
Unknown-income	3	0.2	1	0.1	2	6.1	0	0
Total Assessment Area	1,786	100.0	1,752	100.0	33	100.0	1	100.0
	Percentage of Total Farms:			98.1		1.8		.1

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Credit and Community Development Needs

The community development environment in the Atlanta region is sophisticated, with strong engagement from nonprofits, government agencies, foundations and financial institutions. There are numerous opportunities for banks to partner with nonprofits, developers and CDFIs to engage in a wide range of community development activities, including affordable housing development, neighborhood revitalization, small business lending, financial education, or provision of technical assistance to the organizations or those they serve.

According to a community contact engaged in affordable housing and foreclosure advocacy, the biggest housing challenge in metro Atlanta is the large number of homeowners with negative home equity. As a result, the contact stated that the majority of housing activity in underwater communities is left to investors. Moreover, the contact mentioned that home sales in affordable neighborhoods are not increasing, and the availability of mortgage credit is deficient. While federal and state housing tax credit programs are available for affordable multi-housing development, there is also a need for the construction and rehabilitation of single-family homes, and there is no tax credit program in place to encourage a shift in focus to this type of activity. Bank capital does not seem to be available for these single-family projects, according to the contact. Other challenges in the region, such as homeowner and rental affordability, were discussed above.

Regarding neighborhood stabilization activities in metro Atlanta, there are opportunities for financial institutions to partner with local municipalities and developers focused on revitalizing distressed neighborhoods and communities. For instance, within the city limits of Atlanta there are currently 10 designated Tax Allocation Districts (TADs) that are used to incentivize a variety of developments, such as housing and commercial development in areas that have experienced years of disinvestment. Second, there are several designated "Opportunity Zones" to aid local governments with job creation and redevelopment efforts in several jurisdictions throughout Georgia. This designation is for any area that is within or adjacent to one or more contiguous census block groups with a poverty rate of 15.0 percent or greater, where the area is also included within a state enterprise zone, or where a redevelopment plan exists.

The prevalence of poverty and the need for social support services highlight the importance of community service organizations within the bank's communities. The ongoing demand for these services often results in needs for these organizations in terms of financial support and technical assistance as they attempt to serve significant LMI populations within the bank's assessment area. Ultimately, this has the potential to create community development service or investment opportunities for financial institutions. Other opportunities may include helping organizations provide homebuyer and financial education, asset building initiatives, and job training programs. In addition, financial institutions may have opportunities to work collaboratively with city and county officials to address affordable housing and community development issues and to provide leadership in this regard.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ATLANTA, GEORGIA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Atlanta assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans.

SunTrust Bank reported 13,555 (60.9 percent) HMDA-reportable loans and 8,703 (39.1 percent) CRA small business loans in the Atlanta assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Atlanta assessment area accounted for 82.3 percent of SunTrust Bank's total HMDA-reportable lending in Georgia and 69.7 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 86.3 percent of SunTrust Bank's statewide deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, the bank originated 2.0 percent of its loans in low-income census tracts. This level of lending was slightly less than the 2.8 percent of owner-occupied units in low-income tracts. Additionally, the bank's performance was comparable to that of the aggregate lenders in 2014 but greater than the aggregate lending performance in 2015.

Home purchase lending in moderate-income census tracts is also adequate. During the review period, 13.6 percent of the bank's loans were originated in moderate-income census tracts. This level of lending was less than the 16.8 percent of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance was on par with aggregate lenders in 2014, but slightly greater in 2015.

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Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. SunTrust Bank originated 1.4 percent of its home refinance loans in these tracts during the review period. As a result, the bank's home refinance lending was less than the percentage of owner-occupied units in these tracts and on par with the aggregate in 2014 and 2015.

Home refinance lending in moderate-income census tracts is adequate. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts; however, performance was on par with aggregate lending performance in 2014, but less than the aggregate lenders in 2015.

Home Improvement Loans

Home improvement lending in low-income census tracts is excellent. SunTrust Bank originated 4.4 percent of its home improvement loans in low-income census tracts. This performance was greater than the percentage of owner-occupied units and significantly exceeded aggregate lenders.

Home improvement lending in moderate-income census tracts is also excellent. The percentage of home improvement loans in moderate-income census tracts at 21.8 percent exceeded the percentage of owner-occupied units at 16.8 percent in these tracts. The bank's performance was also greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is adequate. The percentage of small business loans in low-income census tracts was comparable to the percentage of small businesses located in low-income census tracts. The bank's performance was greater than aggregate lending performance in 2014, but slightly less than the aggregate lenders in 2015.

Small business lending in moderate-income census tracts is good. SunTrust Bank originated 21.0 percent of its small business loans in moderate-income census tracts, where 19.6 percent of small businesses in the assessment area are operating. SunTrust outperformed aggregate lending performance in 2014, but was on par with the aggregate lenders in 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

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Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. While the percentage of home purchase loans to low-income borrowers was less than the percentage of low-income families located in the assessment area, SunTrust Bank's lending performance was greater than aggregate lending performance during the review period.

Home purchase lending to moderate-income borrowers is good. The bank's percentage of home purchase loans was greater than the percentage of moderate-income families located in the assessment area. The bank's home purchase lending was also greater than the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, SunTrust Bank's lending exceeded the aggregate lenders throughout the review period.

Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, lending to moderate-income borrowers was greater than the aggregate lenders for both years.

Home Improvement Loans

Home improvement lending to low-income borrowers is adequate. The bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. The bank's lending performance was greater than aggregate lenders in 2014 but slightly less than aggregate in 2015.

Home improvement lending to moderate-income borrowers is good. The percentage of home improvement loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. Additionally, the bank's performance was greater than the aggregate lending performance in 2014 and comparable to the aggregate lenders in 2015.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was greater than the aggregate lending performance. Additionally, 92.3 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

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Community Development Lending

SunTrust Bank is a leader in making community development loans in the Atlanta assessment area. The bank originated 67 community development loans totaling \$732.4 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing LMI geographies. The bank provided \$432 million in loans to revitalize and stabilize LMI geographies; \$142 million supporting community services to LMI individuals; \$133 million in support of affordable housing; and \$25 million towards economic development activities. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans totaling \$46.5 million for a 260-unit low-income housing tax credit (LIHTC) apartment complex, in which 90.0 percent of the units are for residents with income levels at or below 50.0 percent of the area median income. The complex also provides support for a total living environment through services such as afterschool activities, continuing education, and recreation;
- a \$13 million loan financing a NMTC project, where over 2,750 new jobs are expected to be created on the site through workforce development partnerships with several non-profit groups;
- a \$60 million loan financing a project to revitalize an area approved for the Georgia Opportunity Zone, based on its proximity to high poverty and the project's proposal for creating 3,000 new jobs;
- a \$2.8 million loan to finance the development of a multi-use facility in a moderate-income geography that will employ approximately 140-150 at the onset, growing by another 20-30 employees over the next 3-5 years. The organization serves people from metro Atlanta and surrounding communities who have difficulty entering or returning to the workforce because of physical limitations, mental retardation, or chronic mental illness;
- a \$2.5 million loan that finances three group homes servicing foster care youth, one home that serves single mothers in the foster care system, and one home that supports formerly homeless teen mothers and their children; and
- a \$15 million loan to an organization to help revitalize one of the most highly disadvantaged areas in metropolitan Atlanta, which recently lost a major employer and approximately 1,000 jobs. Upon full implementation of the revitalization project, 15,000 new permanent jobs will be created along with substantial space dedicated for apartments and homes, and retail/office, which has already secured a major grocery store.

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INVESTMENT TEST

SunTrust Bank makes an excellent level of qualified investment and grants in the Atlanta assessment and is responsive to a number of community development needs. The bank was a leader in several significant community development efforts throughout the assessment area.

The bank made investments (excluding contributions) totaling \$421.3 million in the assessment area; of that, \$327.8 million was invested during the review period. The bank's investment portfolio includes a multitude of investment vehicles, including, but not limited to, Low Income Housing Tax Credits (LIHTCs), NMTCs, Historic Tax Credits, Small Business Investment Companies, LIHTC investment funds, securities backed by government-guaranteed mortgages on multifamily properties, and bonds that finance HUD and SBA programs. During the review period, the bank invested nearly \$150.0 million to support affordable housing, including \$105.1 million in LIHTC projects or funds that invest in LIHTC projects. The bank's LIHTC investments provided financing for 1,700 units of affordable housing. The bank also provided \$71.8 million in investments for community services for LMI individuals, \$58.7 million towards economic development activities, and \$47.7 million in projects that revitalize and stabilize LMI geographies.

SunTrust Bank also contributed nearly \$4.8 million to nonprofit organizations and community development initiatives during the review period. Specifically, the bank provided grants totaling \$4.4 million to nonprofits that offer community services to LMI individuals and \$367,500 to support affordable housing. The bank's financial support addressed a wide variety of critical community needs, such as assistance for the homeless, workforce development and financial education, charter schools, healthcare, youth and family services, educational support programs and scholarships for LMI individuals. As noted earlier, the bank also had investments and contributions that served a broader regional area that includes the bank's assessment area.

The bank's use of diverse investment vehicles allows the bank to impact community development needs in the assessment area, as evidenced in the examples highlighted below:

- A \$2.6 million NMTC investment, coupled with a \$4.4 million loan, to an entity that will create a new funding resource for businesses in qualified LMI census tracts and will provide access to non-traditional sources of financing that are not readily available in the market. This loan fund is being created to support broader revitalization efforts in LMI communities in Atlanta.
- A \$71.4 million NMTC investment to support the rehabilitation and expansion of a major hospital that serves a majority of LMI patients and is located in a distressed and Medically Underserved Area. The bank also provided a community development loan for this project and a significant contribution to this institution; the bank's support is helping meet a critical need for quality health care for underserved populations.
- A \$47.7 million Historic Tax Credit investment to support a significant redevelopment project that has been a catalyst for additional revitalization efforts in the surrounding community, including an adjacent low-income census tract. The project is located in a Georgia Opportunity Zone, and new businesses

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located in the project will be eligible for additional tax credits for creating new jobs. In addition, the developer created a workforce development program to assist LMI individuals in the surrounding neighborhoods.

- Contributions to support United Way of Metropolitan Atlanta's development of a free mobile application to help people improve their financial well-being; this project is important for helping address the high rate of asset poverty among LMI households and reducing the number of unbanked and underbanked people in the Atlanta area.
- \$150,000 to support the construction of a new, full-service health clinic located in a low-income tract in northern Atlanta, which will serve primarily uninsured and low-income individuals who do not currently have access to affordable health care.
- \$50,000 to a nonprofit organization to acquire and rehabilitate houses to create new affordable housing options and to help stabilize a neighborhood in South Atlanta characterized by high rates of vacancies and foreclosures.

SERVICE TEST

SunTrust Bank's service test performance in the Atlanta assessment area is good based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

The bank's retail delivery systems are reasonably accessible to SunTrust Bank's geographies and individuals of different income levels. The distribution of 164 branch offices and 275 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The percentage of branches in low-income tracts was lower than the percentage of households and businesses in the same geography; 6.6 percent of households and 4.5 percent of businesses were located in low-income census tracts compared to 4.3 percent of the bank's branches.

The distribution of the bank's branches in moderate-income tracts exceeded the percentage of households and businesses in the same geography; 25.0 percent of total branches were in moderate-income tracts compared to 22.4 percent of households and 19.9 percent of businesses.

During the examination period, there were no branch openings and nine branch closures, including one closure in a low-income tract and two closures in moderate-income tracts. The bank opened three and closed two full-service ATMs in low-income tracts and opened seven and closed one full-service ATMs in moderate-income tracts. Overall, the bank's record of opening and closing of branches generally did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

Branch hours and services are similar across locations in different income level geographies. The bank offers extended hours at about 73.0 percent and weekend hours at about 63.0 percent of branches in moderate-income tracts, which is consistent with branch hours in middle- and upper-income census tracts. Additionally, extended and weekend hours in low-income tracts are consistent with the demographics. Overall, retail services do not

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vary in a way that inconveniences any portion of the bank’s assessment area, including LMI geographies and/or LMI individuals.

Geographic Distribution of Branches & ATMS
Assessment Area: GA Atlanta

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	#	%	#	%	#	%	#	%			#
Low	7	4.3%	0	1	6	4	3	Total	25	9.1%	10	4.6%	3	2	15	26.8%	0	1	89	9.9%	6.6%	4.5%
DTO	0		0	0				SA	16		1		1	1	15		0	0				
Moderate	41	25.0%	0	2	31	30	26	Total	70	25.5%	61	27.9%	7	1	9	16.1%	1	2	206	23.0%	22.4%	19.9%
DTO	0		0	0				SA	15		6		1	0	9		1	2				
Middle	42	25.6%	0	1	26	34	35	Total	69	25.1%	53	24.2%	0	1	16	28.6%	1	3	308	34.4%	37.4%	35.4%
DTO	0		0	0				SA	21		5		0	0	16		1	3				
Upper	74	45.1%	0	5	50	52	53	Total	109	39.6%	95	43.4%	6	4	14	25.0%	1	7	287	32.1%	33.7%	40.1%
DTO	0		0	0				SA	26		12		5	0	14		1	7				
Unknown	0	0.0%	0	0	0	0	0	Total	2	0.7%	0	0.0%	0	1	2	3.6%	0	0	5	0.6%	0.0%	0.0%
DTO	0		0	0				SA	2		0		0	1	2		0	0				
Total	164	100.0%	0	9	113	120	117	Total	275	100.0%	219	100.0%	16	9	56	100.0%	3	13	895	100.0%	100.0%	100.0%
DTO	0		0	0				SA	80		24		7	2	56		3	12				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provided a relatively high level of community development services in the Atlanta assessment area, with employees providing more than 21,000 community development service hours to qualified organizations in the assessment area.

Overall, the bank provided 20,500 community development service hours with organizations that provide community services to LMI individuals. Of that total, staff participated in nearly 11,500 community development service hours with Junior Achievement, providing financial education for LMI youth, and 550 hours with United Way for various activities that benefit primarily LMI individuals. Bank staff also engaged in over 500 hours of community development services to support affordable housing programs for LMI individuals. Bank employees provided 1,265 hours of board service or committee memberships to qualified nonprofit organizations. The bank’s community development services touched a number of other community needs, including financial education and financial empowerment for LMI individuals, workforce development, educational and leadership programs for LMI youth and affordable health care.

The bank's performance is considered good given its market share and extensive branch network in the assessment area, along with available community development service activities. The bank’s community development services demonstrated strong engagement with community services, but activities were limited relative to the needs in the community for small business assistance and affordable housing.

The following are notable examples of community development services during the review period.

Atlanta, Georgia

- SunTrust employees were very active in workforce development service activities. Employees provided technical expertise, financial education, and leadership expertise supporting volunteer programs related to mock interviewing and financial education, including workforce development for people with disabilities receiving SSI or Medicaid benefits. Employees also provided mentoring, job readiness skills, and financial education with job readiness centers who support women who are homeless, recovering from alcohol and drug dependency, in transition from the penal system, recovering from domestic violence, or living in poverty.
- SunTrust was a premier sponsor and volunteer with Junior Achievement Discovery Center, winning the prestigious Silver U.S. President’s Volunteer Service Award companywide volunteer award with the national Junior Achievement organization. Employees volunteered at Title I schools where at least 51.0 percent of the students received free or reduced-price lunches.
- SunTrust employees participated in the United Way Financial Capability Network and family self-sufficiency program as financial coaches engaging students and working families. The program promotes personal financial well-being. Additionally, the bank co-created a Financial Well Being app entitled “Money Game 2” using adapted SunTrust Financial Education curriculum. The app was available on the Google Play Store and the Apple Store for consumers.

Macon, Georgia

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MACON, GEORGIA ASSESSMENT AREA

Overview

The Macon assessment area consists of Bibb County, which is one of five counties that make up the Macon MSA. As of December 2015, SunTrust operated seven branch offices in the assessment area, which represent 2.9 percent of the branches statewide and 1.2 percent of its deposits in Georgia.

The banking market in the Macon assessment area is dominated by a few large regional and national banks. According to the June 30, 2015 FDIC Summary of Deposits Report, 11 financial institutions operated 51 offices in the assessment area. SunTrust had a deposit market share of 20.2 percent (\$562.9 million) and 7 offices. The top four banks holding nearly 78.0 percent of the market share rank as follows: State Bank & Trust, SunTrust, Bank of America, and BB&T.

HMDA-reportable lending and CRA lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 7.2 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 8th while STM ranked 3rd out of the 195 HMDA lenders in the market in 2014. Both STB and STM decreased slightly in rank in 2015. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Robins Financial Credit Union, State Bank & Trust Company, and Quicken Loans.

SunTrust Bank ranked 7th out of 45 CRA reporters in 2014 with 5.7 percent of the CRA loans. In 2015, SunTrust increased its ranking to 3rd out of 56 CRA reporters with 10.5 percent of the CRA loans. American Express Bank and US Bank were the top two CRA lenders in the market for both years.

Population and Income Characteristics

The population in the assessment area was an estimated 153,721 persons in 2015, representing a 1.2 percent decrease from 2010.¹⁷¹ Population growth in the assessment area lagged relative to the state, which experienced an increase of 5.4 percent over the same time period. Macon is the largest city in Bibb County. To improve political representation in government and in response to the shrinking population and tax base, Macon-Bibb County was consolidated into one jurisdiction on January 1, 2014.

The assessment area contains 44 census tracts; 2010 census data indicates that there were 11 (25.0 percent) low-income census tracts, 8 (18.2 percent) moderate-income tracts, 12 (27.3 percent) middle-income tracts, and 13 (29.5 percent) upper-income tracts.

¹⁷¹ "QuickFacts: Bibb County, Georgia." US Census Bureau. N.p., n.d. Web. 13 Dec. 2016.
<<https://www.census.gov/quickfacts/table/PST045215/13021,00>>.

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For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Macon MSA. As shown in the following table, the median family income increased between 2014 and 2015, from \$49,800 in 2014 to \$52,700 in 2015.

Borrower Income Levels Macon, GA MSA

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2014	\$49,800	0	- \$24,899	\$24,900	- \$39,839	\$39,840	- \$59,759	\$59,760	- & above
2015	\$52,700	0	- \$26,349	\$26,350	- \$42,159	\$42,160	- \$63,239	\$63,240	- & above

Poverty and financial instability are major concerns throughout the assessment area. The percentage of families living below the poverty level continues to increase each year. For Bibb County, the estimated percentage of families in poverty was 22.7 percent between 2011 and 2015, while the poverty rate was 14.2 percent statewide.¹⁷² Within the assessment area, 41.7 percent of families are considered LMI as compared to the state level of 39.4 percent. 46.2 percent of the families living in low-income tracts and 22.3 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

Over the last decade, the assessment area was impacted by several factories, plants, and manufacturing firms shutting down operations and eliminating a sizeable portion of jobs from the community. However, economic conditions in the Macon region are improving, and there appears to be an intensive effort from local government and private companies to recruit new businesses and industry to the area. The total non-farm employment for the Macon area was approximately 102,100 for 2015, which is slightly higher than pre-recession figures and 3.6 percent higher than 2013.¹⁷³

The large employment sectors include trade, transportation and utilities; education and health services; government; professional and business services; and leisure and hospitality.¹⁷⁴ GEICO is currently the largest employer in the county, followed by Navicent Health Medical Center. Other major employers include Macon-Bibb County Board of Education, Macon-Bibb County, Coliseum Health Systems, and Mercer University.¹⁷⁵ Warner Robins Air Force Base, approximately 18 miles south of Macon, has brought significant economic growth to the region through its employment of over 20,000 residents. Additionally, the growth and expansion

¹⁷² "Bibb County, GA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Dec. 2016. <<http://www.policymap.com/>>.

¹⁷³ "State and Area Employment, Hours, and Earnings." Bureau of Labor Statistics. N.p., n.d. Web. 14 Dec. 2016. <https://data.bls.gov/timeseries/SMU1331420000000001?amp%253bdata_tool=XGtable&output_view=data&include_graphs=true>.

¹⁷⁴ "Macon Employment by Economic Sectors." Technology Association of Georgia. N.p., n.d. Web. 14 Dec. 2016. <<http://tagstateoftheindustry.com/2016/by-location/macon-overview/mml40-macon-employment-econ-sectors.html>>.

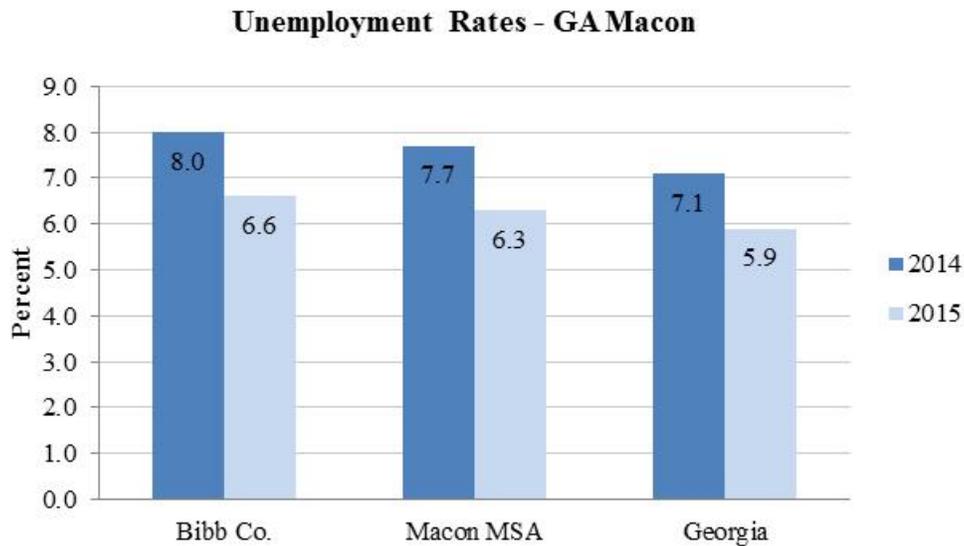
¹⁷⁵ "Major Employers-Macon-Bibb." Macon Economic Development Commission. N.p., n.d. Web. 14 Dec. 2016. <<http://www.maconworks.com/skins/userfiles/files/Major%20Employers%20Bibb.pdf>>.

Macon, Georgia

of colleges and universities in the area, including Mercer University and Wesleyan College, have promoted development in the community, as approximately 50,000 students live in the greater Macon area.¹⁷⁶

According to 2015 Dun & Bradstreet information, there were 7,393 businesses within the Macon assessment area, 90.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Small business lending has remained relatively stable between 2012 and 2014, with 2,175 loans made in 2014 within the assessment area. During this same period, loans made to firms with revenues under \$1.0 million have steadily increased, representing a 50.6 percent share of total small business loans, an indication that there may be fewer obstacles for smaller firms to access credit in the market.¹⁷⁷

The following graph illustrates the unemployment rates for Bibb County, the Macon MSA, and the state of Georgia. Overall, unemployment in the Macon MSA improved during the review period but remains slightly higher than the state with an unemployment rate at 6.3 percent compared to 5.9 statewide in 2015.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 69,675 housing units in the assessment area in 2015, of which 48.0 percent were owner-occupied, 34.1 percent were rental units and 17.9 percent were vacant. The percentages of owner-occupied housing units located in LMI census tracts were 24.3 percent and 45.7 percent, respectively. Despite the high percentage of vacant units in the assessment area, it should be noted that rental and vacant units are highly concentrated in low-income tracts. In addition, the median age of housing in low-income tracts is 52

¹⁷⁶ "Overview-Existing Industry Review." Macon Economic Development Commission. N.p., n.d. Web. 14 Dec. 2016. <<http://www.maconworks.com/overview-industry-review.cms>>.

¹⁷⁷ "Bibb County, GA (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 15 Dec. 2016. <<http://www.policymap.com/>>.

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years, as compared to 38 years for the assessment area. There appears to be greater residential lending opportunities in moderate-income tracts than in the low-income tracts.

The median housing value in the assessment area was \$118,700 between 2011 and 2015, which is considerably lower than the statewide median of \$148,100, but a 3.0 percent increase from 2009 values.¹⁷⁸ New home construction in the assessment area increased only slightly during the review period, with 2015 single-family permits representing 18.0 percent of 2006 levels.¹⁷⁹

Only 26.4 percent of homeowners were cost-burdened in Bibb County, which is comparable to national and state levels. Census data also confirms that 40.5 percent of all homes in Bibb County are likely affordable for a four-person family earning 80.0 percent of the area median income; however, that number drops to 17.9 percent for families earning 50.0 percent of the area median income.¹⁸⁰ Therefore, it appears that affordable housing options are available for LMI families given the median home prices and family income for LMI families in the assessment area.

Home Mortgage Disclosure Act (HMDA) data for the assessment area confirms that the demand for home purchase loans and refinance loans of owner-occupied, one- to four-family dwellings is still soft. The number of home loans made in 2014 represents one-third of the number of loans made in 2005.¹⁸¹

Rental housing costs are a challenge for families in Bibb County, where over 54.8 percent of renters are cost-burdened. A household is considered cost-burdened if homeownership or rental costs account for more than 30.0 percent of household income. In Bibb County, only 19.5 percent of all rental units are likely affordable for a four-person family earning 50.0 percent of the area median income in 2014. This figure increases to 55.0 percent and 89.4 percent for those earning 60.0 to 80.0 percent of the area median income, respectively.¹⁸² Clearly, there are affordable housing needs for those families earning less than 60.0 percent of area median income. In Bibb County, the monthly fair market rent (FMR) for a two-bedroom apartment is \$705, according to the 2016 *Out of Reach* study.¹⁸³

¹⁷⁸ "Bibb County, GA (CRA Loan Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 15 Dec. 2016. <<http://www.policymap.com/>>.

¹⁷⁹ "Bibb County, GA (Residential Construction Branch)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Dec. 2016. <<http://www.policymap.com/>>.

¹⁸⁰ "Bibb County, GA (U.S. Census Bureau)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 13 Dec. 2016. <<http://www.policymap.com/>>.

¹⁸¹ Ibid

¹⁸² Ibid

¹⁸³ "Bibb County." *Out of Reach 2016*. National Low Income Housing Coalition, n.d. Web. 18 Nov. 2016. <http://nlihc.org/sites/default/files/oor/files/reports/state/OOR_2016_GA.pdf>.

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Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

Combined Demographics Report

Assessment Area: GA Macon

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	25	4,875	13.6	2,250	46.2	9,781	27.2
Moderate-income	8	18.2	7,366	20.5	1,644	22.3	5,231	14.5
Middle-income	12	27.3	9,282	25.8	1,363	14.7	6,458	18
Upper-income	13	29.5	14,440	40.2	644	4.5	14,493	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	44	100.0	35,963	100.0	5,901	16.4	35,963	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	11,870	2,885	8.6	24.3	5,770	48.6	3,215	27.1
Moderate-income	14,073	6,425	19.2	45.7	4,861	34.5	2,787	19.8
Middle-income	18,093	8,593	25.7	47.5	6,595	36.5	2,905	16.1
Upper-income	25,639	15,556	46.5	60.7	6,537	25.5	3,546	13.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,675	33,459	100.0	48.0	23,763	34.1	12,453	17.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	685	9.3	621	9.3	58	8.8	6	24
Moderate-income	1,368	18.5	1,191	17.7	173	26.3	4	16
Middle-income	2,314	31.3	2,074	30.9	230	35	10	40
Upper-income	3,026	40.9	2,824	42.1	197	29.9	5	20
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,393	100.0	6,710	100.0	658	100.0	25	100.0
	Percentage of Total Businesses:			90.8		8.9		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	2	2.8	2	2.8	0	0	0	0
Moderate-income	5	6.9	5	6.9	0	0	0	0
Middle-income	11	15.3	11	15.3	0	0	0	0
Upper-income	54	75	54	75	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	72	100.0	72	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

2015 FFIEC Census Data and 2015 D&B Information

Macon, Georgia

Credit and Community Development Needs

While access to quality, affordable rental housing for lower-income individuals is an ongoing need in the Macon area, the issue receiving the most attention by Macon-Bibb County officials and other stakeholders is neighborhood revitalization and the elimination of blight in the central city. In 2015, the Macon-Bibb County Urban Development Authority approved a bond resolution for \$14 million to fund blight reduction activities.¹⁸⁴ In addition, the city has also set up Shalom Zones in 10 distressed neighborhoods; Shalom Zones are neighborhoods the city has designated for redevelopment with local residents leading planned initiatives. One major blight removal project underway is in Mill Hill, a Fort Hawkins neighborhood in East Macon that has 46.0 percent of vacant homes in the neighborhood. The Macon Arts Alliance and other community stakeholders have decided to undertake a revitalization effort in this neighborhood and create an “arts village.”¹⁸⁵

According to one housing contact, the other LMI neighborhoods with the most need of assistance include Lynmore Estates, Pleasant Hill, Napier Heights, Cherokee Heights, Huguenin Heights, and a large portion of East Macon. The Macon Housing Authority and Habitat for Humanity have primarily focused their development and revitalization efforts on Lynmore Estates, while Historic Macon has concentrated on Beall’s Hill, Huguenin Heights and Tattnall Square Heights.

In recent years, local officials and community stakeholders have embraced the importance small businesses can have on a local economy rife with job losses and have targeted resources to further economic development in the region. One such initiative is the SimpleSTEPS Entrepreneur’s Academy, a course designed to cover start-up basics, business concepts, marketing plans, financial projections, and funding sources. This initiative is offered in partnership between NewTown Macon, the Greater Macon Chamber of Commerce, and SCORE. Another recent development includes a new business incubator on the campus of Mercer University. Mercer will collaborate with other Middle Georgia organizations that support entrepreneurship as part of their programming. Therefore, there are several potential partners in the area for financial institutions to engage with for qualified economic development activities.

Additionally, Macon-Bibb County currently has several approved Opportunity Zones (OZs) that do not expire until 2021 and 2022. OZs are designated zones that are within or near 15.0 percent or greater poverty and where an Enterprise Zone or Urban Redevelopment Plan exists. These zones are all located within the former City of Macon boundaries.

¹⁸⁴ Ramati, Phillip. “Blight mapping getting underway as part of major Macon-Bibb plan.” The Telegraph, 30 May 2015. Web. 14 February 2017; <http://www.macon.com/news/local/article30236427.html>

¹⁸⁵ Harwell-Dye, Jonathan. “Residents will help turn ‘Birthplace of Macon’ into an arts village.” The Knight Foundation, 6 July 2016. Web. 15 December 2016; <http://www.knightfoundation.org/articles/residents-will-help-turn-birthplace-macon-arts-village>

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A significant number of Macon MSA residents are struggling financially as evidenced by elevated poverty levels. In light of increasing poverty and economic challenges for LMI individuals, there exist opportunities for banks to support activities that improve financial capability and household financial stability. Financial institutions can support financial stability and asset accumulation efforts in the assessment area, through sponsorships and volunteer involvement with the volunteer income tax assistance (VITA) program and Operation Hope's HOPE Inside. HOPE Inside is a financial empowerment program of Operation HOPE that provides free credit and money management, homeownership, and small business counseling. Hope Inside Macon-Bibb is located at the Buck Melton Community Center, an one-stop resource for Macon Housing Authority clients and others in the community who are working their way toward economic independence.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MACON, GEORGIA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Macon assessment area is adequate. The geographic distribution of loans reflects poor penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

SunTrust Bank reported 314 (44.7 percent) HMDA-reportable loans and 388 (55.3 percent) CRA small business loans in the Macon assessment area during the review period. Therefore, CRA small business lending received slightly greater weight in determining the bank's lending test rating in the assessment area. The Macon assessment area accounted for 1.1 percent of SunTrust Bank's total HMDA-reportable lending in Georgia and 4.8 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 1.2 percent of SunTrust Bank's Georgia deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Macon, Georgia

Small Business Loans

Small business lending in low-income census tracts is adequate. The percentage of small business loans in low-income census tracts was less than the percentage of small businesses located in low-income census tracts. However, performance in these tracts was greater than aggregate lending performance during the review period.

Small business lending in moderate-income census tracts is also adequate. SunTrust Bank originated 16.8 percent of its small business loans in moderate-income census tracts, where 17.7 percent of small businesses in the assessment area are operating. SunTrust's performance was slightly greater than aggregate lending performance in 2014, but slightly below the aggregate lenders in 2015.

Home Purchase Loans

Home purchase lending in low-income census tracts is very poor. The bank originated only one home purchase loan in a low-income census tract in 2015 and none in 2014. This level of lending represented 1.0 percent of the bank's home purchase loans in the assessment area, which was less than the 8.6 percent level of owner-occupied units in low-income tracts. Additionally, with no lending in 2014, the bank's performance was less than aggregate lenders in low-income tracts, but its performance was greater than aggregate lending performance in 2015.

Home purchase lending in moderate-income census tracts is also very poor. During the review period, four home purchase loans were originated in moderate-income census tracts. This level of lending represented 4.0 percent of the bank's home purchase loans in the assessment area, which was less than the 19.2 percent level of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance was less than the aggregate lenders throughout the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is very poor. SunTrust Bank originated one home refinance loan in low-income census tracts during the review period. As a result, the bank's home refinance lending was less than the level of owner-occupied units in these tracts and underperformed aggregate lenders during the review period.

Home refinance lending in moderate-income census tracts is very poor. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts; additionally, performance was less than aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. SunTrust Bank originated 13.2 percent of its home improvement loans in these tracts during the review period. This performance was greater than the percentage of owner-occupied units and also greater than the aggregate lending performance in 2015. The bank's performance was slightly less than the aggregate in 2014.

Macon, Georgia

Home improvement lending in moderate-income census tracts is good. The percentage of the bank's home improvement loans in moderate-income census tracts at 27.6 percent was greater than the percentage of owner-occupied units at 19.2 percent in these tracts. Additionally, the bank's performance also significantly exceeded aggregate lending performance in 2014 and was slightly less than the aggregate lending performance in 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was on par with the aggregate lending performance in 2014, but slightly less in 2015. Additionally, 86.6 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor based on limited production of three loans during the review period. While the percentage of home purchase loans to low-income borrowers was much less than the percentage of low-income families located in the assessment area, SunTrust Bank's lending performance was slightly greater than the aggregate lending performance in 2014. The bank made no loans in 2015; thus, performance was less than the aggregate lenders for that year.

Home purchase lending to moderate-income borrowers is adequate. The bank's percentage of home purchase loans at 15.8 percent exceeded the percentage of moderate-income families located in the assessment area at 14.5 percent. The bank's home purchase lending was slightly less than the aggregate lenders during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, with only a total of five loans originated during the review period, SunTrust Bank's lending exceeded aggregate lending in 2015 and was on par with the aggregate lenders in 2014.

Macon, Georgia

Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was slightly less than the percentage of moderate-income families in the assessment area. The bank's lending to moderate-income borrowers was less than aggregate lenders in 2014 but greater in 2015.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. The bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, the bank's lending in 2014 was significantly greater than the aggregate lending performance. The bank made no loans in 2015, and this performance was less than aggregate lenders.

Home improvement lending to moderate-income borrowers is adequate. The percentage of home improvement loans to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. However, the bank's performance was slightly less than the aggregate lending performance during the review period.

Community Development Lending

SunTrust Bank made an adequate level of community development loans in the Macon assessment area; the bank originated four community development loans totaling \$6.6 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, and promoting economic development by financing small business. SunTrust Bank's community development lending exhibits adequate responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Approximately \$2.7 million in financing to support a LIHTC housing development where all units are affordable to LMI individuals; and
- Several loans financing the public transportation system serving the area, especially LMI individuals.

INVESTMENT TEST

SunTrust Bank makes an adequate level of qualified investment and grants in the Macon assessment area that exhibit an adequate level of responsiveness to community development needs.

The bank's investments (excluding contributions) totaled \$4.3 million in the assessment area; of that amount, \$2.8 million were current period investments; \$1.5 million in prior period investments remained on the books. The two current period investments were government-guaranteed securities that supported affordable multifamily housing, including one LIHTC project. The bank contributed \$113,750 during the review period; the majority of grants targeted nonprofit organizations that provide community services to LMI individuals. The Macon assessment area also benefits from investments and contributions that serve the state of Georgia and the bank's entire footprint, including the assessment area.

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The bank's investments narrowly address the needs for affordable housing and community services in the assessment area and demonstrate limited engagement with nonprofits and other organizations actively addressing the array of community development needs.

SERVICE TEST

SunTrust Bank's service test performance in the Macon assessment area is adequate based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

SunTrust Bank's delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. Overall, the bank has a small number of branches, totaling seven offices in the assessment area and 12 ATMs as of December 31, 2015. Branch distribution was compared to the distribution of households and businesses among various income tract categories within the assessment area. The bank has no branches in a low-income census tract. Low-income census tracts made up 25.0 percent of the assessment area. The bank has two branches in moderate-income census tracts representing 28.6 percent of total branches in the assessment area. Moderate-income census tracts made up 18.2 percent of the assessment area. For comparison purposes, 15.1 percent of households and 9.3 percent of businesses were located in low-income census tracts while 19.7 percent of households and 18.5 percent of businesses were located in moderate-income tracts.

The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or low- and moderate- individuals in the assessment area as there were no branch openings or closings in low- or moderate-income tracts, although the bank did close one branch in an upper-income tract. The bank's retail service hours are reasonable and do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. Both branches in moderate-income tracts offer extended hours, and one of the two branches offers weekend business hours.

Macon, Georgia

Geographic Distribution of Branches & ATMS

Assessment Area: GA Macon

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	11	25.0%	15.1%	9.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	2	28.6%	0	0	2	2	1	Total	2	16.7%	2	25.0%	0	0	0	0.0%	0	0	8	18.2%	19.7%	18.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Middle	1	14.3%	0	0	1	1	0	Total	5	41.7%	2	25.0%	0	0	3	75.0%	0	0	12	27.3%	26.5%	31.3%
DTO	0		0	0				SA	4		1		0	0	3		0	0				
Upper	4	57.1%	0	1	4	4	2	Total	5	41.7%	4	50.0%	0	1	1	25.0%	0	0	13	29.5%	38.6%	40.9%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	7	100.0%	0	1	7	7	3	Total	12	100.0%	8	100.0%	0	1	4	100.0%	0	0	44	100.0%	100.0%	100.0%
DTO	0		0	0				SA	5		1		0	0	4		0	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Macon assessment area. During the review period, bank employees provided 219 community development service hours in the assessment area. The majority of the service hours were community services, and nearly 20.0 percent of all service hours involved financial education. The bank also engaged in affordable housing, economic development, and revitalization and stabilization activities. Approximately 14.2 percent of service hours were board service at community development organizations or committee memberships. The bank's performance is considered adequate given its size and presence in the Macon assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA METROPOLITAN ASSESSMENT AREAS

- **Albany Assessment Area (Dougherty, Lee, and Worth counties)**
 - As of December 31, 2015, SunTrust Bank operated five branches in the assessment area, representing 2.0 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$342.9 million in deposits in this assessment area, representing a market share of 18.7 percent and 0.8 percent of SunTrust Bank's total deposits in Georgia.
- **Athens Assessment Area (Clarke and Oconee counties)**
 - As of December 31, 2015, SunTrust Bank operated six branches in the assessment area, representing 2.5 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$456.6 million in deposits in this assessment area, representing a market share of 13.2 percent and 1.0 percent of SunTrust Bank's total deposits in Georgia.
- **Augusta Assessment Area (Columbia, McDuffie, and Richmond counties)**
 - As of December 31, 2015, SunTrust Bank operated eight branches in the assessment area, representing 3.3 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$712.0 million in deposits in this assessment area, representing a market share of 12.8 percent and 1.6 percent of SunTrust Bank's total deposits in Georgia.
- **Brunswick Assessment Area (Glynn County)**
 - As of December 31, 2015, SunTrust Bank operated six branches in the assessment area, representing 2.5 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$236.2 million in deposits in this assessment area, representing a market share of 15.6 percent and 0.5 percent of SunTrust Bank's total deposits in Georgia.
- **Columbus Assessment Area (Muscogee County)**
 - As of December 31, 2015, SunTrust Bank operated seven branches in the assessment area, representing 2.9 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$713.3 million in deposits in this assessment area, representing a market share of 12.7 percent and 1.6 percent of SunTrust Bank's total deposits in Georgia.
- **Dalton Assessment Area (Whitfield County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.4 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$20.3 million in deposits in this assessment area, representing a market share of 1.0 percent and less than 1.0 percent of SunTrust Bank's total deposits in Georgia.

Metropolitan Areas (Limited Review)

- **Gainesville Assessment Area (Hall County)**
 - As of December 31, 2015, SunTrust Bank operated seven branches in the assessment area, representing 2.9 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$320.0 million in deposits in this assessment area, representing a market share of 10.8 percent and 0.7 percent of SunTrust Bank's total deposits in Georgia.
- **Rome Assessment Area (Floyd County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.8 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$265.7 million in deposits in this assessment area, representing a market share of 18.9 percent and 0.6 percent of SunTrust Bank's total deposits in Georgia.
- **Savannah Assessment Area (Chatham County)**
 - As of December 31, 2015, SunTrust Bank operated 13 branches in the assessment area, representing 5.3 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$1.8 billion in deposits in this assessment area, representing a market share of 30.6 percent and 3.9 percent of SunTrust Bank's total deposits in Georgia.
- **Valdosta Assessment Area (Lowndes County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.4 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$12.9 million in deposits in this assessment area, representing a market share of 0.8 percent and less than 1.0 percent of SunTrust Bank's total deposits in Georgia.
- **Warner Robbins Assessment Area (Houston County)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 1.6 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$146.9 million in deposits in this assessment area, representing a market share of 11.6 percent and 0.3 percent of SunTrust Bank's total deposits in Georgia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Areas (Limited Review)

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Albany	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Athens	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Augusta	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Brunswick	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Columbus	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Dalton	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Gainesville	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Rome	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Savannah	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Valdosta	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Warner Robbins	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of Georgia. Performance in the Albany metropolitan limited-scope assessment area outperformed the bank's performance for the state. Community development lending in Albany, Athens, Savannah, and Valdosta was excellent. Performance in Athens, Augusta, and Savannah metropolitan limited-scope assessment areas was consistent with the bank's performance in the state. Performance in the remaining seven metropolitan limited-scope assessment areas was weaker than overall performance in the state. However, performance in all seven assessment areas, except Dalton, was still considered adequate. Weaker performance was primarily attributable to poor and very poor community development lending in Brunswick, Columbus, Dalton, Gainesville, Rome, and Warner Robbins. Also, contributing to weaker performance in the Dalton and Valdosta assessment areas was the poor geographic distribution of loans. The poor distribution of loans by borrower income was an additional factor contributing to weaker performance in the Valdosta assessment area.

For the investment test, SunTrust Bank received an Outstanding rating for the state of Georgia. Performance in Athens, Augusta, and Valdosta metropolitan limited-scope assessment areas was consistent with statewide performance due to excellent levels of investment activity in these assessment areas. Performance was weaker than the state in all remaining assessment areas due to lower levels of qualified investments relative to the bank's operational presence in the assessment areas.

For the service test, SunTrust Bank received a rating of High Satisfactory for the state of Georgia. Service test performance in the Savannah assessment area was consistent with the bank's performance for the state due to strong community development services performance. Service test performance in the Albany, Athens, Augusta, Brunswick, Columbus, Dalton, Gainesville, Rome, Valdosta, and Warner Robbins assessment areas was weaker than the bank's statewide performance. Community development services performance was

Metropolitan Areas (Limited Review)

consistent with the statewide performance in Columbus, and weaker performance was noted in the remaining assessment areas. Retail banking services were weaker than the state in Albany, Columbus, Dalton, and Warner Robbins, consistent in Augusta and Savannah, and stronger in the remaining assessment areas.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GEORGIA NONMETROPOLITAN ASSESSMENT AREAS

- **Appling Wayne Assessment Area (Appling and Wayne counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.8 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$79.0 million in deposits in this assessment area, representing a market share of 16.5 percent and 0.2 percent of SunTrust Bank's total deposits in Georgia.
- **Cedartown Assessment Area (Baldwin and Putnam counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.8 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$102.9 million in deposits in this assessment area, representing a market share of 28.9 percent and 0.2 percent of SunTrust Bank's total deposits in Georgia.
- **Central Georgia Assessment Area (Baldwin and Putnam counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.8 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$77.9 million in deposits in this assessment area, representing a market share of 8.7 percent and 0.2 percent of SunTrust Bank's total deposits in Georgia.
- **Coffee Ware Assessment Area (Coffee and Ware counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 0.8 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$134.0 million in deposits in this assessment area, representing a market share of 10.1 percent and 0.3 percent of SunTrust Bank's total deposits in Georgia.
- **Fannin Lumpkin Assessment Area (Fannin and Lumpkin counties)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.4 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$35.2 million in deposits in this assessment area, representing a market share of 4.4 percent and 0.1 percent of SunTrust Bank's total deposits in Georgia.
- **LaGrange Assessment Area (Troup County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.4 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$70.4 million in deposits in this assessment area, representing a market share of 6.6 percent and 0.2 percent of SunTrust Bank's total deposits in Georgia.

Nonmetropolitan Areas (Limited Review)

- **South Georgia Assessment Area (Colquitt, Thomas, and Tift counties)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 1.2 percent of its branches in Georgia.
 - As of June 30, 2015, the bank had \$98.0 million in deposits in this assessment area, representing a market share of 3.7 percent and 0.2 percent of SunTrust Bank’s total deposits in Georgia.
- **Statesboro Assessment Area (Bulloch County)**
 - As of December 31, 2015, SunTrust Bank operated one full-service ATM and no branch offices in the assessment area.
 - As of June 30, 2015, the bank had no deposits in this assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Appling Wayne	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Cedartown	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Central Georgia	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Coffee Ware	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Fannin Lumpkin	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
LaGrange	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
South Georgia	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Statesboro	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

While lending performance in the LaGrange nonmetropolitan limited-scope assessment area was consistent with the institution’s performance for the state, the remaining seven nonmetropolitan limited-scope assessment areas’ performance was weaker than the institution’s performance for the state. However, with the exception of Fannin Lumpkin and Statesboro, performance in all the remaining nonmetropolitan assessment areas was still considered adequate. Weaker performance was primarily attributable to very poor community development lending in Appling Wayne, Cedartown, Central Georgia, Fannin Lumpkin, and Statesboro. Community development lending in the Coffee Ware and South Georgia nonmetropolitan limited-scope assessment areas was excellent, while community development lending in LaGrange was good. Also, contributing to weaker performance in the Coffee Ware, South Georgia, and Statesboro assessment areas was the poor geographic distribution of loans. The poor distribution of loans by borrower income was an additional factor contributing to weaker performance in the Statesboro assessment area.

Nonmetropolitan Areas (Limited Review)

Investment activity in all nonmetropolitan limited-scope assessment areas was weaker than the bank's performance for the state. Performance in each of these markets was below due to low levels of investment and contribution activity relative to the bank's size of operational presence in the assessment areas.

For the service test, performance in nonmetropolitan limited-scope assessment areas was weaker than statewide performance due to weaker community development service activities. Appling Wayne, Fannin Lumpkin, and Statesboro reported no community development activities, while only four community development service activity hours were submitted for the Cedartown assessment area. Additionally, retail banking services were weaker than the state in Appling Wayne, Cedartown, Central Georgia, LaGrange, and South Georgia assessment areas, while the remaining assessment areas were consistent with statewide performance.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating.

STATE OF MARYLAND

CRA RATING FOR MARYLAND: **Satisfactory**

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

The Investment Test is rated: **Outstanding**

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank is a leader in making community development loans in its Maryland assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to several identified community development needs of the Maryland assessment areas.
- Although retail banking services are adequate, delivery systems may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

STATE OF MARYLAND

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in the State of Maryland:

- Baltimore

Limited-scope reviews were conducted for the remaining four assessment areas:

- Eastern Shore of Maryland (non-MSA)
- Kent (non-MSA)
- Salisbury
- St. Mary's

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MARYLAND

As of June 30, 2015, SunTrust Bank had \$2.5 billion in deposits in Maryland accounting for 1.8 percent of the bank's total deposits. SunTrust Bank operated 51 branch offices in Maryland as of December 31, 2015, representing 3.5 percent of the bank's total branches. HMDA-reportable lending in Maryland accounted for 6.6 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in Maryland accounted for 3.6 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA lending in Maryland accounted for 7.6 percent of the bank's total lending activity by dollar volume, which was greater than the percentage of total deposits at 1.8 percent.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in Maryland

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	4,050	40.7%	\$1,224,160	58.0%
HMDA Refinance	2,528	25.4%	\$704,495	33.4%
HMDA Home Improvement	672	6.8%	\$15,783	0.7%
HMDA Multi-Family	2	0.0%	\$16,756	0.8%
Total HMDA	7,252	72.9%	\$1,961,194	92.9%
Total Small Business	2,686	27.0%	\$149,557	7.1%
Total Farm	6	0.1%	\$592	0.0%
TOTAL LOANS	9,944	100.0%	\$2,111,343	100.0%

Originations and Purchases

STATE OF MARYLAND

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MARYLAND

LENDING TEST

The lending test rating in the state of Maryland is high satisfactory. Overall, performance in Maryland with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank is a leader in making community development loans in Maryland.

During the review period, SunTrust reported 7,252 HMDA-reportable loans and 2,686 CRA small business loans in Maryland. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for Maryland. The rating for Maryland is based on performance in the Baltimore full-scope assessment area. Approximately 89.2 percent of the bank's HMDA-reportable and CRA small business lending (by number of loans) in Maryland occurred within the Baltimore assessment area, thus making this the largest concentration of lending activity in the state. Additionally, 89.1 percent of the bank's total deposits in Maryland are in this assessment area.

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

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and CRA small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of Maryland is derived from the Baltimore assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

SunTrust Bank is a leader in making community development loans in the state of Maryland. The bank originated 35 community development loans totaling \$297 million in Maryland during the review period, including 31 loans for \$281.6 million in the Baltimore full-scope assessment area. Performance in Baltimore was excellent. Overall, this level of statewide community development lending is considered excellent based on the bank's size and presence in its Maryland assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area section of this report.

STATE OF MARYLAND

INVESTMENT TEST

The investment test rating for Maryland is outstanding.

The bank made an excellent level of qualified investments and contributions with total investments of \$116.1 million directly benefiting the assessment areas in the state. Baltimore was the only full-scope assessment area reviewed, and investments in this assessment area represented approximately 58.7 percent of statewide investments compared to 89.1 percent of deposits. Performance in Baltimore was excellent. The bank's performance was also considered excellent in Salisbury, and in the Eastern Shore of Maryland limited-scope assessment area, where the bank had investments totaling \$35.3 million in LIHTC projects. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC investment funds, mortgage-backed securities and other bonds, and contributions.

In addition to the investments directly benefiting the bank's assessment areas, the bank had broader statewide or regional investments totaling \$1.0 million and contributions of \$122,000 with a purpose, mandate, or function that includes serving the bank's assessment areas. Notably, the bank provided a grant to a CDFI to be used to help reduce the interest rates for developers building or preserving quality affordable rental housing in certain transit-oriented neighborhoods across the state and in the District of Columbia. The bank also provided \$25,000 to a statewide organization providing small business loans.

Finally, the bank has approximately \$17.6 million invested in SBICs that benefit multiple states within the bank's footprint, including Maryland.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

SERVICE TEST

The service test rating for Maryland is high satisfactory.

Retail Services

Overall, retail services for the state were considered adequate. However, delivery systems, including ATMs and branch office locations, may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment areas. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Retail banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including LMI geographies or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area section of this report.

Community Development Services

SunTrust Bank provided a relatively high level of community development services that benefited LMI residents and small businesses in the state of Maryland. The bank provided a total of 2,978 qualified service hours during the examination period, including 2,942 hours in the Baltimore full-scope assessment area.

STATE OF MARYLAND

Performance in Baltimore was good, while performance in the limited-scope assessment areas was limited. Due to SunTrust Bank's performance in its full-scope assessment area, the bank's statewide performance is considered good given its size and presence in the state of Maryland and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Baltimore, Maryland

METROPOLITAN AREA *(Full Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BALTIMORE, MARYLAND ASSESSMENT AREA

Overview

The Baltimore assessment area consists of the entire Baltimore-Columbia-Towson MSA, which includes Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's counties, as well as Baltimore City. As of December 31, 2015, SunTrust Bank operated 45 branch offices in the assessment area, representing 88.2 percent of its branches in Maryland. The Baltimore assessment area represents 89.1 percent of statewide deposits and 89.2 percent statewide HMDA-reportable and CRA loans (by number of loans).

Baltimore's banking market is led by national and regional banks, including Bank of America, Manufacturers and Traders Trust Company (M&T), PNC, and Wells Fargo. According to the June 30, 2015 FDIC Summary of Deposits Report, there were 65 financial institutions serving the market, operating 747 branch locations with \$67.5 billion in total deposits. SunTrust ranked 6th in deposit market share with \$2.2 billion or 3.3 percent of total deposits.

HMDA-reportable lending and CRA lending are competitive. SunTrust Bank and SunTrust Mortgage combined had 4.1 percent of total HMDA-reportable lending in the assessment area in 2014 and 4.3 percent of total HMDA-reportable lending in 2015. SunTrust Mortgage was ranked 7th and SunTrust Bank was ranked 25th out of 585 lenders in 2014. In 2015, SunTrust Mortgage ranked 5th and SunTrust Bank ranked 29th out of 626 lenders. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Quicken Loans, JPMorgan Chase, and BB&T.

For CRA lending, SunTrust Bank ranked 14th out of 122 lenders in 2014 with 1.7 percent of CRA loans. The bank's CRA lending increased by over 100.0 percent between 2014 and 2015; in 2015, the bank ranked 11th out of 126 lenders with 3.1 percent of total CRA loans. American Express Bank was the leading CRA lender in the market, followed by Capital One, JPMorgan Chase, and Wells Fargo. Regional banks, including PNC and BB&T, were also significant CRA lenders in the Baltimore area.

Population and Income Characteristics

The population for the Baltimore MSA was estimated at approximately 2.8 million in 2015, representing an increase of 2.2 percent since 2010; population in Maryland increased by 2.7 percent over this time period. The most significant growth in the past few years has been in suburban Howard and Anne Arundel counties. The City of Baltimore has experienced decades of population loss since it peaked in 1950 at 950,000; as of 2010, the

Baltimore, Maryland

population was 620,000.¹⁸⁶ Since 2010, population in the city has been relatively stable, largely due to the national trend of millennials and young professionals choosing to reside in city centers as opposed to suburban areas. However, the decades of population loss and disinvestment have taken a significant toll on the city.

The assessment area contains 683 census tracts; 2010 census data indicates that there were 100 (14.6 percent) low-income census tracts, 147 (21.5 percent) moderate-income tracts, 227 (33.2 percent) middle-income tracts, 197 (28.8 percent) upper-income tracts, and 12 (1.8 percent) tracts not categorized by income level.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Baltimore-Columbia-Towson MSA. As shown, the median family income increased from \$83,500 in 2014 to \$89,600 in 2015.

Borrower Income Levels Baltimore-Columbia-Towson, MD MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$83,500	0 - \$41,749	\$41,750 - \$66,799	\$66,800 - \$100,199	\$100,200 - & above
2015	\$89,600	0 - \$44,799	\$44,800 - \$71,679	\$71,680 - \$107,519	\$107,520 - & above

There is substantial variation in the median family income throughout the assessment area, ranging from \$51,032 in Baltimore City to \$128,504 in Howard County in 2015; the median family income exceeded \$100,000 in four of the seven counties within the assessment area.¹⁸⁷ The detailed median family income figures provide some additional perspective on the economic diversity within the assessment area, which has implications for lending opportunities.

Poverty and economic instability are significant concerns in the city of Baltimore. In 2015, the percentage of families in poverty was estimated at almost 19.0 percent, while the poverty rate was approximately 7.6 percent for the entire MSA and 7.0 percent statewide.¹⁸⁸ A 2016 study found that 55.0 percent of households in Baltimore were considered liquid asset poor, meaning they lacked the financial reserves to live above the poverty level for three months if they experienced any type of economic disruption; 85.0 percent of households with income under \$25,000 were considered asset liquid poor.¹⁸⁹ Throughout the assessment area, census data shows that 38.7 percent of families were considered LMI in 2010. Additionally, 21.4 percent of families in low-income tracts and 17.3 percent of families in moderate-income tracts have incomes below the poverty level.

¹⁸⁶ "Baltimore MSA, TN (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 July 2017. <<http://www.policymap.com/>>.

¹⁸⁷ Ibid

¹⁸⁸ Ibid

¹⁸⁹ "FAMILY ASSETS COUNT: BALTIMORE." Family Assets Count. CFED (Corporation for Enterprise Development) and the Assets & Opportunity Initiative, 2016. Web. 12 July 2017. <http://familyassetscount.org/baltimore>

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The financial instability of low-income households and the concentration of families living below the poverty level will make lending in LMI tracts challenging, particularly in the city of Baltimore, where the concentration of poverty is greatest.

Economic Conditions

Baltimore's economy has been slowly improving. The region had largely recovered from the recession by 2012 and has been experiencing modest growth since that time. The government and education and health services sectors largely drive the economy, and the eight largest employers in the region fall within these two sectors. There is also a significant employment concentration in professional and business services. Between 2011 and 2015, nonfarm payrolls increased by an average of 18,500 jobs, or 1.4 percent annually compared with a nationwide growth rate of 1.7 percent. Job gains were greatest in the professional and business services, leisure and hospitality, and education and health services sectors, which increased by 3.9, 3.6, and 1.8 percent, respectively.¹⁹⁰

Two of the four largest employers in the region are military bases, including Fort George G. Meade military base with 55,000 employees, and Aberdeen Proving Ground with 16,800 employees. Johns Hopkins University and Johns Hopkins Health are the largest private sector employers in the Baltimore MSA.¹⁹¹ The heavy reliance on the military bases, and government spending more generally, is an ongoing risk to the economic health of the region.

Baltimore was historically a manufacturing center. However, between 2000 and 2010, the manufacturing sector in Baltimore declined at an average annual rate of 4.2 percent. A downside to this trend is that the manufacturing and services jobs that have replaced jobs in the manufacturing sector typically pay much less, which dampens opportunities for middle- and working-class income earners. Another issue is that new manufacturing jobs are often located away from the city's core, in Howard or Harford County, while the low-skilled, low-wage workforce lives in Baltimore City and Baltimore County.¹⁹²

Unemployment in the Baltimore MSA has been generally improving, and between 2014 and 2015, the unemployment rate decreased from 6.0 percent to 5.4 percent. Baltimore City continues to struggle with elevated unemployment, though conditions did improve during the review period, with the unemployment rate falling from 8.6 percent to 7.7 percent. Unemployment was lowest in Howard County at 3.9 percent in 2015.¹⁹³

¹⁹⁰ "COMPREHENSIVE HOUSING MARKET ANALYSIS Baltimore-Columbia-Towson, Maryland." USHMC Regional Page | HUD USER. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 01 Apr. 2016. Web. 14 July 2017.

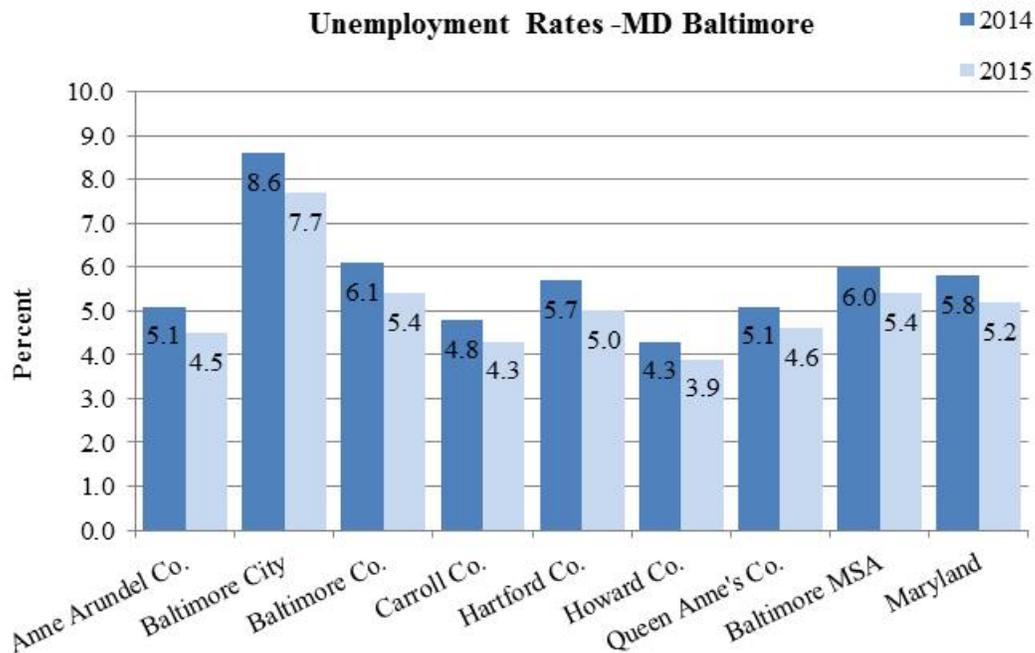
¹⁹¹ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 07 July 2016.

<https://www.huduser.gov/portal/publications/pdf/BaltimoreMD-comp-16.pdf>

¹⁹² Iaia, David. Baltimore, MD." Précis® U.S. Metro. Moody's Analytics, March 2016. Web. 12 July 2017. <https://www.economy.com/precismetro>

¹⁹³ "2015 Home." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 10 July 2017.

Baltimore, Maryland



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

According to 2015 Dun & Bradstreet information, there were 137,239 businesses within the Baltimore assessment area, 91.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2012 and 2015, small business lending increased by 22.1 percent, with 49,740 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million increased by 45.2 percent, representing 52.3 percent of total small business loans in 2015; this may indicate that there are fewer obstacles for smaller firms to access credit in the market.¹⁹⁴

Census data indicates that there were 1.1 million housing units located in the assessment area in 2010, 61.7 percent of which were owner-occupied, 29.0 percent were rental units, and 9.3 percent were vacant. Rental and vacant housing is disproportionately concentrated in Baltimore City and Baltimore County. Baltimore City accounts for 26.4 percent of total housing units, 36.8 percent of all the rental units, and 55.6 percent of all vacant units in the assessment area. Housing stock in the assessment area is older, with a median age of 40 years; however, older housing stock is a particular concern in Baltimore City, where the median age of the housing is 64 years. These factors indicate that HMDA-reportable lending may be challenging, particularly in Baltimore City, which has the majority of the LMI tracts and is where many of the LMI residents live.

¹⁹⁴ "Baltimore, MD (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 07 July Sept. 2017. <<http://www.policymap.com/>>.

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The housing market in the Baltimore MSA is considered soft. There was a significant uptick in home sales across the region after the recession, but the pace of sales was not sustainable given the current level of population growth.¹⁹⁵ However, most counties in the assessment area experienced an increase in annual home sales in 2016 compared to 2015. The rate of annual home price appreciation across the entire assessment area declined during the review period, and at the end of 2016, home values were not much above the home values in 2012, when recovery in the market was just beginning. The small change in the median home values is largely due to the high number of low-priced REO sales and a low number of higher priced new construction sales during the past few years.¹⁹⁶ The median home price in the assessment area in December 2016 was \$296,571, though home prices varied widely throughout the assessment area. In December 2016, Howard County had the highest median home price of \$387,903 while the median home price in Baltimore City was \$208,629.¹⁹⁷

Single-family home construction has been on the rise for the past few years, though it remains well below peak levels of the early 2000s. On average, 4,625 homes were permitted annually from 2013 through 2015 in the Baltimore MSA. The greatest number of new single-family units is being built in the southern part of the assessment area, including Anne Arundel and Howard counties, which are closest to the Washington, DC metro area.¹⁹⁸ In Baltimore City, where demand for affordable housing is greatest, available land for new construction is limited, particularly in the areas where population growth is occurring. Therefore, new housing construction is mostly limited to in-fill development units or units in small subdivisions. Most of the new single-family construction occurring within Baltimore City is high-end housing, with prices that far exceed what is affordable to LMI residents living in the city.¹⁹⁹

Declining mortgage delinquencies are another indication that the housing market is improving. The percentage of seriously delinquent mortgages (defined as mortgages that are 90 days past due or in foreclosure) peaked in 2013 in the Baltimore assessment area at 8.0 percent; delinquency rates were significantly higher in Baltimore City, which peaked at 13.0 percent in early 2013. Across the assessment area, the percentage of seriously delinquent mortgages fell to 3.0 percent in December 2016. Mortgage delinquencies remain elevated in Baltimore City at approximately 5.0 percent, due in part to the high rate of unemployment that persists in the city.²⁰⁰

¹⁹⁵ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 07 July 2016. <https://www.huduser.gov/portal/publications/pdf/BaltimoreMD-comp-16.pdf>

¹⁹⁶ Ibid

¹⁹⁷ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

¹⁹⁸ Ibid

¹⁹⁹ "COMPREHENSIVE HOUSING MARKET ANALYSIS Baltimore-Columbia-Towson, Maryland." USHMC Regional Page | HUD USER. U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 01 Apr. 2016. Web. 14 July 2017.

²⁰⁰ FRB Atlanta calculations of data provided by McDash Analytics, LLC, a wholly owned subsidiary of Black Knight Financial Services.

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The affordability ratio for the assessment area indicates that the housing market is generally in line with household incomes when the median home price is compared to median household income. However, the affordability ratio in Baltimore City is declining and is much lower than the affordability ratio for the Baltimore MSA overall, indicating that median household income is not keeping up with increasing median housing prices.²⁰¹

Apartment market conditions in the Baltimore metropolitan area are balanced. During the first quarter of 2016, the apartment vacancy rate was 4.7 percent, unchanged from the first quarter of 2015. The average rent increased 3.0 percent, to \$1,249 in the first quarter of 2016, compared with the average rent during the first quarter of 2015. Rents are highest in the downtown Baltimore area due to its desirable location near the Inner Harbor and because of the strong demand for living in central Baltimore City in recent years. Driven by the development in the city of Baltimore, multifamily construction activity in the MSA during the past three years has been the highest since the early 1990s.²⁰² However, most of the new multifamily development is high-end luxury apartments; the need for more affordable rental housing persists, particularly in the city of Baltimore.

²⁰¹ The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable. According to Federal Reserve Bank of Atlanta calculations, the affordability index for the assessment area in December 2016 was 149. The affordability ratio for Baltimore City was 117, though as recently as January 2014 the affordability ratio was less than 100, indicating the median priced home was not affordable to a household earning the median income. Source: Federal Reserve Bank of Atlanta calculations of data provided by Moody's Analytics.

²⁰² US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 07 July 2016. <https://www.huduser.gov/portal/publications/pdf/BaltimoreMD-comp-16.pdf>

Baltimore, Maryland

Demographic Characteristics by Census Tract

The following table based on 2010 U.S. Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

Combined Demographics Report

Assessment Area: MD Baltimore

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	100	14.6	61,628	9.3	15,952	25.9	142,628	21.4
Moderate-income	147	21.5	126,801	19	12,791	10.1	115,351	17.3
Middle-income	227	33.2	243,360	36.5	9,954	4.1	139,567	21
Upper-income	197	28.8	234,210	35.2	4,899	2.1	268,453	40.3
Unknown-income	12	1.8	0	0	0	0	0	0
Total Assessment Area	683	100.0	665,999	100.0	43,596	6.5	665,999	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	139,592	39,063	5.6	28	66,993	48	33,536	24
Moderate-income	244,207	115,002	16.6	47.1	101,927	41.7	27,278	11.2
Middle-income	395,990	269,937	39	68.2	99,204	25.1	26,849	6.8
Upper-income	343,144	268,383	38.8	78.2	57,665	16.8	17,096	5
Unknown-income	59	43	0	72.9	8	13.6	8	13.6
Total Assessment Area	1,122,992	692,428	100.0	61.7	325,797	29.0	104,767	9.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9,260	6.7	8,486	6.7	737	6.8	37	7.3
Moderate-income	18,955	13.8	17,400	13.8	1,496	13.9	59	11.7
Middle-income	51,357	37.4	46,831	37.2	4,307	40	219	43.4
Upper-income	57,464	41.9	53,122	42.2	4,155	38.6	187	37
Unknown-income	203	0.1	128	0.1	72	0.7	3	0.6
Total Assessment Area	137,239	100.0	125,967	100.0	10,767	100.0	505	100.0
Percentage of Total Businesses:			91.8		7.8		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	0.7	9	0.7	0	0	0	0
Moderate-income	68	5.1	64	4.9	4	12.9	0	0
Middle-income	593	44.6	581	44.7	12	38.7	0	0
Upper-income	661	49.7	646	49.7	15	48.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,331	100.0	1,300	100.0	31	100.0	0	.0
Percentage of Total Farms:			97.7		2.3		.0	

Baltimore, Maryland

Credit and Community Development Needs

Interviews with Federal Reserve staff and community contacts along with information provided by bank management indicate that there is a robust community development environment in the Baltimore assessment area, with numerous community development organizations targeting LMI individuals and families. Baltimore is also home to several very large foundations, including the Annie E. Casey Foundation. Many of these organizations have focused very significant philanthropic resources to support community development efforts, primarily in the city of Baltimore. Additionally, there are several active national and regional CDFIs specializing in affordable housing finance, neighborhood revitalization, and small business lending. These assets create a favorable environment and opportunities for banks to partner with local government, nonprofits, developers, and CDFIs to provide affordable housing, neighborhood revitalization, and small business development by investing, lending directly, or providing technical assistance to the organizations or those they serve.

Community revitalization, primarily within Baltimore City, is one of the most pressing community development needs in the assessment area. As noted earlier, the city has experienced decades of population and job loss and as a result, there are a number of highly distressed neighborhoods across the city. Vacant and blighted properties are a major obstacle for the city's revitalization, and in 2010, the city started the "Vacants to Value" program to target thousands of vacant homes for renovation and transfer to new owners. The city's strategy focuses primarily on vacant buildings in neighborhoods where there is a perceived market demand, and through targeted incentives, demolitions and other services, the city has had success in stabilizing some communities. However, the number of vacant buildings continues to grow, and as of 2014 there were still nearly 17,000 vacant buildings, with many of them located in the city's lowest-income communities. Due to the lack of jobs and other financial challenges in these neighborhoods, community revitalization is a significant challenge.²⁰³

There are several large redevelopment projects underway in Baltimore. Most notably is the 20-year \$1.8 billion mixed-use revitalization project targeting a very distressed community in East Baltimore, adjacent to the recently expanded Johns Hopkins medical campus. East Baltimore Development, Inc., (EBDI) was the nonprofit created to manage this initiative; EBDI is supported by public and private partners, including the U.S. government, the State of Maryland, the City of Baltimore, the Annie E. Casey Foundation, Johns Hopkins Institutions, The Harry and Jeanette Weinberg Foundation, and the Atlantic Philanthropies. When completed, the redevelopment project will include 2,100 units of mixed-income homeownership and rental housing units, 1.7 million square feet of life sciences research and office space, a new 7-acre community learning campus with an early childhood center, a public K-8 elementary school, fresh food stores and other neighborhood-serving retail amenities, green spaces, and a new community park.²⁰⁴ This is a multi-phase project that provides numerous opportunities for community development lending, investments, and services for financial institutions.

²⁰³ "Vacants to Value." The Abell Foundation. N.p., n.d. Web. 17 July 2017. <<http://www.abell.org/publications/vacants-value>>.

²⁰⁴ *East Baltimore Development Inc. | About*. N.p., n.d. Web. 17 July 2017.

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Increasing access to affordable housing, particularly close to transit and jobs, is another priority in the assessment area. The majority of the affordable housing opportunities are in Baltimore City, yet most of the new jobs are located outside of the city, and transit options are limited. One study noted that Baltimore's affordable housing crisis is a double crisis—one crisis is rising rents, and the second is the high number of Baltimore residents living in poverty and unable to afford anything other than subsidized housing.²⁰⁵ In Baltimore City, an estimated 51.6 percent of renters in 2015 were paying more than 30.0 percent of their income for housing and are therefore considered cost-burdened; 72.0 percent of renters earning less than \$20,000 are considered cost-burdened.²⁰⁶ With nearly 35.0 percent of renters in Baltimore City living below the poverty level, much of the available private rental housing in the city is unaffordable. Therefore, not only is there a need for more affordable housing, but there is also a significant need for workforce development programs and other support services needed to help LMI individuals access and maintain jobs and to address the overall poverty crisis in the city.

The Baltimore CASH (Creating Assets Savings and Hope) Campaign is a citywide effort launched in 2001 to increase the financial security of low-income individuals and families by providing direct services and leading a coalition of partners, which include foundations, nonprofits, community-based organizations, local government, and the IRS. Since its inception, Baltimore CASH has served over 190,000 families through its free tax preparation and financial education programs, resulting in over \$200 million in refunds and tax credits. Baltimore CASH relies on financial support from local government, foundations, and financial institutions and offers many community development service opportunities, including serving as financial coaches or free tax assistance preparers, and providing leadership by serving on the various coalition committees.²⁰⁷

Finally, access to banking services has been identified as a challenge in Baltimore. In 2016, 14.5 percent of households were unbanked and 25.4 percent were underbanked, meaning they relied on alternative financial services to meet their banking needs. There are many reasons why individuals may be outside the mainstream banking system. However, a recent study noted that Baltimore County lost more than 25.0 percent of bank branches between 2008 and 2016, reducing access to financial services and potentially reducing the availability of credit in LMI communities. Therefore, there is an opportunity for banks to consider new branches or alternative delivery services to better serve communities that may be at risk of becoming “banking deserts.”²⁰⁸

²⁰⁵ "The Double Crisis: A Statistical Report on Rental Housing Costs and Affordability in Baltimore City, 2000-2013." The Abell Foundation. N.p., 2016. Web. 17 July 2017. <<http://www.abell.org/publications/double-crisis-statistical-report-rental-housing-costs-and-affordability-baltimore-city>>.

²⁰⁶ "Baltimore MSA, (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 July 2017. <<http://www.policymap.com/>>.

²⁰⁷ "FAMILY ASSETS COUNT: BALTIMORE." Family Assets Count. CFED (Corporation for Enterprise Development) and the Assets & Opportunity Initiative, 2016. Web. 12 July 2017. <http://familyassetscount.org/baltimore>

²⁰⁸ "Bank Branch Closures from 2008-2016: Unequal Impact in America's Heartland." National Community Reinvestment Coalition. N.p., 2017. Web. 17 July 2017. <<http://www.ncrc.org/resources/reports-and-research/item/1238-bank-branch-closures-from-2008-2016-unequal-impact-in-america-s-heartland>>.

Baltimore, Maryland

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BALTIMORE, MARYLAND ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Baltimore assessment area is good. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans.

SunTrust Bank reported 6,442 (72.7 percent) HMDA-reportable loans and 2,422 (27.3 percent) CRA small business loans in the Baltimore assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Baltimore assessment area accounted for 91.9 percent of SunTrust Bank's total HMDA-reportable lending in Maryland and 95.7 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 89.1 percent of SunTrust Bank's Maryland deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

For this analysis the geographic distribution of small business and HMDA-reportable lending, including both originations and purchases, was compared with available demographic information. Performance context information and aggregate lending data were also taken into consideration. For instance, unemployment rates, poverty rates, the concentration of owner-occupied units, and the volume of small businesses in LMI census tracts were factors considered when assessing the bank's lending performance. Considering all of these factors, SunTrust Bank's geographic distribution of loans reflects adequate penetration throughout the assessment area.

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, the bank originated 3.2 percent of its loans in low-income census tracts. The bank's amount of lending was less than the percentage of owner-occupied units in low-income tracts at 5.6 percent. However, the bank's performance was comparable to aggregate lenders during the review period.

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Home purchase lending in moderate-income census tracts is also adequate. The bank's home purchase lending in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts during the review period. However, the bank's performance was similar to aggregate performance in 2014 and greater than aggregate performance in 2015.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. The percentage of home refinance loans originated in low-income census tracts was less than the percentage of owner-occupied units in these tracts; however, performance was equal to the aggregate lending performance in 2014 and slightly less than the aggregate lenders in 2015.

Home refinance lending in moderate-income census tracts is poor. SunTrust Bank originated 9.5 percent of its home refinance loans in moderate-income census tracts during the review period. As a result, the bank's performance was less than the percentage of owner-occupied units in these tracts at 16.6 percent. However, the bank's lending at 13.9 percent was comparable to the aggregate lenders in 2014 at 14.1 percent, and at 6.9 percent in 2015 was significantly less than aggregate lenders at 11.6 percent.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate. SunTrust Bank originated 5.2 percent of its home improvement loans in low-income census tracts. The bank's performance was slightly less than the percentage of owner-occupied units in these tracts at 5.6 percent. However, the bank's performance in 2014 at 6.3 percent was greater than aggregate lenders at 5.3 percent, but the bank's performance in 2015 at 4.3 percent was slightly less than aggregate lenders at 4.8 percent.

Home improvement lending in moderate-income census tracts is good. SunTrust Bank originated 17.9 percent of its home improvement loans in moderate-income census tracts. The bank's performance was slightly greater than the percentage of owner-occupied units at 16.6 percent and greater than the aggregate lenders during the review period.

Small Business Loans

Small business lending in both LMI census tracts is adequate. The percentage of small business loans in both LMI census tracts was less than the percentage of small businesses located in these tracts. However, the bank outperformed aggregate lenders in 2014, but underperformed aggregate lenders in 2015. For example, in 2015 the bank made 14.9 percent of its loans to small businesses in moderate-income tracts, which is greater than the aggregate lenders at 12.1 percent; however the bank's performance in 2015 at 7.8 percent was less than the aggregate lenders at 12.0 percent.

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Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context factors were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. Although the bank's home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area, SunTrust Bank performed better than aggregate lenders during the review period.

Home purchase lending to moderate-income borrowers is excellent. The bank's percentage of home purchase loans exceeded the percentage of moderate-income families in the assessment area. The bank's home purchase lending was also greater than the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, SunTrust Bank's lending exceeded aggregate lenders in 2014, but was comparable to aggregate lenders in 2015.

Home refinance lending to moderate-income borrowers is good. The bank's home refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area; however, the bank's lending performance exceeded aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending to both LMI borrowers is adequate. The bank's home improvement lending to both LMI borrowers was less than the percentage of LMI families in the assessment area throughout the review period. However, the bank's lending to these borrowers was greater than aggregate lenders in 2014, but less than aggregate lenders in 2015.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, SunTrust Bank's performance was better than aggregate lending performance. Additionally, 93.1 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

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Community Development Lending

SunTrust Bank is a leader in making community development loans in the Baltimore assessment area. The bank originated 31 community development loans totaling \$281.6 million during the review period. Loans were responsive to many community development needs in the assessment area, including community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$194 million in loans to revitalize and stabilize LMI geographies; \$46 million in support of affordable housing; \$29 million supporting community services to LMI individuals; and \$12 million for economic development activities. SunTrust Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans for \$30 million to a nonprofit organization to fund the up-front costs of a HUD Section 202 Supportive Housing for the Elderly project, which provides capital advances to finance the construction, rehabilitation, and acquisition of properties that will serve as supportive housing for very low-income elderly persons and provides rent subsidies to help make them affordable;
- Three loans for a total of \$80 million to expand a company's headquarters located in the Tide Point Enterprise Zone and create over 600 new jobs;
- A loan for \$1 million to a small business to finance the purchase of a new plant that will create 100 new jobs for LMI workers; and
- Two loans for approximately \$10 million to finance a comprehensive nursing care center that treats primarily low-income seniors and receives 70.0 percent of its revenue from Medicaid.

INVESTMENT TEST

SunTrust Bank makes an excellent level of qualified investments and grants in the Baltimore assessment area given the bank's presence and competition in the assessment area. The bank took a leadership role with several community development efforts in the assessment area, and investments demonstrated responsiveness to a number of community development needs.

The bank made investments (excluding contributions) totaling \$66.8 million in the assessment area; of that, \$25.5 million was invested during the review period. Current investments supported affordable housing for LMI individuals and revitalization and stabilization of an LMI community. The investment portfolio includes a number of investment vehicles, including, but not limited to, Low Income Housing Tax Credits, LIHTC investment funds, securities backed by government-guaranteed mortgages on multifamily properties, and bonds that finance HUD programs.

SunTrust Bank also contributed about \$1.4 million to nonprofit organizations and community development projects during the review period. Nearly all of the bank's contributions provided support to nonprofits that offer community services to LMI individuals, with limited donations to organizations engaged in affordable housing, economic development, or revitalization/stabilization. The bank's donations were responsive to the

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need for many different community services, including, but not limited to, financial education and financial empowerment, access to banking services and free tax assistance, youth and education support services, mentoring, workforce development, affordable healthcare, and homeless services.

As noted earlier, the bank also had \$1.1 million in investments and \$122,000 in contributions that benefited all assessment areas in the state of Maryland.

Baltimore, Maryland

Several noteworthy investments are highlighted below.

- \$54.5 million in seven LIHTC projects that provided about 800 affordable housing units for LMI individuals across the assessment area.
- A \$500,000 grant to a regional foundation that works to strengthen communities by providing experiential learning experiences for youth. The foundation works with local schools providing educational enrichment programs and workforce development. SunTrust is partnering with this foundation to create a financial education center in order to integrate financial education into existing programming.
- \$240,000 to support a community center located in Baltimore's largest public housing community. The center offers year-round out-of-school time programming for youth and families residing in the public housing project, including workforce development, financial education, GED classes, and many other essential community services.
- \$25,000 to a nonprofit that provides health care of the homeless in Baltimore City; the nonprofit serves 6,400 individuals each year, with more than 70,000 patient visits.

SERVICE TEST

SunTrust Bank's service test performance in the Baltimore assessment area is good based on the relatively high level of community development services and the adequate retail services performance. The accessibility of the bank's delivery systems in this assessment area was rated poor and impacted the overall retail services rating.

Retail Services

Although overall retail services are considered adequate, the bank's delivery systems may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the assessment area. The distribution of 45 branch offices and 62 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has two branches in low-income census tracts representing 4.4 percent of total branches in the assessment area and six branches in moderate-income census tracts representing 13.3 percent of total branches in the assessment area. For comparison purposes, 10.4 percent of households and 6.7 percent of businesses were located in low-income census tracts, and 21.3 percent of households and 13.8 percent of businesses were located in moderate-income tracts.

During the review period, no branches were opened in low- or moderate-income census tracts, but one branch was closed in a low-income census tract. Additionally, no branches were opened in middle- or upper-income census tracts, but two upper-income census tract branch locations were closed during the review period. The bank's record of opening and closing of branches generally did not adversely affect the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

Baltimore, Maryland

The bank offers extended hours at all of its branches in LMI tracts and offers weekend hours in a majority of these branch locations. Extended and weekend hours offered in branch locations in LMI branch locations are comparable to those hours offered at branch locations in middle- and upper-income census tracts. Banking hours of operation do not vary in a way that inconveniences LMI geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS
Assessment Area: MD Baltimore

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thrus	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	2	4.4%	0	1	2	2	1	Total	3	4.8%	2	4.3%	0	2	1	6.7%	0	0	100	14.6%	10.4%	6.7%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Moderate	6	13.3%	0	0	3	6	6	Total	7	11.3%	6	12.8%	0	0	1	6.7%	0	0	147	21.5%	21.3%	13.8%
DTO	0		0	0				SA	1		0		0	0	1		0	0				
Middle	17	37.8%	0	0	11	17	13	Total	25	40.3%	18	38.3%	0	0	7	46.7%	0	0	227	33.2%	36.3%	37.4%
DTO	0		0	0				SA	8		1		0	0	7		0	0				
Upper	20	44.4%	0	2	8	20	19	Total	27	43.5%	21	44.7%	0	2	6	40.0%	0	2	197	28.8%	32.0%	41.9%
DTO	0		0	0				SA	7		1		0	0	6		0	2				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	12	1.8%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	45	100.0%	0	3	24	45	39	Total	62	100.0%	47	100.0%	0	4	15	100.0%	0	2	683	100.0%	100.0%	100.0%
DTO	0		0	0				SA	17		2		0	0	15		0	2				

2016 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
DTO - Drive thru only is a subset of total branches
SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Baltimore assessment area. During the review period, SunTrust Bank employees provided 2,942 service hours in various capacities with over 80 different organizations. Bank employees provided 161 affordable housing hours, 20 economic development service hours, 20 revitalization/stabilization service hours, and 2,741 community service hours. Notably, approximately 24.3 percent of service hours were board service at community development organizations or committee memberships. Financial education hours were 28.7 percent of service activity. SunTrust employees were active in board representation on a community development organization working to prevent job losses due to urban population decline and a housing and family services organization; financial education; volunteering at an employment center; affordable housing initiatives; and a local homeless life skills program. The bank's community development services performance is good given SunTrust Bank's size and market share in the assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MARYLAND METROPOLITAN ASSESSMENT AREAS

- **Salisbury Assessment Area (Wicomico and Worcester counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 3.9 percent of its branches in Maryland.
 - As of June 30, 2015, the bank had \$90.4 million in deposits in this assessment area, representing a market share of 2.9 percent and 3.6 percent of SunTrust Bank's total deposits in Maryland.
- **St. Mary's Assessment Area (St. Mary's County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 3.9 percent of its branches in Maryland.
 - As of June 30, 2015, the bank had \$96.6 million in deposits in this assessment area, representing a market share of 7.7 percent and 3.8 percent of SunTrust Bank's total deposits in Maryland.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Salisbury	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
St. Mary's	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of Maryland. Performance in both limited-scope metropolitan assessment areas was weaker than the bank's performance in the state; however, the performance in both assessment areas was still considered adequate. Community development lending in the Salisbury assessment area was considered excellent.

For the investment test, SunTrust Bank received an Outstanding rating for the State of Maryland. Performance in the Salisbury assessment area was consistent with the bank's performance in the state, while the performance in the St. Mary's metropolitan assessment area was weaker.

For the overall service test, SunTrust Bank received a rating of High Satisfactory for the State of Maryland. Service test performance in the Salisbury and St. Mary's assessment areas was weaker than the bank's performance for the state due to limited community development service hours in these assessment areas. Additionally, retail banking services were weaker in the Salisbury and St. Mary's assessment areas.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MARYLAND NONMETROPOLITAN ASSESSMENT AREAS

- **Eastern Shore of Maryland Assessment Area (Dorchester and Talbot counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 3.9 percent of its branches in Maryland.
 - As of June 30, 2015, the bank had \$61.2 million in deposits in this assessment area, representing a market share of 3.1 percent and 2.4 percent of SunTrust Bank's total deposits in Maryland.
- **Kent Assessment Area (Kent County)**
 - As of December 31, 2015, SunTrust Bank operated no branches in the assessment area as a result of closing one branch during the review period.
 - As of June 30, 2015, the bank had \$25.8 million in deposits in this assessment area, representing a market share of 4.6 percent and 1.0 percent of SunTrust Bank's total deposits in Maryland.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Eastern Shore of Maryland	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Kent	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>

Lending test performance in both limited-scope nonmetropolitan assessment areas was weaker than SunTrust Bank's performance in the state; however, the performance in both assessment areas was still considered adequate. Weaker performance was due to the absence of community development lending in these assessment areas. The poor geographic distribution of loans was an additional factor contributing to weaker performance in the Eastern Shore of Maryland assessment area.

For the investment test, performance in the Eastern Shore of Maryland assessment area was consistent with SunTrust Bank's performance in the state while performance in the Kent assessment area was weaker due to lower levels of qualified investments relative to the bank's operations in the assessment area.

For the overall service test, performance in the Eastern Shore of Maryland assessment area was weaker than statewide performance, while performance in the Kent assessment area was consistent. Community development services in the Eastern Shore of Maryland and Kent assessment areas were weaker than the state. Additionally, retail banking services were weaker than the state in the Eastern Shore of Maryland.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating.

NORTH CAROLINA

CRA RATING FOR NORTH CAROLINA: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its North Carolina assessment areas given its presence in these markets.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the North Carolina assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank is a leader in providing community development services throughout the assessment areas.

NORTH CAROLINA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in the State of North Carolina:

- Durham
- Greensboro

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

- Asheville
- Brunswick
- Burlington
- Cleveland (non-MSA)
- Granville (non-MSA)
- Harnett Moore (non-MSA)
- Hickory
- Jackson (non-MSA)
- Raleigh
- Stanly (non-MSA)
- Wilkes (non-MSA)
- Wilmington
- Winston-Salem

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH CAROLINA

As of June 30, 2015, SunTrust Bank had \$5.9 billion in deposits in North Carolina accounting for 4.2 percent of SunTrust's total deposits. The bank operated 109 branch offices in North Carolina as of December 31, 2015, representing 7.6 percent of the bank's total branches. HMDA-reportable lending in the state accounted for 8.3 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in the state accounted for 6.4 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA small business lending in North Carolina accounted for 7.0 percent of the bank's total lending activity by dollar volume, which was greater than the percentage of total deposits at 4.2 percent.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

NORTH CAROLINA

Statewide Summary of Lending Activity

Assessment Areas Located in North Carolina

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	4,337	31.1%	\$1,078,794	55.5%
HMDA Refinance	3,208	23.0%	\$602,821	31.0%
HMDA Home Improvement	1,598	11.4%	\$24,354	1.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	9,143	65.5%	\$1,705,969	87.7%
Total Small Business	4,813	34.5%	\$238,677	12.3%
Total Farm	2	0.0%	\$66	0.0%
TOTAL LOANS	13,958	100.0%	\$1,944,712	100.0%

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NORTH CAROLINA

LENDING TEST

The lending test rating in North Carolina is high satisfactory. Overall, performance in the state with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, the bank makes a relatively high level of community development loans in the state given its market presence.

During the review period, SunTrust reported 9,143 HMDA-reportable loans and 4,813 small business loans in North Carolina. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for the state. The state rating is based on the Durham and Greensboro full-scope assessment areas. Approximately 30.7 percent of the bank's statewide HMDA-reportable and small business lending occurred within these assessment areas.

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

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of North Carolina is derived from the Durham and Greensboro assessment areas. A detailed discussion of the borrower and geographic distribution of lending for these assessment areas is included in the next sections of this report.

NORTH CAROLINA

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the state of North Carolina. The bank originated 44 community development loans totaling \$296.2 million in North Carolina during the review period, including 19 loans for \$85.4 million in the Durham and Greensboro full-scope assessment areas. Performance in Durham was good, while performance in Greensboro was adequate. Overall, this level of statewide community development lending is considered good based on the bank's size and presence in its North Carolina assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area sections of this report.

INVESTMENT TEST

The investment test rating for North Carolina is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$83.9 million that directly benefited the North Carolina assessment areas; of that total, \$74.1 million was invested during the review period. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC investment funds, mortgage-backed securities and other bonds, and \$669,000 in contributions to nonprofits engaged in a variety of community development activities. The bank also had \$26.7 million in investments that benefited the broader statewide area, including all of the bank's assessment areas. Most of the statewide investments remain on the books from prior review periods and are largely SBA and HUD bonds, and mortgage-backed securities. Statewide investments include contributions of \$371,000 to organizations that serve the entire state, providing affordable housing, legal aid, and other community services for LMI individuals. Lastly, the state benefited from approximately \$30.8 million invested in SBICs and real estate investment funds that serve a broader regional area, including all assessment areas in the state of North Carolina.

Durham and Greensboro were the two full-scope assessment areas reviewed. Approximately 14.0 percent of total statewide investments benefitted the Durham assessment area compared to 31.0 percent of statewide deposits in this market while investments in Greensboro represented 4.0 percent of statewide investments versus 18.0 percent of statewide deposits. Performance was adequate in both Durham and Greensboro. The bank's investment performance in limited-scope assessment areas was generally stronger than the full-scope assessment areas, with the level of investment activity considered excellent in 6 of 13 limited-scope assessment areas. Strong limited-scope performance positively impacted the overall state investment test rating.

Due to the bank's overall state rating of high satisfactory, the bank was considered responsive to assessment area credit and community development needs. Therefore, positive consideration was given to a \$5.1 million NMTC investment for a project outside the bank's North Carolina assessment areas. The bank's investment will support the expansion of an existing manufacturing business located along the state line in North Carolina that will help stabilize a rural community by retaining and creating regional employment opportunities in both Virginia and North Carolina.

NORTH CAROLINA

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

SERVICE TEST

The service test rating for North Carolina is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including LMI geographies or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area sections of this report.

Community Development Services

SunTrust Bank is a leader in providing community development services that benefit LMI residents and small businesses in North Carolina. The bank provided a total of 7,060 qualified service hours during the examination period, including 2,261 total hours in the Durham and Greensboro full-scope assessment areas. Performance in Durham, the largest full-scope assessment area in the state, was excellent, while performance in Greensboro was good. Notably, employees engaged in 4,496 service hours in limited-scope assessment areas. Performance in limited-scope assessment areas was generally comparable to full-scope performance, with 6 limited-scope assessment areas exhibiting good or excellent performance, 4 adequate, and 4 with poor or very poor performance. Additionally, the bank had 300 community development service hours with statewide organizations that served all of the bank's assessment areas in the state; employees provided leadership with multiple statewide entities including economic development, affordable housing, and financial education organizations. This performance is considered excellent given SunTrust Bank's size and presence in the state of North Carolina and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Durham, North Carolina

METROPOLITAN AREA

(Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DURHAM, NORTH CAROLINA ASSESSMENT AREA

Overview

The Durham, North Carolina assessment area consists of Chatham, Durham, Orange, and Person counties, which make up the entire Durham-Chapel Hill MSA. As of December 31, 2015, SunTrust operated 26 branch offices in the assessment area, which represent 23.9 percent of the branches statewide. Additionally, Durham represents the largest concentration of deposits and the 2nd largest combined HMDA-reportable and CRA small business lending in the state.

The Durham assessment area is a competitive market occupied by national and regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranks 3rd out of 19 financial institutions operating in the assessment area with a 16.5 percent deposit market share. The top two financial institutions by deposit market share are Square 1 Bank with 31.9 percent, followed by Wells Fargo Bank with 16.9 percent.

SunTrust Bank and SunTrust Mortgage combined had an average of 6.4 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 11th while STM ranked 4th out of the 371 HMDA lenders in the market in 2014. In 2015, both STM and STB dropped slightly in ranking. Wells Fargo Bank was the leading HMDA lender in the market in 2015, followed by State Employees Credit Union, Corporate Investors Management Group, and BB&T.

SunTrust Bank ranked 4th out of 83 CRA lenders in 2015 with 7.6 percent of the loans. American Express Bank was the dominant CRA lender in the market. Wells Fargo Bank and BB&T were the other leading CRA lenders in the market.

Population and Income Characteristics

The total population in the assessment area for 2015 was 534,154. Durham County accounts for most of the population, with 288,817 residents.²⁰⁹ Between 2010 and 2015, the combined population growth in Durham County was 7.9 percent; the population growth in the city of Durham, the largest city in the assessment area, was 7.8 percent. Population growth for Chapel Hill, the second largest city, was 2.7 percent.²¹⁰ Duke University and the University of North Carolina at Chapel Hill are two significant institutions within the assessment area.

The assessment area is made up of 108 census tracts: 14 tracts (13.0 percent) are low-income, 23 tracts (21.3 percent) are moderate-income, 34 tracts (31.5 percent) are middle-income, 34 tracts (31.5 percent) are upper-income, and 3 tracts (2.8 percent) have unknown income levels.

²⁰⁹ US Census Bureau. Accessed through PolicyMap. Available at: www.policymap.com. Accessed June 20, 2017.

²¹⁰ Ibid

Durham, North Carolina

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Durham-Chapel Hill MSA and shows that the median family income increased by \$1,700 between 2014 and 2015.

Borrower Income Levels Durham-Chapel Hill, NC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$65,700	0 - \$32,849	\$32,850 - \$52,559	\$52,560 - \$78,839	\$78,840 - & above
2015	\$67,400	0 - \$33,699	\$33,700 - \$53,919	\$53,920 - \$80,879	\$80,880 - & above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty increased between 2009 and 2015 throughout the assessment area. In 2015, the poverty rate for the assessment area was 17.0 percent, which was slightly lower than the state rate of 17.4 percent. The poverty rate in the city of Durham is even higher at 19.2 percent.²¹¹ In the assessment area, 40.1 percent of families are considered LMI. 37.1 percent of families living in low-income tracts and 15.0 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

The Durham MSA includes Research Triangle Park, Duke University, the University of North Carolina at Chapel Hill, and North Carolina Central University. These institutions provide a strong employment base for the community and employment opportunities for residents of the community as well as individuals from other counties in the surrounding region. The Durham MSA has successfully transformed its business and economic landscape from one based on tobacco and textile products to a modern, cutting-edge economy. The Research Triangle Park is one of the largest research parks in the world, home to more than 200 global companies including IBM, GlaxoSmithKline, RTI International, and Cisco.

Economic conditions in the Durham MSA continue to strengthen. In March 2017, nonfarm payrolls in the MSA had increased by 6,967 jobs, or 2.3 percent, relative to the year before, for a total of 306,300 jobs. By comparison, payrolls increased by 5,233 jobs, or 1.8 percent, from March 2015 to March 2016.²¹² Employment in the assessment area is diversified among the following industries: life sciences (including pharmaceuticals, human and agricultural biotechnology, and medical instruments), financial services, IT, hospitality and retail,

²¹¹ Ibid

²¹² "Market at a Glance." HUD PD&R / Economic & Market Analysis Division (EMAD) Southeast/Caribbean Regional Office. N.p., n.d. Web. 17 May 2017. <https://www.huduser.gov/portal/ushmc/mag.html>

Durham, North Carolina

electronics/green technology, education, and transportation. It is worth noting that the transportation and hospitality and retail trade sectors accounted for only 8.0 percent of jobs created in 2013 for a total of 367 jobs.²¹³

The largest employers in the assessment area are Duke University and Duke University Health System, IBM, Durham Public Schools, GlaxoSmithKline, and Blue Cross & Blue Shield of North Carolina²¹⁴ Life science has seen increases in medical-related research and product development, but funding cuts at the national level may require a more entrepreneurial approach to its development and commercialization. Technology is rapidly evolving, and Durham has been one of the leaders in creating a technology entrepreneurial ecosystem that continues to generate startups and related talent. Finding ways to appropriately scale these startups is important to the continued success of this sector.²¹⁵

According to 2015 Dun & Bradstreet information, there were 26,069 businesses within the Durham assessment area, 93.3 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. 5.7 percent of businesses were located in low-income tracts, while 19.9 percent of businesses were located in moderate-income tracts. Small business lending continued to improve during the review period. The number of loans to small businesses increased by 33.6 percent between 2013 and 2015 in Durham County and 24.2 percent in Orange County. In 2015, loans made to firms with revenues under \$1.0 million represented 57.4 percent of total small business loans in Durham County and 58.2 percent in Orange County. This lending activity is an increase from previous years and an indication that there may be fewer obstacles for smaller firms to access credit in the market.²¹⁶

The unemployment rate in the assessment area has decreased significantly since 2010, when the rate was 8.1 percent. As shown in the following chart, the unemployment rate in the Durham assessment area continued to trend downward in 2015 and at 5.0 percent was lower than the unemployment rate for the state at 5.7 percent.

²¹³“Economic Profile.” Greater Durham Economic Chamber of Commerce. Web. 23 June 2017. <http://durhamchamber.org/economic-development/economic-profile>

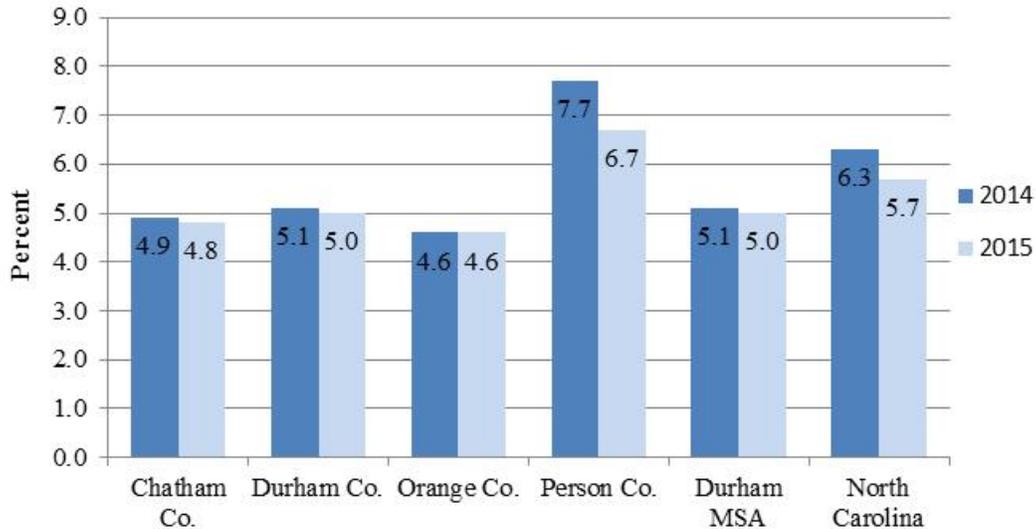
²¹⁴ Ibid

²¹⁵ “Durham 2.0 Economic Development Strategy.” Greater Durham Economic Chamber of Commerce. Web. 23 June 2017. Greater Economic Chamber of Commerce. Web. 23 June 2017. <http://durhamchamber.org/wp-content/uploads/2012/09/DCC-D2.0-Eco-Dev-Strat1.pdf>

²¹⁶ “Durham, NC (CRA Loan Data).” GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 22 June 2017. <http://www.policymap.com/>

Durham, North Carolina

Unemployment Rates - NC Durham



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 217,889 housing units located in the assessment area, 55.0 percent of which were owner-occupied, 34.7 percent were rental units, and 10.3 percent were vacant. Rental and vacant units represent a disproportionate share of housing in LMI tracts. These factors suggest that lending may be more challenging in LMI areas than in other areas.

The Durham housing market has experienced a steady rise in home sales and home values since early 2012. The median home price for Durham County in December 2015 was approximately \$206,000, representing an increase of 10.6 percent from December 2013.²¹⁷ For the 12 months ending December 2015, annual home sales increased by 18.0 percent, and home values appreciated by 4.0 percent. In terms of affordability, the Durham assessment area had a Housing Affordability Index (HAI) of 122.0. The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable.²¹⁸ For existing homeowners in the assessment area, just over 23.0 percent are considered cost-burdened, meaning homeownership or rental costs account for more than 30.0 percent of household income. For comparison, in markets such as Tampa and Atlanta, about half of the residents are considered cost-burdened.²¹⁹

²¹⁷ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

²¹⁸ Ibid

²¹⁹ "Durham, NC." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web.22 June 2017. <http://www.policymap.com/>

Durham, North Carolina

Renters in the assessment area are far more cost-burdened than homeowners; over 46.0 percent of renters in Durham and Orange counties are cost-burdened.²²⁰ A report by the National Low Income Housing Coalition confirmed that housing affordability is a problem for renters in the Durham MSA. According to the study, in 2016, a minimum wage worker would have to work 104 hours a week in order to afford the fair market rent (\$978) for a two-bedroom apartment in the area. A renter would need an hourly wage of \$18.81 to be able afford a two-bedroom rental.²²¹

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

²²⁰ Ibid

²²¹ Out of Reach, 2016. Rep. National Low Income Housing Coalition, n.d. Web. 22 June 2017. <http://nlihc.org/oor/north-carolina>

Durham, North Carolina

Combined Demographics Report

Assessment Area: NC Durham

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	13	8,686	7.2	3,223	37.1	27,964	23.2
Moderate-income	23	21.3	24,717	20.5	3,709	15	20,427	16.9
Middle-income	34	31.5	46,510	38.5	3,490	7.5	22,377	18.5
Upper-income	34	31.5	40,707	33.7	1,669	4.1	49,904	41.4
Unknown-income	3	2.8	52	0	25	48.1	0	0
Total Assessment Area	108	100.0	120,672	100.0	12,116	10.0	120,672	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	20,458	3,825	3.2	18.7	12,800	62.6	3,833	18.7
Moderate-income	47,891	20,443	17.1	42.7	22,279	46.5	5,169	10.8
Middle-income	78,457	49,465	41.3	63	21,355	27.2	7,637	9.7
Upper-income	70,711	46,147	38.5	65.3	18,901	26.7	5,663	8
Unknown-income	372	9	0	2.4	327	87.9	36	9.7
Total Assessment Area	217,889	119,889	100.0	55.0	75,662	34.7	22,338	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,476	5.7	1,308	5.4	161	9.7	7	8.1
Moderate-income	5,190	19.9	4,799	19.7	371	22.3	20	23.3
Middle-income	9,655	37	8,950	36.8	664	39.9	41	47.7
Upper-income	9,633	37	9,160	37.7	455	27.3	18	20.9
Unknown-income	115	0.4	101	0.4	14	0.8	0	0
Total Assessment Area	26,069	100.0	24,318	100.0	1,665	100.0	86	100.0
Percentage of Total Businesses:			93.3		6.4		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	10	1.6	9	1.4	1	12.5	0	0
Moderate-income	44	6.9	44	6.9	0	0	0	0
Middle-income	438	68.2	433	68.3	5	62.5	0	0
Upper-income	150	23.4	148	23.3	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	642	100.0	634	100.0	8	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

Durham, North Carolina

Credit and Community Development Needs

To better understand the community development and economic landscapes, community development experts were contacted. These individuals discussed the various opportunities and challenges across the region as well as how financial institutions can be responsive to local community development needs through lending, investment and/or service activities. Bank management also provided input on the performance context issues impacting the assessment area.

As previously noted, despite being home to several universities and a highly educated workforce, the assessment area's poverty rate and the people living below the poverty level are a concern in the area. It is essential that community development organizations provide community services in areas with a large percentage of very LMI residents in order for many of them to meet their basic living needs. In addition, it is important that local leaders and organizations collaborate to develop ways to address and counter the cycle of poverty in the area. Several organizations in the Durham assessment area are taking steps to do this by providing Individual Development Account (IDA) Programs and Taxpayer Opportunity Network VITA Programs. These organizations include the Durham Regional Community Development Group, Self Help Credit Union, Partners for Youth Opportunity, and Durham Kids Save. The Durham Kids Save program allows for parents and children at local elementary schools to contribute money to a savings account, and the program matches deposits made 1:1 up to \$100 each year. This children's savings initiative has an element of financial education while helping families begin saving for college and matches funds through the fifth grade. Similarly, the Durham Regional Community Development Group has a down payment assistance program which matches IDA funds and secondary mortgage funds for first-time homebuyers to use towards down payment and closing costs, without repayment. Financial institutions can collaborate with these organizations to support these programs to address poverty and financial instability in the assessment area.

During the review period, SunTrust Bank's community development lending activity supported the Self Help Ventures Fund, which is affiliated with and supports Self Help Credit Union. The nonprofit loan fund is capitalized with loans and grants from foundations, religious organizations, corporations, and government sources. It manages the organization's higher-risk business loans, real estate development, and home loan secondary market programs. The mission of the Self Help family of nonprofits is to create and protect ownership and economic opportunity for all by providing responsible financial services, lending to small businesses and nonprofits, developing real estate, and promoting fair financial practices.

According to Prosperity Now data, 57.0 percent of Durham County residents have subprime credit scores.²²² This is yet another obstacle for LMI borrowers to overcome in building assets and becoming first-time homebuyers. This coupled with the percentage of cost-burdened renters, yields opportunities for financial institutions to get involved and be responsive to community development needs. Programs that offer financial education and assist LMI residents in rebuilding credit would be responsive to community development needs in the assessment area.

²²² "Prosperity Now Formerly CFED." Durham Local Assets & Opportunity Profile | Prosperity Now. N.p., Mar. 2012. Web. 26 June 2017. <<https://prosperitynow.org/resources/durham-local-assets-opportunity-profile>>.

Durham, North Carolina

Information and opportunities shared by community contacts are highlighted below:

- An affordable housing community contact noted that her organization sold mortgage loans to financial institutions and that the continued purchase of these loans would be a good way to allow the organization to continue its work in creating and financing affordable housing.
- One community contact specializing in small business and entrepreneur support services stated that financial institutions support organizations like his by providing technical expertise in the form of community development services and often help by performing credit analyses and serving on loan review committees that make credit accessible.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DURHAM, NORTH CAROLINA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Durham assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank reported 1,745 (60.3 percent) HMDA-reportable loans and 1,150 (39.7 percent) CRA small business loans in the Durham assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Durham assessment area accounted for 22.1 percent of SunTrust Bank's total HMDA-reportable lending in North Carolina and 21.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 31.1 percent of SunTrust Bank's North Carolina deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Durham, North Carolina

Home Purchase Loans

Home purchase lending in low-income census tracts is poor. The bank's home purchase lending in low-income census tracts was less than the percentage of owner-occupied units in those tracts throughout the review period. SunTrust Bank originated 1.9 percent of its home purchase loans in low-income census tracts, where 3.2 percent of owner-occupied units are located. Moreover, SunTrust Bank's performance was less than the aggregate performance in low-income census tracts in 2014, but similar to aggregate performance in 2015.

Home purchase lending in moderate-income census tracts is also poor. The bank's home purchase lending in moderate-income census tracts was less than the percentage of owner-occupied units in moderate-income census tracts. SunTrust Bank originated 9.8 percent of its home purchase loans in moderate-income census tracts, where 17.1 percent of owner-occupied units are located. Additionally, the bank's performance was less than aggregate lenders during the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is poor. The bank's lending performance in low-income census tracts was less than the percentage of owner-occupied units located in low-income census tracts. However, the bank's performance was similar to the aggregate performance in 2014, but less than the aggregate performance in 2015.

Home refinance lending in moderate-income census tracts is adequate. Lending performance in moderate-income census tracts was less than the percentage of owner-occupied units located in moderate-income census tracts. However, the bank's lending was slightly greater than aggregate lending performance in 2014, but less than aggregate performance in 2015.

Home Improvement Loans

Home improvement lending in low-income census tracts is adequate based on eight loan originations during the review period. Lending performance in low-income census tracts was slightly greater than the percentage of owner-occupied units located in low-income census tracts. However, SunTrust Bank's home improvement lending in these tracts was less than aggregate lending performance during the review period.

Home improvement lending in moderate-income census tracts is good. SunTrust Bank's home improvement lending in moderate-income census tracts was greater than the percentage of owner-occupied units in those tracts during the review period. Additionally, SunTrust Bank's performance was greater than the aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is adequate. The percentage of small business loans in low-income census tracts was similar to the distribution of small businesses operating in low-income census tracts. However, the bank's performance was greater than aggregate lending performance in 2014, but less than the aggregate lending performance in 2015.

Durham, North Carolina

Small business lending in moderate-income census tracts is good. The percentage of small business loans in moderate-income census tracts was greater than the distribution of small businesses operating in moderate-income census tracts. The bank's performance substantially exceeded aggregate lending performance in 2014, but was comparable to aggregate lending performance in 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. During the review period, low-income families represented 23.2 percent of total families and received only 4.1 percent of the bank's home purchase loans. Additionally, the distribution of the bank's loans to low-income borrowers was less than aggregate lenders for both years.

Home purchase lending to moderate-income borrowers is good. SunTrust Bank's lending to moderate-income borrowers was slightly greater than the percentage of moderate-income families in the assessment area. However, the distribution of the bank's home purchase loans was comparable to aggregate lending in 2014, but greater than aggregate lending in 2015.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. Although the percentage of home refinance loans to low-income borrowers was considerably less than the percentage of low-income families in the assessment area, the bank's lending performance was greater than aggregate lending performance during the review period.

Home refinance lending to moderate-income borrowers is also good. The percentage of home refinance loans to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, the bank originated 16.4 percent of its home refinance loans to moderate-income borrowers, compared to the aggregate at 13.1 percent in 2014. The bank's lending performance was similar to aggregate lending in 2015.

Home Improvement Loans

Home improvement lending to LMI borrowers is excellent. The bank's home improvement lending to LMI borrowers was greater than the percentage of LMI families in the assessment area. Moreover, SunTrust Bank outperformed aggregate lenders during the review period.

Durham, North Carolina

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. The bank's lending to small businesses exceeded the aggregate in both 2014 and 2015, but was below the percentage of small businesses in the assessment area during the review period. However, of the 1,150 small business loans originated during the review period, 1,089 (94.7 percent) were in amounts of \$250,000 or less, which typically represent loan amounts requested by very small businesses.

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the Durham assessment area. The bank originated 15 community development loans totaling \$72.3 million during the review period. Loans were responsive to many community development needs in the assessment area, including community services targeted to LMI individuals, promoting economic development by financing small businesses, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$42.4 million in loans to revitalize and stabilize LMI geographies; \$28.6 million in support of community services to LMI individuals; and \$1.2 million towards economic development activities. SunTrust Bank's community development lending exhibits good responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans for \$17.4 million to finance a NMTC project to rehabilitate an abandoned tobacco warehouse located in a targeted redevelopment and North Carolina Urban Progress Zone area and convert it into an office space;
- A loan for \$500,000 to a nonprofit organization for the construction of a new men's shelter with the mission of providing shelter, food, direct services, advocacy, and information to people in need; and
- A \$1.2 million SBA 504 loan to a small business for the purpose of constructing a new warehouse.

INVESTMENT TEST

SunTrust Bank makes an adequate level of qualified investments and grants in the Durham assessment area relative to the bank's presence in the assessment area and community development investment opportunities.

The bank made investments (excluding contributions) totaling \$11.6 million in the assessment area; of that, \$7.4 million was invested during the review period, and all current investments supported affordable housing for LMI individuals. The remaining investment portfolio in Durham included securities backed by government-guaranteed mortgages on multifamily properties, bonds to finance HUD projects, and LIHTC funds.

SunTrust Bank also contributed \$135,500 to nonprofit organizations and community development projects during the review period. Specifically, the bank provided grants totaling \$125,000 to nonprofits that offer community services to LMI individuals and \$10,500 for affordable housing. Additionally, the bank also gave nearly \$280,000 to a United Way affiliate that serves the broader Triangle region, including the Durham

Durham, North Carolina

assessment area. The bank's donations responded to the need for community services and assisted organizations that provide programs involving the homeless, workforce development, educational and youth support services, literacy programs, access to affordable medicine and healthcare, and other needed community services.

The Durham assessment area was also positively impacted by investments and contributions to organizations that served all markets in the state, described in the state overview section of the report.

Notable investments include:

- An investment of approximately \$1.9 million in an NMTC fund that is providing financing for Habitat for Humanity affiliates in selected markets (including Durham) to develop and sell homes to LMI borrowers. This investment fund is an innovative approach utilizing the NMTC program to creating more liquidity for Habitat for Humanity affiliates, allowing them to expand the reach of their programs and to provide more housing opportunities to low-income homeowners; and
- A \$10,000 grant to a nonprofit organization, working in partnership with the Duke University Homebuyers Club, to provide the match funding for an IDA program for first-time homebuyers.

SERVICE TEST

SunTrust Bank's service test performance in the Durham assessment area is good based on the accessibility of the bank's retail services and its leadership in providing community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Durham assessment area. The distribution of 26 branch offices and 44 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has one branch in a low-income census tract, representing 3.9 percent of total branches in the assessment area, and eight branches in moderate-income census tracts, representing 30.8 percent of total branches in the assessment area. For comparison purposes, 8.5 percent of households and 5.7 percent of businesses were located in low-income census tracts, and 21.8 percent of households and 19.9 percent of businesses were located in moderate-income tracts. During the review period, no branches were opened or closed in low- or moderate-income census tracts. However, two branches were opened and three branches were closed in middle- and upper-income census tracts. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals in the assessment area.

SunTrust Bank offers extended hours in all of its branches in LMI tracts and only offers weekend hours in a small portion of these locations. However, extended and weekend hours offered in branch locations in LMI tracts are comparable to those hours offered at branch locations in middle- and upper-income census tracts. Banking hours of operation and services do not vary in a way that inconveniences the assessment area, particularly LMI geographies or LMI individuals.

Durham, North Carolina

Geographic Distribution of Branches & ATMS

Assessment Area: NC Durham

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			
Low	1	3.9%	0	0	1	1	0	Total	5	11.4%	2	5.6%	0	0	3	37.5%	0	2	14	13.0%	8.5%	5.7%
DTO	0		0	0				SA	4		1		0	0	3		0	2				
Moderate	8	30.8%	0	0	7	8	2	Total	16	36.4%	14	38.9%	1	0	2	25.0%	0	1	23	21.3%	21.8%	19.9%
DTO	0		0	0				SA	5		3		1	0	2		0	1				
Middle	5	19.2%	1	2	2	5	1	Total	8	18.2%	8	22.2%	2	1	0	0.0%	0	0	34	31.5%	36.2%	37.0%
DTO	0		0	0				SA	4		4		1	0	0		0	0				
Upper	12	46.2%	1	1	5	8	4	Total	13	29.5%	10	27.8%	0	1	3	37.5%	0	0	34	31.5%	33.3%	37.0%
DTO	0		0	0				SA	4		2		0	0	2		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	2	4.5%	2	5.6%	0	0	0	0.0%	0	0	3	2.8%	0.2%	0.4%
DTO	0		0	0				SA	2		2		0	0	0		0	0				
Total	26	100.0%	3	3	15	22	7	Total	44	100.0%	36	100.0%	3	2	8	100.0%	0	3	108	100.0%	100.0%	100.0%
DTO	0		0	0				SA	19		12		2	0	7		0	3				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank is a leader in providing community development services in the Durham assessment area. During the review period, SunTrust Bank employees provided 1,628 service hours in various capacities with over 50 different community development organizations. Bank employees provided 342 affordable housing hours, 6 economic development hours, and 1,280 community service hours. Financial education hours were approximately 15.7 percent of service activity. Notably, approximately 20.1 percent of service hours were board service at community development organizations or committee memberships.

SunTrust employees were active in providing a variety of services to a diverse group of local organizations. Bank employees served on the boards of a workforce development agency for LMI women, a single-family affordable housing development and homeownership organization, and a workforce development organization; supported a homeless shelter; and helped to provide books to LMI youth through support of an arts education initiative. The bank also initiated a partnership with a local university to support the educational institution's LMI employees with home buyer education and assistance. The impact of this partnership resulted in four employee home purchases, six mortgage qualifications, and three applications for affordable housing programs. The bank's performance is excellent given SunTrust Bank's size and market share in the Durham assessment area and the opportunities that exist for community development service.

Greensboro, North Carolina

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENSBORO, NORTH CAROLINA ASSESSMENT AREA

Overview

The Greensboro assessment area consists of Guilford and Randolph counties, which are two of the three counties that make up the Greensboro-High Point, North Carolina MSA. As of December 31, 2015, SunTrust operated 13 branches in the assessment area, which represent 11.9 percent of the branches statewide and 18.4 percent of its deposits in North Carolina. Additionally, the Greensboro assessment area represents the fourth largest concentration of combined HMDA-reportable and CRA small business lending at 10.0 percent in the state.

The Greensboro assessment area is a highly competitive market dominated by national and regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranks 4th out of 22 financial institutions operating in the assessment area with 10.2 percent deposit market share. The top financial institution by deposit market share is BB&T with 18.9 percent, followed by Wells Fargo Bank and Bank of America.

SunTrust Bank and SunTrust Mortgage combined had an average of 3.4 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 24th while STM ranked 8th out of the 338 HMDA lenders in the market in 2014. In 2015, STB dropped in ranking to 29th place while STM remained the same. Wells Fargo Bank was the leading HMDA lender in the market in 2015, followed by State Employees Credit Union, Quicken Loans, and BB&T.

SunTrust Bank ranked 12th out of 77 CRA lenders in 2015 with 2.4 percent of the CRA loans. American Express Bank, BB&T, Wells Fargo Bank, and CitiBank NA were the dominant CRA lenders in the market. The bank originated 290 CRA loans in 2015, a 101.4 percent increase from its 2014 performance.

Population and Income Characteristics

The total population in the assessment area for 2015 was approximately 649,100, representing a 3.0 percent increase from the last census in 2010. The city of Greensboro accounts for most of the population, with over 279,400 residents, followed by High Point (104,400).²²³ As the county seat for Guilford, Greensboro is the 3rd most populated city in North Carolina, and behind Mecklenburg and Wake, Guilford County is the 3rd largest county in the state.^{224 225}

²²³ "Greensboro, NC (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 19 June. 2017. <<http://www.policymap.com/>>.

²²⁴ Robinson, Karan Moses. "5 Biggest Cities in North Carolina: How Well Do You Know The Tar Heel State?" NewsMax.com. Newsmax Media, Inc., 13 Apr. 2015. Web. 19 June 2017. <http://www.newsmax.com/FastFeatures/biggest-cities-in-north-carolina-tar-heel-state/2015/04/13/id/638172/>

²²⁵ Troyer, Rebecca. "UNC Report: Half of N.C. Residents Live in These 13 Counties." Triad Business Journal, 16 Dec. 2014. Web. 19 June 2017. <http://www.bizjournals.com/triad/news/2014/12/16/unc-report-half-of-n-c-residents-live-in-these-13.html>

Greensboro, North Carolina

The assessment area is made up of a total of 147 census tracts: 13 tracts (8.8 percent) are low-income, 34 tracts (23.1 percent) are moderate-income, 52 tracts (35.4 percent) are middle-income, 47 tracts (32.0 percent) are upper-income, and one tract (0.7 percent) has an unknown income level.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Greensboro-High Point MSA and shows that the FFIEC estimated median family income for the area decreased by \$1,100, or 2.0 percent, from 2014 to 2015.

**Borrower Income Levels
Greensboro-High Point, NC MSA**

FFIEC Estimated Median Family Income		Low		Moderate		Middle		Upper	
		0	- 49.99%	50%	- 79.99%	80%	- 119.99%	120%	- & above
2014	\$55,100	0	- \$27,549	\$27,550	- \$44,079	\$44,080	- \$66,119	\$66,120	- & above
2015	\$54,000	0	- \$26,999	\$27,000	- \$43,199	\$43,200	- \$64,799	\$64,800	- & above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty increased between 2009 and 2015 in both counties in the assessment area and is slightly higher than the poverty rate for the state. In 2015, the poverty rate was 17.6 percent in both Randolph and Guilford counties. In the city of Greensboro, the poverty rate was estimated at 19.3 percent.²²⁶ Of the families living in the assessment area, 39.0 percent are considered LMI, slightly lower than the state level of 39.1 percent, and 44.8 percent of families living in low-income tracts and 18.8 percent of families in moderate-income tracts have incomes below the poverty level, which may limit lending opportunities.

Economic Conditions

Textiles, tobacco, and furniture manufacturing were historically the primary sources of employment in the Greensboro-High Point MSA, but employment in these industries has steadily declined since the 1980's due to increased international competition and the use of labor-saving technology. Despite these declines, manufacturing still accounts for 15.0 percent of all nonfarm payrolls in the Greensboro MSA, and it is the region's second largest economic sector. Present day manufacturing in the area, however, has shifted to more capital-intensive manufacturing such as aviation, electronics, and consumer goods.²²⁷ The Honda Aircraft Company, Lenovo, and Procter & Gamble are among some of the manufacturing companies that have contributed to this growth. In addition, the proximity of the assessment area to major markets in the South,

²²⁶ "Greensboro, NC (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 19 June. 2017. <<http://www.policymap.com/>>.

²²⁷ Comprehensive Housing Market Analyses. Rep. HUD, 1 Oct. 2015. Web. 8 May 2017. <<https://www.huduser.gov/portal/publications/pdf/GreensboroNC-comp-16.pdf>>.

Greensboro, North Carolina

Midwest, and Mid-Atlantic regions of the country has attracted a cluster of firms that specialize in transportation and logistics which, in turn, has encouraged manufacturing, wholesale, and retail trade firms to locate their warehousing and logistics operations in the Greensboro-High Point area.

During the 12 months ending September 2015, total employment in the assessment area was approximately 356,500 jobs with employment concentrated in the following industries: wholesale and retail trade, manufacturing, professional and business services, and education and health services.²²⁸ The largest employers in the assessment area are Moses H. Cone Health System, University of North Carolina at Greensboro, Bank of America, Lorillard Tobacco Co., North Carolina A&T University, United Parcel Service, Inc., and Procter & Gamble Co.²²⁹

According to 2015 Dun & Bradstreet information, there were 33,895 businesses within the assessment area, 92.1 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. There were 7.0 percent of businesses in low-income tracts, while 19.7 percent of businesses were located in moderate-income tracts. Small business lending continued to improve during the review period. Loans to small businesses increased by 24.0 percent between 2013 and 2015 in the assessment area, with 11,356 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million represented 55.0 percent of total small business loans, which is a higher proportion than previous years and an indication that there may be fewer obstacles for smaller firms to access credit in the market.²³⁰

From 2010 to 2015, the unemployment rate decreased significantly from 11.1 percent to 5.9 percent in Guilford County and from 12.0 percent to 5.7 percent in Randolph County.²³¹ As noted in the following chart, the unemployment rate in the Greensboro MSA trended downward in 2015 and at 5.9 percent was only slightly higher than the unemployment rate for the state at 5.7 percent.

²²⁸ Ibid

²²⁹ Ibid

²³⁰ "Greensboro, NC (CRA Loan Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 May 2017.

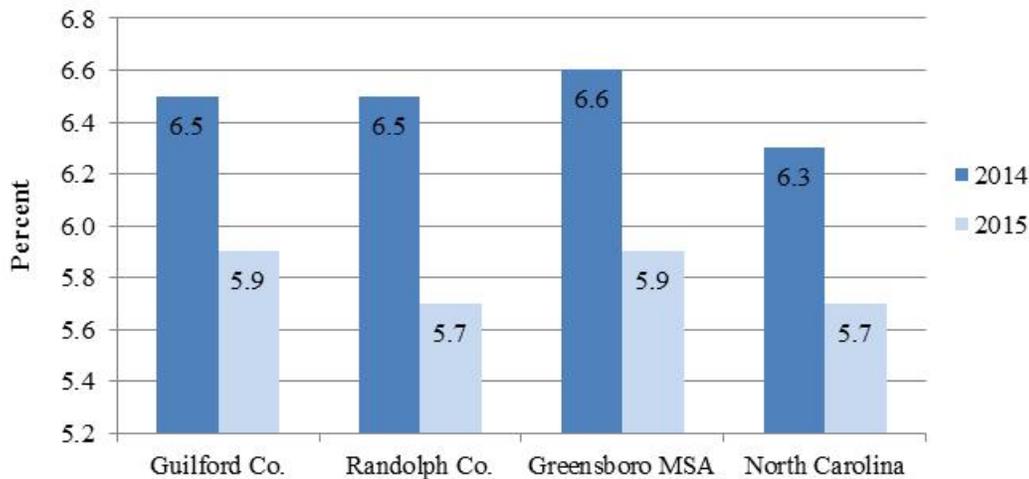
<http://www.policymap.com/>

²³¹ "Greensboro, NC (BLS)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 17 May 2017.

<http://www.policymap.com/>

Greensboro, North Carolina

Unemployment Rates - NC Greensboro



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 273,900 housing units located in the assessment area, of which 58.3 percent were owner-occupied, 31.0 percent were rental units, and 10.7 percent were vacant. Rental and vacant units represent a disproportionate share of housing in LMI tracts. Of the 18,822 housing units in low-income tracts, 23.9 percent of the housing was owner-occupied, while 57.3 percent and 18.8 percent were rental and vacant units, respectively. In moderate-income tracts, 45.1 percent of units were owner-occupied while 41.9 percent were rental and 13.0 percent were vacant. These factors indicate that lending in the LMI tracts may be more challenging than in other areas.

According to data from the Greensboro-High Point Comprehensive Housing Market Analysis, the area has an overall estimated sales vacancy rate of 1.8 percent, down from 2.7 percent in 2010, suggesting that the sales housing market is currently balanced.²³² Since 2012, home sales have increased faster than available homes have come on the market, lowering the sales vacancy rate and creating upward pressure on home prices. During the 12 months ending August 2015, total sales of new and existing homes increased 11.0 percent to 10,700 homes and the average home sales price increased 3.0 percent to \$157,200 when compared to the same last year.²³³ The median home price in Randolph County was \$133,854 as compared to \$167,792 for Guilford County as of August 2015.²³⁴

²³² Comprehensive Housing Market Analyses. Rep. HUD, 1 Oct. 2015. Web. 8 May 2017. <<https://www.huduser.gov/portal/publications/pdf/GreensboroNC-comp-16.pdf>>.

²³³ Ibid

²³⁴ Federal Reserve Bank of Atlanta calculations of data provided by LPS.

Greensboro, North Carolina

The percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) was 3.9 percent during September 2015, down from 4.7 percent in September 2014. By comparison, 3.6 and 4.2 percent of loans in North Carolina and the nation, respectively, were seriously delinquent or in bank-owned REO status in 2015.²³⁵ In September 2015, the city of Greensboro had the second highest rate of foreclosures in the state.²³⁶

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

²³⁵ Comprehensive Housing Market Analyses. Rep. HUD, 1 Oct. 2015. Web. 8 May 2017.

<<https://www.huduser.gov/portal/publications/pdf/GreensboroNC-comp-16.pdf>>.

²³⁶ *The Need for and Benefits of Affordable Housing in Greensboro, NC*. Rep. The Community Foundation of Greater Greensboro and The City of Greensboro, 6 May 2016. Web. 22 May 2017. <http://www.greensboro-nc.gov/modules/showdocument.aspx?documentid=31184>

Greensboro, North Carolina

Combined Demographics Report

Assessment Area: NC Greensboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	13	8.8	8,651	5.5	3,874	44.8	33,937	21.4	
Moderate-income	34	23.1	34,448	21.8	6,459	18.8	27,900	17.6	
Middle-income	52	35.4	63,240	40	6,013	9.5	29,900	18.9	
Upper-income	47	32	51,932	32.8	2,234	4.3	66,534	42	
Unknown-income	1	0.7	0	0	0	0	0	0	
Total Assessment Area	147	100.0	158,271	100.0	18,580	11.7	158,271	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	18,822	4,492	2.8	23.9	10,787	57.3	3,543	18.8	
Moderate-income	63,796	28,767	18	45.1	26,734	41.9	8,295	13	
Middle-income	109,339	66,972	42	61.3	31,530	28.8	10,837	9.9	
Upper-income	81,930	59,322	37.2	72.4	15,882	19.4	6,726	8.2	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	273,887	159,553	100.0	58.3	84,933	31.0	29,401	10.7	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2,363	7	2,011	6.4	342	13.2	10	10.3	
Moderate-income	6,694	19.7	6,043	19.4	629	24.3	22	22.7	
Middle-income	13,685	40.4	12,584	40.3	1,054	40.7	47	48.5	
Upper-income	11,121	32.8	10,548	33.8	555	21.4	18	18.6	
Unknown-income	32	0.1	23	0.1	9	0.3	0	0	
Total Assessment Area	33,895	100.0	31,209	100.0	2,589	100.0	97	100.0	
Percentage of Total Businesses:				92.1		7.6		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	5	0.9	5	0.9	0	0	0	0	
Moderate-income	85	15	83	14.9	2	20	0	0	
Middle-income	329	58.1	324	58.3	5	50	0	0	
Upper-income	147	26	144	25.9	3	30	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	566	100.0	556	100.0	10	100.0	0	.0	
Percentage of Total Farms:				98.2		1.8		.0	

Greensboro, North Carolina

Credit and Community Development Needs

While housing is not an urgent need in the assessment area overall, there is increasing concern in the principal cities of Greensboro and High Point. There is currently a waiting list of over 12,000 families for public housing units and vouchers at the Greensboro Housing Authority.²³⁷ In addition, the High Point Housing Agency has 942 households on the waiting list for public housing and 1,437 households on the waiting list for Section 8 vouchers as of 2015.²³⁸ This suggests that there is an unmet need for housing for low- and very low-income residents. The average asking rent in the market was \$725 as of the second quarter of 2015.²³⁹

There may be continued pressure on households seeking affordable rental units in the assessment area, as the rental market has tightened in the last few years because of an increasing preference for renting. Therefore, financial institutions can support affordable housing needs in the assessment area by participating in public-private projects that leverage other investments, such as the North Carolina Housing Trust Fund, to increase the availability of affordable units. Other opportunities may include supporting or partnering with agencies that offer low-cost mortgages and down-payment assistance; financing affordable homes and apartments developed by local governments and nonprofits; and providing loans for the rehabilitation of substandard owner-occupied or vacant homes.

As noted earlier, the employment trends in the area indicate that the local economy is shifting into other sectors which require a higher skilled workforce. Hence, financial institutions can partner with and support organizations that provide workforce development and technical training to help unskilled or under-skilled workers gain access to higher-paying jobs. Bank involvement may include financial support or community development services, such as providing interview assistance, resume workshops, and technical training.

Two community contacts specializing in economic development in the area were interviewed to gather a sense of the small business environment and observed needs. One contact discussed the advantages of the SBA loan programs to support local businesses and encouraged local financial institutions to continue their participation in the programs. Another contact who provides consulting services to small businesses noted that financial institutions have an opportunity to sponsor loan events, small business workshops, and conferences in the assessment area. Overall, both contacts noted that continued collaboration and partnerships would support small businesses in the area.

²³⁷ *The Need for and Benefits of Affordable Housing in Greensboro, NC*. Rep. The Community Foundation of Greater Greensboro and The City of Greensboro, 6 May 2016. Web. 22 May 2017. <http://www.greensboro-nc.gov/modules/showdocument.aspx?documentid=31184>

²³⁸ *2015-2016 Consolidated Plan and 2015-2016 Annual Action Plan – High Point, North Carolina*. Rep. The City of High Point, North Carolina, April 2015. Web. 22 May 2017. <https://www.highpointnc.gov/1621/Plans-Reports>

²³⁹ *Comprehensive Housing Market Analyses*. Rep. HUD, 1 Oct. 2015. Web. 8 May 2017. <<https://www.huduser.gov/portal/publications/pdf/GreensboroNC-comp-16.pdf>>.

Greensboro, North Carolina

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GREENSBORO, NORTH CAROLINA ASSESSMENT AREA

LENDING TEST

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

SunTrust Bank reported 960 (68.9 percent) HMDA-reportable loans and 434 (31.1 percent) CRA small business loans in the Greensboro assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Greensboro assessment area accounted for 7.9 percent of SunTrust Bank's total HMDA-reportable lending in North Carolina and 12.5 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 18.4 percent of SunTrust Bank's North Carolina deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate based on four loan originations during the review period. Lending performance in low-income census tracts was less than the percentage of owner-occupied units located in these tracts. However, SunTrust Bank's performance was similar to aggregate lending performance during the review period.

Home purchase lending in moderate-income census tracts is also adequate. The bank's home purchase lending in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts. SunTrust Bank originated 10.7 percent of its home purchase loans in moderate-income census tracts, where 18.0 percent of owner-occupied units are located. SunTrust Bank's performance was also less than the aggregate performance in 2014, but greater than aggregate performance in 2015.

Greensboro, North Carolina

Home Refinance Loans

Home refinance lending in low-income census tracts is excellent. Lending performance in this category was greater than both the percentage of owner-occupied units located in moderate-income tracts and aggregate lending performance during the review period.

Home refinance lending in moderate-income census tracts is adequate. SunTrust Bank's home refinance lending in moderate-income tracts was less than the percentage of owner-occupied units and also less than aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is good based on six loan originations during the review period. Lending performance in low-income census tracts was greater than the percentage of owner-occupied units located in these tracts. Moreover, SunTrust Bank's home improvement lending in low-income census tracts exceeded aggregate lending performance in 2014, but was similar to aggregate lending performance in 2015.

Home improvement lending in moderate-income census tracts is excellent. Lending performance in this category exceeded both the percentage of owner-occupied units located in moderate-income tracts and aggregate lending performance during the review period.

Small Business Loans

Small business lending in both LMI census tracts is excellent. The percentage of small business loans in both LMI census tracts exceeded the percentage of small businesses located in these tracts. Additionally, performance in these tracts was greater than aggregate lending performance during the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. The bank's home purchase lending to low-income borrowers was less than the percentage of low-income families in the assessment area. However, the bank's lending outperformed the aggregate lenders during the review period.

Home purchase lending to moderate-income borrowers is adequate. The bank's home purchase lending to moderate-income borrowers was comparable to the percentage of moderate-income families in the assessment area throughout the review period. However, the bank's performance was less than aggregate lenders in 2014, but almost equal to aggregate lenders in 2015.

Greensboro, North Carolina

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's home refinance lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, SunTrust Bank's performance was similar to aggregate lenders during the review period.

Home refinance lending to moderate-income borrowers is good. The bank's home refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area throughout the review period. However, the bank's lending performance exceeded aggregate lenders during the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Although, the bank's home improvement lending to low-income borrowers was less than the percentage of low-income families located in the assessment area, the bank performed better than aggregate lenders during the review period.

Home improvement lending to moderate-income borrowers is excellent. The bank's home improvement lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area, and the bank outperformed aggregate lenders during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, SunTrust Bank's performance was greater than aggregate lending performance during the review period. Additionally, 91.3 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

SunTrust Bank makes an adequate level of community development loans in the Greensboro assessment area. The bank originated four community development loans totaling \$13.2 million during the review period. Loans were responsive to several community development needs in the assessment area, including revitalizing and stabilizing low- or moderate-income geographies and promoting economic development by financing small business. The bank provided \$10 million in loans to revitalize and stabilize LMI geographies and \$3.2 million towards economic development activities. SunTrust Bank's community development lending exhibits adequate responsiveness to the community development and credit needs of the assessment area.

Greensboro, North Carolina

Examples of community development lending include but are not limited to:

- Two loans totaling \$10 million to a major university in the area, where 57.0 percent of the student body receives federal Pell Grants, to construct a new student center located in a low-income geography designated as a North Carolina Urban Progress Zone.
- A loan for \$1.6 million to a small business to relocate and expand production, creating 20 new LMI jobs.

INVESTMENT TEST

SunTrust Bank makes an adequate level of qualified investments and grants in the Greensboro assessment area relative to the bank's presence in the assessment area and community development investment opportunities.

The bank made investments (excluding contributions) totaling \$3.2 million in the assessment area; of that, \$3.0 million was invested during the review period, and all current investments supported affordable housing for LMI individuals. The investment portfolio in Greensboro is made up of securities backed by government-guaranteed mortgages on multifamily properties and a LIHTC fund.

SunTrust Bank also contributed \$149,150 to nonprofit organizations and community development projects during the review period. Specifically, the bank provided grants totaling \$120,650 to nonprofits that offer community services to LMI individuals, including \$77,600 to United Way to support programs and organizations that serve primarily LMI individuals. Remaining donations included \$22,500 for affordable housing and \$6,000 for economic development. The bank's donations assisted organizations that provide financial education, homeownership counseling, youth services and educational support programs, workforce development, homeless assistance, and other needed community services.

The Greensboro assessment area was also positively impacted by investments and contributions to organizations that that served all markets in the state, described in the state overview section of the report.

SERVICE TEST

SunTrust Bank's service test performance in the Greensboro assessment area is good based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Greensboro assessment area. The distribution of 13 branch offices and 13 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has no branches in low-income census tracts and three branches in moderate-income census tracts representing 23.1 percent of total branches in the assessment area. For comparison purposes, 6.2 percent of households and 7.0 percent of businesses were located in low-income census tracts, and 22.7 percent of households and 19.7 percent of businesses were located in moderate-income tracts.

Greensboro, North Carolina

During the review period, no branches were opened or closed in low- or moderate-income census tracts. One branch was opened in an upper-income census tract, and three branches were closed in middle-income census tracts. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

SunTrust Bank offers extended and weekend hours in its branches in moderate-income tracts. Extended and weekend hours are offered at higher rates in branches in moderate-income tracts than at branch locations in middle- and upper-income census tracts. Banking hours of operation and services do not vary in a way that inconveniences the assessment area, particularly LMI geographies and/or LMI individuals.

Geographic Distribution of Branches & ATMs
Assessment Area: NC Greensboro

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	13	8.8%	6.2%	7.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	3	23.1%	0	0	2	3	2	Total	3	23.1%	3	23.1%	0	1	0	0.0%	0	1	34	23.1%	22.7%	19.7%
DTO	0		0	0				SA	0		0		0	1	0		0	1				
Middle	4	30.8%	0	3	4	4	1	Total	5	38.5%	5	38.5%	0	3	0	0.0%	0	0	52	35.4%	40.3%	40.4%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Upper	6	46.2%	1	0	5	5	0	Total	5	38.5%	5	38.5%	0	0	0	0.0%	0	0	47	32.0%	30.8%	32.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	1	0.7%	0.0%	0.1%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	13	100.0%	3	3	11	12	3	Total	13	100.0%	13	100.0%	0	4	0	0.0%	0	1	147	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	1	0		0	1				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information
 Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.
 DTO - Drive thru only is a subset of total branches
 SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Greensboro assessment area. During the review period, SunTrust Bank employees provided 633 service hours in various capacities for community development organizations. Bank employees provided 190 affordable housing hours and 440 community service hours. Notably, approximately 21.5 percent of service hours were board service at community development organizations or committee memberships. SunTrust employees were active in mentoring programs for LMI youth, family services organizations, local affordable housing organizations, community development funds, and a food bank. The bank's performance is good given SunTrust Bank's size and market share in the assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Asheville Assessment Area (Buncombe, Haywood, and Henderson counties)**
 - As of December 31, 2015, SunTrust Bank operated 10 branches in the assessment area, representing 9.2 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$487.1 million in deposits in this assessment area, representing a market share of 7.0 percent and 8.2 percent of SunTrust Bank's total deposits in North Carolina.
- **Brunswick Assessment Area (Brunswick County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.9 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$19.9 million in deposits in this assessment area, representing a market share of 1.1 percent and 0.3 percent of SunTrust Bank's total deposits in North Carolina.
- **Burlington Assessment Area (Alamance County)**
 - As of December 31, 2015, SunTrust Bank operated six branches in the assessment area, representing 5.5 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$196.5 million in deposits in this assessment area, representing a market share of 10.1 percent and 3.3 percent of SunTrust Bank's total deposits in North Carolina.
- **Hickory Assessment Area (Burke, Caldwell, and Catawba counties)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 2.8 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$127.2 million in deposits in this assessment area, representing a market share of 3.3 percent and 2.1 percent of SunTrust Bank's total deposits in North Carolina.
- **Raleigh Assessment Area (Franklin and Wake counties)**
 - As of December 31, 2015, SunTrust Bank operated 28 branches in the assessment area, representing 25.7 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$997.8 million in deposits in this assessment area, representing a market share of 4.3 percent and 16.8 percent of SunTrust Bank's total deposits in North Carolina.
- **Wilmington Assessment Area (New Hanover County)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 2.8 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$208.8 million in deposits in this assessment area, representing a market share of 4.3 percent and 3.5 percent of SunTrust Bank's total deposits in North Carolina.
- **Winston-Salem Assessment Area (Davidson, Davie, Forsyth, Stokes, and Yadkin counties)**
 - As of December 31, 2015, SunTrust Bank operated 11 branches in the assessment area, representing 10.1 percent of its branches in North Carolina.

Metropolitan Areas (Limited Review)

- As of June 30, 2015, the bank had \$656.2 million in deposits in this assessment area, representing a market share of 1.9 percent and 11.1 percent of SunTrust Bank’s total deposits in North Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Asheville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Brunswick	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Burlington	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Hickory	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Raleigh	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Wilmington	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Winston-Salem	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of North Carolina. Performance in the Asheville, Hickory, and Wilmington assessment areas was consistent with SunTrust Bank’s statewide performance. Community development lending was excellent in all three of these assessment areas. Performance in the remaining four metropolitan limited-scope assessment areas was weaker than the bank’s performance in the state. However, with the exception of Brunswick, performance was still considered adequate. Weaker performance was primarily attributable to poor and very poor community development lending in Brunswick, Burlington, Raleigh, and Winston-Salem. Also, contributing to weaker performance in the Brunswick assessment area was the poor distribution of loans by borrower income.

For the investment test, SunTrust Bank received a High Satisfactory rating for the State of North Carolina. The performance in the Burlington, Raleigh, and Wilmington assessment areas exceeded SunTrust Bank’s performance for the state. Strong performance in Raleigh and Wilmington was attributable to excellent levels of qualified community development investments that were responsive to community development and credit needs in the assessment areas; for example, in Wilmington, the bank provided an NMTC investment to support a new solar electricity generation facility, creating jobs in a rural community. Performance in the Hickory assessment area was consistent with the bank’s statewide performance while performance in the Asheville, Brunswick, and Winston-Salem metropolitan limited-scope assessment areas was weaker due to lower levels of qualified investments relative to SunTrust Bank’s operations in the assessment areas.

For the service test, SunTrust Bank received a rating of High Satisfactory for the State of North Carolina. Overall service test performance in the Asheville assessment area was stronger than the bank’s performance for

Metropolitan Areas (Limited Review)

the state, and performance in the Wilmington and Winston-Salem assessment areas was consistent. Performance in the remaining assessment areas was weaker than the statewide performance. Community development service performance was excellent in the Asheville and Wilmington assessment areas, but poor in the Brunswick and Hickory assessment areas due to a low number of qualified community development services; community development services in the remaining assessment areas were adequate or good. Additionally, retail banking services were stronger in Asheville but weaker than the state in the Brunswick and Wilmington assessment areas; performance was consistent in the remaining assessment areas.

The performance in the metropolitan limited-scope assessment areas positively impacted the investment test rating, but did not affect the overall service test or lending test ratings.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTH CAROLINA NONMETROPOLITAN ASSESSMENT AREAS

- **Cleveland Assessment Area (Cleveland County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.9 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$50.4 million in deposits in this assessment area, representing a market share of 4.9 percent and 0.8 percent of SunTrust Bank's total deposits in North Carolina.
- **Granville Assessment Area (Granville County)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 2.8 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$100.8 million in deposits in this assessment area, representing a market share of 20.4 percent and 1.7 percent of SunTrust Bank's total deposits in North Carolina.
- **Harnett Moore Assessment Area (Harnett and Moore counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 1.8 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$36.2 million in deposits in this assessment area, representing a market share of 1.3 percent and 0.6 percent of SunTrust Bank's total deposits in North Carolina.
- **Jackson Assessment Area (Jackson County)**
 - As of December 31, 2015, SunTrust Bank operated one full-service ATM and no branch offices in North Carolina.
 - As of June 30, 2015, the bank had \$16.7 million in deposits in this assessment area, representing a market share of 4.0 percent and 0.3 percent of SunTrust Bank's total deposits in North Carolina.
- **Stanly Assessment Area (Stanly County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 1.8 percent of its branches in North Carolina.
 - As of June 30, 2015, the bank had \$80.6 million in deposits in this assessment area, representing a market share of 8.9 percent and 1.4 percent of SunTrust Bank's total deposits in North Carolina.
- **Wilkes Assessment Area (Wilkes County)**
 - As of December 31, 2015, SunTrust Bank operated no branches in North Carolina. One branch was closed during the review period.
 - As of June 30, 2015, the bank had \$15.1 million in deposits in this assessment area, representing a market share of 2.1 percent and 0.3 percent of SunTrust Bank's total deposits in North Carolina.

Nonmetropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cleveland	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Granville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Harnett Moore	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Jackson	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Stanly	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Wilkes	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>

For the lending test, performance in the Cleveland and Granville assessment areas was consistent with the bank's statewide performance. The remaining four nonmetropolitan limited-scope assessment areas' lending performance was weaker than the bank's performance in the state; however, all four assessment areas were still considered satisfactory. Community development lending was excellent in all nonmetropolitan limited-scope assessment areas, except in the Stanly and Wilkes assessment areas, where the bank made no community development loans. The very poor geographic distribution of loans was also a factor in the weaker performance for the Harnett Moore assessment area.

For the investment test, the level of community development investment activity in Cleveland, Harnett Moore, and Wilkes was excellent and exceeded SunTrust Bank's performance in the state. Performance in Granville, Jackson, and Stanly was weaker than SunTrust Bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment area.

For the service test, performance was consistent with the statewide performance in Granville, Harnett Moore, and Jackson, while it was weaker in the remaining assessment areas. Community development service performance was excellent in Granville and Jackson assessment areas, good in Harnett Moore, and adequate in Cleveland. Performance was weaker in the Stanly and Wilkes assessment areas as the bank had no qualified community development services in these assessment areas. Additionally, retail banking services were weaker than the state in the Cleveland and Wilkes assessment areas, but consistent in the remaining assessment areas.

The performance in the nonmetropolitan limited-scope assessment areas positively impacted the investment test rating, but did not affect the overall service test or lending test ratings.

STATE OF SOUTH CAROLINA

CRA RATING FOR SOUTH CAROLINA: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income also reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its South Carolina assessment areas.
- The bank provides an excellent level of qualified community development investments and grants that are responsive to the need for affordable housing and community services in the South Carolina assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

STATE OF SOUTH CAROLINA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in the State of South Carolina:

- Greenville

Limited-scope reviews were conducted for the remaining six assessment areas:

- Beaufort
- Charleston
- Columbia
- Greenwood (non-MSA)
- Oconee (non-MSA)
- Spartanburg

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN SOUTH CAROLINA

As of June 30, 2015, SunTrust Bank had \$2.4 billion in deposits in South Carolina accounting for 1.7 percent of SunTrust's total deposits. SunTrust Bank operated 45 branch offices in South Carolina as of December 31, 2015, representing 3.1 percent of the bank's total branches. HMDA-reportable lending in South Carolina accounted for 4.9 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending accounted for 1.6 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA small business lending accounted for 4.4 percent of the bank's total lending activity by dollar volume, which was slightly greater than the percentage of total deposits at 1.7 percent.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in South Carolina

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,695	40.8%	\$750,945	61.1%
HMDA Refinance	1,737	26.3%	\$388,920	31.6%
HMDA Home Improvement	945	14.3%	\$13,142	1.1%
HMDA Multi-Family	1	0.0%	\$3,500	0.3%
Total HMDA	5,378	81.4%	\$1,156,507	94.0%
Total Small Business	1,230	18.6%	\$73,430	6.0%
Total Farm	0	0.0%	\$0	0.0%
TOTAL LOANS	6,608	100.0%	\$1,229,937	100.0%

Originations and Purchases

STATE OF SOUTH CAROLINA

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH CAROLINA

LENDING TEST

The lending test rating in the State of South Carolina is high satisfactory. Overall, performance in South Carolina with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank makes a relatively high level of community development loans in South Carolina.

During the review period, SunTrust Bank reported 5,378 HMDA-reportable loans and 1,230 small business loans in South Carolina. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for South Carolina. The rating for South Carolina is based on performance in the Greenville full-scope assessment area. Approximately 36.5 percent of the bank's HMDA-reportable and small business lending (by number of loans) in South Carolina occurred within this assessment area, thus making this the largest concentration of lending activity in the state. Additionally, 36.4 percent of the bank's total deposits in South Carolina are in this assessment area.

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

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is also adequate. As noted above, the rating for the state of South Carolina is derived from the Greenville assessment area. A detailed discussion of the borrower and geographic distribution of lending for this assessment area is included in the next section of this report.

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the state of South Carolina. The bank originated 27 community development loans totaling \$171 million in South Carolina during the review period, including two loans for \$4.6 million in the Greenville full-scope assessment area. Performance in Greenville was adequate. The bank made an excellent level of community development loans in the Charleston and Spartanburg limited-scope assessment areas. Lending in the limited-scope assessment areas included support for affordable housing, promoting economic development by financing small businesses, and revitalizing and stabilizing low- or moderate-income geographies. Additionally, the bank originated three loans worth \$20 million serving the broader statewide area that includes the bank's assessment areas. The loans serving the statewide area provided financing for utility construction in designated disaster zones. The strong performance in the limited-scope assessment areas and across the state positively impacted the evaluation of the bank's community development lending statewide. Overall, this level of statewide community development lending is considered

STATE OF SOUTH CAROLINA

good based on the bank's size and presence in its South Carolina assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area section of this report.

Investment Test

The investment test rating for South Carolina is outstanding.

The bank made an excellent level of qualified investments and contributions with total investments of \$66.0 million directly benefiting the assessment areas in the state. Greenville was the only full-scope assessment area reviewed, and investments in this assessment area represented approximately 44.1 percent of annualized statewide investments compared to 36.4 percent of deposits in this market. Performance in the Greenville assessment area was excellent. The bank's performance was also considered excellent in the Charleston and Spartanburg limited-scope assessment areas; performance in the other limited-scope areas was poor due to limited investment activity. Given the bank's small branch presence and deposit share in these assessment areas, limited-scope performance did not impact the statewide investment test rating.

In addition to the investments directly benefiting the bank's assessment areas, the bank had investments totaling \$5.2 million and contributions of \$37,100 that benefitted all assessment areas in the state. The bank provided financial support for several statewide affordable housing and community development associations; bank staff also dedicated significant community development service hours to these initiatives. Finally, the bank has approximately \$27.6 million in investments that benefit multiple states in the bank's footprint, including South Carolina. The majority of these regional investments are in SBICs.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

Service Test

The service test rating for South Carolina is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Overall, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including low- and moderate-income geographies or LMI individuals. Statewide, the bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems for LMI geographies and/or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area section.

Community Development Services

STATE OF SOUTH CAROLINA

SunTrust Bank provided a relatively high level of community development services that benefit LMI residents and small businesses in the state of South Carolina. The bank provided a total of 1,907 qualified service hours during the examination period, including 406 total hours in the Greenville full-scope assessment area. Performance in Greenville was adequate. Overall statewide performance was positively impacted by good community development services performance in the Charleston and Spartanburg limited-scope assessment areas. In addition, employees engaged in 155 service hours with statewide organizations engaged in affordable housing, community services, and economic development that benefit all assessment areas in the state. Most notably, SunTrust Bank employees provided leadership with statewide entities including an affordable housing coalition, a community development services corporation, a community loan fund, and CDFIs. This performance is considered good given SunTrust Bank's size and presence in the state of South Carolina and the opportunities that exist for community development service.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Greenville, South Carolina

METROPOLITAN AREA

(Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE GREENVILLE, SOUTH CAROLINA ASSESSMENT AREA

Overview

The Greenville assessment area includes Anderson, Greenville, Laurens, and Pickens counties, which make up the entirety of the Greenville-Anderson-Mauldin MSA. Anderson County was added to the Greenville MSA in 2013 when the Office of Management and Budget (OMB) revised its delineation of metropolitan areas. As of December 2015, SunTrust had 20 branches in the Greenville assessment area, which represent 44.4 percent of the branches in the state. 36.5 percent of combined HMDA-reportable and CRA small business lending in the state was originated in this assessment area.

The Greenville assessment is a competitive market with large and regional banks located within it. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranks 5th out of 36 financial institutions operating in the assessment area with a 6.0 percent market share. The top financial institution by deposit market share is Well Fargo Bank with 18.1 percent, followed by Bank of America, BB&T, and TD Bank.

HMDA-reportable lending and CRA small business lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 4.2 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 17th while STM ranked 9th out of the 415 HMDA lenders in the market in 2014. Both STB and STM decreased slightly in rank in 2015. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Quicken Loans and BB&T.

The bank made 1.2 percent of CRA-reportable lending activity in the assessment area in 2014 and 2.9 percent in 2015. The bank ranked 12th out of 83 CRA reporters in 2015. Assessment area lending is led by a few large volume lenders, including the banks mentioned above.

Population and Income Characteristics

Greenville is the largest city within the South Carolina Upstate region, which is defined as a ten-county area in the northwestern portion of the state along the I-85 corridor. The city's population is estimated at 64,579, and the city also serves as the county seat of Greenville County. The Greenville assessment area had a total population of 874,869 persons in 2015, representing a 6.2 percent increase from 2010. The most populous county in the assessment area is Greenville County at approximately 491,900, followed by Anderson County.²⁴⁰

The assessment area contains 901 census tracts; 2010 census data indicate that there were 13 (6.7 percent) low-income census tracts, 49 (25.1 percent) moderate-income tracts, 86 (44.1 percent) middle-income tracts, and 47 (24.1 percent) upper-income tracts.

²⁴⁰ QuickFacts. US Census Bureau, n.d. Web. 20 May. 2017. <http://quickfacts.census.gov>

Greenville, South Carolina

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Greenville MSA and shows that the estimated median family income decreased by \$1,500 or approximately 2.6 percent, from 2014 to 2015.

Borrower Income Levels Greenville-Anderson-Mauldin, SC MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$57,200	0 - \$28,599	\$28,600 - \$45,759	\$45,760 - \$68,639	\$68,640 - & above
2015	\$55,700	0 - \$27,849	\$27,850 - \$44,559	\$44,560 - \$66,839	\$66,840 - & above

The percentage of families in poverty was 13.8 percent between 2011 and 2015, while the poverty rate was 13.5 percent statewide. 38.9 percent of families are considered LMI as compared to the state level of 40.9 percent, and 40.1 percent of families living in low-income tracts and 18.9 percent of families living in moderate-income tracts have incomes below the poverty level.²⁴¹

Economic Conditions

Manufacturing has been a major economic driver in South Carolina and continues to be a significant component of the Greenville regional economy, in both durable and nondurable manufacturing. The area has a heavy presence in textiles, particularly fabric mills. Other nondurables manufacturing includes apparel, plastic materials, synthetic fibers, rubber, and tires. Additionally, the region has benefited from the southern migration of the automotive industry. In 1993, BMW built its first plant outside of Germany in Spartanburg, which is nearby, and has since invested more than \$2 billion. Several expansions have increased capacity and employment at the facility, which continues to attract suppliers to the area. These jobs have helped raise local wages and incomes. More importantly, the region's location between Atlanta and Charlotte on the Interstate I-85 corridor makes it an important transportation and distribution channel in the southeast.

Besides manufacturing, the region's largest industry sectors are trade, transportation and utilities, government, and professional and business services. The area is also home to several universities, such as Clemson University (Pickens County) and Furman University (Greenville County), which supplies a significant number of jobs and a significant college-educated population.²⁴²

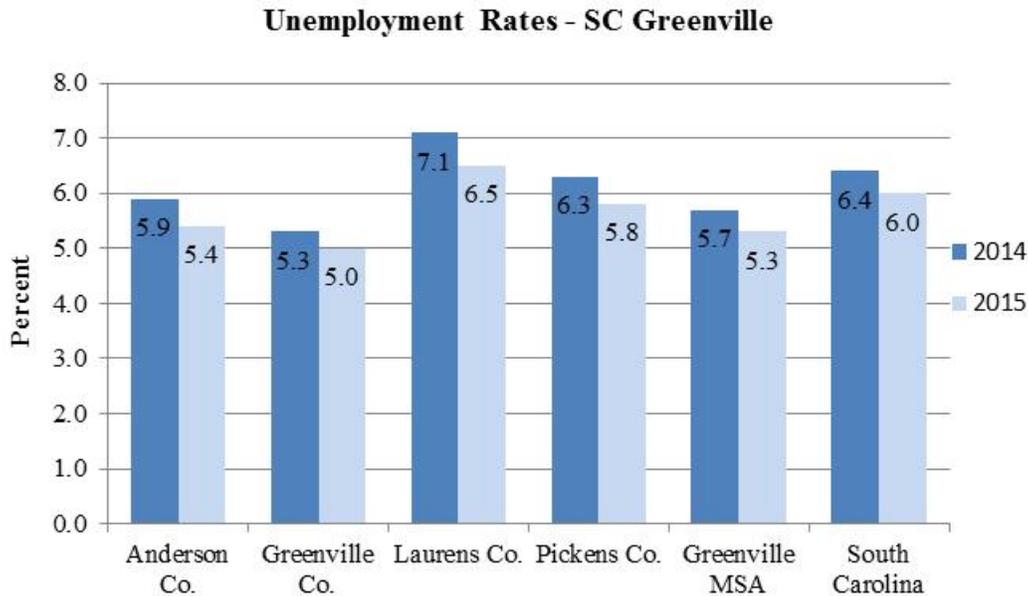
²⁴¹ "Greenville, SC MSA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 May. 2017. <<http://www.policymap.com/>>.

²⁴² Beem, Richard. "US Markets Metro Economies, Greenville, SC." IHS Economics. N.p., Fall 2016. Web. 18 May 2017. <<https://www.ihs.com/products/us-industry-economic-regional-forecasts.html>>.

Greenville, South Carolina

According to 2015 Dun & Bradstreet information, there were 36,071 businesses within the Greenville assessment area, 92.1 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Of the total small businesses in the assessment area, 23.7 percent were in low- or moderate-income tracts.

The Greenville assessment area has seen steady improvement in unemployment rates since the recession. Unemployment rates surged as high as 9.7 percent in 2010. As shown in the following table, rates have declined to 5.3 percent in 2015, which is 0.7 percent lower than the statewide rate. More recent unemployment data confirms that the Greenville metropolitan area has the second lowest rate among all eight metropolitan areas in South Carolina.



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 356,522 total housing units in the assessment area, 61.4 percent of which were owner-occupied, 26.3 percent were rental units, and 12.3 percent were vacant. The 2010 census shows that 5.3 percent of the housing stock in the assessment area is located in low-income tracts, 31.6 percent of which is owner-occupied housing. In addition, the 2010 census data shows that 22.8 percent of the housing stock in the assessment area is located in moderate-income tracts, only 47.5 percent of which is owner-occupied housing. Rental and vacant units represent a disproportionate share of housing in LMI tracts, and the housing is much older in these areas compared to the assessment area overall. These factors suggest that lending may be more challenging in LMI areas than in other areas.

Greenville, South Carolina

The Greenville housing market is currently strong, with increasing housing demand and low inventory levels. Data shows that home sales increased by 77.0 percent between 2011 and 2015, and sales volume increased by 110.0 percent for the same period. Home prices have also increased. In 2015, the average sale price of a home had risen 18.9 percent to \$204,447, while the median sale price had risen by more than 21.0 percent to \$172,000.²⁴³

The Greenville assessment area has a lower percentage of homeowners who are cost-burdened, meaning that homeownership costs account for more than 30.0 percent of household income, when compared to the state. The Greenville MSA has a percentage of cost-burdened homeowners under 20.0 percent, whereas the state of South Carolina is at 23.1 percent.²⁴⁴ However, 24.2 percent and 37.8 percent of all homes are likely affordable for a four-person family earning 80.0 percent of the area median income in 2015 in Greenville and Anderson counties, respectively.²⁴⁵ Given the increasing home prices in the area and the average annual wage across all industries in 2015 of \$42,386 for the Greenville MSA, it appears that purchasing a home may be a challenge for average wage workers.²⁴⁶ Using the assumption that a borrower can obtain a loan for approximately three times the borrower's annual income, average wage workers would be able to afford homes at or below \$127,158.

Renters are currently struggling with high housing costs with 43.8 percent of renters in the metropolitan area considered housing cost-burdened, compared to the statewide level of 45.7 percent.²⁴⁷ Rental households are considered cost-burdened if their rental costs account for more than 30.0 percent of household income. According to a report released by the National Low Income Housing Coalition titled *Out of Reach 2016*, the Greenville MSA has a housing wage of \$14.02, or \$29,160 annual income. This represents the hourly wage necessary to afford a two-bedroom apartment at the HUD estimated Fair Market Rent (FMR) of \$729, while spending no more than 30.0 percent of income on housing costs. The estimated mean renter wage in the Greenville MSA was listed at \$11.93, meaning that monthly rent would be considered affordable at \$621 per month given the mean renter wage.²⁴⁸

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

²⁴³ Coyne, Amanda. "5,500 Houses Were Put on the Market This Month in Greenville." *The Greenville News*, 23 May 2016. Web. 22 May 2017.

²⁴⁴ "Greenville, SC MSA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 22 May 2017. <<http://www.policymap.com/>>.

²⁴⁵ Ibid

²⁴⁶ Ibid

²⁴⁷ Ibid

²⁴⁸ "South Carolina." *Out of Reach 2016*. National Low Income Housing Coalition, n.d. Web. 22 May 2017. <<http://nlihc.org/oor/south-carolina>>.

Greenville, South Carolina

Combined Demographics Report

Assessment Area: SC Greenville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	6.7	8,871	4.2	3,558	40.1	46,403	22
Moderate-income	49	25.1	41,922	19.9	7,921	18.9	35,787	16.9
Middle-income	86	44.1	103,568	49	9,461	9.1	41,995	19.9
Upper-income	47	24.1	56,805	26.9	2,734	4.8	86,981	41.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	195	100.0	211,166	100.0	23,674	11.2	211,166	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	18,892	5,967	2.7	31.6	9,266	49	3,659	19.4
Moderate-income	81,430	38,690	17.7	47.5	30,586	37.6	12,154	14.9
Middle-income	167,659	111,191	50.8	66.3	36,260	21.6	20,208	12.1
Upper-income	88,541	63,095	28.8	71.3	17,782	20.1	7,664	8.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	356,522	218,943	100.0	61.4	93,894	26.3	43,685	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,514	4.2	1,357	4.1	153	5.7	4	2.9
Moderate-income	7,043	19.5	6,373	19.2	633	23.4	37	27
Middle-income	14,978	41.5	13,934	41.9	973	36	71	51.8
Upper-income	12,536	34.8	11,564	34.8	947	35	25	18.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36,071	100.0	33,228	100.0	2,706	100.0	137	100.0
Percentage of Total Businesses:			92.1		7.5		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.6	3	0.6	0	0	0	0
Moderate-income	88	16.6	86	16.3	2	50	0	0
Middle-income	320	60.4	319	60.6	1	25	0	0
Upper-income	119	22.5	118	22.4	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	530	100.0	526	100.0	4	100.0	0	.0
Percentage of Total Farms:			99.2		.8		.0	

Greenville, South Carolina

Credit and Community Development Needs

There are a variety of community development needs impacting the LMI residents of the assessment area and numerous organizations serving those needs. To better understand the community development and economic landscapes, community development professionals were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from these conversations is included below.

According to bank management and community contacts, the highest priority community development need in the region is better job readiness training and employment opportunities in sectors other than food service and hospitality. There are available jobs in the market, but those jobs require a stronger skill set for individuals to qualify, and those skills are not typically characteristic of most individuals in LMI communities, according to bank management.

Another community contact noted that banking institutions have sufficient financial capacity to invest in and help create additional community development projects. The contact added that while financial institutions are providing a great deal of support in financial education and small business coaching, they could get more involved in supporting larger scale and scattered-site affordable development. The contact stated that this represents a more effective use of construction and rehabilitation dollars. Additionally, a community contact noted that the biggest problem in the area when it comes to the provision of additional affordable housing options is the diminishing amount of grants to make the projects feasible. This contact stated that banks are competing to lend for the limited number of development projects.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GREENVILLE, SOUTH CAROLINA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Greenville assessment area is adequate. The geographic distribution of loans reflects adequate penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes an adequate level of community development loans.

SunTrust Bank reported 1,875 (77.6 percent) HMDA-reportable loans and 540 (22.4 percent) CRA small business loans in the Greenville assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Greenville assessment area accounted for 25.5 percent of SunTrust Bank's total HMDA-reportable lending in South Carolina and 27.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 36.4 percent of SunTrust Bank's South Carolina deposits are in this assessment area.

Greenville, South Carolina

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, the bank originated 1.2 percent of its loans in low-income census tracts. This level of lending was slightly less than the percentage of owner-occupied units in low-income tracts at 2.7 percent. Additionally, the bank's performance was less than the aggregate lenders in 2014 but comparable in 2015.

Home purchase lending in moderate-income census tracts is also adequate. During the review period, 10.4 percent of the bank's loans were originated in moderate-income census tracts. This performance was less than the percentage of owner-occupied units in moderate-income census tracts at 17.7 percent. Additionally, the bank's performance was slightly less than the aggregate lenders during the review period.

Home Refinance Loans

Home refinance lending in low-income census tracts is poor. SunTrust Bank originated 0.8 percent of its home refinance loans in these tracts during the review period. As a result, the bank's performance was less than the percentage of owner-occupied units in these tracts and also slightly less than the aggregate lenders in 2014 and 2015.

Home refinance lending in moderate-income census tracts is adequate. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts; however, performance was greater than the aggregate lending performance in 2014, but less than the aggregate lenders in 2015.

Home Improvement Loans

Home improvement lending in low-income census tracts is good. SunTrust Bank originated 2.9 percent of its home improvement loans in low-income census tracts. This performance was slightly greater than the percentage of owner-occupied units and greater than the aggregate lenders during the review period.

Greenville, South Carolina

Home improvement lending in moderate-income census tracts is excellent. The percentage of home improvement loans in moderate-income census tracts at 24.3 percent exceeded the percentage of owner-occupied units at 17.7 percent in these tracts. Additionally, the bank's performance was also significantly greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is adequate. The percentage of small business loans in low-income census tracts was slightly less than the percentage of small businesses located in these tracts. This performance was greater than aggregate lending performance in 2014, but slightly less than the aggregate lenders in 2015.

Small business lending in moderate-income census tracts is good. SunTrust Bank originated 21.7 percent of its small business loans in moderate-income census tracts, where 19.2 percent of small businesses in the assessment area are operating. SunTrust outperformed aggregate lenders in 2014, but performance was slightly less than the aggregate lenders in 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. The percentage of home purchase loans to low-income borrowers was significantly less than the percentage of low-income families located in the assessment area. Furthermore, SunTrust Bank's lending performance was slightly less than aggregate lending performance during the review period.

Home purchase lending to moderate-income borrowers is also poor. The bank's percentage of home purchase loans was significantly less than the percentage of moderate-income families located in the assessment area. The bank's home purchase lending was also less than the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, SunTrust Bank's lending exceeded aggregate lending performance throughout the review period.

Greenville, South Carolina

Home refinance lending to moderate-income borrowers is adequate. The bank's home refinance lending to moderate-income borrowers was less than the percentage of moderate-income families in the assessment area. However, lending to moderate-income borrowers was greater than the aggregate lenders for both years.

Home Improvement Loans

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

Home improvement lending to moderate-income borrowers is also excellent. The percentage of home improvement loans to moderate-income borrowers at 26.0 percent was greater than the percentage of moderate-income families in the assessment area at 16.9 percent. Additionally, the bank's performance was significantly greater than the aggregate lending performance during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was significantly greater than the aggregate lending performance in 2014 and 2015. Additionally, 96.0 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

SunTrust Bank made an adequate level of community development loans in the Greenville assessment area. The bank originated two community development loans totaling \$4.6 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing and promoting economic development by financing small businesses. SunTrust Bank's community development lending exhibits adequate responsiveness to the community development and credit needs of the assessment area.

These loans were as follows:

- Approximately \$3.5 million in financing to support a LIHTC housing development where all units are affordable to LMI individuals; and
- A loan to a small business targeted to create new jobs for LMI individuals.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is excellent, as evidenced by the excellent level of qualified investment and grants in the Greenville assessment area. The bank made investments (excluding contributions) totaling \$29.0 million in the assessment area; of that, \$24.4 million was invested during the

Greenville, South Carolina

review period. All of the current period investments supported affordable housing, including \$20.8 million in LIHTC investments that financed over 400 affordable housing units. The bank also invested approximately \$2.2 million in a fund to help preserve deteriorating housing projects or projects at risk of converting to market rate, therefore preserving 200 Section 8 housing units in the assessment area.

SunTrust Bank contributed \$147,900 to nonprofit organizations in the assessment area; nearly \$145,000 was directed to nonprofits that offer community services to LMI individuals. The majority of the bank's contributions were directed to an organization that provides funding and other support to a number of community organizations in the assessment area. The bank also provided contributions to two local universities to support programs designed to help LMI and first generation college students attend and achieve college graduation.

Finally, as described in the state overview section, the bank made donations to statewide organizations that serve the Greenville assessment area, which contributed to the excellent performance in the assessment area.

SERVICE TEST

SunTrust Bank's service test performance in the Greenville assessment area is adequate based on the accessibility of the bank's retail services and the adequate level of community development services.

Retail Services

SunTrust Bank's retail delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Greenville assessment area. The distribution of 20 branch offices and 22 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. During the examination period, the bank had one branch in a low-income census tract representing 5.0 percent of total branches in the assessment area. Low-income census tracts comprised 6.7 percent of the assessment area. The bank had four branches in moderate-income census tracts representing 20.0 percent of total branches in the assessment area. Moderate-income census tracts made up 25.1 percent of the assessment area. For comparison purposes, 4.9 percent of households and 4.2 percent of businesses were located in low-income census tracts while 22.1 percent of households and 19.5 percent of businesses were located in moderate-income tracts.

The record of opening and closing branches generally did not adversely affect the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals in the assessment area.

Retail services do not vary in a way that inconveniences the assessment area, particularly LMI geographies and/or LMI individuals. All branches in LMI tracts offer extended hours; however, while one branch in a moderate-income tract offers weekend hours, the branch in a low-income tract does not offer weekend hours.

Greenville, South Carolina

Geographic Distribution of Branches & ATMS

Assessment Area: SC Greenville

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			#
Low	1	5.0%	0	0	1	1	0	Total	1	4.5%	1	4.5%	0	0	0	0.0%	0	0	13	6.7%	4.9%	4.2%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	4	20.0%	0	2	4	4	1	Total	5	22.7%	5	22.7%	1	2	0	0.0%	0	0	49	25.1%	22.1%	19.5%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Middle	7	35.0%	0	3	7	7	1	Total	7	31.8%	7	31.8%	0	3	0	0.0%	0	0	86	44.1%	47.1%	41.5%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	8	40.0%	1	1	8	8	0	Total	9	40.9%	9	40.9%	1	1	0	0.0%	0	0	47	24.1%	25.9%	34.8%
DTO	0		0	0				SA	1		1		1	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	20	100.0%	3	6	20	20	2	Total	22	100.0%	22	100.0%	2	6	0	0.0%	0	0	195	100.0%	100.0%	100.0%
DTO	0		0	0				SA	2		2		2	0	0		0	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides an adequate level of community development services in the Greenville assessment area. During the review period, the bank provided 406 community development service hours in the assessment area; all service hours were for community services benefiting LMI individuals. The bank focused community development services on financial education and working with United Way. The bank's service activities also supported private foundations, youth associations, municipalities, and housing ministries. Bank employees demonstrated leadership through some board service at community development organizations or committee memberships though these community development service hours were limited. Bank employees also engaged with a number of statewide affordable housing and community development organizations that benefited all assessment areas in the state, including Greenville.

The bank's performance is considered adequate given its size and presence in the Greenville assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA METROPOLITAN ASSESSMENT AREAS

- **Beaufort Assessment Area (Beaufort County)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 8.9 percent of its branches in South Carolina.
 - As of June 30, 2015, the bank had \$216.7 million in deposits in this assessment area, representing a market share of 5.7 percent and 8.9 percent of SunTrust Bank's total deposits in South Carolina.
- **Charleston Assessment Area (Berkley, Charleston, and Dorchester counties)**
 - As of December 31, 2015, SunTrust Bank operated 13 branches in the assessment area, representing 28.9 percent of its branches in South Carolina.
 - As of June 30, 2015, the bank had \$342.9 million in deposits in this assessment area, representing a market share of 3.0 percent and 14.1 percent of SunTrust Bank's total deposits in South Carolina.
- **Columbia Assessment Area (Saluda County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 2.2 percent of its branches in South Carolina.
 - As of June 30, 2015, the bank had \$56.6 million in deposits in this assessment area, representing a market share of 40.1 percent and 2.3 percent of SunTrust Bank's total deposits in South Carolina.
- **Spartanburg Assessment Area (Spartanburg County)**
 - As of December 31, 2015, SunTrust Bank operated six branches in the assessment area, representing 13.3 percent of its branches in South Carolina.
 - As of June 30, 2015, the bank had \$893.1 million in deposits in this assessment area, representing a market share of 19.9 percent and 36.6 percent of SunTrust Bank's total deposits in South Carolina.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Beaufort	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Charleston	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>
Columbia	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Spartanburg	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Above)</u>

Metropolitan Areas (Limited Review)

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of South Carolina. Performance in the Spartanburg assessment area was consistent with SunTrust Bank's performance in the state. The performance in the remaining three metropolitan limited-scope assessment areas was weaker than statewide performance; however, these assessment areas were still considered satisfactory except for Columbia. Community development lending was considered excellent in the Charleston and the Spartanburg assessment areas, which impacted the overall community development lending performance for the state. No community development loans were made in the Beaufort and Columbia assessment areas.

For the investment test, SunTrust Bank received an Outstanding rating for the State of South Carolina. The performance in the Charleston and Spartanburg assessment areas was excellent, which positively impacted the overall investment test performance for the state. The performance in Beaufort and Columbia assessment areas was weaker than the bank's performance in the state due to lower levels of qualified investments relative to SunTrust Bank's operations in the assessment areas.

For the overall service test, SunTrust Bank received a rating of Low Satisfactory for the State of South Carolina. Performance in the Charleston and Spartanburg assessment areas was good while performance in Beaufort and Columbia was adequate. Community development service performance was similar to the state in Charleston and Spartanburg and weaker in the Beaufort and Columbia assessment areas. Retail services performance in Charleston, Columbia, and Spartanburg was similar to the state, but weaker in Beaufort.

The performance in the metropolitan limited-scope assessment areas positively impacted the state community development lending performance and the investment test rating, but did not affect the overall service test rating.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SOUTH CAROLINA NONMETROPOLITAN ASSESSMENT AREAS

- **Greenwood Assessment Area (Greenwood County)**
 - As of December 31, 2015, SunTrust Bank operated one full-service ATM and no branches in the assessment area.
 - As of June 30, 2015, the bank had no deposits in this assessment area.
- **Oconee Assessment Area (Oconee County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 2.2 percent of its branches in **South Carolina**.
 - As of June 30, 2015, the bank had \$41.7 million in deposits in this assessment area, representing a market share of 3.7 percent and 1.7 percent of SunTrust Bank's total deposits in **South Carolina**.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Greenwood	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Oconee	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, performance in both limited-scope nonmetropolitan assessment areas was weaker than SunTrust Bank's performance in the state. Weaker performance was primarily attributable to the absence of community development lending in these assessment areas. The poor distribution of loans by borrower income was an additional factor contributing to weaker performance in both assessment areas, and the very poor geographic distribution of loans impacted the Greenwood assessment area.

For the investment test, performance in both limited-scope nonmetropolitan assessment areas was weaker than SunTrust Bank's performance in the state due to very poor levels of qualified investments relative to the bank's operations in the assessment areas.

For the service test, performance in the nonmetropolitan limited-scope assessment area was divided; service test performance in Greenwood and in Oconee was below the statewide performance. Community development service activities were limited in these assessment areas. Additionally, retail banking services were consistent with the state in Oconee, but weaker in the Greenwood assessment area.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating.

STATE OF TENNESSEE

CRA RATING FOR TENNESSEE: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Low Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its Tennessee assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the Tennessee assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the Tennessee assessment areas.
- The bank provides a relatively high level of community development services throughout the Tennessee assessment areas.

STATE OF TENNESSEE

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in the State of Tennessee:

- Nashville

Limited-scope reviews were conducted for the remaining 10 assessment areas:

- Cleveland
- Cookeville (non-MSA)
- Franklin (non-MSA)
- Giles Lawrence (non-MSA)
- Hardin (non-MSA)
- Johnson City
- Kingsport
- Knoxville
- Morristown
- Sevier (non-MSA)

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN TENNESSEE

As of June 30, 2015, SunTrust Bank had \$9.2 billion in deposits in Tennessee, accounting for 6.5 percent of the bank's total deposits. SunTrust Bank operated 94 branch offices in Tennessee as of December 31, 2015, representing 6.5 percent of the bank's total branches. HMDA-reportable lending in Tennessee accounted for 5.0 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in Tennessee accounted for 5.4 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA lending in Tennessee accounted for 4.2 percent of the bank's total lending activity by dollar volume, which was less than the percentage of total deposits at 6.5 percent.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity

Assessment Areas Located in Tennessee

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	2,186	23.0%	\$540,731	45.9%
HMDA Refinance	2,122	22.3%	\$399,781	33.9%
HMDA Home Improvement	1,123	11.8%	\$21,391	1.8%
HMDA Multi-Family	2	0.0%	\$31,291	2.7%
Total HMDA	5,433	57.1%	\$993,194	84.3%
Total Small Business	4,079	42.9%	\$184,555	15.7%
Total Farm	0	0.0%	\$0	0.0%
TOTAL LOANS	9,512	100.0%	\$1,177,749	100.0%

Originations and Purchases

STATE OF TENNESSEE

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TENNESSEE

LENDING TEST

The lending test rating in the state of Tennessee is high satisfactory. Overall, performance in Tennessee with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income reflects adequate penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank makes a relatively high level of community development loans in Tennessee.

During the review period, SunTrust reported 5,433 HMDA-reportable loans and 4,079 CRA small business loans in Tennessee. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for Tennessee. The rating for Tennessee is based on performance in the Nashville full-scope assessment area. Approximately 60.2 percent of the bank's HMDA-reportable and CRA small business lending (by number of loans) in Tennessee occurred within the Nashville assessment area, thus making this the largest concentration of lending activity in the state. Additionally, 64.4 percent of the bank's total deposits in Tennessee are in the Nashville assessment area.

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

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and CRA small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is adequate. As noted above, the rating for the state of Tennessee is derived from the Nashville assessment area. A detailed discussion of the borrower and geographic distribution of lending for the Nashville assessment area is included in the next section of this report.

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the state of Tennessee. The bank originated 42 community development loans totaling \$388.4 million that directly benefited the assessment areas in Tennessee during the review period, including 22 loans for \$197.3 million in the Nashville full-scope assessment area. Performance in Nashville was good. The bank also originated two loans for \$1.3 million serving the broader statewide area that includes the bank's assessment areas. The loans serving the statewide area provided financing for a health care provider that receives over 50.0 percent of its revenue from TennCare, the state's Medicaid program.

SunTrust was considered responsive to the community development and credit needs of its Tennessee assessment areas and therefore statewide performance was enhanced by an additional loan for \$6.4 million to a borrower located outside the bank's assessment areas. This loan did not directly serve the assessment areas but did benefit portions of the broader statewide area. This activity financed a 60-unit LIHTC project located in Lafayette, Tennessee, restricted to individuals earning less than 60.0 percent of AMI.

STATE OF TENNESSEE

Overall, this level of statewide community development lending is considered good based on the bank's size and presence in its Tennessee assessment areas and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area section of this report.

INVESTMENT TEST

The investment test rating for Tennessee is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$133.0 million that directly benefited the Tennessee assessment areas. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC investment funds, mortgage-backed securities and other bonds, and contributions. The bank also had \$23.4 million in investments that benefited the broader statewide area, including all of the bank's assessment areas. Most of the statewide investments remain on the books from prior review periods and are largely SBA and HUD bonds and mortgage-backed securities.

Nashville was the only full-scope assessment area reviewed; approximately 53.5 percent of total statewide investments benefitted this assessment area while this market accounted for 64.4 percent of statewide deposits. Performance in Nashville was considered adequate relative to the bank's significant market presence in the assessment area. The bank had excellent investment activity in five limited-scope assessment areas, including Cleveland, Franklin, Kingsport, Morristown, and Sevier. Of particular note, in Sevier County the bank invested \$18.0 million in NMTCs in a supermarket-anchored shopping center in a high poverty census tract, which will create 350 new jobs and needed retail services in the community. The investment will also be a catalyst for additional revitalization projects in the area. The strong limited-scope assessment area performance positively impacted the overall statewide investment test rating.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area section, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

SERVICE TEST

The service test rating for Tennessee is low satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly for LMI geographies and/or LMI individuals. Statewide, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, particularly LMI geographies or LMI individuals. However, within the Nashville full-scope assessment area, the bank does not offer extended and

STATE OF TENNESSEE

weekend hours at its branches in low-income census tracts at comparable rates as those provided in the middle- and upper-income census tract branch locations. Additional detail on the bank's retail services can be found in the full-scope assessment area section of this report.

Community Development Services

SunTrust Bank provided a relatively high level of community development services that benefited LMI residents and small businesses in the state of Tennessee. The bank provided a total of 5,127 qualified service hours during the examination period, including 2,514 hours in the Nashville full-scope assessment area. Performance in Nashville, the largest and only full-scope assessment area, was good. Additionally, employees engaged in 2,180 service hours in limited-scope assessment areas; 7 out of 10 limited-scope assessment areas exhibited adequate performance while 3 limited-scope assessment areas exhibited good or excellent performance. Bank employees also engaged in 435 service hours with statewide organizations, which positively impacted the full-scope assessment area and overall statewide service test rating. Notably, SunTrust Bank employees provided service leadership with statewide entities including the Tennessee Affordable Housing Coalition, the Tennessee Housing Development Agency and advisory committees for the Tennessee Department of Education. This performance is considered good given SunTrust Bank's size and presence in the state of Tennessee.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Nashville, Tennessee

METROPOLITAN AREA *(Full Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

Overview

The Nashville assessment area consists of Davidson, Robertson, Rutherford, Sumner, Williamson and Wilson counties, which are part of the 14-county Nashville-Davidson-Murfreesboro-Franklin Metropolitan Statistical Area (MSA). As of December 31, 2015, SunTrust Bank operated 51 branch offices in the assessment area, representing 54.3 percent of its branches in Tennessee. The Nashville assessment area represents 64.4 percent of statewide deposits and 60.2 percent statewide HMDA-reportable and CRA loans (by number of loans).

Nashville has a competitive banking market where national and regional banks have a significant presence, but there are also a number of local community banks. According to the June 30, 2015 FDIC Summary of Deposits Report, there were 58 financial institutions operating 508 branch locations across the assessment area with \$44.3 billion in total deposits. SunTrust ranked 3rd in deposit market share with \$5.9 billion or 13.4 percent of total deposits. Bank of America held the largest deposit market share at 18.9 percent followed by Regions Bank at 14.9 percent of total deposits.

HMDA-reportable lending and CRA lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had 2.9 percent of total HMDA-reportable lending in the assessment area in both 2014 and 2015. SunTrust Mortgage ranked 12th and SunTrust Bank ranked 29th out of 614 lenders in 2014. In 2015, SunTrust Mortgage ranked 13th and SunTrust Bank again ranked 29th out of 636 lenders. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Franklin American Mortgage, JPMorgan Chase, US Bank, and Quicken Loans.

For CRA lending, SunTrust Bank ranked 10th out of 111 lenders in 2014 with 2.7 percent of CRA loans. The bank's CRA lending increased by over 150.0 percent between 2014 and 2015; in 2015, the bank ranked 7th out of 130 lenders with 6.2 percent of total CRA loans. American Express Bank was the leading CRA lender in the market, though US Bank, JPMorgan Chase, and Pinnacle also had a significant share of CRA loans.

Population and Income Characteristics

The Nashville MSA has grown rapidly in the past several years. Population in the Nashville assessment was estimated at 1.5 million in 2015, representing an increase of 6.1 percent since 2010; population in Tennessee increased by 2.4 percent over this time period. Nashville, located in Davidson County, is the principal city in

Nashville, Tennessee

the assessment area with an estimated population in 2015 of 634,500. The highest population growth rates in the assessment area are in the suburban counties; between 2010 and 2015, population increased by 14.5 percent in Williamson County and by 12.8 percent in Rutherford County.²⁴⁹

The assessment area contains 324 census tracts; 2010 census data indicates that there were 31 (9.6 percent) low-income census tracts, 61 (18.8 percent) moderate-income tracts, 128 (39.5 percent) middle-income tracts, 100 (30.9 percent) upper-income tracts, and 4 (1.2 percent) tracts that were not categorized by income level. The majority of LMI tracts were located in Davidson and Rutherford counties.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income for the Nashville-Davidson-Murfreesboro-Franklin MSA. As shown, the median family income increased from \$65,600 in 2014 to \$67,100 in 2015.

Borrower Income Levels
Nashville-Davidson-Murfreesboro-Franklin TN, MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$65,600	0 - \$32,799	\$32,800 - \$52,479	\$52,480 - \$78,719	\$78,720 - & above
2015	\$67,100	0 - \$33,549	\$33,550 - \$53,679	\$53,680 - \$80,519	\$80,520 - & above

There is substantial variation in the median family income throughout the assessment area. Williamson County is one of the wealthiest counties in the country with an estimated median family income of \$108,990 in 2015, while the median family income in Davidson County was \$60,398.²⁵⁰ The detailed median family income figures provide some additional perspective on the economic diversity across the assessment area, which has implications for lending opportunities.

The rapid growth in the assessment area is contributing to greater income disparities, and poverty is a significant concern. In Davidson County, the percentage of families in poverty was estimated at 14.1 percent in 2015, while the poverty rate was 13.2 percent statewide.²⁵¹ Throughout the assessment area, 36.8 percent of families were considered LMI in 2010. Additionally, 36.9 percent of families in low-income tracts and 17.8 percent of families in moderate-income tracts have incomes below the poverty level. The high poverty rates and the concentration of families living below the poverty level in LMI tracts will make lending in these tracts more challenging.

²⁴⁹ "Nashville MSA, TN (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 13 Mar. 2017. <<http://www.policymap.com/>>.

²⁵⁰ Ibid

²⁵¹ Ibid

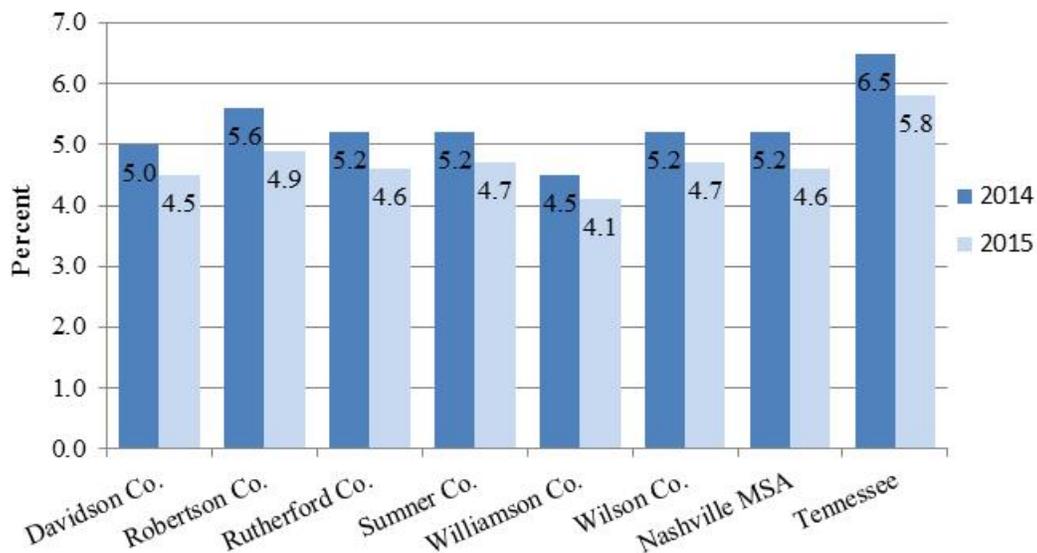
Nashville, Tennessee

Economic Conditions

Nashville has ranked as one of the top 10 large metropolitan areas for population and job growth for the past few years. While known as the country music capital, Nashville is also a leading national hub for the health care industry and a thriving tourism center. From 2012 through 2016, total nonfarm payrolls grew an average of 4.5 percent annually, triple the 1.5 percent annual rate for the nation during the same period. Job growth has occurred in every sector in the three months ending February 2017, with the largest growth occurring in the professional and business services, leisure and hospitality, and construction sectors.²⁵² The largest employment concentrations are in government, health care and social assistance, retail trade, accommodations and food services, and manufacturing.²⁵³ Apart from state government, the leading private sector employers are Vanderbilt University, Nissan North America, HCA Holdings, Inc., and St. Thomas Health.²⁵⁴

The robust economic climate in middle Tennessee is evident in the falling unemployment rates. Between 2014 and 2015, the unemployment rate in the Nashville MSA decreased from 5.2 percent to 4.6 percent. Within the assessment area, the lowest unemployment rate is in Williamson County, at 4.1 percent. Employment conditions in the MSA compare very favorably to the state, with unemployment at 5.8 percent in 2015, and nationwide, with an unemployment rate of 5.0 percent.²⁵⁵

Unemployment Rates - TN Nashville



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

²⁵² Housing Market Profiles, Nashville-Davidson--Murfreesboro--Franklin, Tennessee. Office of Policy Development and Research (PD&R), n.d. Web. 6 July 2017. <https://www.huduser.gov/portal/periodicals/USHMC/reg//Nashville-HMP-March17.pdf>

²⁵³ "Nashville Region Monthly Indicators, Industries. Nashville Area Chamber of Commerce, n.d. Web. 6 July 2017. <https://www.nashvillechamber.com/research/monthly-indicators/industries>

²⁵⁴ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 07 July 2016.

https://www.huduser.gov/portal/publications/pdf/NashvilleTN_comp_2014.pdf

²⁵⁵ "2015 Home." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 10 July 2017.

Nashville, Tennessee

According to 2015 Dun & Bradstreet information, there were 72,660 businesses within the Nashville assessment area, 91.6 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Between 2012 and 2015, small business lending increased by 16.5 percent, with 26,940 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million increased by 47.0 percent, representing 52.6 percent of total small business loans; this may indicate that there are fewer obstacles for smaller firms to access credit in the market.²⁵⁶

Census data indicates that there were 579,110 housing units located in the assessment area in 2010, of which 61.8 percent were owner-occupied, 30.1 percent were rental units, and 8.2 percent were vacant. Rental housing was disproportionately concentrated in Davidson County, which had 48.4 percent of total housing units but 61.4 percent of all the rental units in the assessment area. The median age of the housing stock across the assessment area was 28 years, though housing in Davidson County was much older (35 years) compared to Williamson County (17 years). Housing units in the LMI census tracts were also older compared to the assessment area overall. These factors indicate that HMDA-reportable lending may be more limited in LMI tracts, particularly in Davidson County.

Population and employment growth is driving a very hot real estate market in Nashville. Home values rose, on average, by 6.0 to 7.0 percent across the entire assessment area during the review period. Home price appreciation was much greater in Davidson County, where prices increased 9.0 to 11.0 percent during the review period. The median home price in the assessment area in December 2016 was \$239,731, though home prices varied widely throughout the assessment area. In December 2016, Williamson County had the highest median home price of \$391,279, while housing in Robertson County was most affordable with a median home price of \$175,658. The median home price in Davidson County was \$222,696. Home sales increased in most counties in the assessment area in 2015 but slowed, and even declined, in some counties in 2016.²⁵⁷ The slowing sales are driven by the disparity between supply and demand, particularly in certain counties and at certain price points. Declining supply relative to demand is also contributing to rising home prices.

To meet rising demand, new home construction is underway, and the number of permits for new single-family homes increased by 155.0 percent between 2011 and 2015; more than 75.0 percent of the new home building is occurring in Davidson, Williamson, and Rutherford counties.²⁵⁸ Land prices in Davidson and Williamson counties are also increasing, which is driving up home prices and reducing the inventory of vacant lots for future development, which will make meeting demand for new housing, and particularly affordable housing, a bigger challenge in the near future.²⁵⁹

²⁵⁶ "Nashville, TN (CRA Loan Data)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 07 July Sept. 2017. <<http://www.policymap.com/>>.

²⁵⁷ Federal Reserve Bank of Atlanta calculations of data provided by CoreLogic

²⁵⁸ "Nashville MSA, TN (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 July 2017. <<http://www.policymap.com/>>.

²⁵⁹ Ward, Gethan. "Nashville struggling to meet demand for new homes." *The Tennessean*, 22 Aug. 2016. Print. 08 July 2017.

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The affordability ratio for entire the assessment area indicates that the housing market in the assessment area is generally in line with household incomes when the median home price is compared to median household income.²⁶⁰ However, housing in the region is significantly less affordable than elsewhere in the state, and home values continue to rise much faster than incomes; therefore, affordability is declining rapidly in certain communities within the assessment area.

Much of the population growth in Davidson County has been driven by millennials, who want to live in the urban center. This trend has fueled a particularly robust multifamily housing market in the Nashville MSA. During the fourth quarter of 2016, the apartment vacancy rate in the metropolitan area was 4.2 percent, up from 3.6 percent during the fourth quarter of 2015. The average rent was \$1,104, an increase of more than 7.0 percent over the year before; nationally, rents increased by 3.0 percent during this time period. An estimated 7,900 units were added to the apartment inventory in the metropolitan area from the fourth quarter of 2015 to the fourth quarter of 2016, which represents a 6.0 percent expansion of the existing inventory during the period. An estimated 13,400 apartment units are currently under construction in the metropolitan area, including 9,075 units in Davidson County; construction is particularly active in and around downtown Nashville.²⁶¹ Most of the new development is high-end or luxury apartments. Simultaneously, as existing income-affordable housing is being demolished to make way for new housing or converted to market rate units, the supply of affordable housing that is located near job centers, transit, and services is dwindling.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

²⁶⁰ The affordability index measures how affordable the median home price is to households earning the median income, assuming current mortgage rates. A baseline of 100 indicates that median home prices are in line with median household income; an index greater than 100 indicates the housing is more affordable. According to Federal Reserve Bank of Atlanta calculations, the affordability index for the assessment area in December 2016 was 153, though there was variation across the counties, with Davidson, Williamson and Wilson counties relatively less affordable than elsewhere in the region. Source: Federal Reserve Bank of Atlanta calculations of data provided by Moody's Analytics.

²⁶¹ US Housing Market Conditions. Office of Policy Development and Research (PD&R), n.d. Web. 07 July 2016.
https://www.huduser.gov/portal/publications/pdf/NashvilleTN_comp_2014.pdf

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Combined Demographics Report

Assessment Area: TN Nashville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	31	9.6	22,701	6.5	8,369	36.9	68,869	19.7
Moderate-income	61	18.8	56,999	16.3	10,135	17.8	59,714	17.1
Middle-income	128	39.5	144,340	41.4	10,708	7.4	72,968	20.9
Upper-income	100	30.9	124,886	35.8	3,747	3	147,415	42.2
Unknown-income	4	1.2	40	0	0	0	0	0
Total Assessment Area	324	100.0	348,966	100.0	32,959	9.4	348,966	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	47,194	13,120	3.7	27.8	27,939	59.2	6,135	13
Moderate-income	112,959	49,307	13.8	43.7	50,888	45	12,764	11.3
Middle-income	234,468	155,493	43.5	66.3	61,930	26.4	17,045	7.3
Upper-income	184,397	139,838	39.1	75.8	33,238	18	11,321	6.1
Unknown-income	92	0	0	0	92	100	0	0
Total Assessment Area	579,110	357,758	100.0	61.8	174,087	30.1	47,265	8.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5,428	7.5	4,813	7.2	596	10.2	19	7.5
Moderate-income	12,783	17.6	11,350	17.1	1,373	23.4	60	23.6
Middle-income	24,150	33.2	22,509	33.8	1,572	26.8	69	27.2
Upper-income	29,757	41	27,526	41.4	2,132	36.4	99	39
Unknown-income	542	0.7	345	0.5	190	3.2	7	2.8
Total Assessment Area	72,660	100.0	66,543	100.0	5,863	100.0	254	100.0
Percentage of Total Businesses:				91.6		8.1		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	16	1.5	15	1.5	1	8.3	0	0
Moderate-income	87	8.3	86	8.3	1	8.3	0	0
Middle-income	624	59.7	615	59.5	9	75	0	0
Upper-income	317	30.3	316	30.6	1	8.3	0	0
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	1,045	100.0	1,033	100.0	12	100.0	0	.0
Percentage of Total Farms:				98.9		1.1		.0

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Credit and Community Development Needs

Interviews with Federal Reserve staff and community contacts along with information provided by bank management indicate that the Nashville market has a relatively strong community development environment with numerous community service organizations targeting LMI individuals and families. In addition, there are several active CDFIs specializing in affordable housing finance and small business lending, as well as an effective network of nonprofits providing financial counseling. These assets create a favorable environment and opportunity for banks to partner with nonprofits, developers and CDFIs to provide affordable housing, neighborhood revitalization, and small business development by investing, lending directly, or providing technical assistance to the organizations or those they serve. It is also important to note that the community development industry is most established in Davidson County, but many of the organizations serve a broader regional area. In the suburban counties, additional nonprofit capacity is needed to address community development needs.

Increasing the supply of affordable housing, and specifically affordable rental housing, is one of the primary community development needs throughout the assessment area but particularly in Davidson County. A recent report showed that in 2015 there was a shortage of 17,754 affordable rental housing units to meet the demand for households that earn 60.0 percent or below of the median household income. The shortage is expected to increase to more than 31,000 units by 2025 if current trends continue.²⁶² The rental gap is driven in part by the decline in affordable rental units. A report by the Federal Reserve Bank of Atlanta found that in Davidson County, there had been a 17.0 percent decline between 2010 and 2014 in the number of units with rent under \$750; the loss of units was much greater in certain communities and particularly those close to downtown and other job centers.²⁶³ Approximately 47.3 percent of renters in Davidson County between 2011 and 2015 were paying more than 30.0 percent of their income for housing and are therefore considered to be cost-burdened; while the issue is less acute in other counties, the number of cost-burdened renters in the assessment area has increased significantly.²⁶⁴ A report by the National Low Income Housing Coalition confirmed housing affordability is a problem for renters in Nashville. According to the study, in 2016, a minimum wage worker would have to work 98 hours a week in order to afford the fair market rent for a two-bedroom apartment in the Nashville MSA.²⁶⁵

The public and private sectors have both engaged in efforts to increase the supply of affordable housing. In 2013, the City of Nashville created an affordable housing trust fund, The Barnes Fund for Affordable Housing. The City has recently adopted a housing strategy, focused on funding, building, retaining, and preserving affordable housing and will rely on public and private sector partnerships to implement the plan.

²⁶² HOUSING NASHVILLE: Nashville and Davidson County's Housing Report. Office of Mayor Megan Berry. n.d. Web. 08 July 2017. <http://www.nashville.gov/Portals/0/SiteContent/MayorsOffice/AffordableHousing/Housing%20Nashville%20FINAL.pdf>

²⁶³ Immergluck, Dan, Carpenter, Ann, Lueders, Abram. "Declines in Low-Cost Rented Housing Units in Eight Large Southeastern Cities." Federal Reserve Bank of Atlanta, Community & Economic Development Discussion Paper. No. 03-16. May 2016. Print. 07 July 2017.

²⁶⁴ "Nashville MSA, TN (U.S. Census Bureau)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 10 July 2017. <<http://www.policymap.com/>>.

²⁶⁵ "Out of Reach 2016 Report." National Low Income Housing Coalition, n.d. Web. 10 July 2017.

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There are other opportunities for banks to support affordable housing, by lending or contributing to local nonprofit developers or by investing in one of the housing-related CDFIs serving the region. The limited number of nonprofit affordable housing developers is a challenge in implementing the mayor's affordable housing plan, and building capacity of nonprofits through technical assistance and funding is an important opportunity for banks. Additionally, banks can support affordable housing and neighborhood revitalization efforts by participating in the Low Income Housing Tax Credit (LIHTC) program. Between 2014 and 2015, the LIHTC program allocated nearly \$230 million in tax credits for an approximate 4,300 affordable housing units in the assessment area, with the majority of the units located in Davidson and Rutherford counties.²⁶⁶ It is important to note that LIHTC projects in Davidson County are historically very competitive for bank investors.

Community contacts with local nonprofit organizations that assist small businesses addressed opportunities available to local financial institutions to participate in activities related to small business development and lending. Contacts stated that the economy is thriving in Nashville and banks are engaged in lending. However, they felt there are still credit gaps for minority and women-owned businesses, as well as financing for start-up businesses. A CDFI noted that direct investments and contributions to their organization are one of the biggest opportunities for bank participation since they serve small businesses that are unable to get bank financing due to underwriting constraints and suitability. Furthermore, local financial institutions can support their work by serving on loan or advisory committees, sending referrals, and sponsoring business support programming for current and prospective entrepreneurs.

There is an ongoing need for bank support of programs that are working to improve the financial stability of LMI individuals. In the assessment area, there are several initiatives underway including a free tax assistance program and BankOn Music City, led by United Way of Metropolitan Nashville. In addition, the City of Nashville operates Financial Empowerment Centers (FECs), which are resource centers created to help residents reduce debt and build assets through free, one-on-one financial counseling. All three of these programs rely on volunteer support and provide community development service and investment opportunities for financial institutions.

²⁶⁶ 2014, 2015 and 2016 Program Summary and Economic Impact Report. Tennessee Housing Development Agency. n.d. Web. 08 July 2017. <https://thda.org/research-planning/program-summary>.

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NASHVILLE, TENNESSEE ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Nashville assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects adequate penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank reported 3,342 (58.3 percent) HMDA-reportable loans and 2,387 (41.7 percent) CRA small business loans in the Nashville assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Nashville assessment area accounted for 71.3 percent of SunTrust Bank's total HMDA-reportable lending in Tennessee and 63.5 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 64.4 percent of SunTrust Bank's Tennessee deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is excellent. SunTrust Bank's home purchase lending in low-income census tracts was greater than the percentage of owner-occupied units in these tracts. The bank's performance also exceeded the aggregate lending performance during the review period.

Home purchase lending in moderate-income census tracts is adequate. Lending performance in these tracts was similar to the percentage of owner-occupied units during the review period. However, the bank's performance at 13.5 percent in 2014 and 13.3 percent in 2015 was only slightly greater than the aggregate lender performance at 11.9 percent and 11.8 percent, respectively.

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Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. Lending performance in low-income census tracts was comparable to the percentage of owner-occupied units in these tracts during the review period. However, the bank's performance was slightly greater than aggregate performance in low-income census tracts during the review period. For example, the bank made 3.1 percent of its home refinance loans in these tracts in 2015 compared to the aggregate lender performance at 2.9 percent.

Home refinance lending in moderate-income census tracts is also adequate. Lending performance in moderate-income census tracts was less than the percentage of owner-occupied units located in these tracts. The bank's home refinance lending in moderate-income census tracts was also slightly less than aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in both LMI census tracts is excellent. The percentage of home improvement loans in both LMI census tracts exceeded the percentage of owner-occupied units in these tracts. The bank's performance was also greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is excellent. SunTrust Bank originated 12.0 percent of its small business loans in low-income census tracts, where 7.2 percent of small businesses in the assessment area are located. The bank's performance was also greater than aggregate lenders.

Small business lending in moderate-income census tracts is good. The percentage of small business loans in moderate-income census tracts was greater than the distribution of small businesses operating in moderate-income census tracts. The bank's performance was also greater than aggregate lending in these tracts in 2014, but less than aggregate lending in 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is adequate. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is adequate. SunTrust Bank's home purchase lending to low-income borrowers was less than the percentage of low-income families located in the assessment area. However, the bank's home purchase lending to low-income borrowers was comparable to aggregate lending performance during the review period.

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Home purchase lending to moderate-income borrowers is also adequate. The bank's home purchase lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area during the review period. Additionally, the bank's home purchase lending to moderate-income borrowers was slightly greater than aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. SunTrust Bank's home refinance lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, the bank's lending performance in this category was greater than aggregate lending performance during the review period.

Home refinance lending to moderate-income borrowers is good. The bank's percentage of home refinance loans to moderate-income borrowers was slightly less than the percentage of moderate-income families in the assessment area throughout the review period. However, the bank's home refinance lending to moderate-income borrowers was greater than aggregate lending during the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. The bank's home improvement lending to low-income borrowers was less than the percentage of low-income families in the assessment area throughout the review period. However, the bank's lending exceeded aggregate lending performance during the review period.

Home improvement lending to moderate-income borrowers is also good. The percentage of home improvement loans made to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area throughout the review period. Additionally, the bank's performance was greater than aggregate lenders in 2014, but slightly less than aggregate lenders in 2015.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, SunTrust Bank's performance was greater than aggregate lending performance during the review period. Additionally, 94.2 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in smaller amounts that are typically requested by small businesses.

Community Development Lending

SunTrust Bank makes a relatively high level of community development loans in the Nashville assessment area. The bank originated 22 community development loans totaling \$197.3 million during the review period. Loans were responsive to several community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, and revitalizing and stabilizing low- or moderate-income geographies. The bank provided \$123 million in loans to revitalize and stabilize LMI

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geographies; \$60 million in support of affordable housing; and \$15 million supporting community services to LMI individuals. SunTrust Bank's community development lending exhibits good responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans totaling \$22 million to support two low-income housing tax credit (LIHTC) projects, in which 22 units will be subsidized by Section 8 vouchers, 23 units restricted to individuals earning less than 50.0 percent of the area median income (AMI), and 131 units restricted to those earning less than 60.0 percent of AMI;
- Three loans for a total of \$31 million to finance an affordable housing builder. The builder specializes in building homes and closing loans using Tennessee Housing Development Agency mortgages, available only to borrowers earning up to 80.0 percent of AMI. The builder has been recognized for providing quality, affordable housing.
- A loan for \$475,000 to support a nonprofit organization offering programs for the LMI mentally ill population, including a homeless outreach program, and assistance in obtaining employment and job retention; and
- Three loans totaling \$13 million for financing the public transportation system serving the area, especially LMI individuals. The loans support a program that enables employers to provide transportation as a benefit to their LMI employees.

INVESTMENT TEST

SunTrust Bank makes an adequate level of qualified investment and grants relative to the bank's presence in the Nashville assessment area; investments demonstrate responsiveness to several assessment area needs.

The bank made investments (excluding contributions) totaling \$70.5 million in the assessment area; of that, \$46.6 million was invested during the review period. All of the current period investments were responsive to the need across the region for affordable rental housing, including \$28.5 million in three LIHTC projects that provided 240 new affordable units. The other current period investments were securities backed by GNMA mortgages on affordable multifamily projects. All prior period investments provided financing for affordable multifamily housing through investments in LIHTC projects and investment funds as well as mortgage-backed securities. As noted earlier, the assessment area also benefits from an SBA 504 loan fund investment that covers a broader regional area, including the assessment area.

SunTrust Bank also contributed \$663,500 to nonprofit organizations during the review period. Nearly all of the contributions supported community services, including \$450,000 to United Way for programs targeting LMI individuals. Other donations supported nonprofit capacity building, scholarships for LMI youth, youth development and school support programs, assistance for the homeless and other community services for LMI individuals.

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SunTrust is considered a leader in the Nashville market in terms of deposit market share and branches yet the bank's investments did not reflect this level of leadership. Investments demonstrate a low level of responsiveness to a range of community needs, including affordable homeownership, small business financial assistance, or the revitalization and stabilization of LMI neighborhoods. As noted in the performance context, opportunities for bank investments to address these needs do exist in the assessment area.

SERVICE TEST

SunTrust Bank's service test performance in the Nashville assessment area is adequate based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Nashville assessment area. The distribution of 51 branch offices and 89 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has five branches in a low-income census tract representing 9.8 percent of total branches in the assessment area and eight branches in moderate-income census tracts representing 15.7 percent of total branches in the assessment area. For comparison purposes, 7.7 percent of households and 7.5 percent of businesses were located in low-income census tracts, and 18.8 percent of households and 17.6 percent of businesses were located in moderate-income tracts. During the review period, no branches were opened or closed in LMI census tracts; however, two branches were closed in middle- and upper-income census tracts. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended and weekend hours at some of the branches in LMI tracts. The bank offers extended and weekend hours at lower rates in its low-income census tract branch locations than at those located in middle- and upper-income census tracts. However, banking hours of operation do not vary in a way that inconveniences LMI geographies and individuals in the assessment area.

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Geographic Distribution of Branches & ATMS

Assessment Area: TN Nashville

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses		
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed				#	%
Low	5	9.8%	0	0	4	4	1	Total	10	11.2%	6	9.5%	1	0	4	15.4%	0	0	31	9.6%	7.7%	7.5%
DTO	0		0	0				SA	4		1		0	0	3		0	0				
Moderate	8	15.7%	0	0	6	8	6	Total	15	16.9%	11	17.5%	0	0	4	15.4%	0	1	61	18.8%	18.8%	17.6%
DTO	0		0	0				SA	5		1		0	0	4		0	1				
Middle	17	33.3%	0	1	14	15	11	Total	25	28.1%	19	30.2%	0	1	6	23.1%	0	1	128	39.5%	40.9%	33.2%
DTO	0		0	0				SA	7		1		0	0	6		0	1				
Upper	20	39.2%	0	1	11	17	12	Total	35	39.3%	26	41.3%	0	1	9	34.6%	1	0	100	30.9%	32.5%	41.0%
DTO	0		0	0				SA	14		5		0	0	9		1	0				
Unknown	1	2.0%	0	0	0	0	0	Total	4	4.5%	1	1.6%	0	0	3	11.5%	0	0	4	1.2%	0.0%	0.7%
DTO	0		0	0				SA	3		0		0	0	3		0	0				
Total	51	100.0%	0	2	35	44	30	Total	89	100.0%	63	100.0%	1	2	26	100.0%	1	2	324	100.0%	100.0%	100.0%
DTO	0		0	0				SA	33		8		0	0	25		1	2				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Nashville area. During the review period, SunTrust Bank employees provided 2,514 service hours in various capacities with over 65 different organizations. Bank employees engaged in providing 81 affordable housing service hours and 2,425 community service hours. The bank focused heavily on financial education, and nearly 47.0 percent of the community development service hours were dedicated to providing financial education services for youth in partnership with Junior Achievement. As noted earlier, bank employees also engaged in 435 service hours with statewide organizations, which positively impacted the full-scope assessment area and overall statewide service test rating. The bank's performance is considered good given SunTrust Bank's size and presence in the assessment area.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE METROPOLITAN ASSESSMENT AREAS

- **Cleveland Assessment Area (Bradley County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 2.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$90.4 million in deposits in this assessment area, representing a market share of 6.0 percent and 1.0 percent of SunTrust Bank's total deposits in Tennessee.
- **Johnson City Assessment Area (Washington County)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 4.3 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$208.0 million in deposits in this assessment area, representing a market share of 10.9 percent and 2.3 percent of SunTrust Bank's total deposits in Tennessee.
- **Kingsport Assessment Area (Hawkins and Sullivan counties)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 1.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$56.2 million in deposits in this assessment area, representing a market share of 2.4 percent and 0.6 percent of SunTrust Bank's total deposits in Tennessee.
- **Knoxville Assessment Area (Anderson, Blount, Knox, and Loudoun counties)**
 - As of December 31, 2015, SunTrust Bank operated 29 branches in the assessment area, representing 30.9 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$2.5 billion in deposits in this assessment area, representing a market share of 17.9 percent and 26.7 percent of SunTrust Bank's total deposits in Tennessee.
- **Morristown Assessment Area (Hamblen County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 2.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$162.3 million in deposits in this assessment area, representing a market share of 19.1 percent and 1.8 percent of SunTrust Bank's total deposits in Tennessee.

Metropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cleveland	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>
Johnson City	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Kingsport	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Knoxville	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Morristown	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of Tennessee. Performance in the Cleveland, Knoxville, and Morristown assessment areas was consistent with the bank's performance in the state. Performance in Johnson City and Kingsport was weaker than overall performance in the state primarily due to the absence of community development loans in these assessment areas; however, both assessment areas were still considered adequate.

For the investment test, SunTrust Bank received a High Satisfactory rating for the state of Tennessee. Performance in Cleveland, Kingsport, and Morristown was excellent, thus performance in these assessment areas was stronger than the bank's statewide performance. Performance in the Johnson City and Knoxville assessment areas was weaker than the bank's performance in the state due to poor levels of investment and contribution activity relative to the bank's size of operational presence in the assessment area.

For the service test, SunTrust Bank received a rating of Low Satisfactory for the State of Tennessee. Service test performance in all metropolitan assessment areas was consistent with the bank's performance for the state with the exception of Kingsport and Knoxville which were below and above the state performance, respectively. Community development service performance was consistent with the statewide performance in Cleveland and Knoxville assessment areas, while it was below statewide performance in Johnson City and Kingsport due to a limited number of qualified community development services. Community development performance in Morristown was adequate. Additionally, retail banking services were weaker in Cleveland and Kingsport assessment areas compared to the state, consistent in Knoxville, and stronger in Johnson City and Morristown.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating, with the exception of the investment test, which was positively impacted by strong limited-scope assessment area performance.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TENNESSEE NONMETROPOLITAN ASSESSMENT AREAS

- **Cookeville Assessment Area (Putnam County)**
 - As of December 31, 2015, SunTrust Bank operated one full-service ATM and no branches in the assessment area.
 - As of June 30, 2015, the bank had no deposits in this assessment area.
- **Franklin Assessment Area (Franklin County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 1.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$43.4 million in deposits in this assessment area, representing a market share of 8.5 percent and 0.5 percent of SunTrust Bank's total deposits in Tennessee.
- **Giles Lawrence Assessment Area (Giles and Lawrence counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 2.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$138.4 million in deposits in this assessment area, representing a market share of 11.0 percent and 1.5 percent of SunTrust Bank's total deposits in Tennessee.
- **Hardin Assessment Area (Hardin County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 1.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$50.6 million in deposits in this assessment area, representing a market share of 9.8 percent and 0.5 percent of SunTrust Bank's total deposits in Tennessee.
- **Sevier Assessment Area (Sevier County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 1.1 percent of its branches in Tennessee.
 - As of June 30, 2015, the bank had \$68.5 million in deposits in this assessment area, representing a market share of 3.3 percent and 0.7 percent of SunTrust Bank's total deposits in Tennessee.

Nonmetropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Cookeville	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>
Franklin	<u>Not Consistent (Below)</u>	<u>Not Consistent (Above)</u>	<u>Not Consistent (Below)</u>
Giles Lawrence	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Hardin	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Sevier	<u>Consistent</u>	<u>Not Consistent (Above)</u>	<u>Consistent</u>

For the lending test, performance in the Cookeville, Franklin, Giles Lawrence, and Hardin limited-scope assessment areas was weaker than the bank's performance in the state; however, performance in these assessment areas was still satisfactory except in the Franklin assessment area. Community development lending was excellent in Cookeville and Sevier. Very poor and poor community development lending in the Franklin, Giles Lawrence, and Hardin assessment areas contributed to the weaker performance. The poor geographic distribution of loans and the poor distribution of loans by borrower income also contributed to the weaker performance in the Cookeville assessment area.

For the investment test, performance in the Cookeville, Giles Lawrence, and Hardin limited-scope assessment areas was weaker than the bank's performance in the state due to very poor and poor levels of qualified investments relative to the bank's operations. The performance in the Franklin and Sevier assessment areas was excellent, which was stronger than the bank's performance in the state. The bank had a significant NMTC investment in the Sevier assessment area, which is described in more detail in the State of Tennessee section.

For the service test, performance in the nonmetropolitan limited-scope assessment areas was generally below the statewide performance. The service test performance in the Cookeville assessment area was stronger than the statewide performance while performance in the Franklin, Giles Lawrence, and Hardin assessment areas was below the statewide performance, and Sevier was consistent with statewide performance. Community development service performance was excellent in the Cookeville assessment area but weaker than the statewide performance in the other four assessment areas. Additionally, retail banking services were weaker than the statewide performance in the Cookeville and Sevier assessment areas, while performance was consistent in the remaining assessment areas.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating, with the exception of the investment test, which was positively impacted by strong limited-scope assessment area performance.

STATE OF VIRGINIA

CRA RATING FOR VIRGINIA: **SATISFACTORY**

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

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

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

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects good penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank makes a relatively high level of community development loans in its Virginia assessment areas.
- The bank provides a significant level of qualified investments and grants in response to the community development needs of the Virginia assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

STATE OF VIRGINIA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment areas in the State of Virginia:

- Hampton Roads
- Richmond

Limited-scope reviews were conducted for the remaining 15 assessment areas:

- Charlottesville
- Eastern Shore of Virginia (non-MSA)
- Franklin City (non-MSA)
- Harrisonburg
- Lynchburg
- Orange (non-MSA)
- Radford
- Roanoke
- Rockbridge (non-MSA)
- Shenandoah (non-MSA)
- Smyth (non-MSA)
- South Boston (non-MSA)
- Staunton
- West Piedmont (non-MSA)
- Winchester

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN VIRGINIA

As of June 30, 2015, SunTrust Bank had \$11.3 billion in deposits in Virginia accounting for 7.9 percent of the bank's total deposits. SunTrust Bank operated 134 branch offices in Virginia as of December 31, 2015, representing 9.3 percent of the bank's total branches. HMDA-reportable lending in Virginia accounted for 11.1 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in Virginia accounted for 10.0 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA lending in Virginia accounted for 9.7 percent of the bank's total lending activity by dollar volume, which was greater than the percentage of total deposits at 7.9 percent.

STATE OF VIRGINIA

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in Virginia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	4,926	25.1%	\$1,204,748	44.8%
HMDA Refinance	5,263	26.8%	\$964,429	35.8%
HMDA Home Improvement	1,966	10.0%	\$29,697	1.1%
HMDA Multi-Family	1	0.0%	\$366	0.0%
Total HMDA	12,156	61.9%	\$2,199,240	81.7%
Total Small Business	7,490	38.1%	\$490,582	18.2%
Total Farm	6	0.0%	\$1,325	0.0%
TOTAL LOANS	19,652	100.0%	\$2,691,147	100.0%

Originations and Purchases

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN VIRGINIA

LENDING TEST

The lending test rating in the State of Virginia is high satisfactory. Overall, performance in Virginia with regard to the geographic distribution of loans reflects good penetration throughout the assessment areas. The distribution of loans by borrower income also reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank made a relatively high level of community development loans in Virginia.

During the review period, SunTrust reported 12,156 HMDA-reportable loans and 7,490 small business loans in Virginia. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for Virginia. The rating for Virginia is based on performance in the Hampton Roads and Richmond full-scope assessment areas. 66.4 percent of the bank's combined HMDA-reportable and small business lending in Virginia occurred within these two assessment areas.

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

STATE OF VIRGINIA

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is good, and the distribution of loans by borrower income and revenue size of businesses is also good. As noted above, the rating for the state of Virginia is derived from the Hampton Roads and Richmond full-scope assessment areas. A detailed discussion of the borrower and geographic distribution of lending for both assessment areas is included in the full-scope sections of this report.

Community Development Lending

Sun Trust Bank makes a relatively high level of community development loans in the state of Virginia. The bank originated 97 community development loans totaling \$442 million in Virginia during the review period, including 52 loans totaling \$370 million in the Hampton Roads and Richmond full-scope assessment areas. Performance in Hampton Roads was good; performance in Richmond was excellent. Lending in the limited-scope assessment areas was generally below the performance of the full-scope assessment areas. Of the 15 limited-scope areas, 11 exhibited either poor or very poor performance.

SunTrust was considered responsive to the community development and credit needs of its Virginia assessment areas and, therefore, statewide performance includes one additional loan for \$18.1 million to a borrower located outside the bank's assessment areas. This loan did not directly serve the assessment areas but did benefit portions of the broader statewide area. This activity consisted primarily of financing the revitalization and stabilization of a rural area in Abingdon, creating about 120 full-time jobs in an area that experienced over 8.1 percent unemployment in 2013.

Overall, this level of statewide community development lending is considered good based on the bank's size and presence in its Virginia assessment areas, enhanced by activity in the broader statewide area, and the availability of community development lending opportunities. More information on community development loans can be found in the full-scope assessment area sections of this report.

INVESTMENT TEST

The investment test rating for the state of Virginia is high satisfactory.

The bank made a significant level of qualified investments and contributions totaling \$72.1 million that directly benefited the Virginia assessment areas; of that total, \$52.8 million was invested during the review period. The bank's investment portfolio for the state included direct LIHTC and NMTC project investments, LIHTC investment funds, mortgage-backed securities and other bonds, and contributions. During the review period, the bank contributed \$2.5 million to nonprofits engaged in a variety of community development activities. The bank also had \$64.2 million in investments that benefited the broader statewide area, including all of the bank's assessment areas. Most of the statewide investments remain on the books from prior review periods and are largely SBA and HUD bonds and MBS. Statewide investments include contributions of \$220,000 to organizations that provide community services and affordable housing for LMI communities across the entire state. Lastly, the state benefitted from regional investments of approximately \$30.8 million that are described in the institution overview.

STATE OF VIRGINIA

Hampton Roads and Richmond were the two full-scope assessment areas reviewed. Approximately 48.1 percent of total statewide investments benefitted the Hampton Roads assessment area compared to 33.9 percent of statewide deposits in this market while investments in Richmond represented 36.6 percent of statewide investments versus 34.4 percent of statewide deposits. Performance was good in both Hampton Roads and Richmond. The bank's investment performance in limited-scope assessment areas was weaker than the full-scope assessment areas; investment activity was considered poor or very poor in 13 of the 15 limited-scope assessment areas. Weak performance in the limited-scope assessment areas was a consideration in assessing the statewide investment performance; however, in many of the limited-scope markets, the bank has a very small branch presence and community development opportunities are limited. Therefore, limited-scope performance did not negatively impact the overall state performance.

Due to the bank's overall state rating of high satisfactory, the bank was considered responsive to assessment area credit and community development needs. Therefore, positive consideration was given to a \$5.1 million NMTC investment for a project outside the bank's Virginia assessment areas. The bank's investment will support the expansion of an existing manufacturing business located across the state line in North Carolina that will help stabilize a rural community by retaining and creating regional employment opportunities in both Virginia and North Carolina.

Additional details regarding specific investments and contributions can be found in the full-scope assessment area sections, and a summary of the bank's investments and contributions for all assessment areas can be found in Appendix F.

SERVICE TEST

The service test rating for the state of Virginia is high satisfactory based on the overall retail services rating of low satisfactory and the relatively high level of community development services.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, including LMI geographies or LMI individuals. In the full-scope assessment areas, SunTrust Bank offers extended hours in all of its LMI census tract branches, but offers weekend hours at a lower rate in low-income census tracts than at other branch locations. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems for LMI geographies and/or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area sections.

STATE OF VIRGINIA

Community Development Services

SunTrust Bank provides a relatively high level of community development services in Virginia. Employees engaged in qualified service activities totaling 8,744 hours that positively impacted Virginia assessment areas. Performance in both full-scope assessment areas was good as a result of responsive service activities that included board service, technical assistance, committee membership, and financial education outreach. Performance in limited-scope assessment areas was generally weaker than the performance in the full-scope assessment areas, with 9 of 15 (60.0 percent) limited-scope assessment areas exhibiting very poor or poor performance. Conversely, several markets (33.3 percent) exhibited outstanding or good performance due to the volume of service activity. Performance in limited-scope assessment areas did not change the statewide rating. SunTrust Bank employees also engaged in an additional 32 hours of qualified service activity with organizations that served the broader statewide or regional area.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area sections of this report.

Hampton Roads, Virginia

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE HAMPTON ROADS, VIRGINIA ASSESSMENT AREA

Overview

The Hampton Roads, Virginia assessment area is located in the Virginia Beach-Norfolk-Newport News, VA-NC MSA (Virginia Beach MSA). The assessment area includes the cities of Chesapeake, Hampton, Newport News, Norfolk, Poquoson, Portsmouth, Suffolk, Virginia Beach, and Williamsburg, and the counties of Gloucester, Isle of Wright, James City, and York in Virginia. The assessment area makes up most of the Virginia Beach MSA with the exception of Matthews, Currituck, and Gates counties. As of December 2015, SunTrust had 39 branches in the assessment area, which represent 29.1 percent of the branches statewide. These branches hold 33.9 percent of the bank's statewide deposits. Additionally, the Hampton Roads assessment area represents the bank's largest concentration of combined HMDA-reportable and CRA small business lending in the state.

The Hampton Roads assessment area is a competitive market with national and regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranked 2nd out of 28 financial institutions operating in the assessment area with 17.1 percent deposit market share. The top financial institution by deposit market share is Wells Fargo Bank at 20.0 percent.

HMDA-reportable lending and CRA lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 3.8 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 27th while STM ranked 9th out of the 462 HMDA lenders in the market in 2014. In 2015, STM increased slightly in ranking while STB dropped to 30th. Wells Fargo Bank was the dominant HMDA reporter in both 2014 and 2015, followed by Navy Federal Credit Union, Pennymac Loan Services, and Atlantic Bay Mortgage Group.

Population and Income Characteristics

The Hampton Roads assessment area had a total population of 1,661,782 persons in 2015, representing a 1.8 percent increase from 2010. Hampton Roads is situated in the middle of the Eastern seaboard where the James, Nansemond and Elizabeth rivers pour into the mouth of the Chesapeake Bay. The MSA is recognized as the 33rd largest MSA in the United States, eighth largest metro area in the Southeast United States and the second largest between Atlanta and Washington, DC.²⁶⁷ The city of Virginia Beach, Virginia, is the largest city in the assessment area. According to the U.S. Census Bureau, the principal cities as of July 2015 in the MSA were Hampton, Newport News, Norfolk, Portsmouth, and Virginia Beach.²⁶⁸ The second most populous city is Norfolk with 245,452 persons in 2015.²⁶⁹

²⁶⁷ Hampton Roads Chamber. "Hampton Roads". Available at: <http://www.hamptonroadschamber.com/page/hampton-roads/>. Accessed May 23, 2017.

²⁶⁸ US Census Bureau. Delineation Files – Principal cities of metropolitan and micropolitan statistical areas. Available at: <https://www.census.gov/geographies/reference-files/time-series/demo/metro-micro/delineation-files.html>. Accessed May 23, 2017.

²⁶⁹ US Census Bureau. Accessed through PolicyMap. Available at <http://www.policymap.com>. Accessed May 23, 2017.

Hampton Roads, Virginia

The assessment area consists of 408 census tracts; 27 (6.6 percent) are low-income, 100 (24.5 percent) are moderate-income, 148 (36.3 percent) are middle-income, 124 (30.4 percent) are upper-income, and 9 (2.2 percent) have unknown income levels.

For purposes of classifying borrower income, this evaluation uses the FFIEC’s estimated median family income for the relevant area. The following table sets forth the estimated median family income for 2014 and 2015 for the Virginia Beach MSA and shows that the estimated median family income increased by \$1,800, or approximately 2.5 percent, from 2014 to 2015. The families residing in Poquoson, York, and James City counties had the highest estimated median family incomes at \$97,684, \$94,141, and \$90,901, respectively. The three areas with the lowest median family incomes were Norfolk, Portsmouth, and Newport News with incomes at \$51,578, \$54,547, and \$58,040, respectively.²⁷⁰

Borrower Income Levels Virginia Beach-Norfolk-Newport News, VA-NC MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$72,200	0 - \$36,099	\$36,100 - \$57,759	\$57,760 - \$86,639	\$86,640 - & above
2015	\$74,000	0 - \$36,999	\$37,000 - \$59,199	\$59,200 - \$88,799	\$88,800 - & above

Poverty and financial instability are concerns within a few of the cities and counties that make up the assessment area. The percentage of families living at or below the poverty level has increased within the last few years. The percentage of families in poverty was highest in Norfolk, Portsmouth, and Newport News at 16.2 percent, 14.9 percent, and 12.7 percent, respectively; these rates are significantly greater than the poverty rate for the state at 8.2 percent.²⁷¹ However, there were several counties with rates below the state level. The rates were comparable to the state in Suffolk (8.9 percent), followed by Chesapeake (8.1 percent), while they were lower in a few other areas including Virginia Beach (6.6 percent). Within the assessment area, 37.2 percent of families are considered LMI as compared to the state level of 36.5 percent, and about 35.7 percent of the families living in low-income tracts and 13.5 percent of families in moderate-income tracts have incomes below the poverty level.

Economic Conditions

The Virginia Beach-Norfolk-Newport News MSA centers on Hampton Roads, the world’s largest natural deep water harbor. An integrated transportation network of interstate highways, air, rail, and sea services provides excellent access between the communities in this MSA and world markets. According to The Brookings Institution, the MSA was the second best performing metro economy in the nation during the recession. With a civilian labor force of more than 800,000 and 20,000 individuals graduating from Hampton Roads’ eight

²⁷⁰ Ibid

²⁷¹ Ibid

Hampton Roads, Virginia

universities and four community colleges each year, there are a great number of skilled individuals entering the workforce. Over 60.0 percent of the population of the U.S. is located within 750 miles of Hampton Roads, and the region's accessible transportation infrastructure provides several options for transporting goods between national and international markets.²⁷²

The Virginia Beach MSA has the largest concentration of military personnel outside of the Pentagon, with more than 86,000 active-duty military personnel. More than 75 federal facilities, including nine defense installations, are located in the Virginia Beach MSA, including the world's largest naval base and the home of the Atlantic Fleet. The two largest employers in Virginia Beach are Joint Expeditionary Base (JEB) Little Creek-Fort Story and Naval Air Station (NAS) Oceana. JEB Little Creek-Fort Story employs 17,629 active-duty personnel and 4,688 civilians, making it one of the largest military bases on the East Coast as well as one of Virginia's largest employers. NAS Oceana, the second largest employer in Virginia Beach, employs 11,891 active-duty personnel, as well as 7,427 civilians.²⁷³

As of 2015, total employment in the assessment area was approximately 777,211 jobs with employment concentrated in the following industries: government and government enterprises, military, health care and social science, and retail trade. In addition to the U.S. Department of Defense, other major employers in the area include Huntington Ingalls Industries Inc., Sentara Healthcare, City of Virginia Beach Schools, Wal-Mart, and Riverside Regional Medical Center.

According to 2015 Dun & Bradstreet information, there were 71,186 businesses within the Hampton Roads assessment area, 92.8 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. The percentage of business loans made to small businesses with the respective annual revenues in 2015 in the assessment area ranged from 44.7 percent in Portsmouth to 52.9 percent in James City County and Suffolk. The assessment area has seen a general increase in the volume of loans to small businesses every year since 2012.²⁷⁴

The Virginia Beach economy has seen steady improvement in unemployment rates since the recession. As shown in the following chart, the unemployment rate in the MSA dropped from 5.7 percent to 4.9 percent from 2014 to 2015. Additionally, these rates are lower than in previous years, when unemployment in the assessment area was as high as 7.3 percent in 2010 and 6.6 percent in 2012.

Local economists expect that the Virginia Beach MSA will continue to see positive growth. In 2015, regional employment grew better than expected with the creation of 6,400 jobs. In 2016, the MSA was expected to add over 7,000 jobs with the growth coming from the health-care sector, tourism and the port. Despite the growth, the MSA lags behind other parts of Virginia and cities in North Carolina, with Raleigh adding 52,300 jobs while

²⁷² Community Profile, VA Beach-Norfolk-Newport News MSA, Virginia. Available at: virginiascan.yesvirginia.org/communityprofiles/createPDF?id=151. Accessed on March 7, 2017.

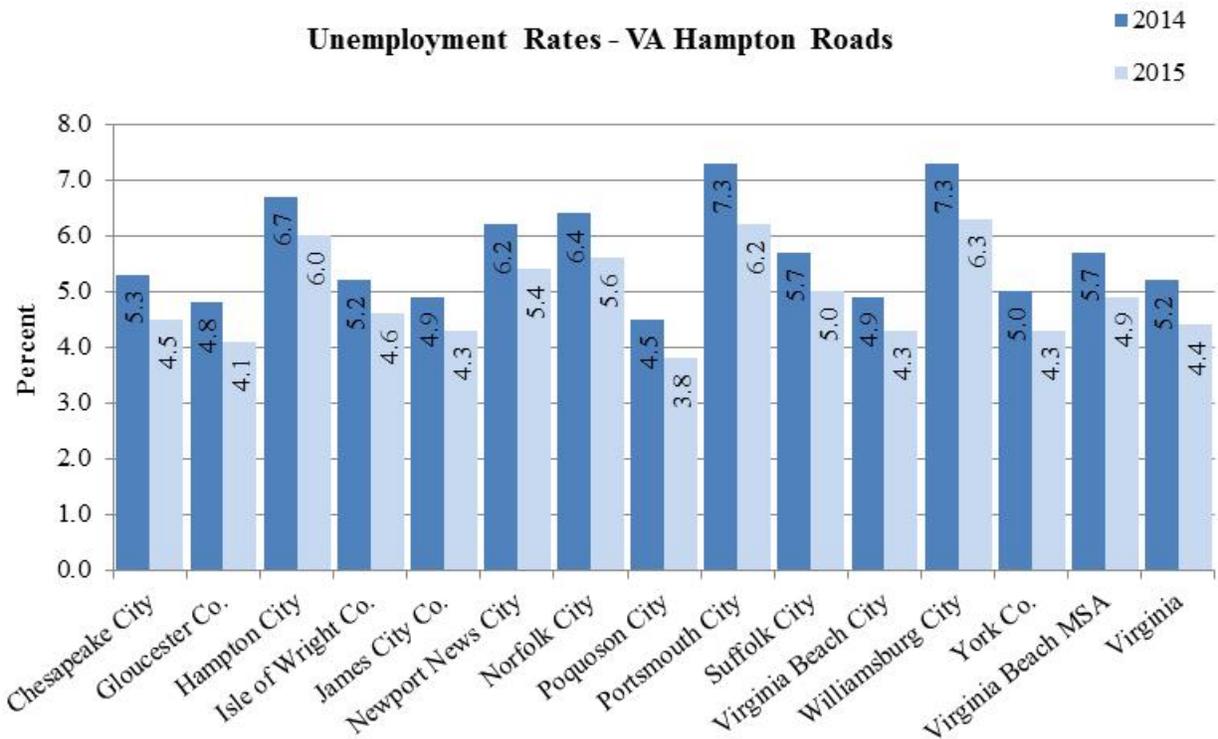
²⁷³ Virginia Beach Economic Development. Available at: <https://www.yesvirginiabeach.com/Business-Environment/workforce/Pages/military.aspx>. Accessed on February 14, 2017.

²⁷⁴ CRA Loan Data. Accessed through PolicyMap. Available at: <http://www.policymap.com/>. Accessed May 23, 2017.

Hampton Roads, Virginia

Northern Virginia added 76,500 jobs since the recession. But in 2015, Hampton Roads still had yet to recover 15,300 jobs the region lost during the recession. While there has been growth in recent years, it has been slower than other in surrounding regions.²⁷⁵

While employment rates have steadily improved over the previous years, job growth has reportedly been disappointing due in large part to the deceleration of defense spending. The federal budget cuts have had an impact on the local economy since such a large part of the workforce is employed by the Department of Defense. Economic activity connected to the Port of Virginia has also been an important contributor to the region’s economic well-being. While the recent recession adversely impacted the port and the cargo flowing through it, the volume of general cargo flowing through the port has increased every year, 2009 through 2015, a promising trend for the region.²⁷⁶



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 656,900 housing units in the assessment area, 59.2 percent were owner-occupied, 32.9 percent were rental units, and 7.9 percent were vacant. While a majority of units were owner-occupied throughout the assessment area, rental units comprised 64.8 percent and 48.5 percent of the units in LMI tracts, respectively, indicating reduced opportunities for mortgage origination in these geographies.

²⁷⁵ Daily Press, Williamsburg hotel revenue bounces back; Hampton Roads Economy to Improve This Year. Available at: <http://www.dailypress.com/business/dp-tidewaterbiz-economic-forecast-20160128-story.html> Accessed on March 9, 2017

²⁷⁶ The State of the Region, Hampton Roads 2016. Center for Economic Analysis and Policy, Strome College of Business, Old Dominion University. Available from <https://www.odu.edu/content/dam/odu/offices/economic-forecasting-project/docs/2016/sor-2016-full.pdf>. Accessed on February 14, 2017.

Hampton Roads, Virginia

The housing market in the Virginia Beach MSA has strengthened over the past few years. New home residential permits increased from recession levels in 2011. For instance, there were 3,694 housing permits issued in 2015 compared to 2,777 in 2011, approximately a 33.0 percent increase. For the same timeframe, the state of Virginia had an approximate 27.1 percent increase in new home residential permits.²⁷⁷

Home prices have risen over the past few years. According to the National Association of Realtors, home prices in the Virginia Beach MSA increased between 2014 and 2016 from \$196,000 to \$212,300, representing an increase of 8.3 percent. The number of existing homes sold and average sale prices remain below the peak levels recorded during the early 2000s. During 2015, existing home sales totaled 25,750, representing a 9.0 percent increase from the 23,600 home sales recorded during 2014. By comparison, an average of 35,250 existing homes sold annually from 2002 through 2006. Similar to existing home sales, new home sales and average sales prices remain below the peak levels recorded during the early 2000s. During 2015, new home sales totaled 3,075, which represented a 19.0 percent increase from the 2,575 new homes sold during 2014. By comparison, from 2001 through 2006, the peak period for new home sales in the Virginia Beach MSA, an average of 4,475 new homes sold annually, accounting for 12.0 percent of all home sales. The median housing value in the assessment area is \$244,840, but values are much lower in the LMI tracts at \$139,561 and \$171,196.

The rental housing market conditions in the Virginia Beach MSA are balanced. As of January 1, 2016, the rental vacancy rate is estimated at 6.5 percent, down from 7.6 percent in April 2010 but up from 5.6 percent in April 2000. Approximately 41.0 percent of all renter households in the Virginia Beach MSA live in single-family homes, compared with an average of 35.0 percent nationally. The rental market for single-family homes is balanced but is considered tighter than in many places nationwide because civilian renters choose, in increasing numbers, to rent single-family homes with lower monthly costs. By contrast, during the fourth quarter of 2015 the apartment vacancy rate was 5.7 percent, unchanged from a year earlier. The average rent for apartments increased 2.0 percent, to \$987 from a year earlier.²⁷⁸ New construction has remained flat following the economic recovery.²⁷⁹

The assessment area's overall affordability ratio is 23.5 compared to the state of Virginia at 24.1, indicating that housing is slightly less affordable in the assessment area when compared to the state. The affordability ratio is defined as the median household income divided by the median housing value. A higher ratio means the housing is considered more affordable while a lower ratio means the housing is considered less affordable.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

²⁷⁷ US Census Bureau. Accessed through PolicyMap. Available at: <http://policymay.com>. Accessed on February 14, 2017.

²⁷⁸ U.S. Department of Housing and Urban Development, Comprehensive Housing Market Analysis. Virginia Beach- Norfolk-Newport News, Virginia-North Carolina. Available at: <https://www.huduser.gov/portal/publications/pdf/VirginiaBeachVA-comp-16.pdf>. Accessed on February 14, 2017.

²⁷⁹ Ibid

Hampton Roads, Virginia

Combined Demographics Report

Assessment Area: VA Hampton Road

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	27	6.6	17,152	4.2	6,118	35.7	78,804	19.1
Moderate-income	100	24.5	86,187	20.9	11,665	13.5	74,820	18.1
Middle-income	148	36.3	156,428	37.9	9,470	6.1	91,137	22.1
Upper-income	124	30.4	152,506	37	3,691	2.4	167,512	40.6
Unknown-income	9	2.2	0	0	0	0	0	0
Total Assessment Area	408	100.0	412,273	100.0	30,944	7.5	412,273	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	30,566	7,533	1.9	24.6	19,778	64.7	3,255	10.6
Moderate-income	158,961	65,670	16.9	41.3	77,455	48.7	15,836	10
Middle-income	247,007	151,742	39	61.4	79,140	32	16,125	6.5
Upper-income	220,345	163,861	42.1	74.4	40,004	18.2	16,480	7.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	656,879	388,806	100.0	59.2	216,377	32.9	51,696	7.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,117	4.4	2,737	4.1	365	7.4	15	7.7
Moderate-income	13,109	18.4	11,863	18	1,208	24.3	38	19.4
Middle-income	26,950	37.9	24,884	37.7	1,985	40	81	41.3
Upper-income	27,828	39.1	26,443	40	1,323	26.7	62	31.6
Unknown-income	182	0.3	102	0.2	80	1.6	0	0
Total Assessment Area	71,186	100.0	66,029	100.0	4,961	100.0	196	100.0
Percentage of Total Businesses:			92.8		7.0		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	1	5	0.9	1	5.9	0	0
Moderate-income	51	8.7	51	9	0	0	0	0
Middle-income	237	40.6	231	40.8	6	35.3	0	0
Upper-income	290	49.7	279	49.3	10	58.8	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	584	100.0	566	100.0	17	100.0	1	100.0
Percentage of Total Farms:			96.9		2.9		.2	

Hampton Roads, Virginia

Credit and Community Development Needs

Affordable housing appears to be an issue in the Virginia Beach MSA. The City of Virginia Beach's Department of Housing and Neighborhood Preservation completed a 5 Year Consolidated Strategy and Plan from July 1, 2015, through June 30, 2020. The plan stated that affordable rental housing is by far the most critical need in Virginia Beach. Unfortunately, continued demand for rental housing has impacted the area's affordability as well as the stagnation of household income. Other factors that have influenced affordability include the lack of affordable property or land, particularly in areas that would meet requirements for the integration of LMI housing, and the lack of reasonable appropriate permanent financing beyond the highly competitive Low Income Housing Tax Credit (LIHTC) Program.²⁸⁰ It is worth noting that the estimated mean renter wage in the Virginia Beach MSA was listed at \$13.70, meaning that rent which would be considered affordable at the mean renter wage is \$713.²⁸¹

A local community contact indicated that there are limited affordable housing opportunities in Gloucester County, despite a portion of its residents living below the poverty level. She indicated that Gloucester County does not currently have any affordable housing units and that the local government does not have a housing authority. Moreover, recent reduction in funding from multiple sources has occurred that may impact housing organizations' ability to maintain their current level of services to low-income homeowners. The contact also mentioned that her organization would be interested in finding a corporate sponsor or creating partnerships in order to close the funding gap. The perception by this contact is that many financial institutions and funders donate heavily to larger, nationally known organizations such as Habitat and United Way, while there is a need to support smaller, more local affordable housing efforts.

A new report from Dun & Bradstreet and Pepperdine University shows that at the end of 2015, the small business sector had access to capital at its highest level since 2012. The small firms in the survey have maintained an upward trend in accessing capital over the year, with increases in approval rates on bank loans as well as alternative business financing options, such as business credit cards, merchant cash advances, and business online marketplace lenders. The report indicates that small business owners are optimistic about their businesses' health and growth for the coming year while continuing to have concerns about the state of the overall economy. These findings confirm sentiments expressed by a local small business development organization representative. The contact feels that the economic condition is improving, albeit slowly, and attributed this to a greater confidence on the part of small business owners and knowledge in the community of opportunities for small business owners. The contact added that there are numerous programs in the area that allow for local financial institution involvement.

²⁸⁰ Ibid

²⁸¹ National Low Income Housing Coalition. "Out of Reach 2016." Available at: <http://nlihc.org/oor/virginia>. Accessed on March 7, 2017.

Hampton Roads, Virginia

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HAMPTON ROADS, VIRGINIA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Hampton Roads assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank makes a relatively high level of community development loans.

SunTrust Bank reported 4,258 HMDA-reportable loans (64.2 percent) and 2,377 (35.8 percent) CRA small business loans in the Hampton Roads assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Hampton Roads assessment area accounted for 37.3 percent of SunTrust Bank's total HMDA-reportable lending in Virginia and 32.5 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 17.1 percent of SunTrust Bank's Virginia deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, the bank originated 1.4 percent of its loans in low-income census tracts. This level of lending was slightly less than the 1.9 percent of owner-occupied units in these tracts. Additionally, the bank's performance was slightly less than the aggregate lenders in 2014 but comparable to the aggregate lending performance in 2015.

Hampton Roads, Virginia

Home purchase lending in moderate-income census tracts is also adequate. During the review period, 14.7 percent of the bank's loans were originated in moderate-income census tracts. This performance was less than the 16.9 percent of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance was less than the aggregate lenders in 2014, but greater in 2015.

Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. SunTrust Bank originated 1.4 percent of its home refinance loans in these tracts during the review period. As a result, the bank's lending was slightly less than the percentage of owner-occupied units in these tracts. The bank's performance was comparable to the aggregate lenders in 2014 and slightly less in 2015.

Home refinance lending in moderate-income census tracts is adequate. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts; furthermore, performance was less than the aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is good. SunTrust Bank originated 2.8 percent of its home improvement loans in low-income census tracts. This performance was greater than the percentage of owner-occupied units and slightly greater than the aggregate lenders during the review period.

Home improvement lending in moderate-income census tracts is good. The percentage of home improvement loans in moderate-income census tracts at 24.7 percent exceeded the percentage of owner-occupied units at 16.9 percent in these tracts. Additionally, the bank's performance was also significantly greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is good. The percentage of small business loans in low-income census tracts was slightly greater than the percentage of small businesses located in low-income census tracts. This performance was greater than aggregate lending performance in 2014, but slightly less than the aggregate lenders in 2015.

Small business lending in moderate-income census tracts is excellent. SunTrust Bank originated 24.1 percent of its small business loans in these tracts, where 18.0 percent of small businesses in the assessment area are operating. SunTrust significantly outperformed aggregate lenders in 2014 and 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Hampton Roads, Virginia

Home Purchase Loans

Home purchase lending to low-income borrowers is good. The percentage of home purchase loans to low-income borrowers was significantly less than the percentage of low-income families located in the assessment area; however, lending performance was greater than aggregate lending performance during the review period.

Home purchase lending to moderate-income borrowers is excellent. The bank's percentage of home purchase loans was greater than the percentage of moderate-income families located in the assessment area. The bank's home purchase lending was also greater than the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area. However, SunTrust Bank's lending exceeded aggregate lending performance throughout the review period.

Home refinance lending to moderate-income borrowers is excellent. The bank's home refinance lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area. Additionally, lending to moderate-income borrowers was greater than the aggregate lenders for both years.

Home Improvement Loans

Home improvement lending to low-income borrowers is poor. The bank's home improvement lending to low-income borrowers was slightly greater than the percentage of low-income families in the assessment area throughout the review period. However, the bank's lending performance was significantly less than aggregate lenders during the review period.

Home improvement lending to moderate-income borrowers is excellent. The percentage of home improvement loans to moderate-income borrowers at 23.4 percent was greater than the percentage of moderate-income families in the assessment area at 18.1 percent. Additionally, the bank's performance was significantly greater than the aggregate lending performance during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was greater than the aggregate lending performance in 2014 and 2015. Additionally, 91.8 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Hampton Roads, Virginia

Community Development Lending

SunTrust Bank made a relatively high level of community development loans in the Hampton Roads assessment area. The bank originated 18 community development loans totaling \$202 million during the review period. Loans were responsive to several community development needs in the assessment area, including community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing low- or moderate-income geographies. SunTrust Bank's community development lending exhibits good responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- A \$44.9 million loan financing a new grocery-anchored retail shopping center located in a low-income geography. The project is estimated to create 570 jobs, 80.0 percent of which will be retail jobs for LMI individuals from the surrounding community.
- Two loans for a total of \$17 million in support of the area's public transportation system, which is predominately used by LMI individuals.
- Three loans for a total of \$15 million to help stabilize the employment of LMI production line workers for a business located in an Enterprise Zone.
- A \$1.4 million loan to a small business to purchase a building located in a moderate-income geography in order to expand production and its workforce comprising mostly low- to- moderate-income employees.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is good, as evidenced by the significant level of qualified investments and grants in the Hampton Roads assessment area coupled with the responsiveness of the bank's activities to a number of community development needs.

The bank's investments (excluding contributions) totaled \$33.8 million in the assessment area; of that, \$28.5 million was invested during the review period. All of the current period investments addressed the need for affordable multifamily housing in the assessment area and included direct LIHTC investments and investments in multi-investor LIHTC funds, and mortgage-backed securities that finance affordable multifamily housing. All prior period investments also funded affordable housing, primarily through investments in LIHTC funds and multifamily mortgage-backed securities.

SunTrust Bank contributed about \$931,100 to nonprofit organizations and community development initiatives during the review period. Nearly all of these contributions supported organizations that provide community services to LMI individuals. The bank provided approximately \$350,000 to United Way affiliates for work with nonprofits that primarily serve LMI individuals. The bank's financial support addressed a variety of community services needs although responsiveness to other community development issues, including economic

Hampton Roads, Virginia

development and small business assistance, was limited. The bank's donations provided support for activities including youth development, educational services and scholarships for LMI students, workforce development, healthcare for low-income and uninsured individuals, financial education and free tax assistance and emergency services. Notable contributions include:

- A grant of \$250,000 (\$150,000 payable during the review period) to support the operation of the Health Outreach Partnership of EVMS Students Clinic, operated by the Eastern Virginia Medical School. The HOPES Clinic is the first and only student-run free clinic in Virginia, and it provides health care services to LMI individuals who are uninsured and/or have chronic diseases.
- \$60,000 to a health foundation that provides grants to nonprofit organizations that provide medical care for homeless individuals, low-income and uninsured patients, as well as other disadvantaged populations.
- \$38,000 for a college access program that specifically targets LMI students in area high schools and provides a one-stop resource center to help students interested in attending college with college entrance exams, scholarship applications and other services. The organization estimates that each \$1 spent on college readiness programs leverages \$20 in financial aid scholarships.

SERVICE TEST

SunTrust Bank's service test performance in the Hampton Roads assessment area is good based on the relatively high level of community development services and adequate retail services performance. The accessibility of the bank's retail services in this assessment area was rated poor and impacted the overall retail services rating.

Retail Services

Although overall retail services are considered adequate, delivery systems may be unreasonably inaccessible to portions of the bank's geographies and individuals of different income levels in the Hampton Roads assessment area. The distribution of 39 branch offices and 69 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has two branches in low-income census tracts representing 5.1 percent of total branches in the assessment area and five branches in moderate-income census tracts representing 12.8 percent of total branches in the assessment area. For comparison purposes, 4.5 percent of households and 4.4 percent of businesses were located in low-income census tracts, and 23.6 percent of households and 18.4 percent of businesses were located in moderate-income tracts. During the review period, two branches were closed in upper-income census tracts. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended hours in all of its LMI census tract branches and weekend hours in all of its moderate-income census tract branches. Therefore, banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly LMI geographies and/or LMI individuals.

Hampton Roads, Virginia

Geographic Distribution of Branches & ATMS

Assessment Area: VA Hampton Road

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend-ed Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses		
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	2	5.1%	0	0	2	2	0	Total	2	2.9%	2	4.2%	0	0	0	0.0%	0	0	27	6.6%	4.5%	4.4%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	5	12.8%	0	0	5	5	5	Total	15	21.7%	8	16.7%	0	0	7	33.3%	0	0	100	24.5%	23.6%	18.4%
DTO	0		0	0				SA	7		0		0	0	7		0	0				
Middle	16	41.0%	0	0	15	16	10	Total	27	39.1%	20	41.7%	0	0	7	33.3%	0	2	148	36.3%	38.2%	37.9%
DTO	0		0	0				SA	7		0		0	0	7		0	2				
Upper	15	38.5%	0	2	14	15	7	Total	23	33.3%	16	33.3%	0	3	7	33.3%	0	2	124	30.4%	33.7%	39.1%
DTO	0		0	0				SA	7		0		0	0	7		0	2				
Unknown	1	2.6%	0	0	1	1	0	Total	2	2.9%	2	4.2%	0	0	0	0.0%	0	0	9	2.2%	0.0%	0.3%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	39	100.0%	0	2	37	39	22	Total	69	100.0%	48	100.0%	0	3	21	100.0%	0	4	408	100.0%	100.0%	100.0%
DTO	0		0	0				SA	21		0		0	0	21		0	4				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Hampton Roads assessment area. During the review period, employees engaged in 371 qualified community service activities totaling 1,364 hours that positively impacted the assessment area. The majority of service hours were for a community service purpose; bank employees also provided 30 hours to support affordable housing and 64 hours for economic development purposes. SunTrust Bank employees engaged with over 60 community development organizations in rendering services, and 25.1 percent of service hours were board service at community development organizations or committee memberships. Financial education hours represented approximately 24.0 percent of service activity. This performance is good given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Richmond, Virginia

METROPOLITAN AREA *(Full Scope Review)*

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE RICHMOND, VIRGINIA ASSESSMENT AREA

Overview

The Richmond, Virginia assessment area includes the following five counties and four cities: Chesterfield County, Goochland County, Hanover County, Henrico County, Prince George County, Colonial Heights City, Hopewell City, Petersburg City, and Richmond City. The assessment area makes up a portion of the Richmond MSA, which includes four cities and thirteen counties. As of December 31, 2015, SunTrust operated 43 branch offices, which represent 32.1 percent of the branches statewide. The branches hold 34.5 percent of the deposits in Virginia. Additionally, the market represents the bank's second largest concentration of combined HMDA-reportable and CRA small business lending in the state at 35.3 percent.

The Richmond assessment area is a highly competitive market dominated by national and regional banks. According to the June 30, 2015 FDIC Summary of Deposits Report, SunTrust Bank ranked 4th out of 32 financial institutions operating in the assessment area with a 4.3 percent deposit market share. The top financial institution by deposit market share is Capital One with 62.1 percent, followed by Bank of America and Wells Fargo Bank.

HMDA-reportable lending and CRA lending are similarly competitive. SunTrust Bank and SunTrust Mortgage combined had an average of 5.7 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 20th while STM ranked 3rd out of the 458 HMDA lenders in the market in 2014. STM increased slightly in ranking to 2nd place in 2015 while STB dropped to 21st. Wells Fargo Bank was the leading HMDA lender in the market in 2015, followed by SunTrust Mortgage, Capital Center LLC, and Quicken Loans. The bank's performance was similar in 2014.

Sun Trust Bank ranked 4th out of 107 CRA lenders in 2015 with 8.2 percent of the CRA loans. American Express Bank, Wells Fargo Bank, and CitiBank NA were the other dominant CRA lenders in the market. The bank originated 1,709 small business and small farm loans in 2015, a 112.6 percent increase from its 2014 performance.

Population and Income Characteristics

The assessment area population is growing at an average rate. From 2010 to 2015, the assessment area had a population growth rate of 3.4 percent, which slightly outpaced the statewide rate of 3.1 percent.²⁸² As of 2015, the assessment area's population was 1,093,133, representing 13.7 percent of the statewide population and 87.7 percent of the MSA population. Chesterfield County had the largest population in the assessment area as of

²⁸² US Census Bureau. Accessed through PolicyMap (www.policymap.com)

Richmond, Virginia

2015 with 328,176 residents, followed by Henrico (318,864). While Prince George County experienced the largest population growth rate from 2010 to 2015 at 4.6 percent, the cities of Petersburg and Hopewell experienced nominal population declines during the same period.²⁸³

The assessment area is made up of 259 census tracts: 29 tracts (11.0 percent) are low-income and 61 tracts (24.0 percent) are moderate-income. Of the families living in the assessment area, 38.0 percent are considered LMI, slightly higher than the state level of 36.5 percent. 34.6 percent of families in low-income tracts and 12.5 percent of families in moderate-income tracts have incomes below the poverty level. This disproportionate level of poverty in LMI tracts may suggest limited lending opportunities.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Richmond MSA and provides a breakdown of the estimated annual family income for each income category (low, moderate, middle, and upper). The table indicates that the FFIEC estimated median family income for the Richmond area increased by \$1,200, or 1.6 percent, from 2014 to 2015. The Richmond MSA median family income is on par with Virginia and notably higher than the nation's median income of \$66,000; this suggests that the region has a skilled and highly paid workforce.

There is considerable variation in the median family income in the counties and cities throughout the assessment area, with incomes being significantly higher in the counties. Median family incomes range from \$71,600 in Prince George County to \$91,800 in Goochland County. Regarding the cities in the assessment area, Petersburg had the lowest median family income at \$38,400, while Colonial Heights had the highest at \$63,700 between 2011 and 2015.²⁸⁴

Borrower Income Levels Richmond, VA MSA

FFIEC Estimated Median Family Income		Low 0 - 49.99%	Moderate 50% - 79.99%	Middle 80% - 119.99%	Upper 120% - & above
2014	\$76,400	0 - \$38,199	\$38,200 - \$61,119	\$61,120 - \$91,679	\$91,680 - & above
2015	\$77,600	0 - \$38,799	\$38,800 - \$62,079	\$62,080 - \$93,119	\$93,120 - & above

Poverty and financial instability are concerns throughout the assessment area. The percentage of people living in poverty between 2011 and 2015 within the assessment area cities is 19.4 percent in Hopewell, 25.5 percent in Richmond and 28.0 percent in Petersburg.²⁸⁵ The Commonwealth of Virginia had a poverty rate of 11.5 percent for this same period. In comparison, the poverty rates for assessment area counties are significantly lower.

²⁸³ Ibid

²⁸⁴ Ibid

²⁸⁵ "Richmond, VA (US Census)." *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 6 Mar. 2017. <<http://www.policymap.com/>>.

Richmond, Virginia

However, there are more people now living in poverty in the suburban counties than inside the city limits. Additional indicators of financial distress are food stamp usage and free and reduced-price lunch recipients. In the cities within the assessment area, both indicators are high with the percentage of the population that received food stamps in 2014 exceeding 22.0 percent for Hopewell, Richmond, and Petersburg. Additionally, the percentage of students eligible for free and reduced-price lunch in Hopewell and Richmond is above 70.0 percent.²⁸⁶

Economic Conditions

The Richmond metropolitan area has been described as having a diverse and robust economy. Besides being the state capital, the area is home to the Federal Reserve Bank of Richmond, the United States Court of Appeals for the Fourth Circuit, Fort Lee Army Base (AB), and several health care facilities. The largest employers in the assessment area are Capital One Corporation, Virginia Commonwealth University Health System Authority, Hospital Corporation of America Virginia Health System, and Bon Secours Richmond Health System.²⁸⁷ It is also important to note that the Fort Lee AB in the city of Petersburg and the Defense Supply Center in Chesterfield County employ nearly 15,000 military and civilian personnel and contractors.²⁸⁸

From 2011 through 2015, nonfarm employment increased by an average of 1.9 percent annually, with all job losses from the recession recovered by 2014. According to the U.S. Bureau of Labor Statistics, total nonfarm employment in the assessment area was approximately 662,600 jobs as of May 2016. Employment is concentrated in the following industries: professional and business services; government; wholesale and retail trade; and education and health services.²⁸⁹

According to 2015 Dun & Bradstreet data, there were 56,860 businesses within the assessment area, 92.4 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. A local small business contact stated that while banks are doing a better job with lending in the current economic environment as opposed to several years ago, banks need to build better relationships with both customers and other financial providers in order to make appropriate referrals. Additionally, the contact mentioned that the level of opportunity for bank involvement rests with having better relationships with businesses, even those that are not current clients.

The Richmond MSA has a relatively low unemployment rate that has been below the national average since 2000.²⁹⁰ As seen in the following chart, the unemployment rate for the metropolitan area was 4.6 percent in 2015, as compared to 4.4 percent for Virginia and 5.3 percent for the nation. In addition, the unemployment rate for each locality in the assessment area declined during the review period and trended below or equal to the national rate as of 2015, with the exception of Hopewell and Petersburg.²⁹¹

²⁸⁶ Ibid

²⁸⁷ Ibid

²⁸⁸ Ibid

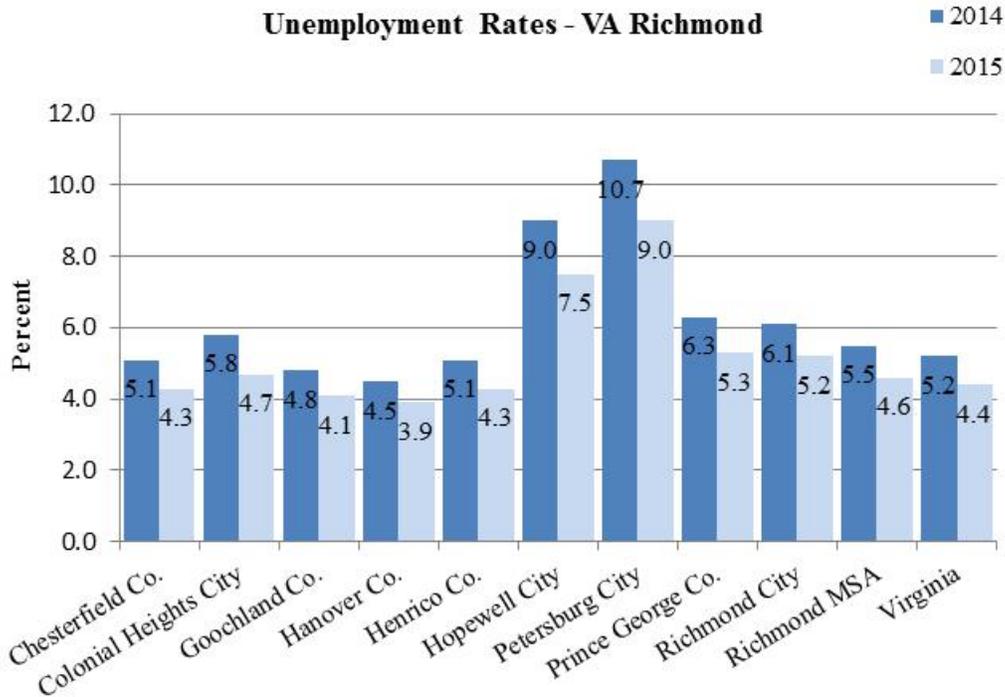
²⁸⁹ Ibid

²⁹⁰ US Census Bureau. Accessed through PolicyMap (www.policymap.com)

²⁹¹ Bureau of Labor Statistics. National Unemployment Rates. Web. 6 Mar 2017.

https://data.bls.gov/timeseries/LNU0400000?years_option=all_years&periods_option=specific_periods&periods=Annual+Data

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Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were approximately 438,900 housing units located in the assessment area; of those, 60.9 percent were owner-occupied, 30.2 percent were rental units, and 9.0 percent were vacant. The median age of housing stock across the assessment area is 34 years, with housing being considerably older in low-income census tracts at 50 years. In addition, rental and vacant units represent a disproportionate share of housing in LMI tracts. Of the 40,224 housing units in low-income tracts, 28.0 percent of the housing was owner-occupied, while 54.1 percent and 18.0 percent were rental and vacant units, respectively. In moderate-income tracts, there were rental and vacant units and a greater percentage of owner-occupied units. These factors indicate that lending opportunities may be more challenging in low-income tracts than in other areas.

According to data from the Richmond, Virginia Comprehensive Housing Market Analysis, the sales housing market has gradually increased since 2011. During the 12 months ending April 2016, total homes sales increased 10.0 percent to 22,900, and the average home sales price increased 5.0 percent to \$243,600. Conditions have improved significantly from October 2010, when the market was softer and the supply of homes peaked at an average of 5.6 months. Since then, the supply of homes has trended downward to an average of 1.9 months in April 2016. Although the housing market improved from 2010 through 2015, building

Richmond, Virginia

permits remained low throughout the period. Builders, however, seem more confident lately, as the number of single-family home permits increased to 20.0 percent, to 2,225, during the 12 months ended May 2016, compared with the number permitted during the previous 12 months.²⁹²

In April 2016, the percentage of seriously delinquent mortgages (defined as more than 90 days past due or in foreclosure) was 3.0 percent, down from 7.1 percent in April 2010. It should also be noted that the share of homes with negative equity in the Richmond market remained elevated at 7.0 percent in the first quarter of 2016.²⁹³ While the supply of homes is low (1.9 months) and would typically characterize a tight housing market, the share of negative equity homes and bank-owned real estate owned (REO) properties remains a negative factor in the overall condition of the housing market.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census and 2015 Dun & Bradstreet data presents key demographic and business information used to help develop a performance context for the assessment area.

²⁹² Comprehensive Housing Market Analysis. Office of Policy Development and Research (PD&R), 1 Jun 2016. Web. 6 Mar 2017.
<https://www.huduser.gov/portal/publications/pdf/RichmondVA-comp-16.pdf>

²⁹³ Ibid

Richmond, Virginia

Combined Demographics Report

Assessment Area: VA Richmond

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	29	11.2	18,735	7.2	6,485	34.6	53,604	20.5
Moderate-income	61	23.6	49,579	18.9	6,189	12.5	45,990	17.6
Middle-income	83	32	90,368	34.5	5,106	5.7	54,244	20.7
Upper-income	84	32.4	103,211	39.4	2,559	2.5	108,055	41.3
Unknown-income	2	0.8	0	0	0	0	0	0
Total Assessment Area	259	100.0	261,893	100.0	20,339	7.8	261,893	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,224	11,241	4.2	27.9	21,741	54	7,242	18
Moderate-income	99,853	41,393	15.5	41.5	45,624	45.7	12,836	12.9
Middle-income	147,711	97,214	36.4	65.8	39,921	27	10,576	7.2
Upper-income	151,096	117,193	43.9	77.6	25,055	16.6	8,848	5.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	438,884	267,041	100.0	60.8	132,341	30.2	39,502	9.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,277	5.8	2,812	5.4	451	11	14	6.4
Moderate-income	10,612	18.7	9,617	18.3	892	21.8	103	47
Middle-income	19,112	33.6	17,689	33.7	1,381	33.8	42	19.2
Upper-income	23,799	41.9	22,399	42.6	1,343	32.9	57	26
Unknown-income	60	0.1	36	0.1	21	0.5	3	1.4
Total Assessment Area	56,860	100.0	52,553	100.0	4,088	100.0	219	100.0
Percentage of Total Businesses:				92.4		7.2		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	8	1.5	8	1.5	0	0	0	0
Moderate-income	38	7.1	37	7	1	9.1	0	0
Middle-income	185	34.5	181	34.4	4	36.4	0	0
Upper-income	306	57	300	57	6	54.5	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	537	100.0	526	100.0	11	100.0	0	.0
Percentage of Total Farms:				98.0		2.0		.0

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Credit and Community Development Needs

In order to better understand the community development and economic landscapes, community development professionals were contacted. These individuals discussed the various needs and opportunities across the region as well as how financial institutions can be responsive to local community development needs. Information from these conversations is included in the appropriate sections below.

The Capital Region Collaborative (CRC), comprising the Richmond Planning District Commission and the Greater Richmond Chamber, is a joint effort underway to address affordable housing issues in the area. Many jurisdictions in the Richmond Planning District overlap with the assessment area, namely Chesterfield, Goochland, Hanover, and Henrico counties and the City of Richmond. The CRC asked the Partnership for Housing Affordability (PHA) to develop a plan to achieve the region's housing goals. As a result, PHA assembled a group of local housing and data experts to form the Regional Housing Alliance. The Virginia Center for Housing Research at Virginia Tech (VCHR) and the Virginia Commonwealth University Center for Urban and Regional Analysis (VCU CURA) collaborated with PHA to conduct a housing study.²⁹⁴

The study found that within the Richmond Regional Planning District, there is an annual housing affordability deficit of \$862 million (or \$6,422 per cost-burdened household) and nearly 132,000 new housing units will be needed to meet housing demand in the next 20 years.²⁹⁵ The study also indicated that low-income households carry 80.0 percent of the region's affordable housing income deficit, and approximately 35.0 percent of all households in the planning district are cost-burdened, including 15.0 percent who are severely cost-burdened. The study concludes there is not enough physical stock to accommodate households with incomes less than 50.0 percent of the area median income, and higher income households prefer to spend much less for housing, i.e., less than 30.0 percent of their incomes. As a result, higher earning households "crowd out" many lower income households that need more affordable housing.

A community contact engaged in affordable housing programs for LMI residents echoed the findings in the study, that additional affordable housing and rental units are needed in the Richmond MSA. The contact also expressed an interest in increased participation from local financial institutions with home ownership counseling seminars and down payment assistance programs. Given the attention around housing affordability in the assessment area, financial institutions may have opportunities to work collaboratively with city and county officials to address affordable housing issues and to provide leadership in this regard.

Further insight on small business conditions can be found in two recent Federal Reserve reports. More specifically, the Federal Reserve's 2015 Small Business Credit Survey on Employer Firms found that a majority of employer firms reported improved financing success rates, profitable operations, revenue growth, and

²⁹⁴ Housing the Richmond Region: Needs, Impediments, and Strategies. Partnership for Housing Affordability, 16 Apr 2015. Web. 6 Mar 2017. <http://www.vchr.vt.edu/housing-the-richmond-region-needs-impediments-and-strategies/>

²⁹⁵ Housing Affordability Deficit is the amount of additional money needed to completely eliminate the region's housing cost burdens (the gap between actual gross housing costs and 30.0 percent of the household's income).

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employee additions in 2015.²⁹⁶ The firms, however, frequently reported that they face challenges in accessing capital, with 50.0 percent of small businesses employers reportedly receiving less than the full amount of financing for which they applied. Microbusinesses and start-ups had the largest unmet financing needs with 63.0 percent and 58.0 percent, respectively, reporting a financing shortfall. A subsequent survey examined business conditions and the credit environment of non-employer firms: small businesses with no employees other than the business owners. In this report, a notable portion of non-employer firms were not profitable in 2015, elected to apply for financing through banks rather than online lenders and, similar to employer firms, received less than the full amount of financing for which they applied. It is worth noting that non-employer businesses represent 80.0 percent of all U.S. businesses.²⁹⁷ Overall, results from both reports suggest that traditional bank lending continues to be the primary source of financing for small businesses, but online lenders are a growing source of funding both firm types.

Regarding local resources for small business owners and financial institutions, the City of Richmond has financial resources and incentives available for individuals and small businesses to stimulate revitalization and promote permanent job creation for LMI citizens. The Citywide Revolving Loan Program (RLP) and the Economic Development RLP provide access to capital for small businesses, entrepreneurs, developers, and nonprofits that are seeking to revitalize Richmond's neighborhoods. Other programs available to attract and grow businesses include the Mayor's Opportunity Fund, Enterprise Zones, and the Tax Abatement Incentive Program.²⁹⁸ In addition to the City of Richmond's programs, there are numerous small business development resources throughout the assessment area that serve business owners and that provide ample opportunities for bank engagement, such as serving on loan or advisory committees, sending referrals, and sponsoring business support programming for current and prospective entrepreneurs.

The City of Richmond and community stakeholders have engaged in efforts to address poverty reduction for the past several years, starting with the formation of the Mayor's Anti-Poverty Commission in 2011. The City also announced its goals of a 40.0 percent reduction in poverty by 2030, including a 50.0 percent reduction in child poverty. To that end, the Richmond City Council established the Office of Community Wealth Building (OCWB) in December 2015. OCWB is charged with advancing five policy priorities: expanded workforce development, targeted job creation, development of a regional transportation system, improved educational outcomes, and redevelopment of one or more public housing communities.²⁹⁹

Given the concerted attention to poverty in the assessment area, there are several organizations within metropolitan Richmond that financial institutions can partner with on poverty reduction initiatives to help LMI families develop better money habits, maintain financial stability, and save for future financial goals. These can include, but are not limited to, financial literacy programs, job training programs and asset building initiatives.

²⁹⁶ "2015 Small Business Credit Survey: Report on Employer Firms," Federal Reserve Banks of New York, Atlanta, Boston, Cleveland, Philadelphia, Richmond and St. Louis, March 2016. Web. 6 Mar 2017.

https://www.richmondfed.org/community_development/resource_centers/small_business/credit_survey?WT.si_n=Search&WT.si_x=3#tab-2

²⁹⁷ Ibid

²⁹⁸ Richmond, Virginia, Business Assistance. Web. 6 Mar. 2017. <http://www.yesrichmondva.com/local-business-assistance/Incentives-Financial-Tools>

²⁹⁹ Richmond, Virginia, Office of Community Wealth Building. Web. 6 Mar. 2017. <http://www.richmondgov.com/CommunityWealthBuilding/index.aspx>

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CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RICHMOND, VIRGINIA ASSESSMENT AREA

LENDING TEST

SunTrust Bank's lending performance in the Richmond assessment area is good. The geographic distribution of loans reflects good penetration throughout the assessment area. Also, the distribution of borrowers reflects good penetration among borrowers of different income levels and businesses of different revenue sizes. In addition, the bank is a leader in making community development loans.

SunTrust Bank reported 3,904 (60.8 percent) HMDA-reportable loans and 2,512 (39.2 percent) CRA small business loans in the Richmond assessment area during the review period. Therefore, HMDA-reportable lending received greater weight in determining the bank's lending test rating in the assessment area. The Richmond assessment area accounted for 34.2 percent of SunTrust Bank's total HMDA-reportable lending in Virginia and 39.9 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 34.5 percent of SunTrust Bank's Virginia deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Home Purchase Loans

Home purchase lending in low-income census tracts is adequate. During the review period, the bank originated 3.0 percent of its loans in low-income census tracts. This level of lending was slightly less than the 4.2 percent of owner-occupied units in these tracts. Additionally, the bank's performance was slightly less than the aggregate lenders in 2014 but greater than the aggregate lending performance in 2015.

Home purchase lending in moderate-income census tracts is also adequate. During the review period, 13.0 percent of the bank's loans were originated in moderate-income census tracts. This performance was less than the 15.5 percent of owner-occupied units in moderate-income census tracts. Additionally, the bank's performance was slightly greater than the aggregate lenders during the review period.

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Home Refinance Loans

Home refinance lending in low-income census tracts is adequate. SunTrust Bank originated 3.1 percent of its home refinance loans in these tracts during the review period. As a result, the bank's lending was slightly less than the percentage of owner-occupied units in these tracts. The bank's performance was slightly greater than the aggregate lenders during the review period.

Home refinance lending in moderate-income census tracts is adequate. The percentage of home refinance loans originated in moderate-income census tracts was less than the percentage of owner-occupied units in these tracts; furthermore, performance was slightly less than the aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in low-income census tracts is excellent. SunTrust Bank originated 6.2 percent of its home improvement loans in low-income census tracts. This performance was greater than the percentage of owner-occupied units and significantly greater than the aggregate lenders during the review period.

Home improvement lending in moderate-income census tracts is excellent. The percentage of home improvement loans in moderate-income census tracts at 25.8 percent was significantly greater than the percentage of owner-occupied units in these tracts at 15.5 percent. Additionally, the bank's performance was also significantly greater than aggregate lenders during the review period.

Small Business Loans

Small business lending in low-income census tracts is excellent. The percentage of small business loans in low-income census tracts was greater than the percentage of small businesses located in low-income census tracts. This performance was significantly greater than aggregate lending performance during the review period.

Small business lending in moderate-income census tracts is also excellent. SunTrust Bank originated 23.3 percent of its small business loans in these tracts, where 18.3 percent of small businesses in the assessment area are operating. SunTrust significantly outperformed aggregate lenders in 2014 and 2015.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context issues were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is good. The percentage of home purchase loans to low-income borrowers was less than the percentage of low-income families located in the assessment area. However, SunTrust Bank's lending performance was greater than aggregate lending performance during the review period.

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Home purchase lending to moderate-income borrowers is good. The bank's percentage of home purchase loans was greater than the percentage of moderate-income families located in the assessment area. The bank's home purchase lending was also greater than the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is good. The bank's percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families in the assessment area. However, SunTrust Bank's lending exceeded aggregate lending performance throughout the review period.

Home refinance lending to moderate-income borrowers is good. The bank's home refinance lending to moderate-income borrowers was greater than the percentage of moderate-income families in the assessment area. Additionally, lending to moderate-income borrowers was greater than the aggregate lenders for both years.

Home Improvement Loans

Home improvement lending to low-income borrowers is excellent. The bank's home improvement lending to low-income borrowers was slightly greater than the percentage of low-income families in the assessment area. Additionally, the bank's lending performance was significantly greater than aggregate lenders during the review period.

Home improvement lending to moderate-income borrowers is excellent. The percentage of home improvement loans to moderate-income borrowers at 26.8 percent was greater than the percentage of moderate-income families in the assessment area at 17.6 percent. Additionally, the bank's performance was greater than the aggregate lending performance during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is adequate. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area during the review period, SunTrust Bank's performance was slightly greater than the aggregate lending performance in 2014 and 2015. Additionally, 89.7 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

SunTrust Bank is a leader in making community development loans in the Richmond assessment area. The bank originated 34 community development loans totaling \$168 million during the review period. Loans were responsive to many community development needs in the assessment area, including the provision of affordable housing, community services targeted to LMI individuals, promoting economic development by financing small business, and revitalizing and stabilizing low- or moderate-income geographies. SunTrust

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Bank's community development lending exhibits excellent responsiveness to the community development and credit needs of the assessment area.

Examples of community development lending include but are not limited to:

- Two loans totaling \$13.4 million for a 50-unit low-income housing tax credit (LIHTC) apartment complex, in which all units are reserved for residents with income levels at or below 50.0 percent of the area median income.
- A \$25 million loan to a small business to expand production and increase its workforce of mostly production line workers. The firm anticipates hiring an additional 113 employees.
- Four loans for a total of \$31.2 million to help stabilize two local municipalities and to allow them to continue providing essential services such as public safety, health and human services, public works and public schools during an economic hardship. In one municipality, 100.0 percent of public school students received free or reduced-price lunch, while 77.0 percent of students did so in the other municipality.
- Two loans for a total of \$3.6 million to the public entity responsible for providing mental health and substance abuse and prevention services to the citizens of the City of Richmond. Amongst those receiving treatment, 89.0 percent of the children and 64.0 percent of the adults served were Medicaid recipients.

INVESTMENT TEST

SunTrust Bank's performance under the investment test is good, as evidenced by the significant level of qualified investment and grants in the Richmond assessment area coupled with the responsiveness of the bank's activities to a number of community development needs.

The bank's investments (excluding contributions) totaled \$25.5 million in the assessment area; of that, \$14.0 million was invested during the review period. All of the current period investments addressed the need for affordable multifamily housing in the assessment area and included direct LIHTC investments, investments in single-investor and multi-investor LIHTC funds, and mortgage-backed securities. All prior period investments also funded affordable housing, primarily through multifamily mortgage-backed securities.

SunTrust Bank contributed about \$879,000 to nonprofit organizations and community development initiatives during the review period. The bank's donations primarily supported organizations that provide community services to LMI individuals, and nearly half of the donations were directed to United Way to facilitate financial and other support to local nonprofit organizations that serve a majority of LMI families. The bank also provided grants totaling \$44,000 to support affordable housing. The bank's financial support addressed a wide variety of critical community needs including financial education and homeownership counseling, healthcare for low-income and uninsured individuals, affordable childcare, homeless assistance and other emergency services, educational support programs and scholarships for LMI individuals. Notable contributions include:

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- \$50,000 to a program that invests in talented individuals from low-income communities and connects them to the resources, training, and the support needed to become successful entrepreneurs.
- \$25,000 to support a program that offers an alternative to payday lending coupled with financial education and coaching. The program has proven highly effective in helping individuals transition away from the use of high cost payday lenders and helping them acquire fundamental skills needed to improve their long-term financial management.
- \$15,000 grant to the Science Museum of Virginia to support Science, Technology, Engineering and Mathematics (STEM) programs for youth in the Richmond Redevelopment & Housing Authority's properties.

Assessment area performance was further enhanced by investments and contributions of about \$64.2 million that benefitted the entire state, including the Richmond assessment area.

SERVICE TEST

SunTrust Bank's service test performance in the Richmond assessment area is good based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

Delivery systems are reasonably accessible to portions of the bank's geographies and individuals of different income levels in the Richmond assessment area. The distribution of 43 branch offices and 97 ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. The bank has five branches in low-income census tracts representing 11.6 percent of total branches in the assessment area and nine branches in moderate-income census tracts representing 20.9 percent of total branches in the assessment area. For comparison purposes, 8.3 percent of households and 5.8 percent of businesses were located in low-income census tracts, and 21.8 percent of households and 18.7 percent of businesses were located in moderate-income tracts. During the review period, three branches were closed: one in a low-income census tract, one in a middle-income census tract, and one in an upper-income census tract. The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended hours in all of its LMI census tract branches, but offers weekend hours at a lower rate in LMI census tracts as compared to middle- and upper-income census tracts. However, banking services and hours of operations do not vary in a way that inconveniences the assessment area, particularly LMI geographies and/or LMI individuals.

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Geographic Distribution of Branches & ATMS

Assessment Area: VA Richmond

Tract Category	Branches							ATMs								Demographics						
	Total Branches				Drive thru	Extend- ed Hours	Week- end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts	House holds	Total Businesses		
	#	%	Open	Closed				#	%	#	%	Open	Closed	#	%	Open	Closed					
Low	5	11.6%	0	1	4	5	1	Total	12	12.4%	5	9.3%	1	2	7	16.3%	1	0	29	11.2%	8.3%	5.8%
DTO	1		0	0				SA	9		3		1	0	6		0	0				
Moderate	9	20.9%	0	0	7	9	4	Total	35	36.1%	15	27.8%	0	0	20	46.5%	0	4	61	23.6%	21.8%	18.7%
DTO	1		0	0				SA	22		2		0	0	20		0	4				
Middle	16	37.2%	0	1	13	16	12	Total	27	27.8%	20	37.0%	0	1	7	16.3%	0	1	83	32.0%	34.3%	33.6%
DTO	0		0	0				SA	8		1		0	0	7		0	1				
Upper	13	30.2%	0	1	12	13	10	Total	21	21.6%	14	25.9%	0	1	7	16.3%	0	1	84	32.4%	35.6%	41.9%
DTO	0		0	0				SA	7		0		0	0	7		0	1				
Unknown	0	0.0%	0	0	0	0	0	Total	2	2.1%	0	0.0%	0	0	2	4.7%	0	0	2	0.8%	0.0%	0.1%
DTO	0		0	0				SA	2		0		0	0	2		0	0				
Total	43	100.0%	0	3	36	43	27	Total	97	100.0%	54	100.0%	1	4	43	100.0%	1	6	259	100.0%	100.0%	100.0%
DTO	2		0	0				SA	48		6		1	0	42		0	6				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Richmond assessment area. During the review period, employees engaged in qualified community service activities totaling 5,419 hours. This is a dramatic improvement over qualified service hours rendered during the last review period. The majority of service hours were for a community service purpose, but 206 hours supported affordable housing. SunTrust Bank employees engaged with over 100 different community development organizations in rendering services. More than 30.0 percent of the community development service hours were dedicated to Junior Achievement, and about 7.0 of service hours were board service at community development organizations or committee memberships. SunTrust employees were active with family services organizations; a community development organization with a focus on local minority groups; workforce development; providing services to the homeless; affordable housing education; and providing financial education. This performance is good given SunTrust Bank's size and presence in the assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE VIRGINIA METROPOLITAN ASSESSMENT AREAS

- **Charlottesville Assessment Area (Charlottesville City and Albemarle County)**
 - As of December 31, 2015, SunTrust Bank operated five branches in the assessment area, representing 3.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$562.5 million in deposits in this assessment area, representing a market share of 14.8 percent and 5.0 percent of SunTrust Bank's total deposits in Virginia.
- **Harrisonburg Assessment Area (Harrisonburg City and Rockingham County)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 3.0 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$128.9 million in deposits in this assessment area, representing a market share of 6.0 percent and 1.1 percent of SunTrust Bank's total deposits in Virginia.
- **Lynchburg Assessment Area (Bedford and Lynchburg cities and Amherst, Bedford, and Campbell counties)**
 - As of December 31, 2015, SunTrust Bank operated seven branches in the assessment area, representing 5.2 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$725.8 million in deposits in this assessment area, representing a market share of 16.1 percent and 6.4 percent of SunTrust Bank's total deposits in Virginia.
- **Radford Assessment Area (Radford City and Montgomery and Pulaski counties)**
 - As of December 31, 2015, SunTrust Bank operated three branches in the assessment area, representing 2.2 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$149.5 million in deposits in this assessment area, representing a market share of 6.0 percent and 1.3 percent of SunTrust Bank's total deposits in Virginia.
- **Roanoke Assessment Area (Roanoke and Salem cities and Botetourt, Franklin, and Roanoke counties)**
 - As of December 31, 2015, SunTrust Bank operated 18 branches in the assessment area, representing 13.4 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$1.3 billion in deposits in this assessment area, representing a market share of 17.4 percent and 11.1 percent of SunTrust Bank's total deposits in Virginia.
- **Staunton Assessment Area (Staunton and Waynesboro cities and Augusta County)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 1.5 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$99.6 million in deposits in this assessment area, representing a market share of 6.9 percent and 0.9 percent of SunTrust Bank's total deposits in Virginia.
- **Winchester Assessment Area (Winchester City and Frederick County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$47.4 million in deposits in this assessment area, representing a market share of 2.4 percent and 0.4 percent of SunTrust Bank's total deposits in Virginia.

Metropolitan Areas (Limited Review)

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area's performance was evaluated and compared with the bank's performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Charlottesville	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Harrisonburg	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Lynchburg	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Radford	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Roanoke	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Staunton	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Winchester	<u>Consistent</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, SunTrust Bank received a High Satisfactory rating for the State of Virginia. Performance in the Lynchburg, Radford, Roanoke, and Winchester assessment areas was consistent with the bank's performance for the state. Community development lending was excellent in Lynchburg, Radford, and Winchester. Charlottesville, Harrisonburg, and Staunton assessment areas exhibited weaker performance than the state; however, performance in all three assessment areas was still considered satisfactory. Weaker performance was primarily attributable to very poor or poor community development lending

For the investment test, SunTrust Bank received a High Satisfactory rating for the State of Virginia. Performance in all limited-scope assessment areas was weaker than the bank's performance for the state due to low levels of qualified investments and contributions relative to the bank's operational presence in all of these markets.

For the service test, SunTrust Bank received a rating of High Satisfactory for the State of Virginia. Service test performance in the Lynchburg and Roanoke assessment areas was consistent with the statewide performance while performance in the remaining metropolitan limited-scope assessment areas was weaker. The overall service test performance was below the state in the Charlottesville, Harrisonburg, and Radford assessment areas due in part to weaker retail banking services. Limited community development services also contributed to weaker performance in the Harrisonburg and Winchester assessment areas. Community development services performance in the Charlottesville, Lynchburg, Radford, and Roanoke assessment areas was consistent with the bank's statewide community development services performance.

The performance in the metropolitan limited-scope assessment areas did not affect the overall state rating.

Nonmetropolitan Areas (Limited Review)

The following nonmetropolitan assessment areas were reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE VIRGINIA NONMETROPOLITAN ASSESSMENT AREAS

- **Eastern Shore of Virginia Assessment Area (Accomack and Northampton counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 1.5 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$111.9 million in deposits in this assessment area, representing a market share of 17.8 percent and 1.0 percent of SunTrust Bank's total deposits in Virginia.
- **Franklin City Assessment Area (Franklin City and Southampton counties)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$26.9 million in deposits in this assessment area, representing a market share of 13.1 percent and 0.2 percent of SunTrust Bank's total deposits in Virginia.
- **Orange Assessment Area (Orange County)**
 - As of December 31, 2015, SunTrust Bank operated no branches in the assessment area, because the bank closed one branch during the review period.
 - As of June 30, 2015, the bank had no deposits in this assessment area.
- **Rockbridge Assessment Area (Buena Vista and Lexington cities and Rockbridge County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$54.9 million in deposits in this assessment area, representing a market share of 8.3 percent and 0.5 percent of SunTrust Bank's total deposits in Virginia.
- **Shenandoah Assessment Area (Page and Shenandoah counties)**
 - As of December 31, 2015, SunTrust Bank operated two branches in the assessment area, representing 1.5 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$93.5 million in deposits in this assessment area, representing a market share of 8.3 percent and 0.8 percent of SunTrust Bank's total deposits in Virginia.
- **Smyth Assessment Area (Smyth County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$48.7 million in deposits in this assessment area, representing a market share of 11.3 percent and 0.4 percent of SunTrust Bank's total deposits in Virginia.
- **South Boston Assessment Area (Halifax County)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 0.7 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$65.8 million in deposits in this assessment area, representing a market share of 12.8 percent and 0.6 percent of SunTrust Bank's total deposits in Virginia.

Nonmetropolitan Areas (Limited Review)

- **West Piedmont Assessment Area (Martinsville City and Henry and Patrick counties)**
 - As of December 31, 2015, SunTrust Bank operated four branches in the assessment area, representing 3.0 percent of its branches in Virginia.
 - As of June 30, 2015, the bank had \$212.8 million in deposits in this assessment area, representing a market share of 13.8 percent and 1.9 percent of SunTrust Bank’s total deposits in Virginia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, each assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding these areas.

Nonmetropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Eastern Shore of VA	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Franklin City	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Orange	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Consistent</u>
Rockbridge	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
Shenandoah	<u>Consistent</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>
Smyth	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
South Boston	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>
West Piedmont	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>	<u>Not Consistent (Below)</u>

For the lending test, performance in the Shenandoah assessment area was consistent with SunTrust Bank’s statewide performance. Performance in the remaining seven limited-scope nonmetropolitan assessment areas was weaker than the bank’s performance in the state; however, four of these assessment areas were still considered satisfactory. Weaker performance was primarily attributable to very poor or poor community development lending in these assessment areas. Also contributing to weaker performance was the distribution of loans by borrower income in the Franklin City, Orange, and Rockbridge assessment areas. The geographic distribution of loans was also a factor in the Franklin City assessment area.

For the investment test, performance in most nonmetropolitan limited-scope assessment areas was weaker than the bank’s statewide performance due to lower levels of qualified investments relative to SunTrust Bank’s operations in the assessment areas. Performance in the Shenandoah assessment area was consistent with statewide performance.

For the service test, performance in the nonmetropolitan limited-scope assessment areas was generally below the statewide performance. Service test performance in the Orange assessment area was consistent with the statewide performance primarily due to excellent community development services in the assessment area. The bank had no qualified community development services in the Franklin City, Shenandoah, Smyth, and South

Nonmetropolitan Areas (Limited Review)

Boston assessment areas. Additionally, retail banking services were weaker than the state in the Eastern Shore, Shenandoah, Smyth, and South Boston assessment areas, stronger in Franklin City and West Piedmont, and consistent in the remaining assessment areas.

The performance in the nonmetropolitan limited-scope assessment areas did not affect the overall state rating.

STATE OF WEST VIRGINIA

CRA RATING FOR WEST VIRGINIA: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

Major factors supporting the rating include the following:

- The geographic distribution of loans reflects adequate penetration throughout the assessment areas, and the distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different revenue sizes.
- The bank made no community development loans in its West Virginia assessment areas; this low level of lending is poor given the bank's size and presence in its assessment areas.
- The bank provides a significant level of qualified community development investments and grants that are responsive to several identified community development needs of the West Virginia assessment areas.
- Retail services are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas.
- The bank provides a relatively high level of community development services throughout the assessment areas.

STATE OF WEST VIRGINIA

SCOPE OF EXAMINATION

A full-scope review was conducted for the following assessment area in the State of West Virginia:

- Charleston

A limited-scope review was conducted for the remaining assessment area:

- Huntington

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

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WEST VIRGINIA

As of June 30, 2015, SunTrust Bank had \$93.8 million in deposits in West Virginia, accounting for 0.1 percent of the bank's total deposits. SunTrust Bank operated six branch offices in West Virginia, as of December 31, 2015, representing 0.4 percent of the bank's total branches. HMDA-reportable lending in West Virginia accounted for 0.2 percent of total institutional HMDA-reportable lending by number of loans, and CRA small business lending in West Virginia accounted for 0.1 percent of the bank's total CRA small business lending. Overall, HMDA-reportable and CRA lending in West Virginia accounted for 0.1 percent of the bank's total lending activity by dollar volume, which was equal to the percentage of total deposits at 0.1 percent.

The following table shows lending activity from January 1, 2014, through December 31, 2015.

Statewide Summary of Lending Activity Assessment Areas Located in West Virginia

Loan Type	#	%	\$ (000s)	%
HMDA Home Purchase	57	20.7%	\$7,328	29.8%
HMDA Refinance	112	40.6%	\$10,926	44.4%
HMDA Home Improvement	55	19.9%	\$814	3.3%
HMDA Multi-Family	0	0.0%	\$0	0.0%
Total HMDA	224	81.2%	\$19,068	77.5%
Total Small Business	52	18.8%	\$5,551	22.5%
Total Farm	0	0.0%	\$0	0.0%
TOTAL LOANS	276	100.0%	\$24,619	100.0%

Originations and Purchases

STATE OF WEST VIRGINIA

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WEST VIRGINIA

LENDING TEST

The lending test rating in the state of West Virginia is low satisfactory. Overall, performance in West Virginia with regard to the geographic distribution of loans reflects adequate penetration throughout the assessment areas. The distribution of loans by borrower income reflects good penetration among customers of different income levels and businesses of different sizes. Additionally, SunTrust Bank made no community development loans in West Virginia.

During the review period, SunTrust reported 224 HMDA-reportable loans and 52 CRA small business loans in West Virginia. As such, HMDA-reportable lending was given greater weight when determining the lending test rating for West Virginia. The rating for West Virginia is based on performance in the Charleston full-scope assessment area. Approximately 63.4 percent of the state's HMDA-reportable and small business lending occurred in this assessment area, thus making this the largest concentration of lending activity in the state. Additionally, 82.8 percent of the bank's total deposits in West Virginia are in this assessment area.

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

Geographic and Borrower Distribution

The geographic distribution of SunTrust's HMDA-reportable and small business loans is adequate, and the distribution of loans by borrower income and revenue size of businesses is good. As noted above, the rating for the state of West Virginia is derived from the Charleston assessment area. A detailed discussion of the borrower and geographic distribution of lending for the Charleston assessment area is included in the next section of this report.

Community Development Lending

Sun Trust Bank made no community development loans in the state of West Virginia during the review period. The low level of statewide community development lending is considered poor based on the bank's size and presence in its West Virginia assessment areas.

INVESTMENT TEST

The investment test rating for West Virginia is high satisfactory.

The bank makes a significant level of qualified investments and contributions in the West Virginia assessment areas. Charleston was the only full-scope assessment area reviewed, and performance in this assessment area was good. During the review period, the bank had qualified investments of \$2.6 million and contributions of \$44,500 in the West Virginia assessment areas. Additionally, the bank had statewide investments of

STATE OF WEST VIRGINIA

approximately \$28,000 and contributions of \$66,000 to organizations that serve the entire state. All statewide contributions supported affordable housing initiatives, including an annual statewide affordable housing conference.

This level of investment activity is considered good given the bank's presence in the state and the availability of community development opportunities in the bank's assessment areas. Additional details regarding specific investments and contributions can be found in the full-scope assessment area section, and a summary of the bank's investments and contributions for the state can be found in Appendix F.

SERVICE TEST

The service test rating for West Virginia is high satisfactory.

Retail Services

Delivery systems, including ATMs and branch office locations, are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment areas. Statewide, the bank did not open or close any branches during the review period; therefore, the record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals. Statewide, banking services and hours of operation do not vary in a way that inconveniences the assessment areas, particularly LMI geographies or LMI individuals. Additional detail on the bank's retail services can be found in the full-scope assessment area section of this report.

Community Development Services

SunTrust Bank provided a relatively high level of community development services that benefited LMI residents and small businesses in the state of West Virginia. The bank provided a total of 354 qualified service hours during the examination period, including 284 hours in the Charleston full-scope assessment area. Performance in Charleston was good, and performance in the limited-scope assessment area was consistent. Given the bank's size and presence in the state of West Virginia and the opportunities that exist for community development services, the bank's performance is considered good.

Additional detail on the bank's retail and community development services can be found in the full-scope assessment area section of this report.

Charleston, West Virginia

METROPOLITAN AREA (Full Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHARLESTON, WEST VIRGINIA ASSESSMENT AREA

Overview

The Charleston assessment area consists of Kanawha County, which is part of the three-county Charleston, West Virginia MSA. The other two counties that make up the Charleston MSA are Boone and Clay. As of December 2015, SunTrust had five branches in the Charleston assessment area, which represent 83.3 percent of the branches statewide and hold 82.8 percent of its deposits in West Virginia. Additionally, the market represents the largest concentration of combined HMDA-reportable and CRA small business lending in the state at 59.3 percent.

The assessment area is an active banking market that includes various financial institutions ranging from community banks to large national financial institutions. According to the June 30, 2015 FDIC Summary of Deposits Report, BB&T holds the highest deposit market share with nearly 33.1 percent of the deposits and has ten branches in the market area. SunTrust holds nearly 1.6 percent of the deposit market share with five branches in the market area.

SunTrust Bank and SunTrust Mortgage combined had an average of 1.8 percent of total HMDA-reportable lending in both 2014 and 2015. STB ranked 29th while STM ranked 20th out of the 144 HMDA lenders in the market in 2014. In 2015, STM dropped in ranking to 23rd place while STB remained the same. City National Bank of West Virginia, Quicken Loans, BB&T, Huntington National Bank, and JPMorgan Chase Bank were the top HMDA lenders in the market.

SunTrust Bank ranked 21st out of 45 CRA reporters in 2014 with less than 1.0 percent of the CRA loans in the market area. In 2015, the bank ranked 18th out of 46 CRA reporters with 1.0 percent of the CRA loans. BB&T was the top CRA lender in the market for both years.

Population and Income Characteristics

The county seat of Kanawha County is Charleston, West Virginia, the state capital. Charleston is the largest city in SunTrust Bank's assessment area, with a population estimate of 49,138 as of July 1, 2016. Kanawha County is also the most populous county in West Virginia with an estimated population of 186,241. Both Charleston and Kanawha County experienced population loss between 2010 and 2016, with a 4.3 percent and 3.5 percent population decline, respectively.³⁰⁰ It is important to note that population loss affects housing, healthcare, and consumer industries.

³⁰⁰ QuickFacts. US Census Bureau, n.d. Web. 10 July 2017. <http://quickfacts.census.gov>

Charleston, West Virginia

The assessment area is made up of 53 census tracts: 12 tracts (22.6 percent) are moderate-income, 30 tracts (56.6 percent) are middle-income, and 11 tracts (20.8 percent) are upper-income.

For purposes of classifying borrower income, this evaluation uses the FFIEC estimated median family income. The following table sets forth the estimated median family income in 2014 and 2015 for the Charleston, West Virginia MSA and shows that the median family income increased by \$2,100, or 3.7 percent, between 2014 and 2015.

Borrower Income Levels Charleston, WV MSA

FFIEC Estimated Median Family Income		Low	Moderate	Middle	Upper
		0 - 49.99%	50% - 79.99%	80% - 119.99%	120% - & above
2014	\$57,500	0 - \$28,749	\$28,750 - \$45,999	\$46,000 - \$68,999	\$69,000 - & above
2015	\$59,600	0 - \$29,799	\$29,800 - \$47,679	\$47,680 - \$71,519	\$71,520 - & above

Poverty is a significant problem in the assessment area. For the city of Charleston, the percentage of people in poverty was 19.6 percent between 2011 and 2015, while the poverty rate was 15.9 percent in Kanawha County. The statewide rate was 17.9 percent.³⁰¹ In addition, 9.7 percent of families in the assessment area live below the poverty level, while 18.3 percent of families living in moderate-income census tracts live below the poverty level. Moreover, 36.6 percent of families are considered LMI, which is slightly below the percentage of LMI families in the state (39.5 percent).³⁰²

Economic Conditions

According to Moody's Analytics, the Charleston, West Virginia MSA has been in a recession since March 2016. The contributing factors include a decline in employment and wages, above average unemployment rate, population losses, and large-scale layoffs in the area's coal industry. Total employment declined by approximately 3.0 percent between 2012 and 2015 and declined 2.4 percent for the twelve months ending December 2016.^{303 304} Most concerning, the mining, logging and construction sector has shed 3,500 jobs since December 2012 and decreased 14.1 percent from December 2015 to December 2016. The coal industry is the main economic driver in the Charleston MSA, and layoffs in the industry impact the region. The coal industry has been affected by a record number of coal-fired power plant closures and the transition in the nation's power supply toward natural gas and renewable energy.

³⁰¹ "Charleston, WV (US Census)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 10 July 2017. <http://www.policymap.com/>

³⁰² FRB Atlanta Calculations of 2015 Census Data

³⁰³ Korobkin, Marc. "Charleston, WV." Précis® U.S. Metro. Moody's Analytics, March 2016. Web. 12 July 2017.

<https://www.economy.com/precismetro>

³⁰⁴ "At a Glance Tables." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 12 July 2017.

<http://www.bls.gov/eag/home.htm>

Charleston, West Virginia

As of December 2016, total employment in the assessment area was approximately 119,200 jobs with employment concentrations in the following sectors: government, education and health services, professional and business services, and retail trade. However, the highest average annual earnings can be found in the mining, construction, and manufacturing, and transportation and utilities sectors. Job losses in these sectors may disrupt consumer industries, such as retail and hospitality establishments, and may impact demand for single-family housing. Besides local and state government, other major employers in the assessment area include Charleston Area Medical Center, Herbert J. Thomas Memorial Hospital, Frontier Communications, MC Junking Corporation (welding), and Wal-Mart Stores, Inc.

According to 2015 Dun & Bradstreet information, there were 8,119 businesses in the assessment area, 88.7 percent of which had total annual revenues less than or equal to \$1 million and were therefore considered to be small businesses. Additionally, 30.7 percent of small businesses in the assessment area are located in moderate-income tracts. Lending opportunities to this segment remained stable between 2012 and 2015 in the assessment area, with nearly 2,500 loans made in 2015. During this same period, loans made to firms with revenues under \$1.0 million represented a 46.4 percent share of total small business loans in Kanawha County, which is higher than previous years but still disproportionate to the percentage of small businesses with revenues under \$1 million.³⁰⁵ This may be an indication that there may be obstacles for smaller firms to access credit in the market or that these firms are utilizing alternative financing options such as online lenders.

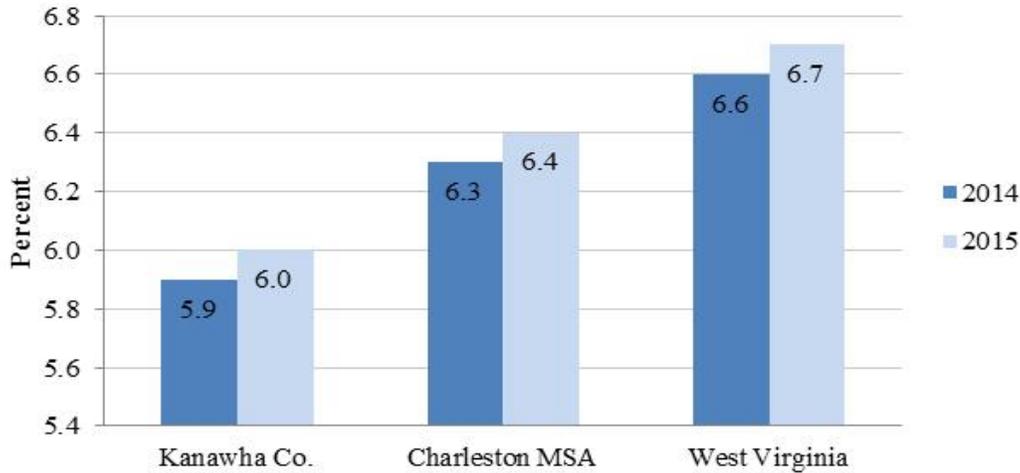
The unemployment rates for the assessment area, the MSA, and the state of West Virginia reflect an increase from 2014 to 2015; the higher rate in Kanawha County can be attributed to the massive layoffs previously mentioned. According to the Bureau of Labor Statistics, the annual unemployment rate in Kanawha County peaked at 7.4 percent in 2010, and then declined until 2014. Historically, the unemployment rate in the assessment area has been lower than the United States rate, but surpassed the national rate in 2014.³⁰⁶

³⁰⁵ "Kanawha County, WV (CRA Loan Data)." GIS Mapping and Geographic Information System Data. The Reinvestment Fund, n.d. Web. 12 Jul. 2017. <<http://www.policymap.com/>>.

³⁰⁶ "At a Glance Tables." U.S. Bureau of Labor Statistics. U.S. Bureau of Labor Statistics, n.d. Web. 12 July 2017. <http://www.bls.gov/eag/home.htm>.

Charleston, West Virginia

Unemployment Rates - Charleston WV



Not Seasonally Adjusted. Source: Bureau of Labor Statistics

Census data indicates there were 93,063 housing units in the assessment area, 63.0 percent of which were owner-occupied, 25.4 percent were rental units, and 11.3 percent were vacant. More specifically, 19.0 percent of the housing stock in the assessment area is located in moderate-income tracts. Nearly 47.4 percent of the housing in moderate-income census tracts was owner-occupied units while 38.6 percent of housing was rental units. Additionally, the median age of housing is 48 years for the assessment area. All of these factors underscore that residential lending opportunities exist for both home purchase and home improvement lending.

The Charleston metropolitan area has experienced an uneven housing market during the review period, with erratic upswings and declines in home sales during the review period. For example, home sales declined throughout 2014 and then posted a 131.0 percent annual increase in April 2015 before declining again for all 12 months in 2016.³⁰⁷ Conversely, home price appreciation has been a bit more stable, posting single digit increases during review period. As of December 2015, the median home price was \$138,500. According to bank management and Moody Analytics, retiree migration into the Charleston metropolitan area is increasing and will continue to drive the appreciation and expansion of housing in the market. This is also driving people from rural areas into the Charleston area, seeking higher quality healthcare and services.

Overall, Charleston is an affordable region for housing compared to the rest of the nation. However, given the median housing value of \$138,500, a low-income individual who earns less than \$30,000 a year may have difficulty qualifying for a mortgage loan. In addition, the percentage of homes affordable for a four-person family earning 80.0 percent of the area median income (AMI) in 2015 is 48.5 percent in Kanawha County, while

³⁰⁷ Federal Reserve Bank of Atlanta staff calculations based on data provided by LPS Applied Analytics.

Charleston, West Virginia

the percentage of homes affordable to those earning 50.0 percent of the AMI is 35.5 percent.³⁰⁸ Therefore, homebuyer education and assistance for LMI people, such as down payment assistance programs, affordable lending products, and homebuyer counseling and education programs, should remain a priority.

Demographic Characteristics by Census Tract

The following table based on 2015 FFIEC Census Data and 2015 Dun & Bradstreet information presents key demographic and business information used to help develop a performance context for the assessment area.

³⁰⁸ "Kanawha County, WV (HUD)," *GIS Mapping and Geographic Information System Data*. The Reinvestment Fund, n.d. Web. 12 Jul. 2017. <<http://www.policymap.com/>>.

Charleston, West Virginia

Combined Demographics Report

Assessment Area: WV Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	9,517	18.6	
Moderate-income	12	22.6	7,754	15.2	1,417	18.3	9,203	18	
Middle-income	30	56.6	31,908	62.5	2,993	9.4	10,819	21.2	
Upper-income	11	20.8	11,402	22.3	551	4.8	21,525	42.2	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	53	100.0	51,064	100.0	4,961	9.7	51,064	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	17,723	8,401	14.3	47.4	6,834	38.6	2,488	14	
Middle-income	54,617	36,298	61.7	66.5	11,961	21.9	6,358	11.6	
Upper-income	20,723	14,138	24	68.2	4,869	23.5	1,716	8.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	93,063	58,837	100.0	63.2	23,664	25.4	10,562	11.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,489	30.7	2,127	29.5	323	41.3	39	28.9	
Middle-income	3,634	44.8	3,292	45.7	292	37.3	50	37	
Upper-income	1,996	24.6	1,783	24.8	167	21.4	46	34.1	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	8,119	100.0	7,202	100.0	782	100.0	135	100.0	
	Percentage of Total Businesses:			88.7		9.6		1.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	6	11.1	6	11.1	0	0	0	0	
Middle-income	39	72.2	39	72.2	0	0	0	0	
Upper-income	9	16.7	9	16.7	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	54	100.0	54	100.0	0	.0	0	.0	
	Percentage of Total Farms:			100.0		.0		.0	

Charleston, West Virginia

Credit and Community Development Needs

While preparing CRA evaluations, examiners often contact community representatives to gain insight regarding the credit needs and economic conditions of a bank's assessment area. Community contacts and bank management familiar with the economic conditions of the Kanawha County assessment area were consulted for this evaluation.

One community contact reiterated examiner findings that (1) the economic conditions outside the city are depressed because the nation's power supply is transitioning from coal to natural gas, therefore contracting the mining industry; and (2) the region has a difficult time attracting millennials to the jobs available or providing available jobs to the current generation of workers. In terms of bank participation, a local contact indicated there were many opportunities for large financial institutions to get involved and help finance smaller projects that would impact the local community. However, he opined that the larger banks want personal guarantees from volunteer board members on loans to purchase fleet vehicles, for example, and that they have been less eager to restructure existing debt. He encouraged banks to be more flexible.

Additional opportunities shared by community contacts are highlighted below:

- Small business loans represent a primary credit need for the assessment area as mentioned previously. Businesses with gross annual revenues of \$1 million or less represent 88.7 percent of businesses in the area, but only 46.4 percent of small business lending went to this segment. There is opportunity to increase access to small business capital. Two opportunities for financial institutions include the West Virginia Loan Fund Collaborative and the West Virginia Capital Access Program (WVCAP). The West Virginia Loan Fund Collaborative is a voluntary pilot effort of eight active lending organizations that all have community-minded missions to direct lending activities to businesses in rural, underserved areas in West Virginia. Additionally, WVCAP is an opportunity for West Virginia financial institutions to partner with program participants and make loans that they would otherwise not make due to a borrower's risk profile.
- According to another contact, there is a void with regards to bank participation with the NMTC program. The contact indicated that downtown Charleston would be eligible for these tax credits, but the community lacks the expertise on how to use and leverage them. Local financial institutions could make an impact if they could provide guidance and technical resources to help businesses and organizations navigate the process.
- While the unbanked and underbanked populations in Kanawha County are below state and national rates, there are opportunities to provide low-cost banking services and access to mainstream financial institutions. According to the FDIC's 2013 National Survey of Unbanked and Underbanked Households, 5.5 percent of households in Kanawha County are unbanked, meaning they have no type of deposit account with a mainstream financial institution. Meanwhile, 16.3 percent of households are considered underbanked, meaning they have a deposit account, but they also rely on alternative financial services providers on a regular basis.³⁰⁹

³⁰⁹ 2015 Assets & Opportunities Local Data Center. Calculations by CFED of data from 2013 FDIC National Survey of Unbanked and Underbanked Households. N.p. Web. 13 Jul. 2017. <http://localdata.assetsandopportunity.org/map>

Charleston, West Virginia

- Another opportunity identified by a community contact is Project West Invest, where police officers are provided with a 10-year forgivable loan if they buy a home in Charleston's West Side, an area known for high crime. This initiative has support from the Charleston Urban Renewal Authority, the police department, the Greater Kanawha Valley Foundation, and the Mayor's Office of Economic and Community Development, which oversees the project. This is an opportunity for institutions to get involved by donating, volunteering, or partnering with the Kanawha Valley Council of Philanthropy.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHARLESTON, WEST VIRGINIA ASSESSMENT AREA

LENDING TEST

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

SunTrust Bank reported 130 (74.3 percent) HMDA-reportable loans and 45 (25.7 percent) CRA small business loans in the Charleston assessment area during the review period. As such, HMDA-reportable lending received greater weight than CRA small business lending in determining the bank's lending test performance for the assessment area. The Charleston assessment area accounted for 58.1 percent of SunTrust Bank's total HMDA-reportable lending in West Virginia and 63.4 percent of its total statewide CRA small business lending by dollar volume during the review period. In comparison, 82.8 percent of SunTrust Bank's West Virginia deposits are in this assessment area.

For the lending test analysis, lending performance in low-, moderate-, middle-, and upper-income census tracts and to low-, moderate-, middle-, and upper-income borrowers was considered for each product; however, comments for activity in middle- and upper-income tracts and to middle- and upper-income borrowers are only included when they were material to the outcome of the analyses. Details of the bank's mortgage and small business lending and information regarding lending by peers can be found in Appendix G.

Geographic Distribution of Loans

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

Charleston, West Virginia

There are no low-income census tracts in the Charleston assessment area. As such, no rating for each of the lending products was assigned in this category and more weight was placed on the bank's lending in moderate-income census tracts.

Home Purchase Loans

Home purchase lending in moderate-income census tracts is adequate based on five loan originations during the review period. Lending performance in moderate-income census tracts was equal to the percentage of owner-occupied units located in these tracts. However, the bank's home purchase lending in moderate-income census tracts was greater than aggregate lender performance during the review period.

Home Refinance Loans

Home refinance lending in moderate-income census tracts is very poor. SunTrust Bank did not originate any home refinance loans in moderate-income census tracts during the review period, where 14.3 percent of owner-occupied units were located. Home refinance lending opportunities in these tracts do not appear limited as evidenced by aggregate lending performance during the review period.

Home Improvement Loans

Home improvement lending in moderate-income census tracts is adequate based on four loan originations during the review period. Lending performance in moderate-income census tracts was less than the percentage of owner-occupied units located in these tracts. However, the bank's home improvement lending in moderate-income census tracts was greater than aggregate lending in 2014, but less than aggregate lending in 2015.

Small Business Loans

Small business lending in moderate-income census tracts is excellent. SunTrust Bank originated 37.8 percent of its small business loans in moderate-income census tracts, where 29.5 percent of small businesses in the assessment area operate. Additionally, SunTrust Bank outperformed aggregate lenders throughout the review period.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The distribution of loans by borrower income or revenue size of businesses is good. For this analysis, the distribution of small business lending across business revenue sizes and HMDA-reportable lending across borrower income levels was compared to available demographic information. Performance context factors were also considered as well as the performance of other banks.

Home Purchase Loans

Home purchase lending to low-income borrowers is poor. SunTrust Bank only originated two home purchase loans to low-income borrowers during the review period. As a result, the bank's home purchase lending to low-income borrowers was significantly less than the percentage of low-income families, and the bank underperformed aggregate lenders during the review period.

Charleston, West Virginia

Home purchase lending to moderate-income borrowers is excellent. During the review period, 37.1 percent of the bank's home purchase loans were made to moderate-income borrowers, which is significantly greater than the percentage of moderate-income families in the assessment area at 18.0 percent. The bank's home purchase loans to moderate-income borrowers also exceeded the aggregate lending performance during the review period.

Home Refinance Loans

Home refinance lending to low-income borrowers is adequate. The percentage of home refinance loans to low-income borrowers was less than the percentage of low-income families, but consistent with aggregate lenders during the review period.

Home refinance lending to moderate-income borrowers is excellent. The percentage of home refinance loans to moderate-income borrowers exceeded both the percentage of moderate-income families and aggregate lender performance during the review period.

Home Improvement Loans

Home improvement lending to low-income borrowers is good. Although the bank only originated seven home improvement loans to low-income borrowers during the review period, the percentage of home improvement loans to low-income borrowers was greater than both the percentage of low-income families and aggregate lender performance during the review period.

Home improvement lending to moderate-income borrowers is excellent. Home improvement lending to moderate-income borrowers greatly exceeded both the percentage of moderate-income families and aggregate lender performance during the review period.

Small Business Loans

The distribution of small business loans to businesses of different sizes is good. While the percentage of small business loans to businesses with revenues of \$1 million or less was less than the percentage of small businesses in the assessment area, the bank's performance was greater than aggregate lending performance. For example, in 2014 the bank made 63.2 percent of its loans to small businesses compared to the aggregate at 38.0 percent. Additionally, 86.7 percent of small business loans were originated in amounts of \$250,000 or less, indicating a willingness to lend in the smaller amounts that are typically requested by small businesses.

Community Development Lending

Although SunTrust Bank made no community development loans in the Charleston assessment area during the review period, this performance is considered poor given the bank's limited presence and community development lending opportunities.

Charleston, West Virginia

INVESTMENT TEST

SunTrust Bank makes a significant level of qualified investments and grants in the Charleston assessment area given the bank's presence in the assessment area. The bank's investments (excluding contributions) totaled \$1.9 million in the assessment area. All investments were made in a prior review period. The bank's investment portfolio in the assessment area is focused on affordable housing and includes bonds that finance HUD programs and one older investment in a LIHTC fund.

During the review period, the bank contributed \$41,500 to nonprofit organizations that provide community services to LMI individuals and to support economic development. Notable donations include:

- A \$22,000 grant to support an entrepreneurship and workforce development program that focuses on giving people access to fresh, organic produce;
- A \$10,000 grant to support the new Goodwill Prosperity Center, which will include a public computer lab, classrooms for college credit classes, interview space and a professional clothes closet, among other amenities; and
- A \$5,000 grant to a microlender dedicated to helping small businesses start and grow in the Shenandoah Valley of Virginia.

The Charleston assessment area was also positively impacted by \$66,000 in contributions that provided support for statewide affordable housing initiatives, as described in the state overview section of the report.

While the bank's investments during the review period were limited to contributions, the donations reflect a high level of responsiveness to the assessment area needs for creative economic development strategies and affordable housing. Due to the responsiveness of the bank's donations, performance is considered good, given the bank's presence in this market and available community development opportunities.

SERVICE TEST

SunTrust Bank's service test performance in the Charleston assessment area is good based on the accessibility of the bank's retail services and the relatively high level of community development services.

Retail Services

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Charleston assessment area. The distribution of five branch offices and six ATMs as of December 31, 2015, was compared to the distribution of households and businesses among the tract categories within the assessment area. This assessment area has no low-income census tracts; therefore, the bank has no branches in low-income census tracts. The bank has one branch in a moderate-income census tract representing 20.0 percent of total branches in the assessment area. For comparison purposes, 18.5 percent of households and 30.7 percent of businesses were located in moderate-income tracts. During the review period, no branches were

Charleston, West Virginia

opened or closed in this assessment area. The bank’s record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals in the assessment area.

SunTrust Bank offers extended hours at its branch location in a moderate-income tract, but does not offer weekend hours. Banking hours of operation and services do not vary in a way that inconveniences the assessment area, particularly LMI geographies and individuals in the assessment area.

Geographic Distribution of Branches & ATMS

Assessment Area: WV Charleston

Tract Category	Branches							ATMs								Demographics						
	Total Branches		Open	Closed	Drive thru	Extended Hours	Week-end Hours	Total ATMs		Full Service ATMs				Cash only ATMs				Census Tracts		House holds	Total Businesses	
	#	%						#	%	#	%	Open	Closed	#	%	Open	Closed	#	%			%
Low	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Moderate	1	20.0%	0	0	0	1	0	Total	2	33.3%	2	33.3%	0	0	0	0.0%	0	0	12	22.6%	18.5%	30.7%
DTO	0		0	0				SA	1		1		0	0	0		0	0				
Middle	3	60.0%	0	0	0	3	3	Total	3	50.0%	3	50.0%	0	0	0	0.0%	0	0	30	56.6%	58.5%	44.8%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Upper	1	20.0%	0	0	0	1	1	Total	1	16.7%	1	16.7%	0	0	0	0.0%	0	0	11	20.8%	23.0%	24.6%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Unknown	0	0.0%	0	0	0	0	0	Total	0	0.0%	0	0.0%	0	0	0	0.0%	0	0	0	0.0%	0.0%	0.0%
DTO	0		0	0				SA	0		0		0	0	0		0	0				
Total	5	100.0%	0	0	0	5	4	Total	6	100.0%	6	100.0%	0	0	0	0.0%	0	0	53	100.0%	100.0%	100.0%
DTO	0		0	0				SA	1		1		0	0	0		0	0				

2015 FFIEC Census Data, 2010 ACS Data, and 2015 D&B Information

Closed branches/ATMs are only included in "closed" columns and are not included in any other totals.

DTO - Drive thru only is a subset of total branches

SA = Stand Alone ATM is a subset of total ATMs

Community Development Services

SunTrust Bank provides a relatively high level of community development services in the Charleston assessment area. During the review period, SunTrust Bank employees provided 284 service hours in various capacities for community development organizations. The majority of service hours bank employees engaged in were affordable housing service hours at a local organization that provides housing-related services in the assessment area; these activities were responsive to the needs of this assessment area. SunTrust employees were actively engaged in providing board services for a local CDFI, working with affordable housing organizations, and workforce development. The bank’s performance is good given SunTrust Bank’s size and presence in the assessment area and the opportunities that exist for community development service.

Metropolitan Areas (Limited Review)

The following metropolitan assessment area was reviewed using limited-scope examination procedures.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE WEST VIRGINIA METROPOLITAN ASSESSMENT AREA

- **Huntington Assessment Area (Cabell and Putnam counties)**
 - As of December 31, 2015, SunTrust Bank operated one branch in the assessment area, representing 16.7 percent of its branches in West Virginia.
 - As of June 30, 2015, the bank had \$16.2 million in deposits in this assessment area, representing a market share of 0.5 percent and 17.2 percent of SunTrust Bank’s total deposits in West Virginia.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Through the use of available facts and data, including performance and demographic information, the assessment area’s performance was evaluated and compared with the bank’s performance in the state. The conclusions regarding performance are provided in the table below. Please refer to the tables in Appendix H for information regarding this area.

Metropolitan Assessment Areas			
Assessment Areas	Lending Test	Investment Test	Service Test
Huntington	<u>Not Consistent (Below)</u>	<u>Consistent</u>	<u>Not Consistent (Below)</u>

For the lending test, SunTrust Bank received a Low Satisfactory rating for the State of West Virginia. Performance in the Huntington assessment area was weaker than the bank’s performance in the state due to the absence of community development lending in the assessment area and the poor geographic distribution of loans.

For the investment test, SunTrust Bank received a High Satisfactory rating for the State of West Virginia. Performance in the Huntington assessment area was consistent with the bank’s performance in the state.

For the service test, SunTrust Bank received a rating of High Satisfactory for the State of West Virginia. Service test performance in the Huntington assessment area was weaker than the bank’s performance for the state due to weaker retail banking services in this assessment area. Community development service performance was consistent with the state in this assessment area.

The performance in the metropolitan limited-scope assessment area did not affect the overall state rating.

APPENDICES

APPENDIX A - SCOPE OF THE EXAMINATION

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED			
HMDA-reportable and CRA Small Business Lending: January 1, 2014 to December 31, 2015			
CD Loans, Investments and Services: January 1, 2013 to December 31, 2015			
FINANCIAL INSTITUTION		PRODUCTS REVIEWED	
SunTrust Bank – Atlanta, Georgia		HMDA-reportable loans & CRA small business loans	
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
SunTrust Mortgage	Mortgage Company	HMDA-reportable loans	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
<i>ASSESSMENT AREA</i>	<i>TYPE OF EXAMINATION</i>	<i>BRANCHES VISITED</i>	<i>OTHER INFORMATION</i>
ALABAMA			
Florence, MSA#22520	Full-Scope Review		
FLORIDA			
Daytona, MSA#19660	Full-Scope Review		
Fort Myers, MSA#15980	Limited-Scope Review		
Fort Walton, MSA#18880	Limited-Scope Review		
Gainesville, MSA#23540	Limited-Scope Review		

APPENDICES (Continued)

Homosassa Springs, MSA#26140	Limited-Scope Review		
Jackson	Limited-Scope Review		
Jacksonville, MSA#27260	Limited-Scope Review		
Lakeland, MSA#29460	Limited-Scope Review		
Melbourne, MSA#37340	Limited-Scope Review		
Miami, MSA#22744, 33124, & 48424	Full-Scope Review		
Middle Florida	Limited-Scope Review		
Naples, MSA#34940	Limited-Scope Review		
Ocala, MSA#36100	Limited-Scope Review		
Orlando, MSA#36740	Limited-Scope Review		
Panama City, MSA#37460	Limited-Scope Review		
Pensacola, MSA#37860	Limited-Scope Review		
Port St. Lucie, MSA#38940	Limited-Scope Review		
Punta Gorda, MSA#39460	Limited-Scope Review		
Sarasota, MSA#35840	Limited-Scope Review		

APPENDICES (Continued)

Sebring, MSA#42700	Limited-Scope Review		
Tallahassee, MSA#45220	Limited-Scope Review		
Tampa, MSA#45300	Full-Scope Review		
Vero Beach, MSA#42680	Limited-Scope Review		
The Villages, MSA#45540	Limited-Scope Review		
GEORGIA			
Albany, MSA#10500	Limited-Scope Review		
Appling Wayne	Limited-Scope Review		
Athens, MSA#12020	Limited-Scope Review		
Atlanta, MSA#12060	Full-Scope Review	Colony Square, Atlanta, GA	
Augusta, MSA#12260	Limited-Scope Review		
Brunswick, MSA#15260	Limited-Scope Review		
Cedartown	Limited-Scope Review		
Central Georgia	Limited-Scope Review		
Coffee Ware	Limited-Scope Review		

APPENDICES (Continued)

Columbus, MSA#17980	Limited-Scope Review		
Dalton, MSA#19140	Limited-Scope Review		
Fannin Lumpkin	Limited Scope Review		
Gainesville, MSA#23580	Limited-Scope Review		
LaGrange	Limited-Scope Review		
Macon, MSA#31420	Full-Scope Review		
Rome, MSA#40660	Limited-Scope Review		
Savannah, MSA#42340	Limited-Scope Review		
South Georgia	Limited-Scope Review		
Statesboro	Limited-Scope Review		
Valdosta, MSA#46660	Limited-Scope Review		
Warner Robins, MSA#47580	Limited-Scope Review		
MARYLAND			
Baltimore, MSA#12580	Full-Scope Review		
Eastern Shore of Maryland	Limited-Scope Review		

APPENDICES (Continued)

Kent	Limited-Scope Review		
Salisbury, MSA#41540	Limited-Scope Review		
St. Mary's, MSA#15680	Limited-Scope Review		
NORTH CAROLINA			
Asheville, MSA#11700	Limited-Scope Review		
Brunswick, MSA #34820	Limited-Scope Review		
Burlington, MSA#15500	Limited-Scope Review		
Cleveland	Limited-Scope Review		
Durham, MSA#20500	Full-Scope Review		
Granville	Limited-Scope Review		
Greensboro, MSA#24660	Full-Scope Review		
Harnett Moore	Limited-Scope Review		
Hickory, MSA#25860	Limited-Scope Review		
Jackson	Limited-Scope Review		
Raleigh, MSA#39580	Limited-Scope Review		

APPENDICES (Continued)

Stanly	Limited-Scope Review		
Western Central	Limited-Scope Review		
Wilkes	Limited-Scope Review		
Wilmington, MSA#48900	Limited-Scope Review		
Winston-Salem, MSA#49180	Limited-Scope Review		
SOUTH CAROLINA			
Beaufort, MSA#25940	Limited-Scope Review		
Charleston, MSA#16700	Limited-Scope Review		
Columbia, MSA#17900	Limited-Scope Review		
Greenville, MSA#24860	Full-Scope Review		
Greenwood	Limited-Scope Review		
Oconee	Limited-Scope Review		
Spartanburg, MSA#43900	Limited-Scope Review		
TENNESSEE			
Cleveland, MSA#17420	Limited-Scope Review		

APPENDICES (Continued)

Cookeville	Limited-Scope Review		
Franklin	Limited-Scope Review		
Giles Lawrence	Limited-Scope Review		
Hardin	Limited-Scope Review		
Johnson City, MSA#27740	Limited-Scope Review		
Kingsport, MSA#28700	Limited-Scope Review		
Knoxville, MSA#28940	Limited-Scope Review		
Morristown, MSA#34100	Limited-Scope Review		
Nashville, MSA#34980	Full-Scope Review		
Sevier	Limited-Scope Review		
VIRGINIA			
Charlottesville, MSA#16820	Limited-Scope Review		
Eastern Sore of Virginia	Limited-Scope Review		
Franklin City	Limited-Scope Review		
Hampton Roads, MSA#47260	Full-Scope Review		

APPENDICES (Continued)

Harrisonburg, MSA#25500	Limited-Scope Review		
Lynchburg, MSA#31340	Limited-Scope Review		
Orange	Limited-Scope Review		
Radford, MSA#13980	Limited-Scope Review		
Richmond, MSA#40060	Full-Scope Review		
Roanoke, MSA#40220	Limited-Scope Review		
Rockbridge	Limited-Scope Review		
Shenandoah	Limited-Scope Review		
Smyth	Limited-Scope Review		
South Boston	Limited-Scope Review		
Staunton, MSA#44420	Limited-Scope Review		
West Piedmont	Limited-Scope Review		
Winchester, MSA#49020	Limited-Scope Review		
WEST VIRGINIA			
Charleston, MSA#16620	Full-Scope Review		

APPENDICES (Continued)

Huntington, MSA#26580	Limited-Scope Review		
MULTISTATE			
Charlotte, NC-SC	Full-Scope Review		
Chattanooga, TN-GA, MSA#16860	Full-Scope Review		
Memphis, TN-MS-AR, MSA#32820	Full-Scope Review		
Washington, DC-VA-MD, MSA#43524 & 47894	Full-Scope Review		

APPENDICES (Continued)

APPENDIX B - SUMMARY OF STATE RATINGS

<u>State Area Name</u>	<u>Lending Test Rating</u>	<u>Investment Test Rating</u>	<u>Service Test Rating</u>	<u>Overall State Rating</u>
Alabama	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Florida	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Georgia	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Maryland	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
North Carolina	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
South Carolina	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Tennessee	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Virginia	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
West Virginia	Low Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-Charlotte	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multi-Chattanooga	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multi-Memphis	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Multi-Washington, DC	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory

APPENDICES (Continued)

APPENDIX C – CRA ABBREVIATIONS

Abbreviations

AHP -	Affordable Housing Program
ATM -	Automated Teller Machine
CDC -	Community Development Corporation
CDFI -	Community Development Financial Institution
CRA -	Community Reinvestment Act (Regulation BB)
FDIC -	Federal Deposit Insurance Corporation
FFIEC -	Federal Financial Institutions Examination Council
HMDA -	Home Mortgage Disclosure Act (Regulation C)
HUD -	Department of Housing and Urban Development
LMI -	Low- and Moderate-Income
LIHTC -	Low Income Housing Tax Credit
LTD -	Loan-to-Deposit
LTV -	Loan-to-Value Ratio
MD -	Metropolitan Division
MSA -	Metropolitan Statistical Area
OMB -	Office of Management and Budget
REIS -	Regional Economic Information System
SBA -	Small Business Administration
USDA -	United States Department of Agriculture

APPENDICES (Continued)

APPENDIX D - GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: All Agencies have adopted the following language. Affordable housing (including multi-family rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- I. Low-or moderate-income geographies;
- II. Designated disaster areas; or
- III. Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of LMI individuals.

Effective January 19, 2010, the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation revised the definition of community development to include loans, investments, and services by financial institutions that-

- I. Support, enable or facilitate projects or activities that meet the "eligible uses" criteria described in Section 2301(c) of the Housing and Economic Recovery Act of 2008 (HERA), Public Law 110-289, 122 Stat. 2654, as amended, and are conducted in designated target areas identified in plans approved by the United States Department of Housing and Urban Development in accordance with the Neighborhood Stabilization Program (NSP);
- II. Are provided no later than two years after the last date funds appropriated for the NSP are required to be spent by grantees; and
- III. Benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or areas outside the bank's assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

APPENDICES (Continued)

APPENDIX D – GLOSSARY (Continued)

Consistent: This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is comparable to the performance in the state overall.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multi-family (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

APPENDICES (Continued)

APPENDIX D – GLOSSARY (Continued)

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Not Consistent: This term is used to describe the performance of an institution in an assessment area reviewed not using full-scope procedures when the performance is not comparable to the performance in the state overall. A “not consistent” rating only illustrates the performance of an assessment area in comparison to the performance in the state as a whole. It does not necessarily indicate that the performance is less than satisfactory.

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution’s CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

APPENDICES (Continued)

APPENDIX D – GLOSSARY (Continued)

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is 120 percent or more than the area median income, or a median family income that is 120 percent or more, in the case of a geography.

APPENDICES (Continued)

APPENDIX E - GENERAL INFORMATION

General Information

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

This document is an evaluation of the CRA performance of SunTrust Bank prepared by the Federal Reserve Bank of Atlanta, the institution's supervisory agency, as of September 16, 2016. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 228.

APPENDICES (Continued)

APPENDIX F – INSTITUTION AND INVESTMENT TABLES

Summary of Qualified Investments and Contributions by State and Assessment Area

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$)	Current Period (\$)	Total (\$)	Total (\$)	Total (\$)	AA % of State	State % of Total Institution
ALABAMA							
AL Florence	\$2,569,544	\$0	\$2,569,544	\$29,350	\$2,598,894	100.0%	--
TOTAL	\$2,569,544	\$0	\$2,569,544	\$29,350	\$2,598,894		0.1%
FLORIDA							
FL Daytona	\$1,393,744	\$5,045,632	\$6,439,376	\$99,050	\$6,538,426	1.1%	--
FL Miami	\$42,545,089	\$188,177,108	\$230,722,197	\$964,015	\$231,686,212	38.0%	--
FL Tampa	\$10,827,683	\$58,444,495	\$69,272,178	\$814,000	\$70,086,178	11.5%	--
FL Ft. Myers	\$423,973	\$8,191,654	\$8,615,627	\$39,900	\$8,655,527	1.4%	--
FL Ft. Walton	\$617,978	\$1,555,861	\$2,173,839	\$500	\$2,174,339	0.4%	--
FL Gainesville	\$377,869	\$0	\$377,869	\$8,500	\$386,369	0.1%	--
FL Homosassa Springs	\$0	\$0	\$0	\$6,000	\$6,000	0.0%	--
FL Jackson	\$188,935	\$0	\$188,935	\$2,500	\$191,435	0.0%	--
FL Jacksonville	\$4,661,457	\$6,706,796	\$11,368,253	\$241,550	\$11,609,803	1.9%	--
FL Lakeland	\$1,065,470	\$0	\$1,065,470	\$124,500	\$1,189,970	0.2%	--
FL Melbourne	\$2,258,959	\$21,862,185	\$24,121,144	\$77,500	\$24,198,644	4.0%	--
FL Middle FL	\$0	\$0	\$0	\$6,500	\$6,500	0.0%	--
FL Naples	\$604,171	\$1,759,755	\$2,363,926	\$81,500	\$2,445,426	0.4%	--
FL Ocala	\$492,829	\$3,994,617	\$4,487,446	\$20,000	\$4,507,446	0.7%	--
FL Orlando	\$14,937,584	\$75,279,736	\$90,217,320	\$1,573,555	\$91,790,875	15.0%	--
FL Panama City	\$0	\$0	\$0	\$12,000	\$12,000	0.0%	--
FL Pensacola	\$451,042	\$6,354,941	\$6,805,983	\$22,000	\$6,827,983	1.1%	--
FL Port St. Lucie	\$10,710,911	\$0	\$10,710,911	\$26,000	\$10,736,911	1.8%	--
FL Punta Gorda	\$90,771	\$0	\$90,771	\$66,000	\$156,771	0.0%	--
FL Sarasota	\$3,229,575	\$21,679,027	\$24,908,602	\$261,750	\$25,170,352	4.1%	--
FL Sebring	\$0	\$0	\$0	\$0	\$0	0.0%	--
FL Tallahassee	\$748,964	\$9,337,617	\$10,086,581	\$62,000	\$10,148,581	1.7%	--
FL The Villages	\$604,591	\$0	\$604,591	\$5,500	\$610,091	0.1%	--
FL Vero Beach	\$87,913	\$2,908,122	\$2,996,035	\$11,000	\$3,007,035	0.5%	--

APPENDICES (Continued)

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$\$)	Current Period (\$\$)	Total (\$\$)	Total (\$\$)	Total (\$\$)	AA % of State	State % of Total Institution
Subtotal--Assessment Area Investments	\$96,319,508	\$411,297,546	\$507,617,054	\$4,525,820	\$512,142,874	83.9%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$98,052,933	\$223,617	\$98,276,550	16.1%	--
TOTAL	\$96,319,508	\$411,297,546	\$605,669,987	\$4,749,437	\$610,419,424	100.0%	28.1%
GEORGIA							
GA Atlanta	\$93,550,702	\$327,790,764	\$421,341,466	\$4,757,000	\$426,098,466	72.1%	--
GA Macon	\$1,528,300	\$2,806,094	\$4,334,394	\$113,750	\$4,448,144	0.8%	--
GA Albany	\$1,732,067	\$0	\$1,732,067	\$56,625	\$1,788,692	0.3%	--
GA Appling Wayne	\$0	\$0	\$0	\$14,240	\$14,240	0.0%	--
GA Athens	\$290,414	\$38,456,283	\$38,746,697	\$25,500	\$38,772,197	6.6%	--
GA Augusta	\$1,040,086	\$21,755,297	\$22,795,383	\$75,350	\$22,870,733	3.9%	--
GA Brunswick	\$338,592	\$0	\$338,592	\$114,250	\$452,842	0.1%	--
GA Cedartown	\$0	\$0	\$0	\$750	\$750	0.0%	--
GA Central GA	\$0	\$0	\$0	\$0	\$0	0.0%	--
GA Coffee Ware	\$124,667	\$0	\$124,667	\$14,210	\$138,877	0.0%	--
GA Columbus	\$481,994	\$2,868,755	\$3,350,749	\$69,250	\$3,419,999	0.6%	--
GA Dalton	\$0	\$0	\$0	\$15,000	\$15,000	0.0%	--
GA Fannin Lumpkin	\$0	\$0	\$0	\$0	\$0	0.0%	--
GA Gainesville	\$0	\$0	\$0	\$30,000	\$30,000	0.0%	--
GA LaGrange	\$27,225	\$0	\$27,225	\$12,750	\$39,975	0.0%	--
GA Rome	\$50,714	\$0	\$50,714	\$30,000	\$80,714	0.0%	--
GA Savannah	\$6,734,063	\$30,392,538	\$37,126,601	\$192,400	\$37,319,001	6.3%	--
GA South GA	\$89,093	\$0	\$89,093	\$0	\$89,093	0.0%	--
GA Statesboro	\$0	\$926,983	\$926,983	\$0	\$926,983	0.2%	--
GA Valdosta	\$9,800	\$1,001,563	\$1,011,363	\$4,000	\$1,015,363	0.2%	--
GA Warner Robins	\$75,100	\$0	\$75,100	\$0	\$75,100	0.0%	--
Subtotal--Assessment Area Investments	\$106,072,817	\$425,998,277	\$532,071,094	\$5,525,075	\$537,596,169	90.9%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$53,135,079	\$410,000	\$53,545,079	9.1%	--
TOTAL	\$106,072,817	\$425,998,277	\$585,206,173	\$5,935,075	\$591,141,248	100.0%	27.2%

APPENDICES (Continued)

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$\$)	Current Period (\$\$)	Total (\$\$)	Total (\$\$)	Total (\$\$)	AA % of State	State % of Total Institution
MARYLAND							
MD Baltimore	\$41,325,042	\$25,459,427	\$66,784,469	\$1,368,200	\$68,152,669	58.1%	--
MD Eastern Shore of MD	\$3,756,133	\$31,514,767	\$35,270,900	\$10,800	\$35,281,700	30.1%	--
MD Kent	\$65,888		\$65,888	\$0	\$65,888	0.1%	--
MD Salisbury	\$3,209,466	\$8,917,700	\$12,127,166	\$0	\$12,127,166	10.3%	--
MD St. Marys	\$515,065	\$0	\$515,065	\$2,500	\$517,565	0.4%	--
Subtotal--Assessment Area Investments	\$48,871,594	\$65,891,894	\$114,763,488	\$1,381,500	\$116,144,988	99.0%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$1,063,355	\$122,200	\$1,185,555	1.0%	--
TOTAL	\$48,871,594	\$65,891,894	\$115,826,843	\$1,503,700	\$117,330,543	100.0%	5.4%
NORTH CAROLINA							
NC Durham	\$4,141,187	\$7,437,664	\$11,578,851	\$135,520	\$11,714,371	10.6%	--
NC Greensboro	\$231,168	\$3,012,965	\$3,244,133	\$149,159	\$3,393,292	3.1%	--
NC Asheville	\$231,168	\$2,593,101	\$2,824,269	\$78,250	\$2,902,519	2.6%	--
NC Brunswick	\$0	\$0	\$0	\$13,167	\$13,167	0.0%	--
NC Burlington	\$163,714	\$8,475,000	\$8,638,714	\$26,858	\$8,665,572	7.8%	--
NC Cleveland	\$1,491,639	\$0	\$1,491,639	\$13,000	\$1,504,639	1.4%	--
NC Granville	\$0	\$0	\$0	\$11,043	\$11,043	0.0%	--
NC Harnett Moore	\$339,266	\$20,900,000	\$21,239,266	\$5,257	\$21,244,523	19.1%	--
NC Hickory	\$1,986,792	\$0	\$1,986,792	\$17,592	\$2,004,384	1.8%	--
NC Jackson	\$0	\$0	\$0	\$0	\$0	0.0%	--
NC Raleigh	\$275,610	\$24,105,785	\$24,381,395	\$35,375	\$24,416,770	22.0%	--
NC Stanly	\$0	\$0	\$0	\$3,000	\$3,000	0.0%	--
NC Wilkes	\$0	\$2,697,922	\$2,697,922	\$3,580	\$2,701,502	2.4%	--
NC Wilmington	\$0	\$4,914,000	\$4,914,000	\$49,233	\$4,963,233	4.5%	--
NC Winston-Salem	\$248,061	\$0	\$248,061	\$127,600	\$375,661	0.3%	--
Subtotal--Assessment Area Investments	\$9,108,605	\$74,136,437	\$83,245,042	\$668,634	\$83,913,676	75.6%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$26,708,518	\$370,949	\$27,079,467	24.4%	--
TOTAL	\$9,108,605	\$74,136,437	\$109,953,560	\$1,039,583	\$110,993,143	100.0%	5.1%

APPENDICES (Continued)

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$\$)	Current Period (\$\$)	Total (\$\$)	Total (\$\$)	Total (\$\$)	AA % of State	State % of Total Institution
SOUTH CAROLINA							
SC Greenville	\$4,602,479	\$24,376,573	\$28,979,052	\$147,860	\$29,126,912	40.9%	--
SC Beaufort	\$102,684	\$0	\$102,684	\$16,000	\$118,684	0.2%	--
SC Charleston	\$4,512,688	\$12,314,769	\$16,827,457	\$94,000	\$16,921,457	23.7%	--
SC Columbia	\$57,107	\$0	\$57,107	\$0	\$57,107	0.1%	--
SC Greenwood	\$0	\$0	\$0	\$2,000	\$2,000	0.0%	--
SC Oconee	\$0	\$0	\$0	\$3,000	\$3,000	0.0%	--
SC Spartanburg	\$118,430	\$19,594,001	\$19,712,431	\$49,200	\$19,761,631	27.7%	--
Subtotal--Assessment Area Investments	\$9,393,388	\$56,285,343	\$65,678,731	\$312,060	\$65,990,791	92.6%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$5,224,138	\$37,063	\$5,261,201	7.4%	--
TOTAL	\$9,393,388	\$56,285,343	\$70,902,869	\$349,123	\$71,251,992	100.0%	3.3%
TENNESSEE							
TN Nashville	\$23,905,103	\$46,623,421	\$70,528,524	\$663,500	\$71,192,024	45.5%	--
TN Cleveland	\$341,197	\$9,119,088	\$9,460,285	\$21,125	\$9,481,410	6.1%	--
TN Cookeville	\$0	\$0	\$0	\$0	\$0	0.0%	--
TN Franklin	\$6,092,419	\$0	\$6,092,419	\$4,100	\$6,096,519	3.9%	--
TN Giles Lawrence	\$0	\$0	\$0	\$0	\$0	0.0%	--
TN Hardin	\$309,611	\$0	\$309,611	\$1,500	\$311,111	0.2%	--
TN Johnson City	\$992,000	\$0	\$992,000	\$40,599	\$1,032,599	0.7%	--
TN Kingsport	\$6,551,981	\$1,865,543	\$8,417,524	\$7,250	\$8,424,774	5.4%	--
TN Knoxville	\$1,514,890	\$3,969,636	\$5,484,526	\$521,262	\$6,005,788	3.8%	--
TN Morristown	\$0	\$11,958,366	\$11,958,366	\$51,499	\$12,009,865	7.7%	--
TN Sevier	\$466,830	\$18,000,000	\$18,466,830	\$22,300	\$18,489,130	11.8%	--
Subtotal--Assessment Area Investments	\$40,174,031	\$91,536,054	\$131,710,085	\$1,333,135	\$133,043,220	85.0%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$23,438,199	\$6,116	\$23,444,315	15.0%	--
TOTAL	\$40,174,031	\$91,536,054	\$155,148,284	\$1,339,251	\$156,487,535	100.0%	7.2%

APPENDICES (Continued)

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$)	Current Period (\$)	Total (\$)	Total (\$)	Total (\$)	AA % of State	State % of Total Institution
VIRGINIA							
VA Hampton Road	\$5,308,422	\$28,515,575	\$33,823,997	\$931,143	\$34,755,140	25.5%	--
VA Richmond	\$11,491,961	\$14,005,256	\$25,497,217	\$879,426	\$26,376,643	19.4%	--
VA Charlottesville	\$133,511	\$973,009	\$1,106,520	\$69,500	\$1,176,020	0.9%	--
VA Eastern Shore of VA	\$92,554	\$0	\$92,554	\$11,000	\$103,554	0.1%	--
VA Franklin City	\$0	\$0	\$0	\$21,000	\$21,000	0.0%	--
VA Harrisonburg	\$0	\$0	\$0	\$60,500	\$60,500	0.0%	--
VA Lynchburg	\$125,960	\$0	\$125,960	\$117,179	\$243,139	0.2%	--
VA Orange	\$0	\$0	\$0	\$2,000	\$2,000	0.0%	--
VA Radford	\$535,369	\$0	\$535,369	\$18,176	\$553,545	0.4%	--
VA Roanoke	\$681,448	\$5,352,640	\$6,034,088	\$234,940	\$6,269,028	4.6%	--
VA Rockbridge	\$0	\$0	\$0	\$1,000	\$1,000	0.0%	--
VA Shenandoah	\$0	\$1,518,007	\$1,518,007	\$3,000	\$1,521,007	1.1%	--
VA Smyth	\$1,479	\$0	\$1,479	\$0	\$1,479	0.0%	--
VA South Boston	\$482,221	\$0	\$482,221	\$19,176	\$501,397	0.4%	--
VA Staunton	\$412,342	\$0	\$412,342	\$23,500	\$435,842	0.3%	--
VA West Piedmont	\$0	\$0	\$0	\$51,176	\$51,176	0.0%	--
VA Winchester	\$0	\$0	\$0	\$12,000	\$12,000	0.0%	--
Subtotal--Assessment Area Investments	\$19,265,267	\$50,364,487	\$69,629,754	\$2,454,716	\$72,084,470	52.9%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$63,997,741	\$219,666	\$64,217,407	47.1%	--
TOTAL	\$19,265,267	\$50,364,487	\$133,627,495	\$2,674,382	\$136,301,877	100.0%	6.3%
WEST VIRGINIA							
WV Charleston	\$1,885,111	\$0	\$1,885,111	\$41,500	\$1,926,611	71.5%	--
WV Huntington	\$670,265	\$0	\$670,265	\$2,972	\$673,237	25.0%	--
Subtotal--Assessment Area Investments	\$2,555,376	\$0	\$2,555,376	\$44,472	\$2,599,848	96.5%	--
<i>Statewide-with purpose, mandate or function to serve AAs</i>	--	--	\$27,972	\$65,972	\$93,944	3.5%	--
TOTAL	\$2,555,376	\$0	\$2,583,348	\$110,444	\$2,693,792	100.0%	0.1%

APPENDICES (Continued)

Assessment Area	Investments			Contributions	Investments + Contributions		
	Prior Period (\$)	Current Period (\$)	Total (\$)	Total (\$)	Total (\$)	AA % of State	State % of Total Institution
MULTI-STATES							
Multi Charlotte	\$4,531,173	\$10,096,943	\$14,628,116	\$228,700	\$14,856,816	--	0.7%
Multi Chattanooga	\$12,801,258	\$1,366,846	\$14,168,104	\$563,375	\$14,731,479	--	0.7%
Multi Memphis	\$8,998,159	\$44,154,159	\$53,152,318	\$728,500	\$53,880,818	--	2.5%
Multi Washington DC	\$65,642,943	\$187,093,035	\$252,735,978	\$913,500	\$253,649,478	--	11.7%
TOTAL INSTITUTION							
State Investments	\$426,303,663	\$1,418,221,021	\$2,116,172,619	\$20,164,420	\$2,136,337,039	--	98.3%
Institution Investments							
<i>Institution-with purpose, mandate or function to serve AAs</i>	--	--	\$30,830,510	\$948,500	\$31,779,010	--	1.5%
<i>Institution-without purpose, mandate or function to serve AAs</i>	--	--	\$5,112,000	--	\$5,112,000	--	0.2%
TOTAL INVESTMENTS (STATE AND INSTITUTION)	\$426,303,663	\$1,418,221,021	\$2,152,115,129	\$21,112,920	\$2,173,228,049	--	100.0%

APPENDICES (Continued)

APPENDIX G – FULL SCOPE LENDING TABLES

Geographic Distribution of HMDA Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank				Owner Occupied Units	Count			Dollar			Count			Dollar		
		Count	Dollar				Bank	Agg	Dollar		Bank	Agg	Count		Dollar			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	1	4.5%	\$150	4.8%	3.1%	1	8.3%	0.9%	\$150	7.9%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	2	9.1%	\$198	6.3%	8.8%	1	8.3%	7.2%	\$100	5.3%	4.6%	1	10.0%	8.5%	\$98	8.0%	5.5%
	Middle	14	63.6%	\$2,005	64.3%	68.9%	7	58.3%	69.3%	\$1,019	53.7%	66.6%	7	70.0%	66.8%	\$986	80.7%	64.5%
	Upper	5	22.7%	\$766	24.6%	19.2%	3	25.0%	22.5%	\$628	33.1%	28.2%	2	20.0%	23.9%	\$138	11.3%	29.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$3,119	100.0%	100.0%	12	100.0%	100.0%	\$1,897	100.0%	100.0%	10	100.0%	100.0%	\$1,222	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	2.7%	\$0	0.0%	0.9%	0	0.0%	2.3%	\$0	0.0%	1.0%
	Moderate	5	9.4%	\$360	7.2%	8.8%	1	5.0%	9.1%	\$58	3.2%	5.1%	4	12.1%	9.5%	\$302	9.5%	6.4%
	Middle	36	67.9%	\$3,228	64.2%	68.9%	12	60.0%	69.9%	\$1,200	65.4%	71.6%	24	72.7%	65.4%	\$2,028	63.5%	66.0%
	Upper	12	22.6%	\$1,441	28.7%	19.2%	7	35.0%	18.2%	\$578	31.5%	22.4%	5	15.2%	22.8%	\$863	27.0%	26.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$5,029	100.0%	100.0%	20	100.0%	100.0%	\$1,836	100.0%	100.0%	33	100.0%	100.0%	\$3,193	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.1%	\$8	1.6%	3.1%	0	0.0%	3.3%	\$0	0.0%	1.3%	2	7.4%	2.1%	\$8	2.8%	0.6%
	Moderate	7	17.9%	\$37	7.5%	8.8%	2	16.7%	8.8%	\$7	3.3%	6.9%	5	18.5%	7.8%	\$30	10.6%	4.5%
	Middle	18	46.2%	\$233	47.4%	68.9%	7	58.3%	71.3%	\$83	39.7%	70.6%	11	40.7%	70.3%	\$150	53.0%	68.5%
	Upper	12	30.8%	\$214	43.5%	19.2%	3	25.0%	16.7%	\$119	56.9%	21.2%	9	33.3%	19.8%	\$95	33.6%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$492	100.0%	100.0%	12	100.0%	100.0%	\$209	100.0%	100.0%	27	100.0%	100.0%	\$283	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	7.7%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.2%	0	0.0%	46.2%	\$0	0.0%	27.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	41.9%	0	0.0%	30.8%	\$0	0.0%	64.5%	0	0.0%	80.0%	\$0	0.0%	94.6%
	Upper	0	0.0%	\$0	0.0%	28.5%	0	0.0%	15.4%	\$0	0.0%	6.2%	0	0.0%	20.0%	\$0	0.0%	5.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	2.6%	\$158	1.8%	3.1%	1	2.3%	1.9%	\$150	3.8%	0.8%	2	2.9%	1.5%	\$8	0.2%	0.6%
	Moderate	14	12.3%	\$595	6.9%	8.8%	4	9.1%	8.3%	\$165	4.2%	5.5%	10	14.3%	8.9%	\$430	9.2%	5.7%
	Middle	68	59.6%	\$5,466	63.3%	68.9%	26	59.1%	69.6%	\$2,302	58.4%	68.6%	42	60.0%	66.5%	\$3,164	67.3%	66.1%
	Upper	29	25.4%	\$2,421	28.0%	19.2%	13	29.5%	20.3%	\$1,325	33.6%	25.1%	16	22.9%	23.1%	\$1,096	23.3%	27.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	114	100.0%	\$8,640	100.0%	100.0%	44	100.0%	100.0%	\$3,942	100.0%	100.0%	70	100.0%	100.0%	\$4,698	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: AL Florence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison													
		2015, 2014					2014						2015							
		Bank		Families by Family Income	Count		Dollar		Bank		Agg		Bank		Agg		Bank		Agg	
		#	%		\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	9.1%	\$111	3.6%	21.7%	1	8.3%	7.6%	\$73	3.8%	4.0%	1	10.0%	9.9%	\$38	3.1%	5.1%		
	Moderate	6	27.3%	\$616	19.7%	17.9%	2	16.7%	17.0%	\$156	8.2%	11.4%	4	40.0%	20.2%	\$460	37.6%	14.6%		
	Middle	3	13.6%	\$293	9.4%	18.4%	2	16.7%	20.3%	\$250	13.2%	16.9%	1	10.0%	21.5%	\$43	3.5%	20.3%		
	Upper	11	50.0%	\$2,099	67.3%	42.0%	7	58.3%	33.8%	\$1,418	74.7%	46.9%	4	40.0%	29.5%	\$681	55.7%	42.2%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.3%	\$0	0.0%	20.9%	0	0.0%	18.9%	\$0	0.0%	17.8%		
	Total	22	100.0%	\$3,119	100.0%	100.0%	12	100.0%	100.0%	\$1,897	100.0%	100.0%	10	100.0%	100.0%	\$1,222	100.0%	100.0%		
REFINANCE	Low	9	17.0%	\$571	11.4%	21.7%	6	30.0%	7.8%	\$384	20.9%	3.7%	3	9.1%	8.4%	\$187	5.9%	3.9%		
	Moderate	9	17.0%	\$640	12.7%	17.9%	1	5.0%	14.2%	\$52	2.8%	9.2%	8	24.2%	13.6%	\$588	18.4%	8.7%		
	Middle	18	34.0%	\$1,625	32.3%	18.4%	5	25.0%	21.5%	\$428	23.3%	17.4%	13	39.4%	23.3%	\$1,197	37.5%	15.8%		
	Upper	15	28.3%	\$1,887	37.5%	42.0%	8	40.0%	41.9%	\$972	52.9%	50.7%	7	21.2%	37.7%	\$915	28.7%	53.4%		
	Unknown	2	3.8%	\$306	6.1%	0.0%	0	0.0%	14.7%	\$0	0.0%	19.0%	2	6.1%	17.1%	\$306	9.6%	18.2%		
	Total	53	100.0%	\$5,029	100.0%	100.0%	20	100.0%	100.0%	\$1,836	100.0%	100.0%	33	100.0%	100.0%	\$3,193	100.0%	100.0%		
HOME IMPROVEMENT	Low	7	17.9%	\$26	5.3%	21.7%	3	25.0%	12.5%	\$11	5.3%	3.8%	4	14.8%	16.6%	\$15	5.3%	5.3%		
	Moderate	11	28.2%	\$57	11.6%	17.9%	4	33.3%	17.1%	\$13	6.2%	8.8%	7	25.9%	19.1%	\$44	15.5%	11.8%		
	Middle	4	10.3%	\$30	6.1%	18.4%	1	8.3%	25.0%	\$10	4.8%	25.3%	3	11.1%	14.5%	\$20	7.1%	13.6%		
	Upper	17	43.6%	\$379	77.0%	42.0%	4	33.3%	40.0%	\$175	83.7%	53.1%	13	48.1%	37.1%	\$204	72.1%	53.5%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	9.0%	0	0.0%	12.7%	\$0	0.0%	15.8%		
	Total	39	100.0%	\$492	100.0%	100.0%	12	100.0%	100.0%	\$209	100.0%	100.0%	27	100.0%	100.0%	\$283	100.0%	100.0%		
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	18	15.8%	\$708	8.2%	21.7%	10	22.7%	7.9%	\$468	11.9%	3.8%	8	11.4%	9.6%	\$240	5.1%	4.4%		
	Moderate	26	22.8%	\$1,313	15.2%	17.9%	7	15.9%	15.7%	\$221	5.6%	10.1%	19	27.1%	17.1%	\$1,092	23.2%	11.5%		
	Middle	25	21.9%	\$1,948	22.5%	18.4%	8	18.2%	21.0%	\$688	17.5%	16.8%	17	24.3%	21.8%	\$1,260	26.8%	17.6%		
	Upper	43	37.7%	\$4,365	50.5%	42.0%	19	43.2%	37.5%	\$2,565	65.1%	47.3%	24	34.3%	33.5%	\$1,800	38.3%	46.0%		
	Unknown	2	1.8%	\$306	3.5%	0.0%	0	0.0%	17.8%	\$0	0.0%	22.0%	2	2.9%	17.9%	\$306	6.5%	20.5%		
	Total	114	100.0%	\$8,640	100.0%	100.0%	44	100.0%	100.0%	\$3,942	100.0%	100.0%	70	100.0%	100.0%	\$4,698	100.0%	100.0%		

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: AL Florence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Count		Dollar		Small Businesses %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	\$ 000s	\$ %	Agg \$ %	Bank #	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	8	7.1%	\$92	3.5%	11.0%	2	6.3%	10.5%	\$2	0.1%	13.3%	6	7.5%	10.3%	\$90	9.6%	11.9%
	Moderate	22	19.6%	\$121	4.6%	10.6%	9	28.1%	8.8%	\$31	1.8%	7.4%	13	16.3%	9.1%	\$90	9.6%	7.5%
	Middle	46	41.1%	\$1,235	47.1%	54.6%	12	37.5%	51.8%	\$713	42.3%	42.0%	34	42.5%	51.2%	\$522	55.9%	44.7%
	Upper	36	32.1%	\$1,173	44.8%	23.8%	9	28.1%	27.0%	\$941	55.8%	36.4%	27	33.8%	28.1%	\$232	24.8%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.8%	0	0.0%	1.4%	\$0	0.0%	0.9%
	Total	112	100.0%	\$2,621	100.0%	100.0%	32	100.0%	100.0%	\$1,687	100.0%	100.0%	80	100.0%	100.0%	\$934	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.2%	0	0.0%	97.3%	\$0	0.0%	97.9%	0	0.0%	91.5%	\$0	0.0%	89.3%
	Upper	0	0.0%	\$0	0.0%	10.5%	0	0.0%	1.4%	\$0	0.0%	1.6%	0	0.0%	7.3%	\$0	0.0%	10.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: AL Florence

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	76	67.9%	\$1,561	59.6%	91.8%	24	75.0%	51.6%	\$1,098	65.1%	43.2%	52	65.0%	52.0%	\$463	49.6%	48.3%
		Over \$1 Million	32	28.6%	\$852	32.5%	7.3%	5	15.6%					27	33.8%				
		Total Rev. available	108	96.5%	\$2,413	92.1%	99.1%	29	90.6%					79	98.8%				
		Rev. Not Known	4	3.6%	\$208	7.9%	0.9%	3	9.4%					1	1.3%				
		Total	112	100.0%	\$2,621	100.0%	100.0%	32	100.0%					80	100.0%				
	Loan Size	\$100,000 or Less	109	97.3%	\$1,421	54.2%		29	90.6%	86.6%	\$487	28.9%	26.1%	80	100.0%	88.6%	\$934	100.0%	30.5%
		\$100,001 - \$250,000	1	0.9%	\$151	5.8%		1	3.1%	7.4%	\$151	9.0%	22.1%	0	0.0%	6.4%	\$0	0.0%	21.3%
		\$250,001 - \$1 Million	2	1.8%	\$1,049	40.0%		2	6.3%	6.0%	\$1,049	62.2%	51.8%	0	0.0%	4.9%	\$0	0.0%	48.2%
		Total	112	100.0%	\$2,621	100.0%		32	100.0%	100.0%	\$1,687	100.0%	100.0%	80	100.0%	100.0%	\$934	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	75	98.7%	\$811	52.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$1 Million	1	1.3%	\$750	48.0%													
		Total	76	100.0%	\$1,561	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	43.8%	\$0	0.0%	83.4%	0	0.0%	56.1%	\$0	0.0%	78.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.3%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.1%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.7%	\$0	0.0%	32.8%	0	0.0%	82.9%	\$0	0.0%	29.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	15.3%	0	0.0%	9.8%	\$0	0.0%	28.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.2%	\$0	0.0%	51.9%	0	0.0%	7.3%	\$0	0.0%	42.5%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014					2015							
		Bank		Owner Occupied Units		Count	Count		Dollar			Count		Dollar					
		Count	Dollar	Count	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.3%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.2%	
	Moderate	55	12.1%	\$5,332	7.0%	14.0%	28	11.7%	9.7%	\$2,768	7.6%	7.4%	27	12.6%	10.1%	\$2,564	6.4%	10.2%	
	Middle	237	52.1%	\$34,710	45.5%	58.3%	128	53.3%	57.1%	\$17,320	47.8%	50.1%	109	50.7%	57.5%	\$17,390	43.4%	49.9%	
	Upper	163	35.8%	\$36,275	47.5%	26.6%	84	35.0%	32.9%	\$16,127	44.5%	42.3%	79	36.7%	32.1%	\$20,148	50.2%	39.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>455</i>	<i>100.0%</i>	<i>\$76,317</i>	<i>100.0%</i>	<i>100.0%</i>	<i>240</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$40,102</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	1	0.2%	\$235	0.3%	1.1%	0	0.0%	0.4%	\$0	0.0%	0.3%	1	0.3%	0.3%	\$235	0.5%	0.2%	
	Moderate	39	6.5%	\$4,627	5.7%	14.0%	16	5.6%	10.5%	\$1,553	4.3%	8.2%	23	7.3%	9.8%	\$3,074	6.8%	7.7%	
	Middle	338	56.2%	\$40,677	50.3%	58.3%	177	61.7%	59.8%	\$19,833	55.0%	54.1%	161	51.3%	57.9%	\$20,844	46.4%	51.3%	
	Upper	223	37.1%	\$35,396	43.7%	26.6%	94	32.8%	29.3%	\$14,671	40.7%	37.4%	129	41.1%	32.0%	\$20,725	46.2%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>601</i>	<i>100.0%</i>	<i>\$80,935</i>	<i>100.0%</i>	<i>100.0%</i>	<i>287</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,057</i>	<i>100.0%</i>	<i>100.0%</i>	<i>314</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,878</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	11	2.1%	\$49	0.7%	1.1%	9	3.1%	2.1%	\$43	1.3%	0.7%	2	0.9%	1.3%	\$6	0.1%	0.5%	
	Moderate	120	22.9%	\$1,116	15.0%	14.0%	71	24.3%	18.5%	\$676	19.9%	8.7%	49	21.0%	15.1%	\$440	10.9%	7.8%	
	Middle	255	48.6%	\$3,356	45.2%	58.3%	146	50.0%	54.8%	\$1,617	47.6%	48.5%	109	46.8%	54.8%	\$1,739	43.2%	53.2%	
	Upper	139	26.5%	\$2,900	39.1%	26.6%	66	22.6%	24.7%	\$1,063	31.3%	42.1%	73	31.3%	28.7%	\$1,837	45.7%	38.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>525</i>	<i>100.0%</i>	<i>\$7,421</i>	<i>100.0%</i>	<i>100.0%</i>	<i>292</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,399</i>	<i>100.0%</i>	<i>100.0%</i>	<i>233</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,022</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Multi-Family Units						Low	0	0.0%	13.0%	\$0	0.0%	1.7%	0	0.0%	6.9%	\$0	0.0%	0.7%
	Moderate	1	100.0%	\$3,080	100.0%	25.3%	0	0.0%	30.4%	\$0	0.0%	17.1%	1	100.0%	51.7%	\$3,080	100.0%	54.4%	
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	43.5%	\$0	0.0%	80.3%	0	0.0%	27.6%	\$0	0.0%	36.9%	
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	13.0%	\$0	0.0%	0.8%	0	0.0%	13.8%	\$0	0.0%	8.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$3,080</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,080</i>	<i>100.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	12	0.8%	\$284	0.2%	1.1%	9	1.1%	0.4%	\$43	0.1%	0.3%	3	0.4%	0.4%	\$241	0.3%	0.2%	
	Moderate	215	13.6%	\$14,155	8.4%	14.0%	115	14.0%	10.3%	\$4,997	6.6%	7.8%	100	13.1%	10.2%	\$9,158	9.9%	11.4%	
	Middle	830	52.5%	\$78,743	46.9%	58.3%	451	55.1%	57.8%	\$38,770	51.2%	51.9%	379	49.7%	57.5%	\$39,973	43.4%	49.8%	
	Upper	525	33.2%	\$74,571	44.5%	26.6%	244	29.8%	31.4%	\$31,861	42.1%	40.1%	281	36.8%	31.9%	\$42,710	46.4%	38.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>1,582</i>	<i>100.0%</i>	<i>\$167,753</i>	<i>100.0%</i>	<i>100.0%</i>	<i>819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$75,671</i>	<i>100.0%</i>	<i>100.0%</i>	<i>763</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$92,082</i>	<i>100.0%</i>	<i>100.0%</i>	

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: FL Daytona

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$(000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	20	4.4%	\$1,389	1.8%	19.7%	10	4.2%	4.7%	\$715	2.0%	2.3%	10	4.7%	3.4%	\$674	1.7%	1.5%
	Moderate	82	18.0%	\$8,304	10.9%	18.2%	49	20.4%	17.1%	\$5,055	14.0%	11.5%	33	15.3%	16.8%	\$3,249	8.1%	10.9%
	Middle	99	21.8%	\$11,201	14.7%	22.0%	52	21.7%	20.2%	\$5,933	16.4%	17.4%	47	21.9%	20.5%	\$5,268	13.1%	17.0%
	Upper	251	55.2%	\$55,102	72.2%	40.1%	127	52.9%	43.3%	\$24,248	67.0%	54.9%	124	57.7%	44.7%	\$30,854	76.9%	54.9%
	Unknown	3	0.7%	\$321	0.4%	0.0%	2	0.8%	14.7%	\$264	0.7%	13.9%	1	0.5%	14.7%	\$57	0.1%	15.6%
	<i>Total</i>	<i>455</i>	<i>100.0%</i>	<i>\$76,317</i>	<i>100.0%</i>	<i>100.0%</i>	<i>240</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$40,102</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	56	9.3%	\$5,308	6.6%	19.7%	32	11.1%	8.9%	\$2,876	8.0%	5.6%	24	7.6%	5.1%	\$2,432	5.4%	3.0%
	Moderate	102	17.0%	\$9,576	11.8%	18.2%	50	17.4%	14.4%	\$4,675	13.0%	10.2%	52	16.6%	13.7%	\$4,901	10.9%	9.1%
	Middle	152	25.3%	\$17,109	21.1%	22.0%	70	24.4%	20.1%	\$7,885	21.9%	17.1%	82	26.1%	17.1%	\$9,224	20.6%	13.9%
	Upper	270	44.9%	\$45,898	56.7%	40.1%	118	41.1%	38.4%	\$18,192	50.5%	47.7%	152	48.4%	40.9%	\$27,706	61.7%	50.0%
	Unknown	21	3.5%	\$3,044	3.8%	0.0%	17	5.9%	18.1%	\$2,429	6.7%	19.4%	4	1.3%	23.2%	\$615	1.4%	24.0%
	<i>Total</i>	<i>601</i>	<i>100.0%</i>	<i>\$80,935</i>	<i>100.0%</i>	<i>100.0%</i>	<i>287</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$36,057</i>	<i>100.0%</i>	<i>100.0%</i>	<i>314</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$44,878</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	75	14.3%	\$343	4.6%	19.7%	44	15.1%	13.8%	\$199	5.9%	4.8%	31	13.3%	10.7%	\$144	3.6%	3.0%
	Moderate	139	26.5%	\$893	12.0%	18.2%	97	33.2%	22.8%	\$641	18.9%	10.7%	42	18.0%	18.5%	\$252	6.3%	9.1%
	Middle	105	20.0%	\$1,299	17.5%	22.0%	73	25.0%	21.9%	\$916	26.9%	18.0%	32	13.7%	18.9%	\$383	9.5%	16.2%
	Upper	202	38.5%	\$4,860	65.5%	40.1%	75	25.7%	32.0%	\$1,622	47.7%	59.8%	127	54.5%	46.6%	\$3,238	80.5%	61.1%
	Unknown	4	0.8%	\$26	0.4%	0.0%	3	1.0%	9.5%	\$21	0.6%	6.7%	1	0.4%	5.2%	\$5	0.1%	10.7%
	<i>Total</i>	<i>525</i>	<i>100.0%</i>	<i>\$7,421</i>	<i>100.0%</i>	<i>100.0%</i>	<i>292</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,399</i>	<i>100.0%</i>	<i>100.0%</i>	<i>233</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,022</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$3,080	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$3,080	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$3,080</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,080</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	151	9.5%	\$7,040	4.2%	19.7%	86	10.5%	6.3%	\$3,790	5.0%	3.2%	65	8.5%	4.2%	\$3,250	3.5%	1.9%
	Moderate	323	20.4%	\$18,773	11.2%	18.2%	196	23.9%	16.5%	\$10,371	13.7%	10.9%	127	16.6%	15.9%	\$8,402	9.1%	9.9%
	Middle	356	22.5%	\$29,609	17.7%	22.0%	195	23.8%	20.2%	\$14,734	19.5%	17.0%	161	21.1%	19.3%	\$14,875	16.2%	15.3%
	Upper	723	45.7%	\$105,860	63.1%	40.1%	320	39.1%	41.3%	\$44,062	58.2%	51.7%	403	52.8%	43.5%	\$61,798	67.1%	51.1%
	Unknown	29	1.8%	\$6,471	3.9%	0.0%	22	2.7%	15.7%	\$2,714	3.6%	17.2%	7	0.9%	17.1%	\$3,757	4.1%	21.7%
	<i>Total</i>	<i>1,582</i>	<i>100.0%</i>	<i>\$167,753</i>	<i>100.0%</i>	<i>100.0%</i>	<i>819</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$75,671</i>	<i>100.0%</i>	<i>100.0%</i>	<i>763</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$92,082</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Daytona

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Dollar		Small Businesses	Count		Dollar			Count		Dollar				
		Count	%	\$ (000s)	\$ %		%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
SMALL BUSINESSES	Low	93	4.6%	\$1,880	3.6%	2.6%	35	6.9%	3.2%	\$328	1.6%	5.8%	58	3.9%	3.5%	\$1,552	5.0%	4.8%
	Moderate	453	22.5%	\$13,640	26.1%	17.6%	197	38.9%	19.0%	\$6,744	32.1%	24.3%	256	17.0%	17.0%	\$6,896	22.1%	21.2%
	Middle	831	41.3%	\$22,750	43.6%	51.7%	153	30.2%	45.8%	\$9,252	44.0%	39.0%	678	45.0%	46.5%	\$13,498	43.3%	41.4%
	Upper	635	31.6%	\$13,926	26.7%	28.1%	122	24.1%	30.5%	\$4,695	22.3%	29.9%	513	34.1%	31.8%	\$9,231	29.6%	31.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.5%	\$0	0.0%	1.1%	0	0.0%	1.2%	\$0	0.0%	1.0%
	Total	2,012	100.0%	\$52,196	100.0%	100.0%	507	100.0%	100.0%	\$21,019	100.0%	100.0%	1,505	100.0%	100.0%	\$31,177	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	1.3%
	Moderate	0	0.0%	\$0	0.0%	10.4%	0	0.0%	12.1%	\$0	0.0%	2.1%	0	0.0%	7.1%	\$0	0.0%	9.4%
	Middle	0	0.0%	\$0	0.0%	59.7%	0	0.0%	45.5%	\$0	0.0%	61.5%	0	0.0%	45.2%	\$0	0.0%	18.7%
	Upper	0	0.0%	\$0	0.0%	29.9%	0	0.0%	36.4%	\$0	0.0%	28.9%	0	0.0%	40.5%	\$0	0.0%	65.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.1%	\$0	0.0%	7.5%	0	0.0%	4.8%	\$0	0.0%	4.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Daytona

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	1,436	71.4%	\$18,649	35.7%	96.1%	348	68.6%	50.3%	\$5,807	27.6%	35.3%	1,088	72.3%	56.9%	\$12,842	41.2%	43.6%
		Over \$1 Million	555	27.6%	\$31,462	60.3%	3.8%	148	29.2%					407	27.0%				
		Total Rev. available	1,991	99.0%	\$50,111	96.0%	99.9%	496	97.8%					1,495	99.3%				
		Rev. Not Known	21	1.0%	\$2,085	4.0%	0.2%	11	2.2%					10	0.7%				
		Total	2,012	100.0%	\$52,196	100.0%	100.0%	507	100.0%					1,505	100.0%				
	Loan Size	\$100,000 or Less	1,918	95.3%	\$17,608	33.7%		462	91.1%	96.7%	\$4,932	23.5%	48.8%	1,456	96.7%	97.3%	\$12,676	40.7%	54.6%
		\$100,001 - \$250,000	41	2.0%	\$7,382	14.1%		19	3.7%	1.7%	\$3,460	16.5%	13.2%	22	1.5%	1.4%	\$3,922	12.6%	11.7%
		\$250,001 - \$1 Million	53	2.6%	\$27,206	52.1%		26	5.1%	1.6%	\$12,627	60.1%	38.0%	27	1.8%	1.3%	\$14,579	46.8%	33.7%
		Total	2,012	100.0%	\$52,196	100.0%		507	100.0%	100.0%	\$21,019	100.0%	100.0%	1,505	100.0%	100.0%	\$31,177	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,407	98.0%	\$11,493	61.6%													
		\$100,001 - \$250,000	18	1.3%	\$3,029	16.2%													
		\$250,001 - \$1 Million	11	0.8%	\$4,127	22.1%													
		Total	1,436	100.0%	\$18,649	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	48.5%	\$0	0.0%	62.9%	0	0.0%	66.7%	\$0	0.0%	67.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	5.0%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.0%	\$0	0.0%	59.4%	0	0.0%	95.2%	\$0	0.0%	51.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.4%	\$0	0.0%	9.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	40.6%	0	0.0%	2.4%	\$0	0.0%	39.2%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	29	1.2%	\$4,492	0.6%	2.1%	11	1.1%	1.3%	\$2,047	0.6%	0.9%	18	1.3%	1.3%	\$2,445	0.6%	0.9%
	Moderate	543	22.6%	\$98,825	12.9%	23.1%	213	21.3%	16.0%	\$35,579	10.8%	9.5%	330	23.6%	17.7%	\$63,246	14.5%	11.4%
	Middle	630	26.3%	\$145,798	19.0%	36.3%	257	25.7%	37.6%	\$56,962	17.3%	29.4%	373	26.7%	37.7%	\$88,836	20.3%	30.2%
	Upper	1,192	49.7%	\$516,482	67.3%	38.6%	519	51.9%	44.9%	\$235,616	71.4%	59.9%	673	48.1%	43.2%	\$280,866	64.3%	57.3%
	Unknown	4	0.2%	\$1,439	0.2%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	4	0.3%	0.2%	\$1,439	0.3%	0.2%
	Total	2,398	100.0%	\$767,036	100.0%	100.0%	1,000	100.0%	100.0%	\$330,204	100.0%	100.0%	1,398	100.0%	100.0%	\$436,832	100.0%	100.0%
REFINANCE	Low	22	1.3%	\$3,678	1.0%	2.1%	13	1.9%	1.1%	\$2,100	1.5%	1.1%	9	0.9%	0.9%	\$1,578	0.6%	0.5%
	Moderate	216	13.1%	\$32,114	8.3%	23.1%	94	13.5%	14.7%	\$12,569	8.8%	9.8%	122	12.7%	13.9%	\$19,545	8.0%	8.8%
	Middle	460	27.8%	\$78,693	20.4%	36.3%	218	31.2%	33.9%	\$34,543	24.3%	26.4%	242	25.3%	34.3%	\$44,150	18.2%	26.8%
	Upper	952	57.5%	\$269,365	70.0%	38.6%	373	53.4%	50.3%	\$93,038	65.4%	62.6%	579	60.5%	50.9%	\$176,327	72.6%	63.8%
	Unknown	5	0.3%	\$1,208	0.3%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	5	0.5%	0.1%	\$1,208	0.5%	0.1%
	Total	1,655	100.0%	\$385,058	100.0%	100.0%	698	100.0%	100.0%	\$142,250	100.0%	100.0%	957	100.0%	100.0%	\$242,808	100.0%	100.0%
HOME IMPROVEMENT	Low	33	3.0%	\$237	1.0%	2.1%	16	3.5%	1.7%	\$91	1.1%	1.1%	17	2.7%	1.5%	\$146	0.9%	0.8%
	Moderate	242	22.3%	\$2,665	11.1%	23.1%	113	25.0%	17.8%	\$1,199	14.2%	7.3%	129	20.3%	16.1%	\$1,466	9.4%	7.0%
	Middle	325	29.9%	\$6,556	27.3%	36.3%	140	31.0%	32.7%	\$2,076	24.6%	22.9%	185	29.1%	34.7%	\$4,480	28.7%	24.7%
	Upper	485	44.6%	\$14,537	60.4%	38.6%	182	40.3%	47.7%	\$5,056	60.0%	68.6%	303	47.7%	47.7%	\$9,481	60.7%	67.4%
	Unknown	2	0.2%	\$62	0.3%	0.0%	1	0.2%	0.1%	\$10	0.1%	0.0%	1	0.2%	0.1%	\$52	0.3%	0.0%
	Total	1,087	100.0%	\$24,057	100.0%	100.0%	452	100.0%	100.0%	\$8,432	100.0%	100.0%	635	100.0%	100.0%	\$15,625	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.6%	0	0.0%	12.1%	\$0	0.0%	10.0%	0	0.0%	15.0%	\$0	0.0%	10.1%
	Moderate	1	25.0%	\$18,379	37.5%	31.9%	0	0.0%	43.0%	\$0	0.0%	33.4%	1	100.0%	38.7%	\$18,379	100.0%	32.0%
	Middle	3	75.0%	\$30,687	62.5%	35.8%	3	100.0%	27.8%	\$30,687	100.0%	39.2%	0	0.0%	28.2%	\$0	0.0%	38.0%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	17.0%	\$0	0.0%	17.3%	0	0.0%	18.1%	\$0	0.0%	19.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	4	100.0%	\$49,066	100.0%	100.0%	3	100.0%	100.0%	\$30,687	100.0%	100.0%	1	100.0%	100.0%	\$18,379	100.0%	100.0%	
HMDA TOTALS	Low	84	1.6%	\$8,407	0.7%	2.1%	40	1.9%	1.3%	\$4,238	0.8%	1.5%	44	1.5%	1.2%	\$4,169	0.6%	1.4%
	Moderate	1,002	19.5%	\$151,983	12.4%	23.1%	420	19.5%	15.8%	\$49,347	9.6%	11.0%	582	19.5%	16.4%	\$102,636	14.4%	11.9%
	Middle	1,418	27.6%	\$261,734	21.4%	36.3%	618	28.7%	36.2%	\$124,268	24.3%	29.0%	800	26.7%	36.3%	\$137,466	19.3%	29.6%
	Upper	2,629	51.1%	\$800,384	65.3%	38.6%	1,074	49.9%	46.6%	\$333,710	65.2%	58.3%	1,555	52.0%	45.9%	\$466,674	65.4%	57.0%
	Unknown	11	0.2%	\$2,709	0.2%	0.0%	1	0.0%	0.2%	\$10	0.0%	0.2%	10	0.3%	0.1%	\$2,699	0.4%	0.2%
	Total	5,144	100.0%	\$1,225,217	100.0%	100.0%	2,153	100.0%	100.0%	\$511,573	100.0%	100.0%	2,991	100.0%	100.0%	\$713,644	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: FL Miami

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count		Dollar					
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	66	2.8%	\$6,001	0.8%	22.4%	31	3.1%	2.4%	\$2,646	0.8%	0.8%	35	2.5%	2.1%	\$3,355	0.8%	0.8%
	Moderate	430	17.9%	\$56,202	7.3%	17.3%	180	18.0%	12.1%	\$22,203	6.7%	5.8%	250	17.9%	11.6%	\$33,999	7.8%	6.0%
	Middle	354	14.8%	\$58,358	7.6%	18.9%	128	12.8%	18.2%	\$20,183	6.1%	12.0%	226	16.2%	18.7%	\$38,175	8.7%	13.1%
	Upper	1,534	64.0%	\$638,901	83.3%	41.3%	651	65.1%	51.8%	\$279,309	84.6%	65.2%	883	63.2%	49.6%	\$359,592	82.3%	62.4%
	Unknown	14	0.6%	\$7,574	1.0%	0.0%	10	1.0%	15.6%	\$5,863	1.8%	16.2%	4	0.3%	17.8%	\$1,711	0.4%	17.7%
	Total	2,398	100.0%	\$767,036	100.0%	100.0%	1,000	100.0%	100.0%	\$330,204	100.0%	100.0%	1,398	100.0%	100.0%	\$436,832	100.0%	100.0%
REFINANCE	Low	99	6.0%	\$10,306	2.7%	22.4%	64	9.2%	5.3%	\$6,726	4.7%	2.4%	35	3.7%	3.5%	\$3,580	1.5%	1.6%
	Moderate	141	8.5%	\$15,638	4.1%	17.3%	64	9.2%	9.3%	\$7,027	4.9%	4.6%	77	8.0%	8.5%	\$8,611	3.5%	4.3%
	Middle	299	18.1%	\$44,548	11.6%	18.9%	122	17.5%	16.0%	\$16,385	11.5%	10.0%	177	18.5%	15.1%	\$28,163	11.6%	10.0%
	Upper	1,085	65.6%	\$308,293	80.1%	41.3%	427	61.2%	52.4%	\$107,950	75.9%	62.4%	658	68.8%	50.1%	\$200,343	82.5%	61.9%
	Unknown	31	1.9%	\$6,273	1.6%	0.0%	21	3.0%	17.0%	\$4,162	2.9%	20.7%	10	1.0%	22.8%	\$2,111	0.9%	22.2%
	Total	1,655	100.0%	\$385,058	100.0%	100.0%	698	100.0%	100.0%	\$142,250	100.0%	100.0%	957	100.0%	100.0%	\$242,808	100.0%	100.0%
HOME IMPROVEMENT	Low	120	11.0%	\$633	2.6%	22.4%	62	13.7%	8.0%	\$266	3.2%	1.2%	58	9.1%	5.8%	\$367	2.3%	0.9%
	Moderate	173	15.9%	\$1,207	5.0%	17.3%	100	22.1%	12.9%	\$688	8.2%	4.3%	73	11.5%	11.2%	\$519	3.3%	4.2%
	Middle	126	11.6%	\$1,603	6.7%	18.9%	58	12.8%	16.7%	\$813	9.6%	9.2%	68	10.7%	18.2%	\$790	5.1%	10.6%
	Upper	663	61.0%	\$20,579	85.5%	41.3%	227	50.2%	54.4%	\$6,630	78.6%	72.9%	436	68.7%	58.5%	\$13,949	89.3%	70.8%
	Unknown	5	0.5%	\$35	0.1%	0.0%	5	1.1%	8.0%	\$35	0.4%	12.4%	0	0.0%	6.4%	\$0	0.0%	13.4%
	Total	1,087	100.0%	\$24,057	100.0%	100.0%	452	100.0%	100.0%	\$8,432	100.0%	100.0%	635	100.0%	100.0%	\$15,625	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	4	100.0%	\$49,066	100.0%	0.0%	3	100.0%	100.0%	\$30,687	100.0%	100.0%	1	100.0%	100.0%	\$18,379	100.0%	100.0%
	Total	4	100.0%	\$49,066	100.0%	100.0%	3	100.0%	100.0%	\$30,687	100.0%	100.0%	1	100.0%	100.0%	\$18,379	100.0%	100.0%
HMDA TOTALS	Low	285	5.5%	\$16,940	1.4%	22.4%	157	7.3%	3.5%	\$9,638	1.9%	1.2%	128	4.3%	2.7%	\$7,302	1.0%	1.0%
	Moderate	744	14.5%	\$73,047	6.0%	17.3%	344	16.0%	11.1%	\$29,918	5.8%	5.1%	400	13.4%	10.5%	\$43,129	6.0%	5.0%
	Middle	779	15.1%	\$104,509	8.5%	18.9%	308	14.3%	17.3%	\$37,381	7.3%	10.7%	471	15.7%	17.4%	\$67,128	9.4%	11.2%
	Upper	3,282	63.8%	\$967,773	79.0%	41.3%	1,305	60.6%	51.8%	\$393,889	77.0%	60.6%	1,977	66.1%	49.9%	\$573,884	80.4%	58.1%
	Unknown	54	1.0%	\$62,948	5.1%	0.0%	39	1.8%	16.3%	\$40,747	8.0%	22.4%	15	0.5%	19.6%	\$22,201	3.1%	24.6%
	Total	5,144	100.0%	\$1,225,217	100.0%	100.0%	2,153	100.0%	100.0%	\$511,573	100.0%	100.0%	2,991	100.0%	100.0%	\$713,644	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Miami

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank		Dollar		Small Businesses %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	\$ 000s	\$ %	\$ %	Bank #	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	297	4.7%	\$14,990	5.1%	3.3%	132	6.4%	3.4%	\$6,771	4.8%	4.7%	165	3.9%	3.4%	\$8,219	5.3%	4.5%
	Moderate	1,512	24.1%	\$83,259	28.1%	22.0%	642	31.2%	20.9%	\$42,942	30.2%	25.1%	870	20.7%	21.0%	\$40,317	26.2%	24.3%
	Middle	1,563	25.0%	\$79,667	26.9%	30.8%	447	21.8%	27.9%	\$37,597	26.4%	24.9%	1,116	26.5%	28.3%	\$42,070	27.4%	25.9%
	Upper	2,841	45.4%	\$114,010	38.5%	43.3%	815	39.7%	46.1%	\$53,136	37.3%	42.9%	2,026	48.1%	45.8%	\$60,874	39.6%	42.8%
	Unknown	50	0.8%	\$4,044	1.4%	0.6%	19	0.9%	1.0%	\$1,876	1.3%	1.8%	31	0.7%	1.0%	\$2,168	1.4%	2.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Total	6,263	100.0%	\$295,970	100.0%	100.0%	2,055	100.0%	100.0%	\$142,322	100.0%	100.0%	4,208	100.0%	100.0%	#####	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	2.5%	\$0	0.0%	5.1%	0	0.0%	2.0%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	13.3%	0	0.0%	9.8%	\$0	0.0%	10.4%	0	0.0%	11.7%	\$0	0.0%	6.6%
	Middle	0	0.0%	\$0	0.0%	24.0%	0	0.0%	24.6%	\$0	0.0%	20.3%	0	0.0%	24.1%	\$0	0.0%	11.4%
	Upper	0	0.0%	\$0	0.0%	59.4%	0	0.0%	61.8%	\$0	0.0%	62.9%	0	0.0%	60.9%	\$0	0.0%	75.0%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	1.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Miami

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count	Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	%		Bank	Agg	%	\$ 000s	\$ %	\$ %	Bank	Agg	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	4,060	64.8%	\$78,532	26.5%	94.4%	1,296	63.1%	51.7%	\$34,645	24.3%	32.4%	2,764	65.7%	57.4%	\$43,887	28.6%	34.9%
		Over \$1 Million	2,125	33.9%	\$194,971	65.9%	5.5%	710	34.5%					1,415	33.6%				
		Total Rev. available	6,185	98.7%	\$273,503	92.4%	99.9%	2,006	97.6%					4,179	99.3%				
		Rev. Not Known	78	1.2%	\$22,467	7.6%	0.1%	49	2.4%					29	0.7%				
		Total	6,263	100.0%	\$295,970	100.0%	100.0%	2,055	100.0%					4,208	100.0%				
	Loan Size	\$100,000 or Less	5,741	91.7%	\$77,521	26.2%		1,776	86.4%	96.0%	\$30,367	21.3%	44.3%	3,965	94.2%	96.4%	\$47,154	30.7%	47.1%
		\$100,001 - \$250,000	201	3.2%	\$36,895	12.5%		114	5.5%	2.0%	\$20,770	14.6%	13.3%	87	2.1%	1.7%	\$16,125	10.5%	12.3%
		\$250,001 - \$1 Million	321	5.1%	\$181,554	61.3%		165	8.0%	2.0%	\$91,185	64.1%	42.4%	156	3.7%	1.8%	\$90,369	58.8%	40.5%
		Total	6,263	100.0%	\$295,970	100.0%		2,055	100.0%	100.0%	\$142,322	100.0%	100.0%	4,208	100.0%	100.0%	\$153,648	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	3,966	97.7%	\$47,618	60.6%													
		\$100,001 - \$250,000	51	1.3%	\$8,334	10.6%													
		\$250,001 - \$1 Million	43	1.1%	\$22,580	28.8%													
		Total	4,060	100.0%	\$78,532	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	93.9%	0	0.0%	50.2%	\$0	0.0%	50.6%	0	0.0%	53.8%	\$0	0.0%	48.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	6.1%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.0%	\$0	0.0%	49.0%	0	0.0%	92.3%	\$0	0.0%	44.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	19.3%	0	0.0%	4.0%	\$0	0.0%	18.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	31.7%	0	0.0%	3.7%	\$0	0.0%	37.2%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank				Owner Occupied Units %	Count			Dollar			Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	11	0.5%	\$1,770	0.3%	1.8%	1	0.1%	0.9%	\$129	0.1%	0.6%	10	0.9%	1.1%	\$1,641	0.5%	0.8%
	Moderate	253	12.4%	\$28,120	5.2%	22.2%	126	13.7%	14.4%	\$13,472	5.8%	8.8%	127	11.3%	14.9%	\$14,648	4.7%	9.4%
	Middle	706	34.6%	\$122,025	22.6%	43.8%	316	34.4%	42.9%	\$52,608	22.8%	35.7%	390	34.8%	42.8%	\$69,417	22.5%	35.8%
	Upper	1,069	52.4%	\$386,944	71.8%	32.2%	475	51.7%	41.7%	\$164,188	71.3%	54.9%	594	53.0%	41.2%	\$222,756	72.2%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,039	100.0%	\$538,859	100.0%	100.0%	918	100.0%	100.0%	\$230,397	100.0%	100.0%	1,121	100.0%	100.0%	\$308,462	100.0%	100.0%
REFINANCE	Low	12	0.8%	\$1,156	0.4%	1.8%	6	0.8%	1.3%	\$425	0.3%	3.0%	6	0.7%	1.1%	\$731	0.5%	0.6%
	Moderate	230	14.4%	\$23,069	8.1%	22.2%	126	16.1%	14.3%	\$12,804	10.3%	11.8%	104	12.8%	13.5%	\$10,265	6.4%	8.7%
	Middle	631	39.5%	\$82,294	29.0%	43.8%	314	40.1%	41.8%	\$38,628	31.2%	34.3%	317	39.0%	41.1%	\$43,666	27.3%	33.9%
	Upper	724	45.3%	\$177,350	62.5%	32.2%	338	43.1%	42.6%	\$72,062	58.2%	50.9%	386	47.5%	44.3%	\$105,288	65.8%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,597	100.0%	\$283,869	100.0%	100.0%	784	100.0%	100.0%	\$123,919	100.0%	100.0%	813	100.0%	100.0%	\$159,950	100.0%	100.0%
HOME IMPROVEMENT	Low	30	1.9%	\$340	1.2%	1.8%	12	1.7%	1.3%	\$97	0.8%	0.7%	18	2.1%	1.7%	\$243	1.5%	0.9%
	Moderate	457	29.0%	\$4,329	15.5%	22.2%	217	30.6%	20.2%	\$2,073	17.2%	10.7%	240	27.6%	19.2%	\$2,256	14.2%	8.9%
	Middle	619	39.3%	\$10,622	38.1%	43.8%	283	40.0%	41.6%	\$4,809	40.0%	34.3%	336	38.7%	41.9%	\$5,813	36.6%	35.7%
	Upper	470	29.8%	\$12,599	45.2%	32.2%	196	27.7%	36.9%	\$5,041	41.9%	54.3%	274	31.6%	37.1%	\$7,558	47.6%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,576	100.0%	\$27,890	100.0%	100.0%	708	100.0%	100.0%	\$12,020	100.0%	100.0%	868	100.0%	100.0%	\$15,870	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	9.6%	\$0	0.0%	5.1%	0	0.0%	5.9%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	28.3%	0	0.0%	27.6%	\$0	0.0%	29.7%	0	0.0%	29.0%	\$0	0.0%	22.1%
	Middle	0	0.0%	\$0	0.0%	37.2%	0	0.0%	32.1%	\$0	0.0%	41.7%	0	0.0%	40.3%	\$0	0.0%	37.1%
	Upper	0	0.0%	\$0	0.0%	30.3%	0	0.0%	30.8%	\$0	0.0%	23.5%	0	0.0%	24.9%	\$0	0.0%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	53	1.0%	\$3,266	0.4%	1.8%	19	0.8%	1.1%	\$651	0.2%	1.5%	34	1.2%	1.1%	\$2,615	0.5%	0.9%
	Moderate	940	18.0%	\$55,518	6.5%	22.2%	469	19.5%	14.7%	\$28,349	7.7%	10.7%	471	16.8%	14.7%	\$27,169	5.6%	10.3%
	Middle	1,956	37.5%	\$214,941	25.3%	43.8%	913	37.9%	42.5%	\$96,045	26.2%	35.6%	1,043	37.2%	42.2%	\$118,896	24.6%	35.4%
	Upper	2,263	43.4%	\$576,893	67.8%	32.2%	1,009	41.9%	41.7%	\$241,291	65.9%	52.2%	1,254	44.8%	41.9%	\$335,602	69.3%	53.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5,212	100.0%	\$850,618	100.0%	100.0%	2,410	100.0%	100.0%	\$366,336	100.0%	100.0%	2,802	100.0%	100.0%	\$484,282	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: FL Tampa

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
					#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	109	5.3%	\$8,022	1.5%	20.7%	50	5.4%	4.4%	\$3,482	1.5%	1.8%	59	5.3%	4.5%	\$4,540	1.5%	1.9%
	Moderate	310	15.2%	\$32,890	6.1%	18.5%	136	14.8%	15.2%	\$13,868	6.0%	8.8%	174	15.5%	16.3%	\$19,022	6.2%	9.8%
	Middle	339	16.6%	\$52,306	9.7%	19.7%	155	16.9%	19.9%	\$23,228	10.1%	15.8%	184	16.4%	19.5%	\$29,078	9.4%	15.8%
	Upper	1,274	62.5%	\$444,336	82.5%	41.0%	571	62.2%	45.0%	\$189,014	82.0%	59.4%	703	62.7%	43.0%	\$255,322	82.8%	57.5%
	Unknown	7	0.3%	\$1,305	0.2%	0.0%	6	0.7%	15.6%	\$805	0.3%	14.2%	1	0.1%	16.7%	\$500	0.2%	15.0%
	<i>Total</i>	<i>2,039</i>	<i>100.0%</i>	<i>\$538,859</i>	<i>100.0%</i>	<i>100.0%</i>	<i>918</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$230,397</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,121</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$308,462</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	143	9.0%	\$12,290	4.3%	20.7%	76	9.7%	6.3%	\$6,212	5.0%	3.1%	67	8.2%	5.0%	\$6,078	3.8%	2.4%
	Moderate	247	15.5%	\$23,923	8.4%	18.5%	121	15.4%	11.7%	\$10,959	8.8%	6.8%	126	15.5%	11.2%	\$12,964	8.1%	6.7%
	Middle	317	19.8%	\$37,383	13.2%	19.7%	168	21.4%	17.9%	\$18,822	15.2%	12.8%	149	18.3%	16.5%	\$18,561	11.6%	12.5%
	Upper	811	50.8%	\$197,543	69.6%	41.0%	369	47.1%	42.4%	\$80,876	65.3%	49.3%	442	54.4%	41.7%	\$116,667	72.9%	52.4%
	Unknown	79	4.9%	\$12,730	4.5%	0.0%	50	6.4%	21.8%	\$7,050	5.7%	28.1%	29	3.6%	25.6%	\$5,680	3.6%	26.1%
	<i>Total</i>	<i>1,597</i>	<i>100.0%</i>	<i>\$283,869</i>	<i>100.0%</i>	<i>100.0%</i>	<i>784</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$123,919</i>	<i>100.0%</i>	<i>100.0%</i>	<i>813</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$159,950</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	230	14.6%	\$1,157	4.1%	20.7%	128	18.1%	12.7%	\$676	5.6%	3.3%	102	11.8%	9.9%	\$481	3.0%	3.3%
	Moderate	334	21.2%	\$2,762	9.9%	18.5%	161	22.7%	17.0%	\$1,472	12.2%	9.9%	173	19.9%	17.1%	\$1,290	8.1%	9.2%
	Middle	263	16.7%	\$2,991	10.7%	19.7%	118	16.7%	19.4%	\$1,477	12.3%	16.4%	145	16.7%	19.2%	\$1,514	9.5%	15.4%
	Upper	741	47.0%	\$20,923	75.0%	41.0%	295	41.7%	46.3%	\$8,355	69.5%	63.8%	446	51.4%	48.9%	\$12,568	79.2%	63.5%
	Unknown	8	0.5%	\$57	0.2%	0.0%	6	0.8%	4.6%	\$40	0.3%	6.7%	2	0.2%	4.9%	\$17	0.1%	8.5%
	<i>Total</i>	<i>1,576</i>	<i>100.0%</i>	<i>\$27,890</i>	<i>100.0%</i>	<i>100.0%</i>	<i>708</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$12,020</i>	<i>100.0%</i>	<i>100.0%</i>	<i>868</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,870</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	482	9.2%	\$21,469	2.5%	20.7%	254	10.5%	5.3%	\$10,370	2.8%	2.1%	228	8.1%	4.9%	\$11,099	2.3%	1.9%
	Moderate	891	17.1%	\$59,575	7.0%	18.5%	418	17.3%	14.2%	\$26,299	7.2%	7.8%	473	16.9%	14.7%	\$33,276	6.9%	8.1%
	Middle	919	17.6%	\$92,680	10.9%	19.7%	441	18.3%	19.2%	\$43,527	11.9%	14.1%	478	17.1%	18.5%	\$49,153	10.1%	13.5%
	Upper	2,826	54.2%	\$662,802	77.9%	41.0%	1,235	51.2%	44.2%	\$278,245	76.0%	53.6%	1,591	56.8%	42.7%	\$384,557	79.4%	51.3%
	Unknown	94	1.8%	\$14,092	1.7%	0.0%	62	2.6%	17.2%	\$7,895	2.2%	22.4%	32	1.1%	19.1%	\$6,197	1.3%	25.1%
	<i>Total</i>	<i>5,212</i>	<i>100.0%</i>	<i>\$850,618</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2,410</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$366,336</i>	<i>100.0%</i>	<i>100.0%</i>	<i>2,802</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$484,282</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: FL Tampa

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	186	3.1%	\$5,807	2.6%	2.6%	78	4.4%	3.1%	\$2,654	2.4%	4.9%	108	2.6%	3.1%	\$3,153	2.7%	4.3%
	Moderate	1,611	26.8%	\$74,882	33.0%	20.9%	707	39.7%	20.5%	\$39,903	36.4%	23.1%	904	21.4%	19.7%	\$34,979	29.7%	22.8%
	Middle	2,126	35.4%	\$88,238	38.8%	39.5%	530	29.7%	37.8%	\$41,963	38.3%	39.3%	1,596	37.7%	38.7%	\$46,275	39.3%	39.4%
	Upper	2,076	34.5%	\$57,567	25.3%	36.9%	468	26.2%	37.4%	\$24,987	22.8%	32.0%	1,608	38.0%	37.4%	\$32,580	27.7%	32.8%
	Unknown	12	0.2%	\$693	0.3%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	12	0.3%	0.1%	\$693	0.6%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Total	6,011	100.0%	\$227,187	100.0%	100.0%	1,783	100.0%	100.0%	\$109,507	100.0%	100.0%	4,228	100.0%	100.0%	\$117,680	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	1.1%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	17.7%	\$0	0.0%	32.7%	0	0.0%	17.8%	\$0	0.0%	18.5%
	Middle	0	0.0%	\$0	0.0%	43.3%	0	0.0%	41.5%	\$0	0.0%	42.6%	0	0.0%	30.1%	\$0	0.0%	28.6%
	Upper	0	0.0%	\$0	0.0%	35.1%	0	0.0%	37.7%	\$0	0.0%	22.7%	0	0.0%	45.9%	\$0	0.0%	49.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	2.0%	0	0.0%	2.7%	\$0	0.0%	2.4%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: FL Tampa

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison													
		Bank				Total Businesses	2014			2015										
		Count		Dollar			Count		Dollar			Count		Dollar						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	4,119	68.5%	\$66,974	29.5%	94.7%	1,191	66.8%	48.4%	\$29,889	27.3%	34.5%	2,928	69.3%	54.8%	\$37,085	31.5%	37.0%	
		Over \$1 Million	1,812	30.1%	\$142,835	62.9%	5.2%	552	31.0%					1,260	29.8%					
		Total Rev. available	5,931	98.6%	\$209,809	92.4%	99.9%	1,743	97.8%					4,188	99.1%					
		Rev. Not Known	80	1.3%	\$17,378	7.6%	0.1%	40	2.2%					40	0.9%					
		Total	6,011	100.0%	\$227,187	100.0%	100.0%	1,783	100.0%					4,228	100.0%					
	Loan Size	\$100,000 or Less	5,625	93.6%	\$58,831	25.9%		1,575	88.3%	94.3%	\$20,650	18.9%	36.6%	4,050	95.8%	94.7%	\$38,181	32.4%	37.9%	
		\$100,001 - \$250,000	131	2.2%	\$23,983	10.6%		72	4.0%	2.7%	\$13,217	12.1%	14.6%	59	1.4%	2.5%	\$10,766	9.1%	14.2%	
		\$250,001 - \$1 Million	255	4.2%	\$144,373	63.5%		136	7.6%	3.0%	\$75,640	69.1%	48.8%	119	2.8%	2.8%	\$68,733	58.4%	47.8%	
		Total	6,011	100.0%	\$227,187	100.0%		1,783	100.0%	100.0%	\$109,507	100.0%	100.0%	4,228	100.0%	100.0%	\$117,680	100.0%	100.0%	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	4,034	97.9%	\$34,760	51.9%														
		\$100,001 - \$250,000	32	0.8%	\$5,409	8.1%														
		\$250,001 - \$1 Million	53	1.3%	\$26,805	40.0%														
		Total	4,119	100.0%	\$66,974	100.0%														
	Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 95.5%	0	0.0%	47.7%	\$0	0.0%	45.1%	0	0.0%	50.0%	\$0	0.0%	63.6%
			Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%					0	0.0%				
Total Rev. available			0	0.0%	\$0	0.0%	99.8%	0	0.0%					0	0.0%					
Not Known			0	0.0%	\$0	0.0%	0.2%	0	0.0%					0	0.0%					
Total			0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.9%	\$0	0.0%	31.7%	0	0.0%	87.7%	\$0	0.0%	32.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	44.6%	0	0.0%	8.9%	\$0	0.0%	35.6%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	23.7%	0	0.0%	3.4%	\$0	0.0%	32.3%	
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Loan Size & Rev \$1 Mill or Less		\$100,000 or Less	0	0.0%	\$0	0.0%														
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%														
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%														
		Total	0	0.0%	\$0	0.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Owner Occupied Units	Dollar		Count		Dollar				Count		Dollar			
		Count	%		\$ (000s)	%	%	%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%
#	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%		
HOME PURCHASE	Low	125	2.0%	\$21,878	1.2%	2.8%	43	1.5%	1.7%	\$6,453	0.8%	1.1%	82	2.3%	1.7%	\$15,425	1.4%	1.2%
	Moderate	871	13.6%	\$148,684	7.9%	16.8%	363	12.9%	12.7%	\$57,850	7.2%	8.5%	508	14.2%	13.2%	\$90,834	8.4%	9.1%
	Middle	1,970	30.8%	\$399,509	21.2%	40.6%	857	30.4%	38.9%	\$164,209	20.5%	30.8%	1,113	31.1%	40.0%	\$235,300	21.8%	32.4%
	Upper	3,438	53.7%	\$1,309,990	69.7%	39.7%	1,557	55.2%	46.7%	\$572,833	71.5%	59.6%	1,881	52.5%	45.1%	\$737,157	68.3%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6,404	100.0%	\$1,880,061	100.0%	100.0%	2,820	100.0%	100.0%	\$801,345	100.0%	100.0%	3,584	100.0%	100.0%	\$1,078,716	100.0%	100.0%
REFINANCE	Low	69	1.4%	\$10,389	0.9%	2.8%	32	1.6%	1.6%	\$4,192	1.0%	1.1%	37	1.2%	1.5%	\$6,197	0.8%	1.0%
	Moderate	533	10.5%	\$67,732	5.5%	16.8%	276	13.8%	13.7%	\$33,333	7.7%	9.3%	257	8.4%	11.2%	\$34,399	4.4%	7.2%
	Middle	1,583	31.3%	\$266,130	21.8%	40.6%	654	32.7%	39.0%	\$101,412	23.4%	30.7%	929	30.3%	37.0%	\$164,718	20.9%	29.1%
	Upper	2,877	56.8%	\$876,699	71.8%	39.7%	1,037	51.9%	45.7%	\$293,664	67.9%	58.8%	1,840	60.1%	50.3%	\$583,035	74.0%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5,062	100.0%	\$1,220,950	100.0%	100.0%	1,999	100.0%	100.0%	\$432,601	100.0%	100.0%	3,063	100.0%	100.0%	\$788,349	100.0%	100.0%
HOME IMPROVEMENT	Low	92	4.4%	\$818	2.0%	2.8%	52	5.7%	2.5%	\$488	3.4%	1.1%	40	3.4%	2.1%	\$330	1.2%	1.1%
	Moderate	455	21.8%	\$4,487	10.9%	16.8%	233	25.4%	14.5%	\$1,965	13.5%	7.1%	222	19.0%	13.5%	\$2,522	9.4%	6.7%
	Middle	784	37.6%	\$12,924	31.3%	40.6%	357	38.9%	38.1%	\$4,833	33.2%	25.6%	427	36.6%	39.3%	\$8,091	30.2%	28.0%
	Upper	753	36.1%	\$23,113	55.9%	39.7%	275	30.0%	44.9%	\$7,251	49.9%	66.3%	478	41.0%	45.2%	\$15,862	59.2%	64.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,084	100.0%	\$41,342	100.0%	100.0%	917	100.0%	100.0%	\$14,537	100.0%	100.0%	1,167	100.0%	100.0%	\$26,805	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	16.5%	\$0	0.0%	8.6%	0	0.0%	15.0%	\$0	0.0%	8.7%
	Moderate	2	40.0%	\$68,700	59.9%	34.2%	2	40.0%	36.3%	\$68,700	59.9%	27.4%	0	0.0%	39.4%	\$0	0.0%	30.9%
	Middle	2	40.0%	\$45,893	40.0%	24.4%	2	40.0%	23.4%	\$45,893	40.0%	31.2%	0	0.0%	23.0%	\$0	0.0%	31.3%
	Upper	1	20.0%	\$161	0.1%	24.5%	1	20.0%	23.8%	\$161	0.1%	32.8%	0	0.0%	22.6%	\$0	0.0%	29.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	5	100.0%	\$114,754	100.0%	100.0%	5	100.0%	100.0%	\$114,754	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	286	2.1%	\$33,085	1.0%	2.8%	127	2.2%	1.7%	\$11,133	0.8%	1.6%	159	2.0%	1.7%	\$21,952	1.2%	1.6%
	Moderate	1,861	13.7%	\$289,603	8.9%	16.8%	874	15.2%	13.1%	\$161,848	11.9%	10.1%	987	12.6%	12.5%	\$127,755	6.7%	9.7%
	Middle	4,339	32.0%	\$724,456	22.2%	40.6%	1,870	32.6%	38.9%	\$316,347	23.2%	30.7%	2,469	31.6%	38.8%	\$408,109	21.5%	31.1%
	Upper	7,069	52.2%	\$2,209,963	67.9%	39.7%	2,870	50.0%	46.3%	\$873,909	64.1%	57.6%	4,199	53.7%	47.0%	\$1,336,054	70.5%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13,555	100.0%	\$3,257,107	100.0%	100.0%	5,741	100.0%	100.0%	\$1,363,237	100.0%	100.0%	7,814	100.0%	100.0%	\$1,893,870	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: GA Atlanta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	660	10.3%	\$70,644	3.8%	21.3%	296	10.5%	8.4%	\$29,826	3.7%	4.0%	364	10.2%	7.7%	\$40,818	3.8%	3.8%
	Moderate	1,481	23.1%	\$222,117	11.8%	16.8%	606	21.5%	17.3%	\$87,998	11.0%	11.4%	875	24.4%	17.6%	\$134,119	12.4%	11.8%
	Middle	831	13.0%	\$163,919	8.7%	19.4%	401	14.2%	17.6%	\$78,148	9.8%	15.5%	430	12.0%	18.0%	\$85,771	8.0%	15.8%
	Upper	3,421	53.4%	\$1,421,083	75.6%	42.5%	1,512	53.6%	35.6%	\$604,488	75.4%	50.6%	1,909	53.3%	35.8%	\$816,595	75.7%	50.8%
	Unknown	11	0.2%	\$2,298	0.1%	0.0%	5	0.2%	21.1%	\$885	0.1%	18.5%	6	0.2%	20.9%	\$1,413	0.1%	17.8%
	Total	6,404	100.0%	\$1,880,061	100.0%	100.0%	2,820	100.0%	100.0%	\$801,345	100.0%	100.0%	3,584	100.0%	100.0%	\$1,078,716	100.0%	100.0%
REFINANCE	Low	365	7.2%	\$39,934	3.3%	21.3%	169	8.5%	7.3%	\$18,242	4.2%	3.7%	196	6.4%	5.3%	\$21,692	2.8%	2.6%
	Moderate	678	13.4%	\$88,342	7.2%	16.8%	281	14.1%	12.9%	\$35,288	8.2%	8.0%	397	13.0%	11.3%	\$53,054	6.7%	7.1%
	Middle	842	16.6%	\$137,889	11.3%	19.4%	335	16.8%	16.2%	\$53,244	12.3%	12.6%	507	16.6%	16.2%	\$84,645	10.7%	12.9%
	Upper	2,746	54.2%	\$892,010	73.1%	42.5%	979	49.0%	37.9%	\$294,287	68.0%	48.5%	1,767	57.7%	40.2%	\$597,723	75.8%	53.0%
	Unknown	431	8.5%	\$62,775	5.1%	0.0%	235	11.8%	25.6%	\$31,540	7.3%	27.1%	196	6.4%	26.9%	\$31,235	4.0%	24.4%
	Total	5,062	100.0%	\$1,220,950	100.0%	100.0%	1,999	100.0%	100.0%	\$432,601	100.0%	100.0%	3,063	100.0%	100.0%	\$788,349	100.0%	100.0%
HOME IMPROVEMENT	Low	318	15.3%	\$1,564	3.8%	21.3%	191	20.8%	14.7%	\$989	6.8%	3.7%	127	10.9%	11.7%	\$575	2.1%	2.9%
	Moderate	426	20.4%	\$3,359	8.1%	16.8%	230	25.1%	16.9%	\$1,645	11.3%	8.2%	196	16.8%	16.1%	\$1,714	6.4%	8.5%
	Middle	332	15.9%	\$4,232	10.2%	19.4%	157	17.1%	18.6%	\$1,868	12.8%	14.5%	175	15.0%	19.2%	\$2,364	8.8%	15.0%
	Upper	986	47.3%	\$32,003	77.4%	42.5%	325	35.4%	41.4%	\$9,934	68.3%	64.1%	661	56.6%	46.6%	\$22,069	82.3%	63.7%
	Unknown	22	1.1%	\$184	0.4%	0.0%	14	1.5%	8.5%	\$101	0.7%	9.5%	8	0.7%	6.4%	\$83	0.3%	9.9%
	Total	2,084	100.0%	\$41,342	100.0%	100.0%	917	100.0%	100.0%	\$14,537	100.0%	100.0%	1,167	100.0%	100.0%	\$26,805	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	5	100.0%	\$114,754	100.0%	0.0%	5	100.0%	100.0%	\$114,754	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	5	100.0%	\$114,754	100.0%	100.0%	5	100.0%	100.0%	\$114,754	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1,343	9.9%	\$112,142	3.4%	21.3%	656	11.4%	8.3%	\$49,057	3.6%	3.6%	687	8.8%	6.9%	\$63,085	3.3%	3.1%
	Moderate	2,585	19.1%	\$313,818	9.6%	16.8%	1,117	19.5%	15.7%	\$124,931	9.2%	9.5%	1,468	18.8%	15.1%	\$188,887	10.0%	9.4%
	Middle	2,005	14.8%	\$306,040	9.4%	19.4%	893	15.6%	17.1%	\$133,260	9.8%	13.5%	1,112	14.2%	17.3%	\$172,780	9.1%	13.8%
	Upper	7,153	52.8%	\$2,345,096	72.0%	42.5%	2,816	49.1%	36.5%	\$908,709	66.7%	46.6%	4,337	55.5%	37.8%	\$1,436,387	75.8%	48.8%
	Unknown	469	3.5%	\$180,011	5.5%	0.0%	259	4.5%	22.4%	\$147,280	10.8%	26.7%	210	2.7%	22.9%	\$32,731	1.7%	24.8%
	Total	13,555	100.0%	\$3,257,107	100.0%	100.0%	5,741	100.0%	100.0%	\$1,363,237	100.0%	100.0%	7,814	100.0%	100.0%	\$1,893,870	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: GA Atlanta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Count		Bank Dollar		Small Businesses	Count		Dollar			Count		Dollar				
#	%	\$ (000s)	\$ %	%	#	%	Agg %	\$ 000s	\$ %	\$ %	#	%	Agg %	\$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	397	4.6%	\$30,425	5.5%	4.4%	177	6.4%	4.1%	\$17,267	6.3%	5.6%	220	3.7%	4.2%	\$13,158	4.7%	5.6%
	Moderate	1,831	21.0%	\$119,233	21.5%	19.6%	748	26.9%	17.7%	\$58,027	21.3%	21.1%	1,083	18.3%	18.0%	\$61,206	21.7%	20.5%
	Middle	2,386	27.4%	\$152,176	27.5%	35.7%	716	25.7%	31.2%	\$77,920	28.6%	30.8%	1,670	28.2%	31.6%	\$74,256	26.3%	31.3%
	Upper	4,087	47.0%	\$251,933	45.5%	40.3%	1,143	41.1%	45.7%	\$118,928	43.7%	41.5%	2,944	49.7%	45.2%	\$133,005	47.2%	41.9%
	Unknown	2	0.0%	\$234	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%	2	0.0%	0.0%	\$234	0.1%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Total	8,703	100.0%	\$554,001	100.0%	100.0%	2,784	100.0%	100.0%	\$272,142	100.0%	100.0%	5,919	100.0%	100.0%	\$281,859	100.0%	100.0%
SMALL FARM		Small Farms																
	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	0.9%	\$0	0.0%	1.8%	0	0.0%	0.8%	\$0	0.0%	0.9%
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	22.0%	\$0	0.0%	21.0%	0	0.0%	19.4%	\$0	0.0%	18.9%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	42.6%	\$0	0.0%	64.8%	0	0.0%	49.6%	\$0	0.0%	58.6%
	Upper	0	0.0%	\$0	0.0%	35.0%	0	0.0%	32.3%	\$0	0.0%	12.1%	0	0.0%	28.5%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.3%	0	0.0%	1.7%	\$0	0.0%	0.6%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Atlanta

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	6,052	69.5%	\$105,054	19.0%	93.5%	1,652	59.3%	51.7%	\$38,962	14.3%	35.6%	4,400	74.3%	56.5%	\$66,092	23.4%	37.0%
		Over \$1 Million	2,399	27.6%	\$398,373	71.9%	6.3%	1,012	36.4%					1,387	23.4%				
		Total Rev. available	8,451	97.1%	\$503,427	90.9%	99.8%	2,664	95.7%					5,787	97.7%				
		Rev. Not Known	252	2.9%	\$50,574	9.1%	0.2%	120	4.3%					132	2.2%				
		Total	8,703	100.0%	\$554,001	100.0%	100.0%	2,784	100.0%					5,919	100.0%				
	Loan Size	\$100,000 or Less	7,633	87.7%	\$91,782	16.6%		2,237	80.4%	93.7%	\$32,979	12.1%	34.8%	5,396	91.2%	94.3%	\$58,803	20.9%	36.9%
		\$100,001 - \$250,000	398	4.6%	\$70,669	12.8%		199	7.1%	2.9%	\$34,868	12.8%	14.5%	199	3.4%	2.6%	\$35,801	12.7%	13.7%
		\$250,001 - \$1 Million	672	7.7%	\$391,550	70.7%		348	12.5%	3.4%	\$204,295	75.1%	50.8%	324	5.5%	3.1%	\$187,255	66.4%	49.3%
		Total	8,703	100.0%	\$554,001	100.0%		2,784	100.0%	100.0%	\$272,142	100.0%	100.0%	5,919	100.0%	100.0%	\$281,859	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	5,888	97.3%	\$52,300	49.8%													
		\$100,001 - \$250,000	77	1.3%	\$12,212	11.6%													
		\$250,001 - \$1 Million	87	1.4%	\$40,542	38.6%													
		Total	6,052	100.0%	\$105,054	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	53.4%	\$0	0.0%	54.7%	0	0.0%	52.5%	\$0	0.0%	48.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.9%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.1%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.4%	\$0	0.0%	37.6%	0	0.0%	89.3%	\$0	0.0%	38.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.6%	\$0	0.0%	27.1%	0	0.0%	6.6%	\$0	0.0%	25.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	35.3%	0	0.0%	4.1%	\$0	0.0%	35.8%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	1	1.0%	\$58	0.3%	8.6%	0	0.0%	1.1%	\$0	0.0%	0.2%	1	2.0%	0.9%	\$58	0.5%	0.3%
	Moderate	4	4.0%	\$192	0.9%	19.2%	3	5.9%	8.4%	\$145	1.5%	4.3%	1	2.0%	8.0%	\$47	0.4%	3.8%
	Middle	27	26.7%	\$6,857	32.2%	25.7%	11	21.6%	26.6%	\$2,928	29.5%	24.7%	16	32.0%	25.1%	\$3,929	34.6%	22.8%
	Upper	69	68.3%	\$14,161	66.6%	46.5%	37	72.5%	63.9%	\$6,843	69.0%	70.7%	32	64.0%	66.0%	\$7,318	64.5%	73.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>101</i>	<i>100.0%</i>	<i>\$21,268</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,916</i>	<i>100.0%</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,352</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	1	0.7%	\$50	0.3%	8.6%	0	0.0%	2.3%	\$0	0.0%	1.6%	1	1.4%	4.0%	\$50	0.4%	1.3%
	Moderate	7	5.1%	\$347	1.8%	19.2%	7	10.4%	11.9%	\$347	4.2%	4.9%	0	0.0%	8.7%	\$0	0.0%	4.2%
	Middle	29	21.2%	\$4,733	24.3%	25.7%	14	20.9%	24.6%	\$1,510	18.3%	24.3%	15	21.4%	26.0%	\$3,223	28.7%	27.0%
	Upper	100	73.0%	\$14,359	73.7%	46.5%	46	68.7%	61.3%	\$6,403	77.5%	69.2%	54	77.1%	61.3%	\$7,956	70.9%	67.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>137</i>	<i>100.0%</i>	<i>\$19,489</i>	<i>100.0%</i>	<i>100.0%</i>	<i>67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,229</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	10	13.2%	\$64	5.3%	8.6%	7	15.9%	17.0%	\$37	9.6%	7.6%	3	9.4%	7.0%	\$27	3.3%	2.4%
	Moderate	21	27.6%	\$147	12.1%	19.2%	17	38.6%	19.5%	\$117	30.4%	10.7%	4	12.5%	13.3%	\$30	3.6%	5.1%
	Middle	21	27.6%	\$555	45.7%	25.7%	11	25.0%	22.6%	\$158	41.0%	41.5%	10	31.3%	23.4%	\$397	47.8%	36.3%
	Upper	24	31.6%	\$449	37.0%	46.5%	9	20.5%	40.9%	\$73	19.0%	40.3%	15	46.9%	56.3%	\$376	45.3%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>\$1,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>44</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$385</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$830</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	0.3%
	Moderate	0	0.0%	\$0	0.0%	13.1%	0	0.0%	38.9%	\$0	0.0%	25.5%	0	0.0%	20.0%	\$0	0.0%	12.6%
	Middle	0	0.0%	\$0	0.0%	36.0%	0	0.0%	27.8%	\$0	0.0%	19.1%	0	0.0%	26.7%	\$0	0.0%	41.1%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	33.3%	\$0	0.0%	55.4%	0	0.0%	46.7%	\$0	0.0%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	12	3.8%	\$172	0.4%	8.6%	7	4.3%	2.7%	\$37	0.2%	0.8%	5	3.3%	2.5%	\$135	0.6%	0.7%
	Moderate	32	10.2%	\$686	1.6%	19.2%	27	16.7%	10.9%	\$609	3.3%	7.5%	5	3.3%	8.7%	\$77	0.3%	5.5%
	Middle	77	24.5%	\$12,145	28.9%	25.7%	36	22.2%	25.5%	\$4,596	24.8%	24.1%	41	27.0%	25.4%	\$7,549	32.2%	27.7%
	Upper	193	61.5%	\$28,969	69.0%	46.5%	92	56.8%	60.9%	\$13,319	71.8%	67.7%	101	66.4%	63.4%	\$15,650	66.8%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>314</i>	<i>100.0%</i>	<i>\$41,972</i>	<i>100.0%</i>	<i>100.0%</i>	<i>162</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,561</i>	<i>100.0%</i>	<i>100.0%</i>	<i>152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$23,411</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: GA Macon

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
				%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	3	3.0%	\$192	0.9%	27.2%	3	5.9%	3.7%	\$192	1.9%	1.7%	0	0.0%	5.0%	\$0	0.0%	2.3%
	Moderate	16	15.8%	\$1,587	7.5%	14.5%	8	15.7%	16.8%	\$800	8.1%	10.9%	8	16.0%	20.0%	\$787	6.9%	13.4%
	Middle	18	17.8%	\$1,861	8.8%	18.0%	12	23.5%	22.2%	\$1,212	12.2%	18.7%	6	12.0%	18.9%	\$649	5.7%	16.3%
	Upper	63	62.4%	\$17,522	82.4%	40.3%	27	52.9%	37.6%	\$7,606	76.7%	52.4%	36	72.0%	36.7%	\$9,916	87.4%	52.5%
	Unknown	1	1.0%	\$106	0.5%	0.0%	1	2.0%	19.7%	\$106	1.1%	16.3%	0	0.0%	19.4%	\$0	0.0%	15.6%
	<i>Total</i>	<i>101</i>	<i>100.0%</i>	<i>\$21,268</i>	<i>100.0%</i>	<i>100.0%</i>	<i>51</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$9,916</i>	<i>100.0%</i>	<i>100.0%</i>	<i>50</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,352</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	5	3.6%	\$577	3.0%	27.2%	2	3.0%	3.9%	\$218	2.6%	2.2%	3	4.3%	3.8%	\$359	3.2%	2.1%
	Moderate	14	10.2%	\$1,221	6.3%	14.5%	3	4.5%	8.3%	\$186	2.3%	5.2%	11	15.7%	11.4%	\$1,035	9.2%	7.2%
	Middle	20	14.6%	\$1,716	8.8%	18.0%	8	11.9%	13.4%	\$701	8.5%	9.8%	12	17.1%	13.6%	\$1,015	9.0%	9.8%
	Upper	78	56.9%	\$13,518	69.4%	40.3%	39	58.2%	44.2%	\$5,287	64.0%	53.1%	39	55.7%	38.7%	\$8,231	73.3%	51.2%
	Unknown	20	14.6%	\$2,457	12.6%	0.0%	15	22.4%	30.2%	\$1,868	22.6%	29.8%	5	7.1%	32.6%	\$589	5.2%	29.7%
	<i>Total</i>	<i>137</i>	<i>100.0%</i>	<i>\$19,489</i>	<i>100.0%</i>	<i>100.0%</i>	<i>67</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$8,260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>70</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$11,229</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	7	9.2%	\$61	5.0%	27.2%	7	15.9%	8.2%	\$61	15.8%	3.7%	0	0.0%	4.7%	\$0	0.0%	2.4%
	Moderate	12	15.8%	\$67	5.5%	14.5%	7	15.9%	18.2%	\$30	7.8%	5.7%	5	15.6%	21.9%	\$37	4.5%	7.9%
	Middle	21	27.6%	\$149	12.3%	18.0%	17	38.6%	30.2%	\$112	29.1%	22.2%	4	12.5%	15.6%	\$37	4.5%	8.4%
	Upper	36	47.4%	\$938	77.2%	40.3%	13	29.5%	40.3%	\$182	47.3%	63.8%	23	71.9%	50.0%	\$756	91.1%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	4.7%	0	0.0%	7.8%	\$0	0.0%	14.0%
	<i>Total</i>	<i>76</i>	<i>100.0%</i>	<i>\$1,215</i>	<i>100.0%</i>	<i>100.0%</i>	<i>44</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$385</i>	<i>100.0%</i>	<i>100.0%</i>	<i>32</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$830</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	27.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	15	4.8%	\$830	2.0%	27.2%	12	7.4%	4.1%	\$471	2.5%	1.7%	3	2.0%	4.4%	\$359	1.5%	1.8%
	Moderate	42	13.4%	\$2,875	6.8%	14.5%	18	11.1%	13.1%	\$1,016	5.5%	7.1%	24	15.8%	16.4%	\$1,859	7.9%	8.8%
	Middle	59	18.8%	\$3,726	8.9%	18.0%	37	22.8%	18.8%	\$2,025	10.9%	12.7%	22	14.5%	16.4%	\$1,701	7.3%	11.1%
	Upper	177	56.4%	\$31,978	76.2%	40.3%	79	48.8%	40.3%	\$13,075	70.4%	45.9%	98	64.5%	37.8%	\$18,903	80.7%	42.7%
	Unknown	21	6.7%	\$2,563	6.1%	0.0%	16	9.9%	23.7%	\$1,974	10.6%	32.6%	5	3.3%	25.0%	\$589	2.5%	35.6%
	<i>Total</i>	<i>314</i>	<i>100.0%</i>	<i>\$41,972</i>	<i>100.0%</i>	<i>100.0%</i>	<i>162</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$18,561</i>	<i>100.0%</i>	<i>100.0%</i>	<i>152</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$23,411</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: GA Macon

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	30	7.7%	\$2,716	7.2%	9.3%	11	8.6%	7.6%	\$609	3.5%	10.2%	19	7.3%	6.6%	\$2,107	10.4%	6.5%
	Moderate	65	16.8%	\$4,330	11.4%	17.7%	25	19.5%	19.1%	\$1,421	8.1%	23.2%	40	15.4%	17.9%	\$2,909	14.4%	20.8%
	Middle	147	37.9%	\$20,017	52.8%	30.9%	48	37.5%	30.2%	\$9,718	55.1%	32.2%	99	38.1%	31.5%	\$10,299	50.8%	33.5%
	Upper	146	37.6%	\$10,814	28.6%	42.1%	44	34.4%	41.2%	\$5,875	33.3%	33.6%	102	39.2%	42.4%	\$4,939	24.4%	38.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Total	388	100.0%	\$37,877	100.0%	100.0%	128	100.0%	100.0%	\$17,623	100.0%	100.0%	260	100.0%	100.0%	\$20,254	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	28.4%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	27.3%	\$0	0.0%	19.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.3%	0	0.0%	9.1%	\$0	0.0%	1.5%	0	0.0%	9.1%	\$0	0.0%	1.4%
	Upper	0	0.0%	\$0	0.0%	75.0%	0	0.0%	63.6%	\$0	0.0%	79.4%	0	0.0%	81.8%	\$0	0.0%	70.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: GA Macon

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	199	51.3%	\$6,432	17.0%	90.8%	64	50.0%	49.6%	\$3,297	18.7%	41.9%	135	51.9%	53.7%	\$3,135	15.5%	42.3%
		Over \$1 Million	174	44.8%	\$27,162	71.7%	8.9%	57	44.5%					117	45.0%				
		Total Rev. available	373	96.1%	\$33,594	88.7%	99.7%	121	94.5%					252	96.9%				
		Rev. Not Known	15	3.9%	\$4,283	11.3%	0.3%	7	5.5%					8	3.1%				
		Total	388	100.0%	\$37,877	100.0%	100.0%	128	100.0%					260	100.0%				
	Loan Size	\$100,000 or Less	302	77.8%	\$3,703	9.8%		85	66.4%	89.1%	\$1,324	7.5%	24.1%	217	83.5%	89.2%	\$2,379	11.7%	23.5%
		\$100,001 - \$250,000	34	8.8%	\$6,358	16.8%		18	14.1%	5.5%	\$3,141	17.8%	19.5%	16	6.2%	5.4%	\$3,217	15.9%	18.8%
		\$250,001 - \$1 Million	52	13.4%	\$27,816	73.4%		25	19.5%	5.3%	\$13,158	74.7%	56.3%	27	10.4%	5.4%	\$14,658	72.4%	57.6%
		Total	388	100.0%	\$37,877	100.0%		128	100.0%	100.0%	\$17,623	100.0%	100.0%	260	100.0%	100.0%	\$20,254	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	187	94.0%	\$1,585	24.6%													
		\$100,001 - \$250,000	4	2.0%	\$761	11.8%													
		\$250,001 - \$1 Million	8	4.0%	\$4,086	63.5%													
		Total	199	100.0%	\$6,432	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 100.0%	0	0.0%	54.5%	\$0	0.0%	81.6%	0	0.0%	63.6%	\$0	0.0%	96.3%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	26.4%	0	0.0%	72.7%	\$0	0.0%	19.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	27.3%	\$0	0.0%	73.6%	0	0.0%	27.3%	\$0	0.0%	80.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	118	3.2%	\$19,965	1.7%	5.6%	59	3.4%	3.9%	\$9,813	1.9%	2.1%	59	3.0%	3.6%	\$10,152	1.6%	2.0%
	Moderate	567	15.3%	\$101,469	8.9%	16.6%	256	14.8%	14.2%	\$44,212	8.7%	8.6%	311	15.7%	14.1%	\$57,257	9.0%	8.7%
	Middle	1,312	35.4%	\$333,020	29.1%	39.0%	617	35.7%	41.0%	\$154,052	30.2%	36.9%	695	35.2%	42.4%	\$178,968	28.3%	38.0%
	Upper	1,707	46.1%	\$688,644	60.2%	38.8%	797	46.1%	41.0%	\$301,741	59.2%	52.4%	910	46.1%	39.9%	\$386,903	61.1%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3,704	100.0%	\$1,143,098	100.0%	100.0%	1,729	100.0%	100.0%	\$509,818	100.0%	100.0%	1,975	100.0%	100.0%	\$633,280	100.0%	100.0%
REFINANCE	Low	61	2.8%	\$7,645	1.2%	5.6%	33	4.1%	4.1%	\$3,944	1.9%	2.3%	28	2.0%	2.9%	\$3,701	0.9%	1.5%
	Moderate	207	9.5%	\$30,023	4.8%	16.6%	112	13.9%	14.1%	\$15,771	7.4%	8.3%	95	6.9%	11.6%	\$14,252	3.4%	6.9%
	Middle	707	32.5%	\$169,586	26.9%	39.0%	262	32.5%	39.1%	\$59,965	28.3%	34.6%	445	32.5%	39.2%	\$109,621	26.2%	34.6%
	Upper	1,199	55.2%	\$423,011	67.1%	38.8%	398	49.4%	42.7%	\$132,141	62.4%	54.8%	801	58.5%	46.4%	\$290,870	69.5%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,174	100.0%	\$630,265	100.0%	100.0%	805	100.0%	100.0%	\$211,821	100.0%	100.0%	1,369	100.0%	100.0%	\$418,444	100.0%	100.0%
HOME IMPROVEMENT	Low	29	5.2%	\$406	3.0%	5.6%	15	6.3%	5.3%	\$129	2.2%	3.3%	14	4.3%	4.8%	\$277	3.7%	1.8%
	Moderate	101	17.9%	\$1,207	9.0%	16.6%	40	16.7%	15.2%	\$457	7.8%	9.0%	61	18.8%	15.6%	\$750	10.0%	7.5%
	Middle	188	33.4%	\$3,781	28.2%	39.0%	76	31.8%	40.8%	\$1,296	22.0%	33.9%	112	34.6%	40.2%	\$2,485	33.0%	32.6%
	Upper	245	43.5%	\$8,017	59.8%	38.8%	108	45.2%	38.6%	\$4,008	68.0%	53.9%	137	42.3%	39.3%	\$4,009	53.3%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	563	100.0%	\$13,411	100.0%	100.0%	239	100.0%	100.0%	\$5,890	100.0%	100.0%	324	100.0%	100.0%	\$7,521	100.0%	100.0%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.3%	0	0.0%	15.7%	\$0	0.0%	8.1%	0	0.0%	17.3%	\$0	0.0%	11.3%
	Moderate	0	0.0%	\$0	0.0%	28.5%	0	0.0%	26.5%	\$0	0.0%	18.1%	0	0.0%	34.7%	\$0	0.0%	37.1%
	Middle	1	100.0%	\$16,400	100.0%	35.9%	1	100.0%	42.2%	\$16,400	100.0%	55.3%	0	0.0%	32.7%	\$0	0.0%	41.5%
	Upper	0	0.0%	\$0	0.0%	21.3%	0	0.0%	15.7%	\$0	0.0%	18.6%	0	0.0%	15.3%	\$0	0.0%	10.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$16,400	100.0%	100.0%	1	100.0%	100.0%	\$16,400	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	208	3.2%	\$28,016	1.6%	5.6%	107	3.9%	4.1%	\$13,886	1.9%	2.6%	101	2.8%	3.3%	\$14,130	1.3%	2.2%
	Moderate	875	13.6%	\$132,699	7.4%	16.6%	408	14.7%	14.2%	\$60,440	8.1%	9.2%	467	12.7%	13.1%	\$72,259	6.8%	9.4%
	Middle	2,208	34.3%	\$522,787	29.0%	39.0%	956	34.5%	40.2%	\$231,713	31.1%	37.3%	1,252	34.1%	40.8%	\$291,074	27.5%	36.6%
	Upper	3,151	48.9%	\$1,119,672	62.1%	38.8%	1,303	47.0%	41.5%	\$437,890	58.9%	50.9%	1,848	50.4%	42.8%	\$681,782	64.4%	51.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6,442	100.0%	\$1,803,174	100.0%	100.0%	2,774	100.0%	100.0%	\$743,929	100.0%	100.0%	3,668	100.0%	100.0%	\$1,059,245	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: MD Baltimore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	357	9.6%	\$45,089	3.9%	21.4%	159	9.2%	6.3%	\$19,665	3.9%	2.8%	198	10.0%	8.0%	\$25,424	4.0%	3.8%
	Moderate	1,038	28.0%	\$206,116	18.0%	17.3%	491	28.4%	18.5%	\$95,029	18.6%	12.7%	547	27.7%	19.6%	\$111,087	17.5%	14.3%
	Middle	659	17.8%	\$170,204	14.9%	21.0%	298	17.2%	20.1%	\$75,346	14.8%	18.6%	361	18.3%	19.7%	\$94,858	15.0%	19.2%
	Upper	1,649	44.5%	\$721,543	63.1%	40.3%	780	45.1%	34.3%	\$319,632	62.7%	47.5%	869	44.0%	29.5%	\$401,911	63.5%	41.6%
	Unknown	1	0.0%	\$146	0.0%	0.0%	1	0.1%	20.8%	\$146	0.0%	18.4%	0	0.0%	23.2%	\$0	0.0%	21.0%
	Total	3,704	100.0%	\$1,143,098	100.0%	100.0%	1,729	100.0%	100.0%	\$509,818	100.0%	100.0%	1,975	100.0%	100.0%	\$633,280	100.0%	100.0%
REFINANCE	Low	155	7.1%	\$19,150	3.0%	21.4%	79	9.8%	7.2%	\$9,294	4.4%	3.5%	76	5.6%	5.3%	\$9,856	2.4%	2.6%
	Moderate	353	16.2%	\$61,315	9.7%	17.3%	128	15.9%	14.0%	\$21,983	10.4%	9.3%	225	16.4%	12.1%	\$39,332	9.4%	8.0%
	Middle	455	20.9%	\$107,551	17.1%	21.0%	172	21.4%	18.5%	\$35,965	17.0%	15.7%	283	20.7%	17.0%	\$71,586	17.1%	14.6%
	Upper	1,132	52.1%	\$422,856	67.1%	40.3%	394	48.9%	34.9%	\$136,941	64.6%	45.6%	738	53.9%	32.4%	\$285,915	68.3%	41.5%
	Unknown	79	3.6%	\$19,393	3.1%	0.0%	32	4.0%	25.5%	\$7,638	3.6%	25.8%	47	3.4%	33.3%	\$11,755	2.8%	33.3%
	Total	2,174	100.0%	\$630,265	100.0%	100.0%	805	100.0%	100.0%	\$211,821	100.0%	100.0%	1,369	100.0%	100.0%	\$418,444	100.0%	100.0%
HOME IMPROVEMENT	Low	85	15.1%	\$498	3.7%	21.4%	46	19.2%	17.4%	\$261	4.4%	5.7%	39	12.0%	16.4%	\$237	3.2%	5.2%
	Moderate	95	16.9%	\$851	6.3%	17.3%	46	19.2%	17.6%	\$397	6.7%	12.2%	49	15.1%	18.2%	\$454	6.0%	12.1%
	Middle	105	18.7%	\$1,580	11.8%	21.0%	41	17.2%	22.5%	\$599	10.2%	18.6%	64	19.8%	22.6%	\$981	13.0%	19.1%
	Upper	272	48.3%	\$10,439	77.8%	40.3%	102	42.7%	35.7%	\$4,604	78.2%	51.7%	170	52.5%	37.4%	\$5,835	77.6%	54.1%
	Unknown	6	1.1%	\$43	0.3%	0.0%	4	1.7%	6.8%	\$29	0.5%	11.7%	2	0.6%	5.3%	\$14	0.2%	9.4%
	Total	563	100.0%	\$13,411	100.0%	100.0%	239	100.0%	100.0%	\$5,890	100.0%	100.0%	324	100.0%	100.0%	\$7,521	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$16,400	100.0%	0.0%	1	100.0%	100.0%	\$16,400	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$16,400	100.0%	100.0%	1	100.0%	100.0%	\$16,400	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	597	9.3%	\$64,737	3.6%	21.4%	284	10.2%	7.2%	\$29,220	3.9%	2.9%	313	8.5%	7.2%	\$35,517	3.4%	3.1%
	Moderate	1,486	23.1%	\$268,282	14.9%	17.3%	665	24.0%	16.6%	\$117,409	15.8%	10.6%	821	22.4%	16.1%	\$150,873	14.2%	10.8%
	Middle	1,219	18.9%	\$279,335	15.5%	21.0%	511	18.4%	19.6%	\$111,910	15.0%	16.3%	708	19.3%	18.6%	\$167,425	15.8%	16.2%
	Upper	3,053	47.4%	\$1,154,838	64.0%	40.3%	1,276	46.0%	34.6%	\$461,177	62.0%	43.6%	1,777	48.4%	31.1%	\$693,661	65.5%	39.7%
	Unknown	87	1.4%	\$35,982	2.0%	0.0%	38	1.4%	22.0%	\$24,213	3.3%	26.6%	49	1.3%	27.1%	\$11,769	1.1%	30.2%
	Total	6,442	100.0%	\$1,803,174	100.0%	100.0%	2,774	100.0%	100.0%	\$743,929	100.0%	100.0%	3,668	100.0%	100.0%	\$1,059,245	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: MD Baltimore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Dollar		Small Businesses %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	133	5.5%	\$10,720	7.5%	6.7%	58	7.2%	5.6%	\$5,995	8.0%	5.5%	75	4.6%	5.6%	\$4,725	6.9%	4.7%
	Moderate	246	10.2%	\$22,589	15.8%	13.8%	119	14.9%	12.1%	\$11,431	15.2%	11.2%	127	7.8%	12.0%	\$11,158	16.4%	11.3%
	Middle	825	34.1%	\$55,149	38.5%	37.2%	294	36.7%	36.4%	\$31,643	42.2%	39.2%	531	32.8%	36.3%	\$23,506	34.5%	38.8%
	Upper	1,212	50.0%	\$53,901	37.7%	42.2%	329	41.1%	44.4%	\$25,890	34.5%	43.0%	883	54.5%	44.8%	\$28,011	41.1%	44.1%
	Unknown	6	0.2%	\$744	0.5%	0.1%	1	0.1%	0.2%	\$9	0.0%	0.4%	5	0.3%	0.2%	\$735	1.1%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Total	2,422	100.0%	\$143,103	100.0%	100.0%	801	100.0%	100.0%	\$74,968	100.0%	100.0%	1,621	100.0%	100.0%	\$68,135	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	4.9%	0	0.0%	4.7%	\$0	0.0%	1.5%	0	0.0%	4.0%	\$0	0.0%	1.7%
	Middle	6	100.0%	\$592	100.0%	44.7%	4	100.0%	42.9%	\$407	100.0%	42.0%	2	100.0%	43.1%	\$185	100.0%	50.7%
	Upper	0	0.0%	\$0	0.0%	49.7%	0	0.0%	51.1%	\$0	0.0%	56.2%	0	0.0%	51.8%	\$0	0.0%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.6%
Total	6	100.0%	\$592	100.0%	100.0%	4	100.0%	100.0%	\$407	100.0%	100.0%	2	100.0%	100.0%	\$185	100.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: MD Baltimore

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar	Count			Dollar						
		#	%	\$ (000s)	\$ %	%				\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	1,490	61.5%	\$31,328	21.9%	91.8%	480	59.9%	46.5%	\$14,140	18.9%	28.4%	1,010	62.3%	50.7%	\$17,188	25.2%	30.8%
		Over \$1 Million	892	36.8%	\$100,191	70.0%	7.8%	300	37.5%					592	36.5%				
		Total Rev. available	2,382	98.3%	\$131,519	91.9%	99.6%	780	97.4%					1,602	98.8%				
		Rev. Not Known	40	1.7%	\$11,584	8.1%	0.4%	21	2.6%					19	1.2%				
		Total	2,422	100.0%	\$143,103	100.0%	100.0%	801	100.0%					1,621	100.0%				
	Loan Size	\$100,000 or Less	2,157	89.1%	\$29,954	20.9%		657	82.0%	93.0%	\$12,290	16.4%	33.5%	1,500	92.5%	93.4%	\$17,664	25.9%	34.8%
		\$100,001 - \$250,000	96	4.0%	\$16,555	11.6%		49	6.1%	3.2%	\$8,529	11.4%	14.7%	47	2.9%	3.0%	\$8,026	11.8%	13.7%
		\$250,001 - \$1 Million	169	7.0%	\$96,594	67.5%		95	11.9%	3.7%	\$54,149	72.2%	51.8%	74	4.6%	3.6%	\$42,445	62.3%	51.4%
		Total	2,422	100.0%	\$143,103	100.0%		801	100.0%	100.0%	\$74,968	100.0%	100.0%	1,621	100.0%	100.0%	\$68,135	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,446	97.0%	\$16,181	51.7%													
		\$100,001 - \$250,000	20	1.3%	\$3,031	9.7%													
		\$250,001 - \$1 Million	24	1.6%	\$12,116	38.7%													
		Total	1,490	100.0%	\$31,328	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.7%	0	0.0%	36.5%	\$0	0.0%	48.6%	0	0.0%	30.0%	\$0	0.0%	37.3%
		Over \$1 Million	2	33.3%	\$185	31.3%	2.3%	0	0.0%					2	100.0%				
		Total Rev. available	2	33.3%	\$185	31.3%	100.0%	0	0.0%					2	100.0%				
		Not Known	4	66.7%	\$407	68.8%	0.0%	4	100.0%					0	0.0%				
		Total	6	100.0%	\$592	100.0%	100.0%	4	100.0%					2	100.0%				
	Loan Size	\$100,000 or Less	3	50.0%	\$167	28.2%		2	50.0%	90.6%	\$94	23.1%	34.2%	1	50.0%	93.7%	\$73	39.5%	42.6%
		\$100,001 - \$250,000	3	50.0%	\$425	71.8%		2	50.0%	5.6%	\$313	76.9%	25.8%	1	50.0%	2.8%	\$112	60.5%	15.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.9%	\$0	0.0%	39.9%	0	0.0%	3.6%	\$0	0.0%	42.4%
		Total	6	100.0%	\$592	100.0%		4	100.0%	100.0%	\$407	100.0%	100.0%	2	100.0%	100.0%	\$185	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	17	1.9%	\$2,848	1.2%	3.2%	5	1.1%	2.2%	\$567	0.5%	1.5%	12	2.7%	2.8%	\$2,281	1.9%	1.9%
	Moderate	89	9.8%	\$17,038	7.0%	17.1%	46	10.0%	14.5%	\$9,252	7.7%	9.9%	43	9.5%	12.4%	\$7,786	6.3%	8.6%
	Middle	278	30.5%	\$62,105	25.6%	41.3%	137	29.8%	36.9%	\$29,646	24.7%	32.1%	141	31.3%	39.0%	\$32,459	26.4%	33.9%
	Upper	527	57.8%	\$160,868	66.2%	38.5%	272	59.1%	46.3%	\$80,421	67.1%	56.4%	255	56.5%	45.8%	\$80,447	65.4%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	911	100.0%	\$242,859	100.0%	100.0%	460	100.0%	100.0%	\$119,886	100.0%	100.0%	451	100.0%	100.0%	\$122,973	100.0%	100.0%
REFINANCE	Low	13	2.1%	\$1,525	1.2%	3.2%	7	2.5%	2.8%	\$685	1.4%	7.6%	6	1.8%	2.8%	\$840	1.0%	1.8%
	Moderate	81	13.1%	\$10,526	8.1%	17.1%	47	16.8%	16.2%	\$5,598	11.2%	20.3%	34	10.0%	14.3%	\$4,928	6.1%	9.6%
	Middle	217	35.0%	\$35,022	26.8%	41.3%	101	36.1%	38.9%	\$15,458	30.8%	31.9%	116	34.1%	36.9%	\$19,564	24.4%	31.9%
	Upper	309	49.8%	\$83,367	63.9%	38.5%	125	44.6%	42.0%	\$28,453	56.7%	40.2%	184	54.1%	46.0%	\$54,914	68.4%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	620	100.0%	\$130,440	100.0%	100.0%	280	100.0%	100.0%	\$50,194	100.0%	100.0%	340	100.0%	100.0%	\$80,246	100.0%	100.0%
HOME IMPROVEMENT	Low	8	3.7%	\$90	2.5%	3.2%	3	3.4%	5.7%	\$13	1.0%	3.6%	5	4.0%	4.9%	\$77	3.4%	3.7%
	Moderate	43	20.1%	\$348	9.9%	17.1%	18	20.2%	19.0%	\$119	9.2%	13.8%	25	20.0%	17.5%	\$229	10.2%	10.4%
	Middle	114	53.3%	\$1,969	55.8%	41.3%	46	51.7%	41.8%	\$828	64.1%	36.9%	68	54.4%	41.9%	\$1,141	51.0%	34.7%
	Upper	49	22.9%	\$1,123	31.8%	38.5%	22	24.7%	33.5%	\$331	25.6%	45.7%	27	21.6%	35.7%	\$792	35.4%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	214	100.0%	\$3,530	100.0%	100.0%	89	100.0%	100.0%	\$1,291	100.0%	100.0%	125	100.0%	100.0%	\$2,239	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.9%	0	0.0%	7.9%	\$0	0.0%	2.5%	0	0.0%	18.4%	\$0	0.0%	4.0%
	Moderate	0	0.0%	\$0	0.0%	30.5%	0	0.0%	47.4%	\$0	0.0%	51.5%	0	0.0%	34.7%	\$0	0.0%	28.3%
	Middle	0	0.0%	\$0	0.0%	23.3%	0	0.0%	31.6%	\$0	0.0%	31.7%	0	0.0%	22.4%	\$0	0.0%	26.5%
	Upper	0	0.0%	\$0	0.0%	28.8%	0	0.0%	13.2%	\$0	0.0%	14.3%	0	0.0%	24.5%	\$0	0.0%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	38	2.2%	\$4,463	1.2%	3.2%	15	1.8%	2.6%	\$1,265	0.7%	3.8%	23	2.5%	2.9%	\$3,198	1.6%	2.1%
	Moderate	213	12.2%	\$27,912	7.4%	17.1%	111	13.4%	15.4%	\$14,969	8.7%	16.3%	102	11.1%	13.3%	\$12,943	6.3%	11.1%
	Middle	609	34.9%	\$99,096	26.3%	41.3%	284	34.3%	37.8%	\$45,932	26.8%	32.1%	325	35.5%	38.3%	\$53,164	25.9%	32.4%
	Upper	885	50.7%	\$245,358	65.1%	38.5%	419	50.5%	44.3%	\$109,205	63.7%	47.8%	466	50.9%	45.5%	\$136,153	66.3%	54.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,745	100.0%	\$376,829	100.0%	100.0%	829	100.0%	100.0%	\$171,371	100.0%	100.0%	916	100.0%	100.0%	\$205,458	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: NC Durham

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		Count		Dollar			Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	37	4.1%	\$3,596	1.5%	23.2%	15	3.3%	4.3%	\$1,414	1.2%	1.9%	22	4.9%	5.0%	\$2,182	1.8%	2.2%
	Moderate	156	17.1%	\$25,129	10.3%	16.9%	72	15.7%	16.3%	\$11,518	9.6%	10.5%	84	18.6%	15.2%	\$13,611	11.1%	9.6%
	Middle	141	15.5%	\$26,338	10.8%	18.5%	73	15.9%	17.9%	\$13,895	11.6%	14.5%	68	15.1%	19.3%	\$12,443	10.1%	15.7%
	Upper	574	63.0%	\$186,457	76.8%	41.4%	300	65.2%	44.9%	\$93,059	77.6%	57.5%	274	60.8%	44.9%	\$93,398	76.0%	57.9%
	Unknown	3	0.3%	\$1,339	0.6%	0.0%	0	0.0%	16.6%	\$0	0.0%	15.5%	3	0.7%	15.7%	\$1,339	1.1%	14.6%
	Total	911	100.0%	\$242,859	100.0%	100.0%	460	100.0%	100.0%	\$119,886	100.0%	100.0%	451	100.0%	100.0%	\$122,973	100.0%	100.0%
REFINANCE	Low	58	9.4%	\$5,090	3.9%	23.2%	33	11.8%	5.7%	\$2,775	5.5%	2.1%	25	7.4%	4.2%	\$2,315	2.9%	1.8%
	Moderate	89	14.4%	\$9,779	7.5%	16.9%	46	16.4%	13.1%	\$4,922	9.8%	6.3%	43	12.6%	11.7%	\$4,857	6.1%	7.1%
	Middle	109	17.6%	\$15,896	12.2%	18.5%	49	17.5%	17.3%	\$7,178	14.3%	10.2%	60	17.6%	16.3%	\$8,718	10.9%	12.2%
	Upper	345	55.6%	\$97,149	74.5%	41.4%	139	49.6%	44.1%	\$33,636	67.0%	42.6%	206	60.6%	45.9%	\$63,513	79.1%	57.5%
	Unknown	19	3.1%	\$2,526	1.9%	0.0%	13	4.6%	19.9%	\$1,683	3.4%	38.7%	6	1.8%	21.9%	\$843	1.1%	21.3%
	Total	620	100.0%	\$130,440	100.0%	100.0%	280	100.0%	100.0%	\$50,194	100.0%	100.0%	340	100.0%	100.0%	\$80,246	100.0%	100.0%
HOME IMPROVEMENT	Low	52	24.3%	\$269	7.6%	23.2%	28	31.5%	13.6%	\$149	11.5%	3.3%	24	19.2%	10.1%	\$120	5.4%	2.5%
	Moderate	62	29.0%	\$417	11.8%	16.9%	30	33.7%	19.4%	\$186	14.4%	8.6%	32	25.6%	16.3%	\$231	10.3%	7.0%
	Middle	29	13.6%	\$447	12.7%	18.5%	13	14.6%	21.1%	\$263	20.4%	19.3%	16	12.8%	19.4%	\$184	8.2%	16.9%
	Upper	70	32.7%	\$2,392	67.8%	41.4%	17	19.1%	35.7%	\$688	53.3%	58.1%	53	42.4%	46.6%	\$1,704	76.1%	63.0%
	Unknown	1	0.5%	\$5	0.1%	0.0%	1	1.1%	10.3%	\$5	0.4%	10.7%	0	0.0%	7.6%	\$0	0.0%	10.5%
	Total	214	100.0%	\$3,530	100.0%	100.0%	89	100.0%	100.0%	\$1,291	100.0%	100.0%	125	100.0%	100.0%	\$2,239	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	147	8.4%	\$8,955	2.4%	23.2%	76	9.2%	5.1%	\$4,338	2.5%	1.9%	71	7.8%	4.8%	\$4,617	2.2%	1.9%
	Moderate	307	17.6%	\$35,325	9.4%	16.9%	148	17.9%	15.3%	\$16,626	9.7%	8.3%	159	17.4%	13.9%	\$18,699	9.1%	7.7%
	Middle	279	16.0%	\$42,681	11.3%	18.5%	135	16.3%	17.7%	\$21,336	12.5%	12.2%	144	15.7%	18.1%	\$21,345	10.4%	12.9%
	Upper	989	56.7%	\$285,998	75.9%	41.4%	456	55.0%	44.2%	\$127,383	74.3%	48.6%	533	58.2%	45.2%	\$158,615	77.2%	51.6%
	Unknown	23	1.3%	\$3,870	1.0%	0.0%	14	1.7%	17.7%	\$1,688	1.0%	29.0%	9	1.0%	18.0%	\$2,182	1.1%	25.9%
	Total	1,745	100.0%	\$376,829	100.0%	100.0%	829	100.0%	100.0%	\$171,371	100.0%	100.0%	916	100.0%	100.0%	\$205,458	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Durham

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	60	5.2%	\$4,860	9.5%	5.4%	31	8.5%	4.8%	\$3,050	11.5%	6.3%	29	3.7%	4.6%	\$1,810	7.4%	5.1%
	Moderate	264	23.0%	\$8,869	17.3%	19.7%	114	31.1%	17.4%	\$4,343	16.3%	21.6%	150	19.1%	19.0%	\$4,526	18.5%	22.6%
	Middle	418	36.3%	\$18,426	36.0%	36.8%	104	28.4%	36.3%	\$9,031	33.9%	38.1%	314	40.1%	35.9%	\$9,395	38.4%	37.9%
	Upper	407	35.4%	\$18,955	37.1%	37.7%	117	32.0%	39.7%	\$10,211	38.3%	32.9%	290	37.0%	39.1%	\$8,744	35.7%	33.3%
	Unknown	1	0.1%	\$11	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.1%	1	0.1%	0.1%	\$11	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.0%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Total	1,150	100.0%	\$51,121	100.0%	100.0%	366	100.0%	100.0%	\$26,635	100.0%	100.0%	784	100.0%	100.0%	\$24,486	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	2.6%	\$0	0.0%	4.0%	0	0.0%	1.9%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	6.1%	\$0	0.0%	2.6%	0	0.0%	15.4%	\$0	0.0%	9.6%
	Middle	0	0.0%	\$0	0.0%	68.3%	0	0.0%	80.0%	\$0	0.0%	84.5%	0	0.0%	70.2%	\$0	0.0%	79.7%
	Upper	1	100.0%	\$34	100.0%	23.3%	1	100.0%	11.3%	\$34	100.0%	8.9%	0	0.0%	12.5%	\$0	0.0%	6.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$34	100.0%	100.0%	1	100.0%	100.0%	\$34	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Durham

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%			\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	785	68.3%	\$15,528	30.4%	93.3%	222	60.7%	49.6%	\$5,642	21.2%	36.4%	563	71.8%	55.7%	\$9,886	40.4%	41.3%
		Over \$1 Million	344	29.9%	\$31,586	61.8%	6.4%	132	36.1%					212	27.0%				
		Total Rev. available	1,129	98.2%	\$47,114	92.2%	99.7%	354	96.8%					775	98.8%				
		Rev. Not Known	21	1.8%	\$4,007	7.8%	0.3%	12	3.3%					9	1.1%				
		Total	1,150	100.0%	\$51,121	100.0%	100.0%	366	100.0%					784	100.0%				
	Loan Size	\$100,000 or Less	1,051	91.4%	\$11,775	23.0%		307	83.9%	92.8%	\$4,278	16.1%	32.8%	744	94.9%	92.9%	\$7,497	30.6%	35.3%
		\$100,001 - \$250,000	38	3.3%	\$6,856	13.4%		28	7.7%	3.4%	\$5,033	18.9%	15.0%	10	1.3%	3.4%	\$1,823	7.4%	15.6%
		\$250,001 - \$1 Million	61	5.3%	\$32,490	63.6%		31	8.5%	3.8%	\$17,324	65.0%	52.2%	30	3.8%	3.7%	\$15,166	61.9%	49.1%
		Total	1,150	100.0%	\$51,121	100.0%		366	100.0%	100.0%	\$26,635	100.0%	100.0%	784	100.0%	100.0%	\$24,486	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	762	97.1%	\$7,495	48.3%													
		\$100,001 - \$250,000	10	1.3%	\$1,708	11.0%													
		\$250,001 - \$1 Million	13	1.7%	\$6,325	40.7%													
Total		785	100.0%	\$15,528	100.0%														
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$34	100.0%	98.8%	1	100.0%	47.0%	\$34	100.0%	67.9%	0	0.0%	35.6%	\$0	0.0%	64.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%				
		Total Rev. available	1	100.0%	\$34	100.0%	100.0%	1	100.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	1	100.0%	\$34	100.0%	100.0%	1	100.0%					0	0.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$34	100.0%		1	100.0%	91.3%	\$34	100.0%	47.7%	0	0.0%	94.2%	\$0	0.0%	61.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.0%	\$0	0.0%	32.6%	0	0.0%	3.8%	\$0	0.0%	21.1%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	19.7%	0	0.0%	1.9%	\$0	0.0%	17.6%
		Total	1	100.0%	\$34	100.0%		1	100.0%	100.0%	\$34	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$34	100.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
Total		1	100.0%	\$34	100.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %			
HOME PURCHASE	Low	4	1.1%	\$248	0.4%	2.8%	3	1.4%	1.0%	\$182	0.4%	0.5%	1	0.7%	0.9%	\$66	0.2%	0.4%	
	Moderate	39	10.7%	\$4,249	6.1%	18.0%	17	8.0%	13.2%	\$1,828	4.5%	8.5%	22	14.6%	13.4%	\$2,421	8.2%	8.7%	
	Middle	108	29.7%	\$15,637	22.3%	42.0%	64	30.0%	39.4%	\$9,680	23.8%	33.2%	44	29.1%	39.7%	\$5,957	20.2%	32.9%	
	Upper	213	58.5%	\$50,041	71.3%	37.2%	129	60.6%	46.3%	\$29,004	71.3%	57.9%	84	55.6%	46.1%	\$21,037	71.4%	58.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	364	100.0%	\$70,175	100.0%	100.0%	213	100.0%	100.0%	\$40,694	100.0%	100.0%	151	100.0%	100.0%	\$29,481	100.0%	100.0%	
REFINANCE	Low	14	3.4%	\$856	1.4%	2.8%	7	3.5%	2.0%	\$463	1.6%	0.6%	7	3.3%	1.7%	\$393	1.2%	0.8%	
	Moderate	49	11.8%	\$4,740	7.6%	18.0%	26	12.9%	15.7%	\$2,111	7.3%	19.0%	23	10.7%	13.7%	\$2,629	7.9%	9.4%	
	Middle	140	33.7%	\$18,736	30.1%	42.0%	68	33.8%	39.8%	\$9,346	32.1%	42.1%	72	33.6%	37.3%	\$9,390	28.2%	31.9%	
	Upper	212	51.1%	\$37,997	61.0%	37.2%	100	49.8%	42.6%	\$17,166	59.0%	38.3%	112	52.3%	47.4%	\$20,831	62.7%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	415	100.0%	\$62,329	100.0%	100.0%	201	100.0%	100.0%	\$29,086	100.0%	100.0%	214	100.0%	100.0%	\$33,243	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	3.3%	\$28	1.1%	2.8%	4	5.0%	2.7%	\$20	1.7%	1.8%	2	2.0%	2.6%	\$8	0.6%	1.5%	
	Moderate	44	24.3%	\$329	12.7%	18.0%	15	18.8%	14.6%	\$99	8.4%	8.9%	29	28.7%	20.1%	\$230	16.5%	13.6%	
	Middle	65	35.9%	\$1,083	42.0%	42.0%	33	41.3%	42.7%	\$534	45.1%	34.8%	32	31.7%	38.4%	\$549	39.3%	34.3%	
	Upper	66	36.5%	\$1,141	44.2%	37.2%	28	35.0%	40.0%	\$531	44.8%	54.5%	38	37.6%	38.9%	\$610	43.7%	50.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	181	100.0%	\$2,581	100.0%	100.0%	80	100.0%	100.0%	\$1,184	100.0%	100.0%	101	100.0%	100.0%	\$1,397	100.0%	100.0%	
MULTI FAMILY		Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	13.5%	\$0	0.0%	2.5%	0	0.0%	12.9%	\$0	0.0%	5.7%	
	Moderate	0	0.0%	\$0	0.0%	29.6%	0	0.0%	38.5%	\$0	0.0%	15.6%	0	0.0%	27.4%	\$0	0.0%	10.4%	
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	17.3%	\$0	0.0%	12.4%	0	0.0%	40.3%	\$0	0.0%	48.6%	
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	30.8%	\$0	0.0%	69.4%	0	0.0%	19.4%	\$0	0.0%	35.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	24	2.5%	\$1,132	0.8%	2.8%	14	2.8%	1.5%	\$665	0.9%	0.7%	10	2.1%	1.3%	\$467	0.7%	1.0%	
	Moderate	132	13.8%	\$9,318	6.9%	18.0%	58	11.7%	14.3%	\$4,038	5.7%	13.5%	74	15.9%	13.8%	\$5,280	8.2%	9.1%	
	Middle	313	32.6%	\$35,456	26.2%	42.0%	165	33.4%	39.6%	\$19,560	27.6%	35.8%	148	31.8%	38.7%	\$15,896	24.8%	33.9%	
	Upper	491	51.1%	\$89,179	66.0%	37.2%	257	52.0%	44.7%	\$46,701	65.8%	50.0%	234	50.2%	46.2%	\$42,478	66.2%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	960	100.0%	\$135,085	100.0%	100.0%	494	100.0%	100.0%	\$70,964	100.0%	100.0%	466	100.0%	100.0%	\$64,121	100.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: NC Greensboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Dollar		Count		Dollar		Count		Dollar			
		#	%	\$ (000s)	\$ %		%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	23	6.3%	\$1,743	2.5%	21.4%	13	6.1%	4.9%	\$983	2.4%	2.3%	10	6.6%	4.4%	\$760	2.6%	2.0%
	Moderate	63	17.3%	\$6,949	9.9%	17.6%	36	16.9%	18.8%	\$4,076	10.0%	12.0%	27	17.9%	18.0%	\$2,873	9.7%	11.4%
	Middle	69	19.0%	\$8,952	12.8%	18.9%	41	19.2%	18.3%	\$5,635	13.8%	15.5%	28	18.5%	18.2%	\$3,317	11.3%	15.0%
	Upper	207	56.9%	\$52,250	74.5%	42.0%	123	57.7%	38.1%	\$30,000	73.7%	52.1%	84	55.6%	39.4%	\$22,250	75.5%	53.5%
	Unknown	2	0.5%	\$281	0.4%	0.0%	0	0.0%	20.0%	\$0	0.0%	18.2%	2	1.3%	20.0%	\$281	1.0%	18.2%
	Total	364	100.0%	\$70,175	100.0%	100.0%	213	100.0%	100.0%	\$40,694	100.0%	100.0%	151	100.0%	100.0%	\$29,481	100.0%	100.0%
REFINANCE	Low	22	5.3%	\$1,507	2.4%	21.4%	11	5.5%	5.9%	\$811	2.8%	2.1%	11	5.1%	4.7%	\$696	2.1%	2.3%
	Moderate	66	15.9%	\$6,450	10.3%	17.6%	31	15.4%	13.3%	\$3,019	10.4%	5.5%	35	16.4%	11.4%	\$3,431	10.3%	7.1%
	Middle	80	19.3%	\$9,325	15.0%	18.9%	36	17.9%	17.7%	\$4,253	14.6%	8.6%	44	20.6%	15.7%	\$5,072	15.3%	12.0%
	Upper	217	52.3%	\$41,733	67.0%	42.0%	111	55.2%	38.6%	\$19,614	67.4%	29.3%	106	49.5%	41.5%	\$22,119	66.5%	52.1%
	Unknown	30	7.2%	\$3,314	5.3%	0.0%	12	6.0%	24.5%	\$1,389	4.8%	54.5%	18	8.4%	26.7%	\$1,925	5.8%	26.4%
	Total	415	100.0%	\$62,329	100.0%	100.0%	201	100.0%	100.0%	\$29,086	100.0%	100.0%	214	100.0%	100.0%	\$33,243	100.0%	100.0%
HOME IMPROVEMENT	Low	22	12.2%	\$84	3.3%	21.4%	9	11.3%	9.3%	\$35	3.0%	2.3%	13	12.9%	8.0%	\$49	3.5%	1.6%
	Moderate	48	26.5%	\$265	10.3%	17.6%	25	31.3%	19.8%	\$131	11.1%	10.7%	23	22.8%	18.6%	\$134	9.6%	9.9%
	Middle	34	18.8%	\$344	13.3%	18.9%	14	17.5%	21.2%	\$176	14.9%	19.5%	20	19.8%	19.5%	\$168	12.0%	13.5%
	Upper	71	39.2%	\$1,847	71.6%	42.0%	30	37.5%	42.9%	\$832	70.3%	55.7%	41	40.6%	46.8%	\$1,015	72.7%	61.3%
	Unknown	6	3.3%	\$41	1.6%	0.0%	2	2.5%	6.8%	\$10	0.8%	11.8%	4	4.0%	7.2%	\$31	2.2%	13.7%
	Total	181	100.0%	\$2,581	100.0%	100.0%	80	100.0%	100.0%	\$1,184	100.0%	100.0%	101	100.0%	100.0%	\$1,397	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	67	7.0%	\$3,334	2.5%	21.4%	33	6.7%	5.4%	\$1,829	2.6%	2.0%	34	7.3%	4.6%	\$1,505	2.3%	1.9%
	Moderate	177	18.4%	\$13,664	10.1%	17.6%	92	18.6%	16.7%	\$7,226	10.2%	8.4%	85	18.2%	15.5%	\$6,438	10.0%	8.9%
	Middle	183	19.1%	\$18,621	13.8%	18.9%	91	18.4%	18.1%	\$10,064	14.2%	11.5%	92	19.7%	17.3%	\$8,557	13.3%	12.7%
	Upper	495	51.6%	\$95,830	70.9%	42.0%	264	53.4%	38.3%	\$50,446	71.1%	38.8%	231	49.6%	40.3%	\$45,384	70.8%	48.5%
	Unknown	38	4.0%	\$3,636	2.7%	0.0%	14	2.8%	21.5%	\$1,399	2.0%	39.3%	24	5.2%	22.3%	\$2,237	3.5%	28.0%
	Total	960	100.0%	\$135,085	100.0%	100.0%	494	100.0%	100.0%	\$70,964	100.0%	100.0%	466	100.0%	100.0%	\$64,121	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: NC Greensboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	35	8.1%	\$1,942	6.5%	6.4%	13	9.0%	6.7%	\$574	3.2%	7.9%	22	7.6%	6.6%	\$1,368	11.3%	8.7%
	Moderate	95	21.9%	\$5,328	17.9%	19.4%	38	26.4%	18.4%	\$3,277	18.5%	23.2%	57	19.7%	18.6%	\$2,051	17.0%	20.6%
	Middle	135	31.1%	\$11,531	38.7%	40.3%	40	27.8%	37.8%	\$6,422	36.3%	37.5%	95	32.8%	38.8%	\$5,109	42.2%	39.1%
	Upper	169	38.9%	\$10,983	36.9%	33.8%	53	36.8%	35.2%	\$7,415	41.9%	30.5%	116	40.0%	34.2%	\$3,568	29.5%	30.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.8%
	Total	434	100.0%	\$29,784	100.0%	100.0%	144	100.0%	100.0%	\$17,688	100.0%	100.0%	290	100.0%	100.0%	\$12,096	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.9%	\$0	0.0%	0.4%	0	0.0%	1.8%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	17.0%	\$0	0.0%	19.1%	0	0.0%	14.5%	\$0	0.0%	11.9%
	Middle	0	0.0%	\$0	0.0%	58.3%	0	0.0%	67.9%	\$0	0.0%	66.9%	0	0.0%	60.9%	\$0	0.0%	66.1%
	Upper	0	0.0%	\$0	0.0%	25.9%	0	0.0%	12.5%	\$0	0.0%	10.6%	0	0.0%	20.9%	\$0	0.0%	17.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	3.0%	0	0.0%	1.8%	\$0	0.0%	3.6%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: NC Greensboro

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%			\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	308	71.0%	\$7,091	23.8%	92.1%	90	62.5%	46.7%	\$4,033	22.8%	34.5%	218	75.2%	52.8%	\$3,058	25.3%	39.4%
		Over \$1 Million	120	27.6%	\$22,058	74.1%	7.6%	52	36.1%					68	23.4%				
		Total Rev. available	428	98.6%	\$29,149	97.9%	99.7%	142	98.6%					286	98.6%				
		Rev. Not Known	6	1.4%	\$635	2.1%	0.3%	2	1.4%					4	1.4%				
		Total	434	100.0%	\$29,784	100.0%	100.0%	144	100.0%					290	100.0%				
	Loan Size	\$100,000 or Less	377	86.9%	\$4,824	16.2%		109	75.7%	89.7%	\$1,616	9.1%	27.8%	268	92.4%	90.3%	\$3,208	26.5%	28.9%
		\$100,001 - \$250,000	19	4.4%	\$3,345	11.2%		10	6.9%	5.1%	\$1,789	10.1%	17.2%	9	3.1%	4.7%	\$1,556	12.9%	16.5%
		\$250,001 - \$1 Million	38	8.8%	\$21,615	72.6%		25	17.4%	5.2%	\$14,283	80.7%	55.0%	13	4.5%	5.0%	\$7,332	60.6%	54.6%
		Total	434	100.0%	\$29,784	100.0%		144	100.0%	100.0%	\$17,688	100.0%	100.0%	290	100.0%	100.0%	\$12,096	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	297	96.4%	\$3,134	44.2%													
		\$100,001 - \$250,000	4	1.3%	\$631	8.9%													
		\$250,001 - \$1 Million	7	2.3%	\$3,326	46.9%													
		Total	308	100.0%	\$7,091	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.2%	0	0.0%	49.1%	\$0	0.0%	64.7%	0	0.0%	40.0%	\$0	0.0%	56.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.8%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.1%	\$0	0.0%	37.9%	0	0.0%	86.4%	\$0	0.0%	41.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	17.0%	\$0	0.0%	56.5%	0	0.0%	11.8%	\$0	0.0%	47.8%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	5.7%	0	0.0%	1.8%	\$0	0.0%	10.5%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	9	1.2%	\$1,998	1.2%	2.7%	2	0.6%	1.2%	\$1,001	1.4%	0.9%	7	1.7%	1.2%	\$997	1.0%	0.9%
	Moderate	76	10.4%	\$11,303	6.6%	17.7%	32	10.2%	11.6%	\$4,324	6.0%	8.0%	44	10.5%	12.3%	\$6,979	7.1%	8.9%
	Middle	251	34.2%	\$49,836	29.2%	50.8%	111	35.5%	44.9%	\$22,211	30.7%	39.5%	140	33.3%	45.5%	\$27,625	28.2%	40.6%
	Upper	398	54.2%	\$107,246	62.9%	28.8%	168	53.7%	42.3%	\$44,846	62.0%	51.6%	230	54.6%	41.0%	\$62,400	63.7%	49.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	734	100.0%	\$170,383	100.0%	100.0%	313	100.0%	100.0%	\$72,382	100.0%	100.0%	421	100.0%	100.0%	\$98,001	100.0%	100.0%
REFINANCE	Low	5	0.8%	\$541	0.5%	2.7%	1	0.4%	1.6%	\$82	0.2%	5.3%	4	1.0%	1.2%	\$459	0.6%	1.1%
	Moderate	64	10.2%	\$6,450	5.6%	17.7%	33	14.1%	12.5%	\$3,149	7.9%	28.1%	31	7.8%	10.5%	\$3,301	4.3%	7.1%
	Middle	265	42.1%	\$38,139	32.9%	50.8%	97	41.5%	48.4%	\$12,960	32.6%	40.7%	168	42.5%	46.2%	\$25,179	33.0%	40.9%
	Upper	295	46.9%	\$70,861	61.1%	28.8%	103	44.0%	37.5%	\$23,611	59.3%	25.8%	192	48.6%	42.0%	\$47,250	62.0%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	629	100.0%	\$115,991	100.0%	100.0%	234	100.0%	100.0%	\$39,802	100.0%	100.0%	395	100.0%	100.0%	\$76,189	100.0%	100.0%
HOME IMPROVEMENT	Low	15	2.9%	\$129	2.4%	2.7%	6	2.5%	2.0%	\$84	3.6%	1.4%	9	3.3%	2.6%	\$45	1.5%	0.9%
	Moderate	124	24.3%	\$923	17.0%	17.7%	61	25.3%	17.6%	\$479	20.4%	9.6%	63	23.3%	16.6%	\$444	14.4%	8.2%
	Middle	275	53.8%	\$2,666	49.1%	50.8%	131	54.4%	49.1%	\$1,341	57.1%	34.1%	144	53.3%	49.2%	\$1,325	43.0%	37.5%
	Upper	97	19.0%	\$1,712	31.5%	28.8%	43	17.8%	31.2%	\$446	19.0%	54.9%	54	20.0%	31.7%	\$1,266	41.1%	53.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	511	100.0%	\$5,430	100.0%	100.0%	241	100.0%	100.0%	\$2,350	100.0%	100.0%	270	100.0%	100.0%	\$3,080	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.2%	0	0.0%	4.8%	\$0	0.0%	0.4%	0	0.0%	15.8%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	28.6%	\$0	0.0%	30.7%	0	0.0%	38.6%	\$0	0.0%	34.6%
	Middle	1	100.0%	\$3,500	100.0%	35.4%	0	0.0%	52.4%	\$0	0.0%	48.0%	1	100.0%	24.6%	\$3,500	100.0%	12.7%
	Upper	0	0.0%	\$0	0.0%	30.6%	0	0.0%	14.3%	\$0	0.0%	20.9%	0	0.0%	21.1%	\$0	0.0%	47.2%
	Total	1	100.0%	\$3,500	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$3,500	100.0%	100.0%
HMDA TOTALS	Low	29	1.5%	\$2,668	0.9%	2.7%	9	1.1%	1.4%	\$1,167	1.0%	3.0%	20	1.8%	1.3%	\$1,501	0.8%	1.2%
	Moderate	264	14.1%	\$18,676	6.3%	17.7%	126	16.0%	12.2%	\$7,952	6.9%	17.8%	138	12.7%	12.0%	\$10,724	5.9%	9.8%
	Middle	792	42.2%	\$94,141	31.9%	50.8%	339	43.0%	46.2%	\$36,512	31.9%	40.2%	453	41.7%	45.8%	\$57,629	31.9%	39.0%
	Upper	790	42.1%	\$179,819	60.9%	28.8%	314	39.8%	40.3%	\$68,903	60.2%	39.0%	476	43.8%	40.9%	\$110,916	61.4%	49.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,875	100.0%	\$295,304	100.0%	100.0%	788	100.0%	100.0%	\$114,534	100.0%	100.0%	1,087	100.0%	100.0%	\$180,770	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: SC Greenville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	34	4.6%	\$2,654	1.6%	22.0%	16	5.1%	5.5%	\$1,202	1.7%	2.5%	18	4.3%	4.6%	\$1,452	1.5%	2.1%
	Moderate	100	13.6%	\$11,931	7.0%	16.9%	40	12.8%	18.7%	\$4,704	6.5%	12.3%	60	14.3%	18.6%	\$7,227	7.4%	12.1%
	Middle	141	19.2%	\$22,847	13.4%	19.9%	63	20.1%	20.7%	\$9,716	13.4%	17.6%	78	18.5%	20.8%	\$13,131	13.4%	17.6%
	Upper	457	62.3%	\$132,726	77.9%	41.2%	194	62.0%	38.3%	\$56,760	78.4%	52.0%	263	62.5%	40.1%	\$75,966	77.5%	53.6%
	Unknown	2	0.3%	\$225	0.1%	0.0%	0	0.0%	16.8%	\$0	0.0%	15.5%	2	0.5%	16.0%	\$225	0.2%	14.5%
	<i>Total</i>	<i>734</i>	<i>100.0%</i>	<i>\$170,383</i>	<i>100.0%</i>	<i>100.0%</i>	<i>313</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$72,382</i>	<i>100.0%</i>	<i>100.0%</i>	<i>421</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$98,001</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	41	6.5%	\$3,208	2.8%	22.0%	18	7.7%	7.0%	\$1,267	3.2%	1.6%	23	5.8%	4.4%	\$1,941	2.5%	2.1%
	Moderate	93	14.8%	\$8,774	7.6%	16.9%	38	16.2%	14.6%	\$3,218	8.1%	4.2%	55	13.9%	12.7%	\$5,556	7.3%	7.5%
	Middle	122	19.4%	\$15,499	13.4%	19.9%	44	18.8%	18.8%	\$5,199	13.1%	6.8%	78	19.7%	18.2%	\$10,300	13.5%	13.6%
	Upper	351	55.8%	\$85,346	73.6%	41.2%	121	51.7%	39.3%	\$28,416	71.4%	23.5%	230	58.2%	42.2%	\$56,930	74.7%	55.1%
	Unknown	22	3.5%	\$3,164	2.7%	0.0%	13	5.6%	20.1%	\$1,702	4.3%	63.9%	9	2.3%	22.5%	\$1,462	1.9%	21.6%
	<i>Total</i>	<i>629</i>	<i>100.0%</i>	<i>\$115,991</i>	<i>100.0%</i>	<i>100.0%</i>	<i>234</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$39,802</i>	<i>100.0%</i>	<i>100.0%</i>	<i>395</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$76,189</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	142	27.8%	\$528	9.7%	22.0%	63	26.1%	12.7%	\$246	10.5%	2.7%	79	29.3%	13.1%	\$282	9.2%	2.6%
	Moderate	133	26.0%	\$823	15.2%	16.9%	72	29.9%	19.8%	\$434	18.5%	8.4%	61	22.6%	17.6%	\$389	12.6%	7.2%
	Middle	90	17.6%	\$911	16.8%	19.9%	50	20.7%	21.6%	\$600	25.5%	14.3%	40	14.8%	20.7%	\$311	10.1%	14.8%
	Upper	144	28.2%	\$3,153	58.1%	41.2%	54	22.4%	41.0%	\$1,055	44.9%	68.7%	90	33.3%	43.8%	\$2,098	68.1%	67.0%
	Unknown	2	0.4%	\$15	0.3%	0.0%	2	0.8%	5.0%	\$15	0.6%	5.9%	0	0.0%	4.8%	\$0	0.0%	8.4%
	<i>Total</i>	<i>511</i>	<i>100.0%</i>	<i>\$5,430</i>	<i>100.0%</i>	<i>100.0%</i>	<i>241</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,350</i>	<i>100.0%</i>	<i>100.0%</i>	<i>270</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,080</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$3,500	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$3,500	100.0%	100.0%
	<i>Total</i>	<i>1</i>	<i>100.0%</i>	<i>\$3,500</i>	<i>100.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,500</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	217	11.6%	\$6,390	2.2%	22.0%	97	12.3%	6.3%	\$2,715	2.4%	2.1%	120	11.0%	4.9%	\$3,675	2.0%	2.0%
	Moderate	326	17.4%	\$21,528	7.3%	16.9%	150	19.0%	17.5%	\$8,356	7.3%	8.2%	176	16.2%	16.5%	\$13,172	7.3%	9.9%
	Middle	353	18.8%	\$39,257	13.3%	19.9%	157	19.9%	20.2%	\$15,515	13.5%	12.2%	196	18.0%	19.9%	\$23,742	13.1%	15.3%
	Upper	952	50.8%	\$221,225	74.9%	41.2%	369	46.8%	38.7%	\$86,231	75.3%	38.0%	583	53.6%	40.9%	\$134,994	74.7%	51.1%
	Unknown	27	1.4%	\$6,904	2.3%	0.0%	15	1.9%	17.4%	\$1,717	1.5%	39.6%	12	1.1%	17.9%	\$5,187	2.9%	21.8%
	<i>Total</i>	<i>1,875</i>	<i>100.0%</i>	<i>\$295,304</i>	<i>100.0%</i>	<i>100.0%</i>	<i>788</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$114,534</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,087</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$180,770</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: SC Greenville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	21	3.9%	\$192	1.0%	4.1%	9	6.0%	3.8%	\$53	0.7%	5.5%	12	3.1%	4.1%	\$139	1.2%	5.5%
	Moderate	117	21.7%	\$4,119	20.4%	19.2%	51	34.2%	17.6%	\$1,011	12.4%	20.6%	66	16.9%	17.7%	\$3,108	25.9%	20.6%
	Middle	230	42.6%	\$5,898	29.3%	41.9%	49	32.9%	37.0%	\$2,714	33.4%	32.4%	181	46.3%	36.3%	\$3,184	26.5%	33.2%
	Upper	172	31.9%	\$9,938	49.3%	34.8%	40	26.8%	39.2%	\$4,353	53.5%	40.4%	132	33.8%	40.0%	\$5,585	46.5%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	1.1%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Total	540	100.0%	\$20,147	100.0%	100.0%	149	100.0%	100.0%	\$8,131	100.0%	100.0%	391	100.0%	100.0%	\$12,016	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.8%	0	0.0%	1.0%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	22.9%	\$0	0.0%	38.0%	0	0.0%	21.2%	\$0	0.0%	35.6%
	Middle	0	0.0%	\$0	0.0%	60.6%	0	0.0%	57.8%	\$0	0.0%	45.7%	0	0.0%	52.9%	\$0	0.0%	45.3%
	Upper	0	0.0%	\$0	0.0%	22.4%	0	0.0%	15.7%	\$0	0.0%	13.4%	0	0.0%	22.1%	\$0	0.0%	16.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	2.1%	0	0.0%	2.9%	\$0	0.0%	2.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: SC Greenville

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count	Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	%		Bank	Agg	\$ %	Bank	Agg	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	396	73.3%	\$6,356	31.5%	92.1%	113	75.8%	48.3%	\$2,149	26.4%	39.9%	283	72.4%	51.9%	\$4,207	35.0%	37.9%
		Over \$1 Million	128	23.7%	\$12,235	60.7%	7.5%	26	17.4%					102	26.1%				
		Total Rev. available	524	97.0%	\$18,591	92.2%	99.6%	139	93.2%					385	98.5%				
		Rev. Not Known	16	3.0%	\$1,556	7.7%	0.4%	10	6.7%					6	1.5%				
		Total	540	100.0%	\$20,147	100.0%	100.0%	149	100.0%					391	100.0%				
	Loan Size	\$100,000 or Less	502	93.0%	\$5,224	25.9%		134	89.9%	91.2%	\$1,836	22.6%	29.7%	368	94.1%	91.8%	\$3,388	28.2%	31.0%
		\$100,001 - \$250,000	16	3.0%	\$2,701	13.4%		6	4.0%	4.4%	\$921	11.3%	17.5%	10	2.6%	4.1%	\$1,780	14.8%	16.6%
		\$250,001 - \$1 Million	22	4.1%	\$12,222	60.7%		9	6.0%	4.4%	\$5,374	66.1%	52.8%	13	3.3%	4.2%	\$6,848	57.0%	52.3%
		Total	540	100.0%	\$20,147	100.0%		149	100.0%	100.0%	\$8,131	100.0%	100.0%	391	100.0%	100.0%	\$12,016	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	386	97.5%	\$3,155	49.6%													
		\$100,001 - \$250,000	5	1.3%	\$883	13.9%													
		\$250,001 - \$1 Million	5	1.3%	\$2,318	36.5%													
		Total	396	100.0%	\$6,356	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	49.4%	\$0	0.0%	61.9%	0	0.0%	52.9%	\$0	0.0%	73.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.0%	\$0	0.0%	36.3%	0	0.0%	91.3%	\$0	0.0%	51.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.6%	\$0	0.0%	44.2%	0	0.0%	5.8%	\$0	0.0%	24.4%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	19.5%	0	0.0%	2.9%	\$0	0.0%	24.1%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	70	5.1%	\$12,762	3.3%	3.7%	29	4.4%	3.6%	\$5,426	3.2%	2.8%	41	5.7%	3.6%	\$7,336	3.4%	3.1%
	Moderate	186	13.4%	\$36,359	9.4%	13.8%	90	13.5%	11.9%	\$15,743	9.3%	8.3%	96	13.3%	11.8%	\$20,616	9.6%	8.7%
	Middle	357	25.8%	\$63,161	16.4%	43.5%	177	26.6%	40.1%	\$29,545	17.4%	31.1%	180	25.0%	41.0%	\$33,616	15.6%	32.3%
	Upper	773	55.8%	\$273,466	70.9%	39.1%	369	55.5%	44.4%	\$119,248	70.2%	57.9%	404	56.0%	43.6%	\$154,218	71.5%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,386</i>	<i>100.0%</i>	<i>\$385,748</i>	<i>100.0%</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$169,962</i>	<i>100.0%</i>	<i>100.0%</i>	<i>721</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$215,786</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	46	3.5%	\$6,106	2.2%	3.7%	24	4.1%	3.5%	\$3,641	3.2%	5.9%	22	3.1%	2.9%	\$2,465	1.5%	2.1%
	Moderate	118	9.1%	\$13,733	5.0%	13.8%	55	9.4%	12.4%	\$5,827	5.1%	11.2%	63	8.8%	10.4%	\$7,906	4.9%	6.8%
	Middle	440	33.9%	\$61,449	22.3%	43.5%	232	39.7%	42.3%	\$31,829	27.7%	34.4%	208	29.2%	39.6%	\$29,620	18.4%	30.8%
	Upper	693	53.4%	\$194,847	70.6%	39.1%	274	46.8%	41.8%	\$73,590	64.1%	48.6%	419	58.8%	47.1%	\$121,257	75.2%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,297</i>	<i>100.0%</i>	<i>\$276,135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>585</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$114,887</i>	<i>100.0%</i>	<i>100.0%</i>	<i>712</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$161,248</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	50	7.6%	\$772	5.3%	3.7%	30	11.5%	5.9%	\$480	11.3%	4.2%	20	5.0%	4.4%	\$292	2.8%	4.2%
	Moderate	122	18.6%	\$945	6.5%	13.8%	57	21.9%	15.4%	\$392	9.2%	7.8%	65	16.4%	13.0%	\$553	5.4%	8.4%
	Middle	263	40.0%	\$4,655	31.9%	43.5%	97	37.3%	45.0%	\$1,399	32.9%	37.0%	166	41.8%	42.9%	\$3,256	31.5%	29.7%
	Upper	222	33.8%	\$8,207	56.3%	39.1%	76	29.2%	33.8%	\$1,981	46.6%	50.9%	146	36.8%	39.7%	\$6,226	60.3%	57.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>657</i>	<i>100.0%</i>	<i>\$14,579</i>	<i>100.0%</i>	<i>100.0%</i>	<i>260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,252</i>	<i>100.0%</i>	<i>100.0%</i>	<i>397</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,327</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	16.8%	0	0.0%	15.2%	\$0	0.0%	9.3%	0	0.0%	13.9%	\$0	0.0%	8.4%
	Moderate	0	0.0%	\$0	0.0%	29.3%	0	0.0%	36.2%	\$0	0.0%	30.3%	0	0.0%	43.4%	\$0	0.0%	31.9%
	Middle	2	100.0%	\$31,291	100.0%	32.2%	1	100.0%	31.4%	\$675	100.0%	38.2%	1	100.0%	25.4%	\$30,616	100.0%	28.8%
	Upper	0	0.0%	\$0	0.0%	21.6%	0	0.0%	17.1%	\$0	0.0%	22.2%	0	0.0%	17.2%	\$0	0.0%	30.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$31,291</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$675</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,616</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	166	5.0%	\$19,640	2.8%	3.7%	83	5.5%	3.7%	\$9,547	3.3%	4.2%	83	4.5%	3.4%	\$10,093	2.4%	3.1%
	Moderate	426	12.7%	\$51,037	7.2%	13.8%	202	13.4%	12.2%	\$21,962	7.6%	10.6%	224	12.2%	11.4%	\$29,075	7.0%	9.6%
	Middle	1,062	31.8%	\$160,556	22.7%	43.5%	507	33.6%	40.9%	\$63,448	21.9%	32.6%	555	30.3%	40.5%	\$97,108	23.2%	31.5%
	Upper	1,688	50.5%	\$476,520	67.3%	39.1%	719	47.6%	43.2%	\$194,819	67.2%	52.6%	969	52.9%	44.7%	\$281,701	67.4%	55.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>3,342</i>	<i>100.0%</i>	<i>\$707,753</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,511</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$289,776</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,831</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$417,977</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: TN Nashville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	%	%	%	%	\$ (000s)	\$ %	\$ %	%	%	\$ (000s)	\$ %	\$ %				
HOME PURCHASE	Low	82	5.9%	\$8,815	2.3%	19.7%	45	6.8%	6.3%	\$4,367	2.6%	3.0%	37	5.1%	5.9%	\$4,448	2.1%	3.0%
	Moderate	263	19.0%	\$40,654	10.5%	17.1%	127	19.1%	18.3%	\$19,326	11.4%	12.0%	136	18.9%	17.2%	\$21,328	9.9%	11.4%
	Middle	255	18.4%	\$50,045	13.0%	20.9%	118	17.7%	18.2%	\$22,128	13.0%	15.8%	137	19.0%	19.2%	\$27,917	12.9%	16.8%
	Upper	784	56.6%	\$284,792	73.8%	42.2%	374	56.2%	36.0%	\$123,399	72.6%	49.4%	410	56.9%	36.8%	\$161,393	74.8%	49.6%
	Unknown	2	0.1%	\$1,442	0.4%	0.0%	1	0.2%	21.1%	\$742	0.4%	19.8%	1	0.1%	20.9%	\$700	0.3%	19.2%
	<i>Total</i>	<i>1,386</i>	<i>100.0%</i>	<i>\$385,748</i>	<i>100.0%</i>	<i>100.0%</i>	<i>665</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$169,962</i>	<i>100.0%</i>	<i>100.0%</i>	<i>721</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$215,786</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	88	6.8%	\$8,462	3.1%	19.7%	47	8.0%	6.4%	\$4,540	4.0%	2.6%	41	5.8%	4.9%	\$3,922	2.4%	2.3%
	Moderate	213	16.4%	\$23,818	8.6%	17.1%	103	17.6%	14.7%	\$10,858	9.5%	7.9%	110	15.4%	12.8%	\$12,960	8.0%	7.8%
	Middle	262	20.2%	\$38,735	14.0%	20.9%	124	21.2%	17.2%	\$17,368	15.1%	11.5%	138	19.4%	17.4%	\$21,367	13.3%	13.6%
	Upper	678	52.3%	\$197,425	71.5%	42.2%	282	48.2%	35.1%	\$78,284	68.1%	40.3%	396	55.6%	36.7%	\$119,141	73.9%	48.9%
	Unknown	56	4.3%	\$7,695	2.8%	0.0%	29	5.0%	26.6%	\$3,837	3.3%	37.6%	27	3.8%	28.3%	\$3,858	2.4%	27.3%
	<i>Total</i>	<i>1,297</i>	<i>100.0%</i>	<i>\$276,135</i>	<i>100.0%</i>	<i>100.0%</i>	<i>585</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$114,887</i>	<i>100.0%</i>	<i>100.0%</i>	<i>712</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$161,248</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	98	14.9%	\$539	3.7%	19.7%	39	15.0%	9.5%	\$212	5.0%	3.4%	59	14.9%	9.3%	\$327	3.2%	2.8%
	Moderate	145	22.1%	\$1,182	8.1%	17.1%	80	30.8%	20.0%	\$645	15.2%	11.3%	65	16.4%	17.0%	\$537	5.2%	10.2%
	Middle	110	16.7%	\$1,327	9.1%	20.9%	43	16.5%	20.9%	\$433	10.2%	17.2%	67	16.9%	22.6%	\$894	8.7%	19.0%
	Upper	297	45.2%	\$11,494	78.8%	42.2%	93	35.8%	38.6%	\$2,933	69.0%	59.2%	204	51.4%	43.4%	\$8,561	82.9%	58.7%
	Unknown	7	1.1%	\$37	0.3%	0.0%	5	1.9%	10.9%	\$29	0.7%	8.9%	2	0.5%	7.6%	\$8	0.1%	9.3%
	<i>Total</i>	<i>657</i>	<i>100.0%</i>	<i>\$14,579</i>	<i>100.0%</i>	<i>100.0%</i>	<i>260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,252</i>	<i>100.0%</i>	<i>100.0%</i>	<i>397</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$10,327</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$31,291	100.0%	0.0%	1	100.0%	100.0%	\$675	100.0%	100.0%	1	100.0%	100.0%	\$30,616	100.0%	100.0%
	<i>Total</i>	<i>2</i>	<i>100.0%</i>	<i>\$31,291</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$675</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$30,616</i>	<i>100.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	268	8.0%	\$17,816	2.5%	19.7%	131	8.7%	6.4%	\$9,119	3.1%	2.7%	137	7.5%	5.7%	\$8,697	2.1%	2.6%
	Moderate	621	18.6%	\$65,654	9.3%	17.1%	310	20.5%	17.2%	\$30,829	10.6%	9.9%	311	17.0%	15.5%	\$34,825	8.3%	9.4%
	Middle	627	18.8%	\$90,107	12.7%	20.9%	285	18.9%	18.0%	\$39,929	13.8%	13.4%	342	18.7%	18.6%	\$50,178	12.0%	14.7%
	Upper	1,759	52.6%	\$493,711	69.8%	42.2%	749	49.6%	35.7%	\$204,616	70.6%	43.4%	1,010	55.2%	36.9%	\$289,095	69.2%	46.2%
	Unknown	67	2.0%	\$40,465	5.7%	0.0%	36	2.4%	22.6%	\$5,283	1.8%	30.5%	31	1.7%	23.3%	\$35,182	8.4%	27.1%
	<i>Total</i>	<i>3,342</i>	<i>100.0%</i>	<i>\$707,753</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,511</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$289,776</i>	<i>100.0%</i>	<i>100.0%</i>	<i>1,831</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$417,977</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: TN Nashville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses	Count		Dollar				Count		Dollar			
		Count	%	\$ (000s)	\$ %		%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
SMALL BUSINESSES	Low	286	12.0%	\$16,682	14.2%	7.2%	130	19.5%	8.0%	\$9,294	15.6%	9.2%	156	9.1%	7.5%	\$7,388	12.9%	9.1%
	Moderate	450	18.9%	\$16,554	14.1%	17.1%	179	26.9%	17.5%	\$6,671	11.2%	20.8%	271	15.7%	17.1%	\$9,883	17.2%	21.3%
	Middle	599	25.1%	\$23,879	20.4%	33.8%	134	20.1%	28.9%	\$11,711	19.6%	23.6%	465	27.0%	28.6%	\$12,168	21.2%	24.6%
	Upper	1,034	43.3%	\$59,711	51.0%	41.4%	220	33.0%	43.6%	\$32,034	53.6%	44.0%	814	47.3%	44.9%	\$27,677	48.2%	42.1%
	Unknown	18	0.8%	\$348	0.3%	0.5%	3	0.5%	0.9%	\$58	0.1%	2.2%	15	0.9%	0.9%	\$290	0.5%	2.6%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.2%	0	0.0%	0.9%	\$0	0.0%	0.2%
	Total	2,387	100.0%	\$117,174	100.0%	100.0%	666	100.0%	100.0%	\$59,768	100.0%	100.0%	1,721	100.0%	100.0%	\$57,406	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.5%	\$0	0.0%	4.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.3%	0	0.0%	16.4%	\$0	0.0%	6.6%	0	0.0%	17.9%	\$0	0.0%	14.3%
	Middle	0	0.0%	\$0	0.0%	59.5%	0	0.0%	54.0%	\$0	0.0%	55.0%	0	0.0%	53.2%	\$0	0.0%	60.0%
	Upper	0	0.0%	\$0	0.0%	30.6%	0	0.0%	29.1%	\$0	0.0%	34.4%	0	0.0%	28.4%	\$0	0.0%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.8%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: TN Nashville

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	1,451	60.8%	\$28,269	24.1%	91.6%	413	62.0%	46.6%	\$14,627	24.5%	35.5%	1,038	60.3%	51.1%	\$13,642	23.8%	37.1%
		Over \$1 Million	833	34.9%	\$47,690	40.7%	8.1%	206	30.9%					627	36.4%				
		Total Rev. available	2,284	95.7%	\$75,959	64.8%	99.7%	619	92.9%					1,665	96.7%				
		Rev. Not Known	103	4.3%	\$41,215	35.2%	0.3%	47	7.1%					56	3.3%				
		Total	2,387	100.0%	\$117,174	100.0%	100.0%	666	100.0%					1,721	100.0%				
	Loan Size	\$100,000 or Less	2,191	91.8%	\$24,731	21.1%		554	83.2%	88.6%	\$7,795	13.0%	22.7%	1,637	95.1%	89.9%	\$16,936	29.5%	25.0%
		\$100,001 - \$250,000	58	2.4%	\$9,911	8.5%		33	5.0%	5.3%	\$5,787	9.7%	17.4%	25	1.5%	4.5%	\$4,124	7.2%	15.9%
		\$250,001 - \$1 Million	138	5.8%	\$82,532	70.4%		79	11.9%	6.0%	\$46,186	77.3%	59.9%	59	3.4%	5.6%	\$36,346	63.3%	59.2%
		Total	2,387	100.0%	\$117,174	100.0%		666	100.0%	100.0%	\$59,768	100.0%	100.0%	1,721	100.0%	100.0%	\$57,406	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,405	96.8%	\$13,274	47.0%													
		\$100,001 - \$250,000	22	1.5%	\$3,728	13.2%													
		\$250,001 - \$1 Million	24	1.7%	\$11,267	39.9%													
		Total	1,451	100.0%	\$28,269	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.9%	0	0.0%	47.1%	\$0	0.0%	71.7%	0	0.0%	48.2%	\$0	0.0%	63.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.8%	\$0	0.0%	27.1%	0	0.0%	89.4%	\$0	0.0%	38.8%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.0%	\$0	0.0%	35.9%	0	0.0%	8.3%	\$0	0.0%	39.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	36.9%	0	0.0%	2.3%	\$0	0.0%	21.9%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: VA Hampton Road

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	26	1.4%	\$3,681	0.8%	1.9%	10	1.0%	1.9%	\$1,292	0.5%	1.2%	16	1.8%	1.8%	\$2,389	1.1%	1.1%
	Moderate	276	14.7%	\$44,198	9.4%	16.9%	124	12.7%	16.5%	\$19,577	7.7%	11.9%	152	16.7%	15.8%	\$24,621	11.4%	11.3%
	Middle	635	33.8%	\$127,699	27.2%	39.0%	308	31.7%	39.0%	\$66,575	26.3%	33.7%	327	36.0%	38.6%	\$61,124	28.2%	33.0%
	Upper	942	50.1%	\$293,324	62.5%	42.1%	529	54.4%	42.6%	\$165,045	65.2%	53.2%	413	45.5%	43.7%	\$128,279	59.3%	54.6%
	Unknown	2	0.1%	\$487	0.1%	0.0%	2	0.2%	0.0%	\$487	0.2%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,881	100.0%	\$469,389	100.0%	100.0%	973	100.0%	100.0%	\$252,976	100.0%	100.0%	908	100.0%	100.0%	\$216,413	100.0%	100.0%
REFINANCE	Low	23	1.4%	\$2,521	0.7%	1.9%	14	1.9%	1.8%	\$1,564	1.1%	1.2%	9	0.9%	1.5%	\$957	0.5%	0.9%
	Moderate	213	12.6%	\$28,264	8.4%	16.9%	95	12.8%	16.2%	\$12,262	8.6%	12.1%	118	12.4%	14.4%	\$16,002	8.2%	10.3%
	Middle	625	36.9%	\$102,243	30.3%	39.0%	290	38.9%	40.0%	\$47,388	33.1%	35.4%	335	35.3%	38.1%	\$54,855	28.1%	32.8%
	Upper	832	49.1%	\$204,880	60.6%	42.1%	346	46.4%	42.0%	\$81,812	57.2%	51.3%	486	51.3%	46.1%	\$123,068	63.2%	55.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,693	100.0%	\$337,908	100.0%	100.0%	745	100.0%	100.0%	\$143,026	100.0%	100.0%	948	100.0%	100.0%	\$194,882	100.0%	100.0%
HOME IMPROVEMENT	Low	19	2.8%	\$197	1.6%	1.9%	8	2.7%	2.5%	\$55	1.3%	1.5%	11	2.8%	2.3%	\$142	1.8%	1.3%
	Moderate	169	24.7%	\$1,493	12.5%	16.9%	84	28.3%	19.4%	\$725	17.8%	12.3%	85	22.0%	17.9%	\$768	9.7%	12.4%
	Middle	267	39.1%	\$4,017	33.6%	39.0%	123	41.4%	41.7%	\$1,488	36.5%	35.6%	144	37.3%	40.5%	\$2,529	32.1%	33.4%
	Upper	228	33.4%	\$6,254	52.3%	42.1%	82	27.6%	36.4%	\$1,814	44.4%	50.6%	146	37.8%	39.3%	\$4,440	56.4%	52.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	683	100.0%	\$11,961	100.0%	100.0%	297	100.0%	100.0%	\$4,082	100.0%	100.0%	386	100.0%	100.0%	\$7,879	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.6%	0	0.0%	9.0%	\$0	0.0%	6.1%	0	0.0%	5.3%	\$0	0.0%	0.8%
	Moderate	0	0.0%	\$0	0.0%	38.0%	0	0.0%	34.0%	\$0	0.0%	34.7%	0	0.0%	32.5%	\$0	0.0%	32.3%
	Middle	1	100.0%	\$366	100.0%	32.8%	1	100.0%	33.0%	\$366	100.0%	45.2%	0	0.0%	36.0%	\$0	0.0%	27.9%
	Upper	0	0.0%	\$0	0.0%	20.6%	0	0.0%	24.0%	\$0	0.0%	14.1%	0	0.0%	26.3%	\$0	0.0%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$366	100.0%	100.0%	1	100.0%	100.0%	\$366	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	68	1.6%	\$6,399	0.8%	1.9%	32	1.6%	1.9%	\$2,911	0.7%	1.4%	36	1.6%	1.7%	\$3,488	0.8%	1.0%
	Moderate	658	15.5%	\$73,955	9.0%	16.9%	303	15.0%	16.7%	\$32,564	8.1%	13.1%	355	15.8%	15.4%	\$41,391	9.9%	11.7%
	Middle	1,528	35.9%	\$234,325	28.6%	39.0%	722	35.8%	39.6%	\$115,817	28.9%	34.9%	806	36.0%	38.5%	\$118,508	28.3%	32.8%
	Upper	2,002	47.0%	\$504,458	61.5%	42.1%	957	47.5%	41.8%	\$248,671	62.1%	50.6%	1,045	46.6%	44.4%	\$255,787	61.0%	54.5%
	Unknown	2	0.0%	\$487	0.1%	0.0%	2	0.1%	0.0%	\$487	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4,258	100.0%	\$819,624	100.0%	100.0%	2,016	100.0%	100.0%	\$400,450	100.0%	100.0%	2,242	100.0%	100.0%	\$419,174	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: VA Hampton Road

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	148	7.9%	\$17,767	3.8%	19.1%	59	6.1%	5.5%	\$6,800	2.7%	2.7%	89	9.8%	5.2%	\$10,967	5.1%	2.5%
	Moderate	582	30.9%	\$99,322	21.2%	18.1%	242	24.9%	20.7%	\$41,201	16.3%	14.8%	340	37.4%	22.6%	\$58,121	26.9%	16.3%
	Middle	342	18.2%	\$75,023	16.0%	22.1%	195	20.0%	23.0%	\$42,741	16.9%	22.1%	147	16.2%	22.1%	\$32,282	14.9%	21.3%
	Upper	803	42.7%	\$276,268	58.9%	40.6%	472	48.5%	28.7%	\$161,387	63.8%	39.2%	331	36.5%	27.8%	\$114,881	53.1%	37.5%
	Unknown	6	0.3%	\$1,009	0.2%	0.0%	5	0.5%	22.1%	\$847	0.3%	21.3%	1	0.1%	22.3%	\$162	0.1%	22.4%
	Total	1,881	100.0%	\$469,389	100.0%	100.0%	973	100.0%	100.0%	\$252,976	100.0%	100.0%	908	100.0%	100.0%	\$216,413	100.0%	100.0%
REFINANCE	Low	175	10.3%	\$19,368	5.7%	19.1%	91	12.2%	6.7%	\$9,749	6.8%	3.8%	84	8.9%	4.6%	\$9,619	4.9%	2.5%
	Moderate	325	19.2%	\$43,756	12.9%	18.1%	135	18.1%	12.2%	\$17,665	12.4%	8.4%	190	20.0%	11.7%	\$26,091	13.4%	8.0%
	Middle	297	17.5%	\$50,970	15.1%	22.1%	133	17.9%	16.3%	\$22,252	15.6%	14.2%	164	17.3%	14.7%	\$28,718	14.7%	12.5%
	Upper	638	37.7%	\$171,878	50.9%	40.6%	280	37.6%	27.9%	\$71,988	50.3%	33.5%	358	37.8%	25.9%	\$99,890	51.3%	31.9%
	Unknown	258	15.2%	\$51,936	15.4%	0.0%	106	14.2%	36.9%	\$21,372	14.9%	40.1%	152	16.0%	43.1%	\$30,564	15.7%	45.0%
	Total	1,693	100.0%	\$337,908	100.0%	100.0%	745	100.0%	100.0%	\$143,026	100.0%	100.0%	948	100.0%	100.0%	\$194,882	100.0%	100.0%
HOME IMPROVEMENT	Low	150	22.0%	\$955	8.0%	19.1%	76	25.6%	39.5%	\$464	11.4%	12.8%	74	19.2%	32.9%	\$491	6.2%	9.6%
	Moderate	160	23.4%	\$1,350	11.3%	18.1%	80	26.9%	14.7%	\$622	15.2%	11.1%	80	20.7%	18.4%	\$728	9.2%	13.9%
	Middle	106	15.5%	\$1,287	10.8%	22.1%	43	14.5%	16.9%	\$486	11.9%	18.5%	63	16.3%	17.4%	\$801	10.2%	20.0%
	Upper	257	37.6%	\$8,301	69.4%	40.6%	92	31.0%	23.7%	\$2,475	60.6%	40.2%	165	42.7%	26.4%	\$5,826	73.9%	41.5%
	Unknown	10	1.5%	\$68	0.6%	0.0%	6	2.0%	5.2%	\$35	0.9%	17.4%	4	1.0%	4.9%	\$33	0.4%	15.1%
	Total	683	100.0%	\$11,961	100.0%	100.0%	297	100.0%	100.0%	\$4,082	100.0%	100.0%	386	100.0%	100.0%	\$7,879	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$366	100.0%	0.0%	1	100.0%	100.0%	\$366	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	1	100.0%	\$366	100.0%	100.0%	1	100.0%	100.0%	\$366	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	473	11.1%	\$38,090	4.6%	19.1%	226	11.2%	8.7%	\$17,013	4.2%	3.1%	247	11.0%	6.9%	\$21,077	5.0%	2.6%
	Moderate	1,067	25.1%	\$144,428	17.6%	18.1%	457	22.7%	17.0%	\$59,488	14.9%	11.8%	610	27.2%	17.8%	\$84,940	20.3%	12.3%
	Middle	745	17.5%	\$127,280	15.5%	22.1%	371	18.4%	20.0%	\$65,479	16.4%	18.2%	374	16.7%	18.7%	\$61,801	14.7%	16.9%
	Upper	1,698	39.9%	\$456,447	55.7%	40.6%	844	41.9%	27.9%	\$235,850	58.9%	35.4%	854	38.1%	26.9%	\$220,597	52.6%	33.9%
	Unknown	275	6.5%	\$53,379	6.5%	0.0%	118	5.9%	26.4%	\$22,620	5.6%	31.6%	157	7.0%	29.7%	\$30,759	7.3%	34.2%
	Total	4,258	100.0%	\$819,624	100.0%	100.0%	2,016	100.0%	100.0%	\$400,450	100.0%	100.0%	2,242	100.0%	100.0%	\$419,174	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: VA Hampton Road

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	109	4.6%	\$13,943	8.7%	4.1%	50	7.1%	4.1%	\$7,899	9.9%	6.9%	59	3.5%	4.4%	\$6,044	7.6%	7.8%
	Moderate	574	24.1%	\$38,771	24.3%	18.0%	256	36.3%	17.3%	\$20,998	26.4%	20.9%	318	19.0%	16.8%	\$17,773	22.3%	20.3%
	Middle	825	34.7%	\$66,782	41.9%	37.7%	210	29.7%	36.3%	\$32,427	40.7%	37.0%	615	36.8%	36.7%	\$34,355	43.1%	36.8%
	Upper	861	36.2%	\$39,773	25.0%	40.0%	186	26.3%	40.6%	\$18,228	22.9%	33.6%	675	40.4%	40.5%	\$21,545	27.0%	33.6%
	Unknown	8	0.3%	\$81	0.1%	0.2%	4	0.6%	0.4%	\$58	0.1%	0.7%	4	0.2%	0.5%	\$23	0.0%	0.8%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.8%
	Total	2,377	100.0%	\$159,350	100.0%	100.0%	706	100.0%	100.0%	\$79,610	100.0%	100.0%	1,671	100.0%	100.0%	\$79,740	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	2.2%	\$0	0.0%	16.8%	0	0.0%	1.0%	\$0	0.0%	4.1%
	Moderate	0	0.0%	\$0	0.0%	9.0%	0	0.0%	5.4%	\$0	0.0%	1.6%	0	0.0%	1.9%	\$0	0.0%	0.4%
	Middle	0	0.0%	\$0	0.0%	40.8%	0	0.0%	40.9%	\$0	0.0%	40.3%	0	0.0%	34.6%	\$0	0.0%	34.8%
	Upper	0	0.0%	\$0	0.0%	49.3%	0	0.0%	51.6%	\$0	0.0%	41.3%	0	0.0%	61.5%	\$0	0.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	0.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: VA Hampton Road

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	1,445	60.8%	\$28,146	17.7%	92.8%	394	55.8%	48.5%	\$12,383	15.6%	34.3%	1,051	62.9%	52.4%	\$15,763	19.8%	37.1%
		Over \$1 Million	895	37.7%	\$121,763	76.4%	7.0%	293	41.5%					602	36.0%				
		Total Rev. available	2,340	98.5%	\$149,909	94.1%	99.8%	687	97.3%					1,653	98.9%				
		Rev. Not Known	37	1.6%	\$9,441	5.9%	0.3%	19	2.7%					18	1.1%				
		Total	2,377	100.0%	\$159,350	100.0%	100.0%	706	100.0%					1,671	100.0%				
	Loan Size	\$100,000 or Less	2,071	87.1%	\$24,117	15.1%		539	76.3%	93.0%	\$8,140	10.2%	32.1%	1,532	91.7%	93.7%	\$15,977	20.0%	35.8%
		\$100,001 - \$250,000	111	4.7%	\$19,355	12.1%		63	8.9%	3.2%	\$11,070	13.9%	14.5%	48	2.9%	2.8%	\$8,285	10.4%	13.6%
		\$250,001 - \$1 Million	195	8.2%	\$115,878	72.7%		104	14.7%	3.8%	\$60,400	75.9%	53.4%	91	5.4%	3.4%	\$55,478	69.6%	50.6%
		Total	2,377	100.0%	\$159,350	100.0%		706	100.0%	100.0%	\$79,610	100.0%	100.0%	1,671	100.0%	100.0%	\$79,740	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,394	96.5%	\$12,821	45.6%													
		\$100,001 - \$250,000	29	2.0%	\$4,862	17.3%													
		\$250,001 - \$1 Million	22	1.5%	\$10,463	37.2%													
		Total	1,445	100.0%	\$28,146	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.9%	0	0.0%	49.5%	\$0	0.0%	69.7%	0	0.0%	45.2%	\$0	0.0%	61.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.8%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.2%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.4%	\$0	0.0%	47.9%	0	0.0%	88.5%	\$0	0.0%	48.1%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	30.6%	0	0.0%	8.7%	\$0	0.0%	30.6%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	21.5%	0	0.0%	2.9%	\$0	0.0%	21.3%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: VA Richmond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	49	3.0%	\$5,368	1.3%	4.2%	12	1.7%	2.8%	\$923	0.5%	1.2%	37	4.0%	2.8%	\$4,445	1.9%	1.4%
	Moderate	214	13.0%	\$30,481	7.4%	15.5%	93	13.1%	12.5%	\$12,656	7.0%	7.4%	121	13.0%	12.9%	\$17,825	7.6%	7.8%
	Middle	482	29.3%	\$89,791	21.7%	36.4%	205	28.9%	34.8%	\$38,690	21.5%	28.7%	277	29.7%	34.4%	\$51,101	21.8%	28.7%
	Upper	898	54.7%	\$288,676	69.7%	43.9%	400	56.3%	50.0%	\$127,986	71.0%	62.6%	498	53.4%	49.9%	\$160,690	68.7%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,643	100.0%	\$414,316	100.0%	100.0%	710	100.0%	100.0%	\$180,255	100.0%	100.0%	933	100.0%	100.0%	\$234,061	100.0%	100.0%
REFINANCE	Low	52	3.1%	\$4,443	1.3%	4.2%	26	3.6%	3.3%	\$2,255	1.8%	1.9%	26	2.7%	2.3%	\$2,188	1.1%	1.1%
	Moderate	194	11.4%	\$22,133	6.7%	15.5%	92	12.7%	13.4%	\$10,409	8.2%	8.8%	102	10.5%	11.3%	\$11,724	5.8%	7.4%
	Middle	550	32.4%	\$85,662	26.0%	36.4%	253	35.0%	35.5%	\$37,482	29.6%	30.4%	297	30.4%	33.5%	\$48,180	23.8%	28.0%
	Upper	902	53.1%	\$216,902	65.9%	43.9%	351	48.6%	47.7%	\$76,497	60.4%	58.9%	551	56.5%	53.0%	\$140,405	69.3%	63.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,698	100.0%	\$329,140	100.0%	100.0%	722	100.0%	100.0%	\$126,643	100.0%	100.0%	976	100.0%	100.0%	\$202,497	100.0%	100.0%
HOME IMPROVEMENT	Low	35	6.2%	\$183	1.9%	4.2%	19	7.8%	4.1%	\$83	2.7%	1.7%	16	5.0%	3.4%	\$100	1.6%	2.0%
	Moderate	145	25.8%	\$1,262	13.3%	15.5%	81	33.2%	16.7%	\$639	21.1%	7.6%	64	20.1%	15.9%	\$623	9.7%	8.1%
	Middle	196	34.8%	\$3,559	37.6%	36.4%	83	34.0%	40.2%	\$1,258	41.5%	33.4%	113	35.4%	33.5%	\$2,301	35.7%	26.5%
	Upper	187	33.2%	\$4,474	47.2%	43.9%	61	25.0%	39.0%	\$1,051	34.7%	57.3%	126	39.5%	47.2%	\$3,423	53.1%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	563	100.0%	\$9,478	100.0%	100.0%	244	100.0%	100.0%	\$3,031	100.0%	100.0%	319	100.0%	100.0%	\$6,447	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	14.8%	0	0.0%	13.8%	\$0	0.0%	17.0%	0	0.0%	22.8%	\$0	0.0%	18.3%
	Moderate	0	0.0%	\$0	0.0%	34.8%	0	0.0%	35.4%	\$0	0.0%	20.7%	0	0.0%	24.1%	\$0	0.0%	14.0%
	Middle	0	0.0%	\$0	0.0%	28.9%	0	0.0%	29.2%	\$0	0.0%	32.5%	0	0.0%	34.2%	\$0	0.0%	53.9%
	Upper	0	0.0%	\$0	0.0%	21.5%	0	0.0%	21.5%	\$0	0.0%	29.8%	0	0.0%	19.0%	\$0	0.0%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	136	3.5%	\$9,994	1.3%	4.2%	57	3.4%	3.1%	\$3,261	1.1%	2.1%	79	3.5%	2.6%	\$6,733	1.5%	2.3%
	Moderate	553	14.2%	\$53,876	7.2%	15.5%	266	15.9%	13.1%	\$23,704	7.6%	8.4%	287	12.9%	12.4%	\$30,172	6.8%	8.0%
	Middle	1,228	31.5%	\$179,012	23.8%	36.4%	541	32.3%	35.3%	\$77,430	25.0%	29.5%	687	30.8%	34.0%	\$101,582	22.9%	29.8%
	Upper	1,987	50.9%	\$510,052	67.7%	43.9%	812	48.4%	48.6%	\$205,534	66.3%	60.0%	1,175	52.7%	51.0%	\$304,518	68.7%	59.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3,904	100.0%	\$752,934	100.0%	100.0%	1,676	100.0%	100.0%	\$309,929	100.0%	100.0%	2,228	100.0%	100.0%	\$443,005	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: VA Richmond

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	211	12.8%	\$24,081	5.8%	20.5%	87	12.3%	9.6%	\$9,030	5.0%	4.7%	124	13.3%	9.2%	\$15,051	6.4%	4.7%
	Moderate	408	24.8%	\$66,813	16.1%	17.6%	164	23.1%	20.0%	\$26,718	14.8%	13.9%	244	26.2%	21.3%	\$40,095	17.1%	15.2%
	Middle	259	15.8%	\$56,017	13.5%	20.7%	113	15.9%	18.9%	\$23,998	13.3%	17.7%	146	15.6%	19.2%	\$32,019	13.7%	18.3%
	Upper	763	46.4%	\$266,983	64.4%	41.3%	346	48.7%	32.3%	\$120,509	66.9%	45.2%	417	44.7%	30.4%	\$146,474	62.6%	42.5%
	Unknown	2	0.1%	\$422	0.1%	0.0%	0	0.0%	19.3%	\$0	0.0%	18.5%	2	0.2%	19.8%	\$422	0.2%	19.3%
	Total	1,643	100.0%	\$414,316	100.0%	100.0%	710	100.0%	100.0%	\$180,255	100.0%	100.0%	933	100.0%	100.0%	\$234,061	100.0%	100.0%
REFINANCE	Low	212	12.5%	\$21,380	6.5%	20.5%	110	15.2%	8.8%	\$11,018	8.7%	4.9%	102	10.5%	6.4%	\$10,362	5.1%	3.5%
	Moderate	352	20.7%	\$47,887	14.5%	17.6%	167	23.1%	15.4%	\$22,153	17.5%	11.2%	185	19.0%	14.5%	\$25,734	12.7%	10.1%
	Middle	348	20.5%	\$58,175	17.7%	20.7%	135	18.7%	18.0%	\$21,380	16.9%	16.1%	213	21.8%	17.0%	\$36,795	18.2%	14.6%
	Upper	656	38.6%	\$178,607	54.3%	41.3%	256	35.5%	31.3%	\$63,707	50.3%	40.4%	400	41.0%	32.3%	\$114,900	56.7%	41.4%
	Unknown	130	7.7%	\$23,091	7.0%	0.0%	54	7.5%	26.5%	\$8,385	6.6%	27.3%	76	7.8%	29.8%	\$14,706	7.3%	30.5%
	Total	1,698	100.0%	\$329,140	100.0%	100.0%	722	100.0%	100.0%	\$126,643	100.0%	100.0%	976	100.0%	100.0%	\$202,497	100.0%	100.0%
HOME IMPROVEMENT	Low	129	22.9%	\$738	7.8%	20.5%	68	27.9%	17.0%	\$344	11.3%	6.7%	61	19.1%	13.9%	\$394	6.1%	5.6%
	Moderate	151	26.8%	\$1,461	15.4%	17.6%	76	31.1%	22.7%	\$632	20.9%	13.7%	75	23.5%	21.4%	\$829	12.9%	13.2%
	Middle	108	19.2%	\$1,688	17.8%	20.7%	47	19.3%	19.4%	\$479	15.8%	13.9%	61	19.1%	22.4%	\$1,209	18.8%	19.1%
	Upper	162	28.8%	\$5,436	57.4%	41.3%	46	18.9%	30.3%	\$1,522	50.2%	49.7%	116	36.4%	36.1%	\$3,914	60.7%	51.7%
	Unknown	13	2.3%	\$155	1.6%	0.0%	7	2.9%	10.6%	\$54	1.8%	16.1%	6	1.9%	6.1%	\$101	1.6%	10.5%
	Total	563	100.0%	\$9,478	100.0%	100.0%	244	100.0%	100.0%	\$3,031	100.0%	100.0%	319	100.0%	100.0%	\$6,447	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	552	14.1%	\$46,199	6.1%	20.5%	265	15.8%	9.7%	\$20,392	6.6%	4.6%	287	12.9%	8.2%	\$25,807	5.8%	4.0%
	Moderate	911	23.3%	\$116,161	15.4%	17.6%	407	24.3%	18.4%	\$49,503	16.0%	12.5%	504	22.6%	18.4%	\$66,658	15.0%	12.3%
	Middle	715	18.3%	\$115,880	15.4%	20.7%	295	17.6%	18.6%	\$45,857	14.8%	16.4%	420	18.9%	18.4%	\$70,023	15.8%	15.8%
	Upper	1,581	40.5%	\$451,026	59.9%	41.3%	648	38.7%	31.7%	\$185,738	59.9%	41.9%	933	41.9%	31.4%	\$265,288	59.9%	39.8%
	Unknown	145	3.7%	\$23,668	3.1%	0.0%	61	3.6%	21.7%	\$8,439	2.7%	24.6%	84	3.8%	23.6%	\$15,229	3.4%	28.1%
	Total	3,904	100.0%	\$752,934	100.0%	100.0%	1,676	100.0%	100.0%	\$309,929	100.0%	100.0%	2,228	100.0%	100.0%	\$443,005	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans Assessment Area: VA Richmond

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	233	9.3%	\$18,663	9.5%	5.4%	114	14.2%	5.9%	\$13,597	13.0%	8.9%	119	7.0%	5.6%	\$5,066	5.5%	9.3%
	Moderate	585	23.3%	\$65,176	33.3%	18.3%	252	31.4%	16.3%	\$31,352	30.0%	16.4%	333	19.5%	16.6%	\$33,824	37.0%	18.2%
	Middle	725	28.9%	\$52,260	26.7%	33.7%	181	22.5%	30.6%	\$27,620	26.5%	30.9%	544	31.8%	31.5%	\$24,640	27.0%	29.7%
	Upper	959	38.2%	\$56,215	28.7%	42.6%	252	31.4%	45.3%	\$29,664	28.4%	42.4%	707	41.4%	44.9%	\$26,551	29.1%	41.6%
	Unknown	10	0.4%	\$3,358	1.7%	0.1%	4	0.5%	0.1%	\$2,100	2.0%	0.3%	6	0.4%	0.1%	\$1,258	1.4%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	1.2%	0	0.0%	1.3%	\$0	0.0%	0.9%
	Total	2,512	100.0%	\$195,672	100.0%	100.0%	803	100.0%	100.0%	\$104,333	100.0%	100.0%	1,709	100.0%	100.0%	\$91,339	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	3.9%	\$0	0.0%	8.9%	0	0.0%	1.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.7%	\$0	0.0%	1.8%
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	32.5%	\$0	0.0%	22.9%	0	0.0%	31.7%	\$0	0.0%	34.2%
	Upper	1	100.0%	\$100	100.0%	57.0%	1	100.0%	61.0%	\$100	100.0%	66.8%	0	0.0%	59.6%	\$0	0.0%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	1.4%	0	0.0%	1.0%	\$0	0.0%	0.6%
Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: VA Richmond

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%			#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %
Small Business	Revenue	\$1 Million or Less	1,413	56.3%	\$31,463	16.1%	92.4%	402	50.1%	48.0%	\$16,023	15.4%	33.6%	1,011	59.2%	52.9%	\$15,440	16.9%	37.9%
		Over \$1 Million	966	38.5%	\$131,550	67.2%	7.2%	340	42.3%					626	36.6%				
		Total Rev. available	2,379	94.8%	\$163,013	83.3%	99.6%	742	92.4%					1,637	95.8%				
		Rev. Not Known	133	5.3%	\$32,659	16.7%	0.4%	61	7.6%					72	4.2%				
		Total	2,512	100.0%	\$195,672	100.0%	100.0%	803	100.0%					1,709	100.0%				
	Loan Size	\$100,000 or Less	2,073	82.5%	\$25,525	13.0%		550	68.5%	91.4%	\$9,058	8.7%	30.0%	1,523	89.1%	92.4%	\$16,467	18.0%	32.5%
		\$100,001 - \$250,000	181	7.2%	\$32,962	16.8%		104	13.0%	3.9%	\$18,469	17.7%	15.6%	77	4.5%	3.5%	\$14,493	15.9%	14.6%
		\$250,001 - \$1 Million	258	10.3%	\$137,185	70.1%		149	18.6%	4.7%	\$76,806	73.6%	54.4%	109	6.4%	4.1%	\$60,379	66.1%	52.9%
		Total	2,512	100.0%	\$195,672	100.0%		803	100.0%	100.0%	\$104,333	100.0%	100.0%	1,709	100.0%	100.0%	\$91,339	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1,359	96.2%	\$12,975	41.2%													
		\$100,001 - \$250,000	25	1.8%	\$4,554	14.5%													
		\$250,001 - \$1 Million	29	2.1%	\$13,934	44.3%													
		Total	1,413	100.0%	\$31,463	100.0%													
Small Farm	Revenue	\$1 Million or Less	1	100.0%	\$100	100.0%	98.0%	1	100.0%	32.5%	\$100	100.0%	44.9%	0	0.0%	46.2%	\$0	0.0%	68.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%					0	0.0%				
		Total Rev. available	1	100.0%	\$100	100.0%	100.0%	1	100.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%					0	0.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	88.3%	\$100	100.0%	45.1%	0	0.0%	91.3%	\$0	0.0%	45.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.4%	\$0	0.0%	46.4%	0	0.0%	4.8%	\$0	0.0%	20.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	8.5%	0	0.0%	3.8%	\$0	0.0%	34.6%
		Total	1	100.0%	\$100	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	1	100.0%	\$100	100.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	1	100.0%	\$100	100.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: WV Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank				Owner Occupied Units %	Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	14.3%	\$840	17.8%	14.3%	2	15.4%	11.3%	\$310	17.1%	8.8%	3	13.6%	11.2%	\$530	18.2%	8.9%
	Middle	16	45.7%	\$1,475	31.2%	61.7%	4	30.8%	57.9%	\$408	22.5%	51.2%	12	54.5%	57.7%	\$1,067	36.7%	52.1%
	Upper	14	40.0%	\$2,410	51.0%	24.0%	7	53.8%	30.8%	\$1,097	60.4%	40.0%	7	31.8%	31.1%	\$1,313	45.1%	39.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$4,725	100.0%	100.0%	13	100.0%	100.0%	\$1,815	100.0%	100.0%	22	100.0%	100.0%	\$2,910	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.3%	0	0.0%	9.1%	\$0	0.0%	7.4%	0	0.0%	9.0%	\$0	0.0%	7.2%
	Middle	42	70.0%	\$3,794	64.0%	61.7%	34	75.6%	60.5%	\$2,939	78.6%	55.2%	8	53.3%	58.9%	\$855	39.0%	52.5%
	Upper	18	30.0%	\$2,134	36.0%	24.0%	11	24.4%	30.4%	\$798	21.4%	37.4%	7	46.7%	32.0%	\$1,336	61.0%	40.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$5,928	100.0%	100.0%	45	100.0%	100.0%	\$3,737	100.0%	100.0%	15	100.0%	100.0%	\$2,191	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	11.4%	\$30	6.9%	14.3%	2	13.3%	12.0%	\$15	9.8%	8.2%	2	10.0%	13.1%	\$15	5.3%	9.5%
	Middle	24	68.6%	\$245	56.3%	61.7%	11	73.3%	62.2%	\$67	43.8%	60.3%	13	65.0%	58.6%	\$178	63.1%	55.2%
	Upper	7	20.0%	\$160	36.8%	24.0%	2	13.3%	25.8%	\$71	46.4%	31.5%	5	25.0%	28.3%	\$89	31.6%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$435	100.0%	100.0%	15	100.0%	100.0%	\$153	100.0%	100.0%	20	100.0%	100.0%	\$282	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	42.2%	0	0.0%	24.2%	\$0	0.0%	9.7%	0	0.0%	44.0%	\$0	0.0%	53.8%
	Middle	0	0.0%	\$0	0.0%	33.7%	0	0.0%	45.5%	\$0	0.0%	79.3%	0	0.0%	32.0%	\$0	0.0%	14.8%
	Upper	0	0.0%	\$0	0.0%	24.1%	0	0.0%	30.3%	\$0	0.0%	11.0%	0	0.0%	24.0%	\$0	0.0%	31.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	6.9%	\$870	7.8%	14.3%	4	5.5%	10.6%	\$325	5.7%	8.4%	5	8.8%	10.9%	\$545	10.1%	9.4%
	Middle	82	63.1%	\$5,514	49.7%	61.7%	49	67.1%	59.2%	\$3,414	59.8%	55.7%	33	57.9%	58.1%	\$2,100	39.0%	51.5%
	Upper	39	30.0%	\$4,704	42.4%	24.0%	20	27.4%	30.2%	\$1,966	34.5%	35.9%	19	33.3%	31.1%	\$2,738	50.9%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	130	100.0%	\$11,088	100.0%	100.0%	73	100.0%	100.0%	\$5,705	100.0%	100.0%	57	100.0%	100.0%	\$5,383	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: WV Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	Bank		Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	5.7%	\$197	4.2%	18.6%	1	7.7%	9.2%	\$115	6.3%	4.4%	1	4.5%	8.1%	\$82	2.8%	4.2%
	Moderate	13	37.1%	\$1,041	22.0%	18.0%	3	23.1%	17.9%	\$242	13.3%	10.8%	10	45.5%	21.4%	\$799	27.5%	15.4%
	Middle	5	14.3%	\$632	13.4%	21.2%	2	15.4%	21.6%	\$313	17.2%	18.3%	3	13.6%	21.7%	\$319	11.0%	19.6%
	Upper	15	42.9%	\$2,855	60.4%	42.2%	7	53.8%	35.8%	\$1,145	63.1%	52.7%	8	36.4%	30.8%	\$1,710	58.8%	44.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.5%	\$0	0.0%	13.8%	0	0.0%	18.0%	\$0	0.0%	16.4%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$4,725</i>	<i>100.0%</i>	<i>100.0%</i>	<i>13</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,815</i>	<i>100.0%</i>	<i>100.0%</i>	<i>22</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,910</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	4	6.7%	\$279	4.7%	18.6%	3	6.7%	6.2%	\$185	5.0%	3.3%	1	6.7%	6.1%	\$94	4.3%	3.4%
	Moderate	15	25.0%	\$1,155	19.5%	18.0%	10	22.2%	15.6%	\$707	18.9%	10.3%	5	33.3%	15.7%	\$448	20.4%	9.8%
	Middle	11	18.3%	\$989	16.7%	21.2%	9	20.0%	24.5%	\$792	21.2%	19.9%	2	13.3%	21.9%	\$197	9.0%	15.2%
	Upper	27	45.0%	\$3,188	53.8%	42.2%	20	44.4%	41.5%	\$1,736	46.5%	52.4%	7	46.7%	41.6%	\$1,452	66.3%	53.1%
	Unknown	3	5.0%	\$317	5.3%	0.0%	3	6.7%	12.2%	\$317	8.5%	14.1%	0	0.0%	14.8%	\$0	0.0%	18.5%
	<i>Total</i>	<i>60</i>	<i>100.0%</i>	<i>\$5,928</i>	<i>100.0%</i>	<i>100.0%</i>	<i>45</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$3,737</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,191</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	7	20.0%	\$29	6.7%	18.6%	3	20.0%	11.4%	\$10	6.5%	3.5%	4	20.0%	14.6%	\$19	6.7%	6.5%
	Moderate	13	37.1%	\$73	16.8%	18.0%	7	46.7%	20.6%	\$31	20.3%	12.8%	6	30.0%	19.4%	\$42	14.9%	11.8%
	Middle	4	11.4%	\$37	8.5%	21.2%	1	6.7%	20.3%	\$10	6.5%	18.3%	3	15.0%	19.9%	\$27	9.6%	16.7%
	Upper	10	28.6%	\$293	67.4%	42.2%	4	26.7%	38.8%	\$102	66.7%	56.3%	6	30.0%	41.4%	\$191	67.7%	58.4%
	Unknown	1	2.9%	\$3	0.7%	0.0%	0	0.0%	8.9%	\$0	0.0%	9.2%	1	5.0%	4.5%	\$3	1.1%	6.6%
	<i>Total</i>	<i>35</i>	<i>100.0%</i>	<i>\$435</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$153</i>	<i>100.0%</i>	<i>100.0%</i>	<i>20</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$282</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>
HMDA TOTALS	Low	13	10.0%	\$505	4.6%	18.6%	7	9.6%	8.1%	\$310	5.4%	3.6%	6	10.5%	8.0%	\$195	3.6%	3.9%
	Moderate	41	31.5%	\$2,269	20.5%	18.0%	20	27.4%	17.1%	\$980	17.2%	9.6%	21	36.8%	19.0%	\$1,289	23.9%	12.8%
	Middle	20	15.4%	\$1,658	15.0%	21.2%	12	16.4%	22.4%	\$1,115	19.5%	17.0%	8	14.0%	21.4%	\$543	10.1%	17.3%
	Upper	52	40.0%	\$6,336	57.1%	42.2%	31	42.5%	37.9%	\$2,983	52.3%	47.4%	21	36.8%	35.6%	\$3,353	62.3%	47.3%
	Unknown	4	3.1%	\$320	2.9%	0.0%	3	4.1%	14.4%	\$317	5.6%	22.5%	1	1.8%	15.9%	\$3	0.1%	18.8%
	<i>Total</i>	<i>130</i>	<i>100.0%</i>	<i>\$11,088</i>	<i>100.0%</i>	<i>100.0%</i>	<i>73</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,705</i>	<i>100.0%</i>	<i>100.0%</i>	<i>57</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$5,383</i>	<i>100.0%</i>	<i>100.0%</i>

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: WV Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
SMALL BUSINESSES	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	17	37.8%	\$2,454	69.8%	29.5%	8	42.1%	26.1%	\$1,889	70.9%	38.6%	9	34.6%	27.6%	\$565	66.2%	37.1%
	Middle	14	31.1%	\$624	17.7%	45.7%	7	36.8%	45.6%	\$393	14.8%	38.6%	7	26.9%	44.1%	\$231	27.0%	35.2%
	Upper	14	31.1%	\$439	12.5%	24.8%	4	21.1%	25.5%	\$381	14.3%	22.5%	10	38.5%	25.7%	\$58	6.8%	26.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.3%	0	0.0%	2.6%	\$0	0.0%	1.2%
	Total	45	100.0%	\$3,517	100.0%	100.0%	19	100.0%	100.0%	\$2,663	100.0%	100.0%	26	100.0%	100.0%	\$854	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	0.4%
	Middle	0	0.0%	\$0	0.0%	72.2%	0	0.0%	50.0%	\$0	0.0%	95.4%	0	0.0%	66.7%	\$0	0.0%	61.8%
	Upper	0	0.0%	\$0	0.0%	16.7%	0	0.0%	50.0%	\$0	0.0%	4.6%	0	0.0%	25.0%	\$0	0.0%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: WV Charleston

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	%			\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
Small Business	Revenue	\$1 Million or Less	26	57.8%	\$1,588	45.2%	88.7%	12	63.2%	38.0%	\$1,490	56.0%	31.8%	14	53.8%	44.0%	\$98	11.5%	36.7%
		Over \$1 Million	15	33.3%	\$1,186	33.7%	9.6%	5	26.3%					10	38.5%				
		Total Rev. available	41	91.1%	\$2,774	78.9%	98.3%	17	89.5%					24	92.3%				
		Rev. Not Known	4	8.9%	\$743	21.1%	1.7%	2	10.5%					2	7.7%				
		Total	45	100.0%	\$3,517	100.0%	100.0%	19	100.0%					26	100.0%				
	Loan Size	\$100,000 or Less	35	77.8%	\$271	7.7%		12	63.2%	82.8%	\$99	3.7%	18.7%	23	88.5%	84.8%	\$172	20.1%	20.8%
		\$100,001 - \$250,000	4	8.9%	\$743	21.1%		2	10.5%	8.0%	\$361	13.6%	17.6%	2	7.7%	7.0%	\$382	44.7%	16.6%
		\$250,001 - \$1 Million	6	13.3%	\$2,503	71.2%		5	26.3%	9.2%	\$2,203	82.7%	63.6%	1	3.8%	8.3%	\$300	35.1%	62.6%
		Total	45	100.0%	\$3,517	100.0%		19	100.0%	100.0%	\$2,663	100.0%	100.0%	26	100.0%	100.0%	\$854	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	23	88.5%	\$185	11.6%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$1 Million	3	11.5%	\$1,403	88.4%													
		Total	26	100.0%	\$1,588	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	41.7%	\$0	0.0%	60.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	4.6%	0	0.0%	58.3%	\$0	0.0%	13.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	50.0%	\$0	0.0%	95.4%	0	0.0%	25.0%	\$0	0.0%	37.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	49.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	51	2.3%	\$9,377	1.4%	3.4%	20	1.8%	2.2%	\$2,994	0.9%	1.6%	31	2.8%	2.7%	\$6,383	1.9%	2.1%
	Moderate	201	9.0%	\$33,284	5.0%	17.9%	97	8.7%	12.5%	\$15,643	4.9%	7.8%	104	9.3%	13.0%	\$17,641	5.2%	8.3%
	Middle	609	27.3%	\$115,832	17.6%	39.7%	301	27.1%	33.9%	\$56,030	17.4%	25.4%	308	27.4%	34.6%	\$59,802	17.7%	26.6%
	Upper	1,369	61.3%	\$500,369	75.8%	39.0%	691	62.3%	51.3%	\$247,735	76.8%	65.2%	678	60.4%	49.6%	\$252,634	74.9%	62.9%
	Unknown	3	0.1%	\$862	0.1%	0.0%	1	0.1%	0.1%	\$122	0.0%	0.1%	2	0.2%	0.1%	\$740	0.2%	0.1%
	Total	2,233	100.0%	\$659,724	100.0%	100.0%	1,110	100.0%	100.0%	\$322,524	100.0%	100.0%	1,123	100.0%	100.0%	\$337,200	100.0%	100.0%
REFINANCE	Low	24	1.9%	\$2,443	0.8%	3.4%	17	3.2%	2.6%	\$1,562	1.4%	6.6%	7	1.0%	1.8%	\$881	0.5%	1.1%
	Moderate	179	14.1%	\$19,875	6.7%	17.9%	85	15.9%	13.7%	\$9,197	8.3%	15.0%	94	12.8%	11.6%	\$10,678	5.8%	6.9%
	Middle	379	29.9%	\$53,761	18.2%	39.7%	168	31.5%	36.9%	\$21,665	19.5%	31.5%	211	28.7%	33.2%	\$32,096	17.3%	24.3%
	Upper	684	54.0%	\$219,565	74.2%	39.0%	263	49.3%	46.8%	\$78,449	70.8%	46.9%	421	57.4%	53.4%	\$141,116	76.2%	67.7%
	Unknown	1	0.1%	\$380	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.1%	0.0%	\$380	0.2%	0.0%
	Total	1,267	100.0%	\$296,024	100.0%	100.0%	533	100.0%	100.0%	\$110,873	100.0%	100.0%	734	100.0%	100.0%	\$185,151	100.0%	100.0%
HOME IMPROVEMENT	Low	17	2.6%	\$176	1.2%	3.4%	14	5.1%	3.5%	\$148	2.7%	1.4%	3	0.8%	2.5%	\$28	0.3%	1.3%
	Moderate	132	20.2%	\$1,378	9.4%	17.9%	66	23.9%	17.8%	\$611	11.3%	9.0%	66	17.6%	15.7%	\$767	8.3%	7.0%
	Middle	230	35.3%	\$3,387	23.2%	39.7%	100	36.2%	36.2%	\$1,213	22.4%	25.2%	130	34.6%	35.0%	\$2,174	23.7%	21.6%
	Upper	273	41.9%	\$9,653	66.1%	39.0%	96	34.8%	42.4%	\$3,434	63.5%	64.4%	177	47.1%	46.9%	\$6,219	67.7%	70.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	652	100.0%	\$14,594	100.0%	100.0%	276	100.0%	100.0%	\$5,406	100.0%	100.0%	376	100.0%	100.0%	\$9,188	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	13.4%	0	0.0%	20.0%	\$0	0.0%	10.3%	0	0.0%	20.0%	\$0	0.0%	13.1%
	Moderate	0	0.0%	\$0	0.0%	28.9%	0	0.0%	25.0%	\$0	0.0%	13.3%	0	0.0%	27.1%	\$0	0.0%	24.3%
	Middle	1	100.0%	\$26,300	100.0%	24.9%	0	0.0%	20.0%	\$0	0.0%	19.7%	1	100.0%	27.1%	\$26,300	100.0%	27.1%
	Upper	0	0.0%	\$0	0.0%	32.6%	0	0.0%	35.0%	\$0	0.0%	56.7%	0	0.0%	25.7%	\$0	0.0%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$26,300	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$26,300	100.0%	100.0%
HMDA TOTALS	Low	92	2.2%	\$11,996	1.2%	3.4%	51	2.7%	2.4%	\$4,704	1.1%	3.7%	41	1.8%	2.4%	\$7,292	1.3%	2.5%
	Moderate	512	12.3%	\$54,537	5.5%	17.9%	248	12.9%	13.1%	\$25,451	5.8%	10.6%	264	11.8%	12.6%	\$29,086	5.2%	8.9%
	Middle	1,219	29.4%	\$199,280	20.0%	39.7%	569	29.7%	34.9%	\$78,908	18.0%	27.4%	650	29.1%	34.1%	\$120,372	21.6%	25.8%
	Upper	2,326	56.0%	\$729,587	73.2%	39.0%	1,050	54.7%	49.5%	\$329,618	75.1%	58.3%	1,276	57.1%	50.9%	\$399,969	71.7%	62.8%
	Unknown	4	0.1%	\$1,242	0.1%	0.0%	1	0.1%	0.1%	\$122	0.0%	0.1%	3	0.1%	0.0%	\$1,120	0.2%	0.1%
	Total	4,153	100.0%	\$996,642	100.0%	100.0%	1,919	100.0%	100.0%	\$438,803	100.0%	100.0%	2,234	100.0%	100.0%	\$557,839	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: Multi Charlotte

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Families by Family Income %	Count			Dollar			Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	%	\$ (000s)	\$ %	\$ %	Bank #	Agg %	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	121	5.4%	\$11,731	1.8%	20.7%	62	5.6%	6.2%	\$5,678	1.8%	2.8%	59	5.3%	6.0%	\$6,053	1.8%	2.8%
	Moderate	395	17.7%	\$55,015	8.3%	17.2%	188	16.9%	17.8%	\$25,987	8.1%	10.9%	207	18.4%	18.6%	\$29,028	8.6%	11.5%
	Middle	352	15.8%	\$65,138	9.9%	20.3%	181	16.3%	18.0%	\$32,598	10.1%	14.7%	171	15.2%	19.1%	\$32,540	9.7%	15.7%
	Upper	1,362	61.0%	\$527,109	79.9%	41.8%	678	61.1%	38.4%	\$258,040	80.0%	53.5%	684	60.9%	39.1%	\$269,069	79.8%	53.8%
	Unknown	3	0.1%	\$731	0.1%	0.0%	1	0.1%	19.6%	\$221	0.1%	18.1%	2	0.2%	17.2%	\$510	0.2%	16.2%
	Total	2,233	100.0%	\$659,724	100.0%	100.0%	1,110	100.0%	100.0%	\$322,524	100.0%	100.0%	###	100.0%	100.0%	\$337,200	100.0%	100.0%
REFINANCE	Low	89	7.0%	\$7,754	2.6%	20.7%	43	8.1%	6.8%	\$3,721	3.4%	2.4%	46	6.3%	5.0%	\$4,033	2.2%	2.2%
	Moderate	204	16.1%	\$23,200	7.8%	17.2%	91	17.1%	13.8%	\$10,152	9.2%	6.2%	113	15.4%	11.9%	\$13,048	7.0%	6.9%
	Middle	233	18.4%	\$33,073	11.2%	20.3%	101	18.9%	17.2%	\$14,870	13.4%	9.6%	132	18.0%	16.7%	\$18,203	9.8%	12.4%
	Upper	669	52.8%	\$221,609	74.9%	41.8%	267	50.1%	37.6%	\$77,936	70.3%	37.9%	402	54.8%	41.1%	\$143,673	77.6%	55.1%
	Unknown	72	5.7%	\$10,388	3.5%	0.0%	31	5.8%	24.7%	\$4,194	3.8%	43.9%	41	5.6%	25.4%	\$6,194	3.3%	23.5%
	Total	1,267	100.0%	\$296,024	100.0%	100.0%	533	100.0%	100.0%	\$110,873	100.0%	100.0%	734	100.0%	100.0%	\$185,151	100.0%	100.0%
HOME IMPROVEMENT	Low	89	13.7%	\$353	2.4%	20.7%	50	18.1%	11.6%	\$192	3.6%	3.0%	39	10.4%	8.8%	\$161	1.8%	2.3%
	Moderate	119	18.3%	\$913	6.3%	17.2%	64	23.2%	16.9%	\$487	9.0%	6.6%	55	14.6%	15.5%	\$426	4.6%	6.9%
	Middle	87	13.3%	\$817	5.6%	20.3%	34	12.3%	19.5%	\$295	5.5%	14.2%	53	14.1%	19.7%	\$522	5.7%	12.9%
	Upper	355	54.4%	\$12,498	85.6%	41.8%	126	45.7%	42.9%	\$4,419	81.7%	67.0%	229	60.9%	48.0%	\$8,079	87.9%	66.7%
	Unknown	2	0.3%	\$13	0.1%	0.0%	2	0.7%	9.1%	\$13	0.2%	9.2%	0	0.0%	7.9%	\$0	0.0%	11.2%
	Total	652	100.0%	\$14,594	100.0%	100.0%	276	100.0%	100.0%	\$5,406	100.0%	100.0%	376	100.0%	100.0%	\$9,188	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$26,300	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$26,300	100.0%	100.0%
	Total	1	100.0%	\$26,300	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$26,300	100.0%	100.0%
HMDA TOTALS	Low	299	7.2%	\$19,838	2.0%	20.7%	155	8.1%	6.6%	\$9,591	2.2%	2.5%	144	6.4%	5.7%	\$10,247	1.8%	2.4%
	Moderate	718	17.3%	\$79,128	7.9%	17.2%	343	17.9%	16.4%	\$36,626	8.3%	8.7%	375	16.8%	15.9%	\$42,502	7.6%	9.1%
	Middle	672	16.2%	\$99,028	9.9%	20.3%	316	16.5%	17.7%	\$47,763	10.9%	12.3%	356	15.9%	18.2%	\$51,265	9.2%	13.5%
	Upper	2,386	57.5%	\$761,216	76.4%	41.8%	1,071	55.8%	38.2%	\$340,395	77.6%	45.9%	###	58.9%	40.0%	\$420,821	75.4%	50.9%
	Unknown	78	1.9%	\$37,432	3.8%	0.0%	34	1.8%	21.1%	\$4,428	1.0%	30.5%	44	2.0%	20.2%	\$33,004	5.9%	24.2%
	Total	4,153	100.0%	\$996,642	100.0%	100.0%	1,919	100.0%	100.0%	\$438,803	100.0%	100.0%	###	100.0%	100.0%	\$557,839	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Charlotte

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Count		Dollar		Small Businesses %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	\$ 000s	\$ %	\$ %	#	%	Agg	%	\$ 000s	\$ %	Agg
SMALL BUSINESSES	Low	129	8.8%	\$7,126	6.9%	7.0%	69	13.7%	8.0%	\$4,730	8.8%	10.4%	60	6.2%	8.2%	\$2,396	4.8%	11.4%
	Moderate	288	19.7%	\$23,399	22.6%	17.1%	136	27.0%	14.8%	\$14,022	26.1%	16.4%	152	15.8%	14.7%	\$9,377	18.9%	15.8%
	Middle	507	34.6%	\$37,184	35.9%	33.7%	144	28.6%	31.3%	\$19,068	35.5%	31.8%	363	37.8%	31.5%	\$18,116	36.4%	31.0%
	Upper	527	36.0%	\$32,198	31.1%	41.5%	150	29.8%	43.2%	\$14,336	26.7%	38.0%	377	39.2%	43.2%	\$17,862	35.9%	38.9%
	Unknown	14	1.0%	\$3,582	3.5%	0.6%	5	1.0%	0.9%	\$1,603	3.0%	2.3%	9	0.9%	1.0%	\$1,979	4.0%	2.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	1.0%	0	0.0%	1.5%	\$0	0.0%	0.9%
	Total	1,465	100.0%	\$103,489	100.0%	100.0%	504	100.0%	100.0%	\$53,759	100.0%	100.0%	961	100.0%	100.0%	\$49,730	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	1.6%	\$0	0.0%	1.4%	0	0.0%	1.3%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	17.0%	\$0	0.0%	14.8%	0	0.0%	18.2%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	55.0%	0	0.0%	64.8%	\$0	0.0%	70.7%	0	0.0%	60.9%	\$0	0.0%	72.7%
	Upper	0	0.0%	\$0	0.0%	22.7%	0	0.0%	16.2%	\$0	0.0%	12.6%	0	0.0%	18.2%	\$0	0.0%	11.2%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.4%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Charlotte

Product Type		Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count	Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	%		Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ 000s	\$ %	Agg \$ %		
Small Business	Revenue	\$1 Million or Less	852	58.2%	\$25,904	25.0%	92.2%	264	52.4%	47.2%	\$12,419	23.1%	35.8%	588	61.2%	52.3%	\$13,485	27.1%	38.0%
		Over \$1 Million	553	37.7%	\$66,520	64.3%	7.4%	212	42.1%					341	35.5%				
		<i>Total Rev. available</i>	1,405	95.9%	\$92,424	89.3%	99.6%	476	94.5%					929	96.7%				
		Rev. Not Known	60	4.1%	\$11,065	10.7%	0.3%	28	5.6%					32	3.3%				
		<i>Total</i>	1,465	100.0%	\$103,489	100.0%	100.0%	504	100.0%					961	100.0%				
	Loan Size	\$100,000 or Less	1,250	85.3%	\$18,799	18.2%		390	77.4%	91.7%	\$8,017	14.9%	32.0%	860	89.5%	91.1%	\$10,782	21.7%	31.8%
		\$100,001 - \$250,000	91	6.2%	\$16,096	15.6%		49	9.7%	3.9%	\$8,630	16.1%	15.4%	42	4.4%	4.2%	\$7,466	15.0%	15.7%
		\$250,001 - \$1 Million	124	8.5%	\$68,594	66.3%		65	12.9%	4.4%	\$37,112	69.0%	52.6%	59	6.1%	4.7%	\$31,482	63.3%	52.5%
		<i>Total</i>	1,465	100.0%	\$103,489	100.0%		504	100.0%	100.0%	\$53,759	100.0%	100.0%	961	100.0%	100.0%	\$49,730	100.0%	100.0%
	Loan Size & Rev. \$1 Mill or	\$100,000 or Less	800	93.9%	\$9,787	37.8%													
		\$100,001 - \$250,000	28	3.3%	\$4,369	16.9%													
		\$250,001 - \$1 Million	24	2.8%	\$11,748	45.4%													
<i>Total</i>		852	100.0%	\$25,904	100.0%														
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 98.4%	0	0.0%	45.1%	\$0	0.0%	47.7%	0	0.0%	47.5%	\$0	0.0%	64.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.6%	0	0.0%					0	0.0%				
		<i>Total Rev. available</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.7%	\$0	0.0%	38.7%	0	0.0%	85.2%	\$0	0.0%	35.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	36.1%	0	0.0%	9.4%	\$0	0.0%	31.5%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	25.1%	0	0.0%	5.4%	\$0	0.0%	33.0%
		<i>Total</i>	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev. \$1 Mill or	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
<i>Total</i>		0	0.0%	\$0	0.0%														

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count			Dollar			Count			Dollar		
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	\$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	5	1.3%	\$787	1.1%	3.3%	3	1.6%	1.9%	\$336	1.0%	1.8%	2	1.1%	2.2%	\$451	1.1%	2.0%
	Moderate	36	9.6%	\$8,279	11.1%	10.1%	16	8.6%	8.2%	\$2,683	7.7%	6.9%	20	10.5%	9.0%	\$5,596	14.0%	7.7%
	Middle	104	27.7%	\$13,252	17.7%	42.0%	50	27.0%	36.8%	\$5,731	16.4%	28.8%	54	28.4%	36.7%	\$7,521	18.8%	29.5%
	Upper	230	61.3%	\$52,507	70.2%	44.6%	116	62.7%	53.1%	\$26,115	74.9%	62.4%	114	60.0%	52.1%	\$26,392	66.0%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	375	100.0%	\$74,825	100.0%	100.0%	185	100.0%	100.0%	\$34,865	100.0%	100.0%	190	100.0%	100.0%	\$39,960	100.0%	100.0%
REFINANCE	Low	11	2.2%	\$939	1.4%	3.3%	7	2.6%	2.4%	\$474	1.5%	2.0%	4	1.7%	2.1%	\$465	1.3%	1.8%
	Moderate	54	10.6%	\$6,716	9.8%	10.1%	27	10.1%	9.1%	\$2,382	7.3%	7.4%	27	11.2%	7.8%	\$4,334	12.1%	6.4%
	Middle	182	35.8%	\$18,226	26.6%	42.0%	110	41.0%	38.9%	\$11,405	35.0%	31.4%	72	29.9%	35.3%	\$6,821	19.0%	27.9%
	Upper	262	51.5%	\$42,649	62.2%	44.6%	124	46.3%	49.5%	\$18,317	56.2%	59.3%	138	57.3%	54.8%	\$24,332	67.7%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	509	100.0%	\$68,530	100.0%	100.0%	268	100.0%	100.0%	\$32,578	100.0%	100.0%	241	100.0%	100.0%	\$35,952	100.0%	100.0%
HOME IMPROVEMENT	Low	15	6.5%	\$77	2.4%	3.3%	5	5.5%	3.3%	\$22	1.8%	1.7%	10	7.1%	4.9%	\$55	2.7%	4.3%
	Moderate	39	16.8%	\$450	13.9%	10.1%	18	19.8%	10.6%	\$170	13.8%	6.2%	21	14.9%	10.2%	\$280	13.9%	10.8%
	Middle	78	33.6%	\$700	21.6%	42.0%	34	37.4%	43.6%	\$273	22.1%	34.2%	44	31.2%	39.8%	\$427	21.2%	27.5%
	Upper	100	43.1%	\$2,019	62.2%	44.6%	34	37.4%	42.5%	\$768	62.3%	57.9%	66	46.8%	45.1%	\$1,251	62.1%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	232	100.0%	\$3,246	100.0%	100.0%	91	100.0%	100.0%	\$1,233	100.0%	100.0%	141	100.0%	100.0%	\$2,013	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	4.9%	\$0	0.0%	0.4%	0	0.0%	10.5%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	26.5%	0	0.0%	26.8%	\$0	0.0%	29.3%	0	0.0%	34.2%	\$0	0.0%	14.7%
	Middle	0	0.0%	\$0	0.0%	34.6%	0	0.0%	36.6%	\$0	0.0%	24.4%	0	0.0%	31.6%	\$0	0.0%	20.6%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	31.7%	\$0	0.0%	45.9%	0	0.0%	23.7%	\$0	0.0%	56.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	31	2.8%	\$1,803	1.2%	3.3%	15	2.8%	2.2%	\$832	1.2%	1.8%	16	2.8%	2.3%	\$971	1.2%	2.2%
	Moderate	129	11.6%	\$15,445	10.5%	10.1%	61	11.2%	8.7%	\$5,235	7.6%	8.3%	68	11.9%	8.7%	\$10,210	13.1%	7.6%
	Middle	364	32.6%	\$32,178	21.9%	42.0%	194	35.7%	37.8%	\$17,409	25.3%	29.4%	170	29.7%	36.3%	\$14,769	19.0%	28.6%
	Upper	592	53.0%	\$97,175	66.3%	44.6%	274	50.4%	51.3%	\$45,200	65.8%	60.4%	318	55.6%	52.7%	\$51,975	66.7%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,116	100.0%	\$146,601	100.0%	100.0%	544	100.0%	100.0%	\$68,676	100.0%	100.0%	572	100.0%	100.0%	\$77,925	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: Multi Chattanooga

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	%	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	28	7.5%	\$2,394	3.2%	20.3%	13	7.0%	5.0%	\$1,055	3.0%	2.4%	15	7.9%	5.0%	\$1,339	3.4%	2.6%
	Moderate	69	18.4%	\$7,580	10.1%	16.2%	27	14.6%	17.0%	\$2,841	8.1%	11.3%	42	22.1%	17.6%	\$4,739	11.9%	12.1%
	Middle	79	21.1%	\$11,224	15.0%	19.7%	40	21.6%	19.9%	\$5,310	15.2%	16.9%	39	20.5%	19.3%	\$5,914	14.8%	16.4%
	Upper	195	52.0%	\$52,993	70.8%	43.8%	103	55.7%	37.9%	\$25,276	72.5%	50.7%	92	48.4%	36.4%	\$27,717	69.4%	49.0%
	Unknown	4	1.1%	\$634	0.8%	0.0%	2	1.1%	20.2%	\$383	1.1%	18.6%	2	1.1%	21.7%	\$251	0.6%	19.9%
	Total	375	100.0%	\$74,825	100.0%	100.0%	185	100.0%	100.0%	\$34,865	100.0%	100.0%	190	100.0%	100.0%	\$39,960	100.0%	100.0%
REFINANCE	Low	66	13.0%	\$4,618	6.7%	20.3%	35	13.1%	5.6%	\$2,518	7.7%	3.0%	31	12.9%	4.8%	\$2,100	5.8%	2.3%
	Moderate	85	16.7%	\$7,974	11.6%	16.2%	44	16.4%	11.7%	\$3,935	12.1%	7.7%	41	17.0%	13.0%	\$4,039	11.2%	8.3%
	Middle	106	20.8%	\$10,825	15.8%	19.7%	56	20.9%	17.9%	\$5,419	16.6%	14.0%	50	20.7%	16.4%	\$5,406	15.0%	13.0%
	Upper	235	46.2%	\$43,188	63.0%	43.8%	123	45.9%	40.8%	\$19,594	60.1%	50.6%	112	46.5%	38.1%	\$23,594	65.6%	48.8%
	Unknown	17	3.3%	\$1,925	2.8%	0.0%	10	3.7%	24.0%	\$1,112	3.4%	24.8%	7	2.9%	27.6%	\$813	2.3%	27.7%
	Total	509	100.0%	\$68,530	100.0%	100.0%	268	100.0%	100.0%	\$32,578	100.0%	100.0%	241	100.0%	100.0%	\$35,952	100.0%	100.0%
HOME IMPROVEMENT	Low	40	17.2%	\$201	6.2%	20.3%	17	18.7%	10.4%	\$114	9.2%	2.8%	23	16.3%	10.5%	\$87	4.3%	3.6%
	Moderate	53	22.8%	\$396	12.2%	16.2%	31	34.1%	20.7%	\$242	19.6%	10.3%	22	15.6%	20.4%	\$154	7.7%	11.0%
	Middle	43	18.5%	\$417	12.8%	19.7%	13	14.3%	19.4%	\$83	6.7%	13.9%	30	21.3%	19.8%	\$334	16.6%	11.0%
	Upper	92	39.7%	\$2,199	67.7%	43.8%	26	28.6%	42.9%	\$761	61.7%	63.1%	66	46.8%	43.9%	\$1,438	71.4%	60.6%
	Unknown	4	1.7%	\$33	1.0%	0.0%	4	4.4%	6.5%	\$33	2.7%	9.9%	0	0.0%	5.4%	\$0	0.0%	13.7%
	Total	232	100.0%	\$3,246	100.0%	100.0%	91	100.0%	100.0%	\$1,233	100.0%	100.0%	141	100.0%	100.0%	\$2,013	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	134	12.0%	\$7,213	4.9%	20.3%	65	11.9%	5.4%	\$3,687	5.4%	2.5%	69	12.1%	5.1%	\$3,526	4.5%	2.4%
	Moderate	207	18.5%	\$15,950	10.9%	16.2%	102	18.8%	15.2%	\$7,018	10.2%	9.5%	105	18.4%	16.0%	\$8,932	11.5%	10.4%
	Middle	228	20.4%	\$22,466	15.3%	19.7%	109	20.0%	19.1%	\$10,812	15.7%	15.0%	119	20.8%	18.2%	\$11,654	15.0%	14.6%
	Upper	522	46.8%	\$98,380	67.1%	43.8%	252	46.3%	39.0%	\$45,631	66.4%	48.0%	270	47.2%	37.2%	\$52,749	67.7%	47.3%
	Unknown	25	2.2%	\$2,592	1.8%	0.0%	16	2.9%	21.2%	\$1,528	2.2%	25.0%	9	1.6%	23.4%	\$1,064	1.4%	25.3%
	Total	1,116	100.0%	\$146,601	100.0%	100.0%	544	100.0%	100.0%	\$68,676	100.0%	100.0%	572	100.0%	100.0%	\$77,925	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Chattanooga

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Small Businesses		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg		Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %		
SMALL BUSINESSES	Low	83	9.4%	\$6,169	14.6%	6.1%	33	12.7%	8.0%	\$2,115	10.6%	13.3%	50	8.1%	8.2%	\$4,054	18.3%	13.0%
	Moderate	224	25.5%	\$15,080	35.8%	20.4%	103	39.6%	23.5%	\$9,013	45.2%	30.9%	121	19.5%	22.5%	\$6,067	27.3%	30.2%
	Middle	246	28.0%	\$10,072	23.9%	34.7%	48	18.5%	30.9%	\$3,344	16.8%	24.8%	198	32.0%	31.3%	\$6,728	30.3%	27.5%
	Upper	326	37.1%	\$10,797	25.6%	38.8%	76	29.2%	35.8%	\$5,451	27.4%	30.6%	250	40.4%	36.4%	\$5,346	24.1%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.4%	0	0.0%	1.5%	\$0	0.0%	0.5%
	Total	879	100.0%	\$42,118	100.0%	100.0%	260	100.0%	100.0%	\$19,923	100.0%	100.0%	619	100.0%	100.0%	\$22,195	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	5.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.0%	0	0.0%	16.7%	\$0	0.0%	87.2%	0	0.0%	13.6%	\$0	0.0%	28.5%
	Middle	0	0.0%	\$0	0.0%	40.7%	0	0.0%	25.0%	\$0	0.0%	3.7%	0	0.0%	45.5%	\$0	0.0%	24.6%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	58.3%	\$0	0.0%	9.1%	0	0.0%	40.9%	\$0	0.0%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Chattanooga

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Bank	Agg	Count			Dollar					
		#	%	\$ (000s)	\$ %	%					\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	530	60.3%	\$11,364	27.0%	91.9%	154	59.2%	43.0%	\$4,308	21.6%	29.9%	376	60.7%	47.4%	\$7,056	31.8%	35.6%
		Over \$1 Million	316	35.9%	\$22,732	54.0%	7.8%	89	34.2%					227	36.7%				
		Total Rev. available	846	96.2%	\$34,096	81.0%	99.7%	243	93.4%					603	97.4%				
		Rev. Not Known	33	3.8%	\$8,022	19.0%	0.3%	17	6.5%					16	2.6%				
		Total	879	100.0%	\$42,118	100.0%	100.0%	260	100.0%					619	100.0%				
	Loan Size	\$100,000 or Less	796	90.6%	\$8,116	19.3%		220	84.6%	89.1%	\$2,855	14.3%	23.6%	576	93.1%	90.3%	\$5,261	23.7%	26.3%
		\$100,001 - \$250,000	31	3.5%	\$5,435	12.9%		15	5.8%	5.2%	\$2,757	13.8%	18.1%	16	2.6%	4.6%	\$2,678	12.1%	17.8%
		\$250,001 - \$1 Million	52	5.9%	\$28,567	67.8%		25	9.6%	5.7%	\$14,311	71.8%	58.3%	27	4.4%	5.2%	\$14,256	64.2%	56.0%
		Total	879	100.0%	\$42,118	100.0%		260	100.0%	100.0%	\$19,923	100.0%	100.0%	619	100.0%	100.0%	\$22,195	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	510	96.2%	\$4,097	36.1%													
		\$100,001 - \$250,000	8	1.5%	\$1,341	11.8%													
		\$250,001 - \$1 Million	12	2.3%	\$5,926	52.1%													
		Total	530	100.0%	\$11,364	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	Total Farms 99.3%	0	0.0%	41.7%	\$0	0.0%	93.4%	0	0.0%	59.1%	\$0	0.0%	79.1%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.7%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.7%	\$0	0.0%	33.5%	0	0.0%	100.0%	\$0	0.0%	100.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	66.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank				Owner Occupied Units %	Count		Dollar				Count		Dollar			
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	3	1.0%	\$148	0.2%	9.1%	0	0.0%	2.6%	\$0	0.0%	1.0%	3	1.7%	2.1%	\$148	0.4%	0.8%
	Moderate	11	3.8%	\$1,057	1.7%	17.2%	6	5.4%	7.1%	\$635	2.5%	3.2%	5	2.8%	7.1%	\$422	1.1%	3.4%
	Middle	59	20.3%	\$6,929	11.1%	26.2%	16	14.4%	22.3%	\$2,266	9.0%	14.9%	43	23.9%	22.7%	\$4,663	12.6%	15.2%
	Upper	218	74.9%	\$54,044	86.9%	47.5%	89	80.2%	68.0%	\$22,401	88.5%	81.0%	129	71.7%	68.0%	\$31,643	85.8%	80.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	291	100.0%	\$62,178	100.0%	100.0%	111	100.0%	100.0%	\$25,302	100.0%	100.0%	180	100.0%	100.0%	\$36,876	100.0%	100.0%
REFINANCE	Low	7	2.3%	\$526	1.0%	9.1%	6	3.8%	4.4%	\$418	1.5%	0.7%	1	0.7%	2.4%	\$108	0.4%	1.0%
	Moderate	31	10.4%	\$1,976	3.8%	17.2%	19	12.2%	9.7%	\$1,127	4.2%	8.0%	12	8.4%	7.8%	\$849	3.4%	3.5%
	Middle	55	18.4%	\$7,338	14.2%	26.2%	34	21.8%	27.0%	\$5,267	19.5%	54.1%	21	14.7%	23.0%	\$2,071	8.4%	15.7%
	Upper	206	68.9%	\$41,797	80.9%	47.5%	97	62.2%	58.9%	\$20,166	74.7%	37.2%	109	76.2%	66.8%	\$21,631	87.7%	79.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	299	100.0%	\$51,637	100.0%	100.0%	156	100.0%	100.0%	\$26,978	100.0%	100.0%	143	100.0%	100.0%	\$24,659	100.0%	100.0%
HOME IMPROVEMENT	Low	52	11.7%	\$326	3.9%	9.1%	27	14.1%	10.5%	\$168	7.0%	3.2%	25	9.9%	10.3%	\$158	2.7%	3.8%
	Moderate	95	21.4%	\$761	9.2%	17.2%	49	25.5%	17.8%	\$384	16.1%	7.4%	46	18.3%	15.1%	\$377	6.4%	7.0%
	Middle	91	20.5%	\$1,090	13.2%	26.2%	45	23.4%	25.1%	\$309	12.9%	20.4%	46	18.3%	26.7%	\$781	13.3%	18.8%
	Upper	206	46.4%	\$6,078	73.6%	47.5%	71	37.0%	46.5%	\$1,529	64.0%	68.9%	135	53.6%	47.9%	\$4,549	77.6%	70.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	444	100.0%	\$8,255	100.0%	100.0%	192	100.0%	100.0%	\$2,390	100.0%	100.0%	252	100.0%	100.0%	\$5,865	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	25.1%	0	0.0%	16.7%	\$0	0.0%	8.1%	0	0.0%	12.7%	\$0	0.0%	1.9%
	Moderate	0	0.0%	\$0	0.0%	25.8%	0	0.0%	25.0%	\$0	0.0%	18.2%	0	0.0%	24.1%	\$0	0.0%	18.7%
	Middle	0	0.0%	\$0	0.0%	25.5%	0	0.0%	31.0%	\$0	0.0%	23.9%	0	0.0%	38.0%	\$0	0.0%	18.9%
	Upper	3	100.0%	\$20,749	100.0%	23.6%	2	100.0%	27.4%	\$17,549	100.0%	49.7%	1	100.0%	25.3%	\$3,200	100.0%	60.5%
	Total	3	100.0%	\$20,749	100.0%	100.0%	2	100.0%	100.0%	\$17,549	100.0%	100.0%	1	100.0%	100.0%	\$3,200	100.0%	100.0%
HMDA TOTALS	Low	62	6.0%	\$1,000	0.7%	9.1%	33	7.2%	3.6%	\$586	0.8%	1.1%	29	5.0%	2.6%	\$414	0.6%	1.0%
	Moderate	137	13.2%	\$3,794	2.7%	17.2%	74	16.1%	8.5%	\$2,146	3.0%	6.3%	63	10.9%	7.7%	\$1,648	2.3%	4.4%
	Middle	205	19.8%	\$15,357	10.8%	26.2%	95	20.6%	24.0%	\$7,842	10.9%	35.3%	110	19.1%	23.0%	\$7,515	10.6%	15.6%
	Upper	633	61.0%	\$122,668	85.9%	47.5%	259	56.2%	63.8%	\$61,645	85.4%	57.3%	374	64.9%	66.7%	\$61,023	86.4%	79.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,037	100.0%	\$142,819	100.0%	100.0%	461	100.0%	100.0%	\$72,219	100.0%	100.0%	576	100.0%	100.0%	\$70,600	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: Multi Memphis

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	3.1%	\$809	1.3%	24.1%	4	3.6%	3.9%	\$317	1.3%	1.8%	5	2.8%	4.9%	\$492	1.3%	2.3%
	Moderate	59	20.3%	\$6,618	10.6%	15.9%	18	16.2%	15.0%	\$1,900	7.5%	10.3%	41	22.8%	14.9%	\$4,718	12.8%	10.6%
	Middle	82	28.2%	\$11,047	17.8%	17.2%	27	24.3%	18.3%	\$4,110	16.2%	16.6%	55	30.6%	18.8%	\$6,937	18.8%	17.4%
	Upper	140	48.1%	\$43,626	70.2%	42.7%	62	55.9%	36.1%	\$18,975	75.0%	47.8%	78	43.3%	35.9%	\$24,651	66.8%	47.3%
	Unknown	1	0.3%	\$78	0.1%	0.0%	0	0.0%	26.8%	\$0	0.0%	23.6%	1	0.6%	25.5%	\$78	0.2%	22.4%
	Total	291	100.0%	\$62,178	100.0%	100.0%	111	100.0%	100.0%	\$25,302	100.0%	100.0%	180	100.0%	100.0%	\$36,876	100.0%	100.0%
REFINANCE	Low	14	4.7%	\$1,130	2.2%	24.1%	7	4.5%	4.4%	\$507	1.9%	1.0%	7	4.9%	3.9%	\$623	2.5%	1.9%
	Moderate	26	8.7%	\$2,194	4.2%	15.9%	15	9.6%	9.4%	\$1,031	3.8%	2.6%	11	7.7%	9.2%	\$1,163	4.7%	5.6%
	Middle	78	26.1%	\$8,805	17.1%	17.2%	38	24.4%	15.3%	\$3,654	13.5%	5.3%	40	28.0%	15.0%	\$5,151	20.9%	11.7%
	Upper	147	49.2%	\$35,020	67.8%	42.7%	77	49.4%	36.3%	\$19,420	72.0%	19.7%	70	49.0%	37.3%	\$15,600	63.3%	46.0%
	Unknown	34	11.4%	\$4,488	8.7%	0.0%	19	12.2%	34.6%	\$2,366	8.8%	71.4%	15	10.5%	34.6%	\$2,122	8.6%	34.7%
	Total	299	100.0%	\$51,637	100.0%	100.0%	156	100.0%	100.0%	\$26,978	100.0%	100.0%	143	100.0%	100.0%	\$24,659	100.0%	100.0%
HOME IMPROVEMENT	Low	63	14.2%	\$248	3.0%	24.1%	32	16.7%	15.9%	\$120	5.0%	4.7%	31	12.3%	15.4%	\$128	2.2%	4.6%
	Moderate	99	22.3%	\$603	7.3%	15.9%	55	28.6%	17.0%	\$280	11.7%	8.5%	44	17.5%	16.6%	\$323	5.5%	9.7%
	Middle	76	17.1%	\$630	7.6%	17.2%	43	22.4%	20.4%	\$326	13.6%	10.6%	33	13.1%	19.2%	\$304	5.2%	12.3%
	Upper	203	45.7%	\$6,748	81.7%	42.7%	61	31.8%	37.6%	\$1,654	69.2%	63.0%	142	56.3%	42.5%	\$5,094	86.9%	60.7%
	Unknown	3	0.7%	\$26	0.3%	0.0%	1	0.5%	9.0%	\$10	0.4%	13.3%	2	0.8%	6.3%	\$16	0.3%	12.8%
	Total	444	100.0%	\$8,255	100.0%	100.0%	192	100.0%	100.0%	\$2,390	100.0%	100.0%	252	100.0%	100.0%	\$5,865	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	3	100.0%	\$20,749	100.0%	0.0%	2	100.0%	100.0%	\$17,549	100.0%	100.0%	1	100.0%	100.0%	\$3,200	100.0%	100.0%
	Total	3	100.0%	\$20,749	100.0%	100.0%	2	100.0%	100.0%	\$17,549	100.0%	100.0%	1	100.0%	100.0%	\$3,200	100.0%	100.0%
HMDA TOTALS	Low	86	8.3%	\$2,187	1.5%	24.1%	43	9.3%	4.6%	\$944	1.3%	1.3%	43	7.5%	5.0%	\$1,243	1.8%	2.1%
	Moderate	184	17.7%	\$9,415	6.6%	15.9%	88	19.1%	13.0%	\$3,211	4.4%	5.9%	96	16.7%	13.0%	\$6,204	8.8%	8.3%
	Middle	236	22.8%	\$20,482	14.3%	17.2%	108	23.4%	17.3%	\$8,090	11.2%	10.1%	128	22.2%	17.4%	\$12,392	17.6%	14.5%
	Upper	490	47.3%	\$85,394	59.8%	42.7%	200	43.4%	36.1%	\$40,049	55.5%	31.6%	290	50.3%	36.6%	\$45,345	64.2%	44.1%
	Unknown	41	4.0%	\$25,341	17.7%	0.0%	22	4.8%	29.0%	\$19,925	27.6%	51.0%	19	3.3%	28.1%	\$5,416	7.7%	31.1%
	Total	1,037	100.0%	\$142,819	100.0%	100.0%	461	100.0%	100.0%	\$72,219	100.0%	100.0%	576	100.0%	100.0%	\$70,600	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Memphis

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Small Businesses	Count		Dollar				Count		Dollar			
		Count	%	\$ (000s)	\$ %		%	#	%	Agg %	\$ 000s	\$ %	Agg %	#	%	Agg %	\$ 000s	\$ %
SMALL BUSINESSES	Low	87	12.7%	\$7,432	11.8%	10.0%	39	13.5%	8.5%	\$4,766	15.6%	10.3%	48	12.2%	7.6%	\$2,666	8.2%	8.2%
	Moderate	154	22.5%	\$13,866	22.0%	17.5%	65	22.5%	15.9%	\$8,252	27.0%	22.6%	89	22.5%	16.2%	\$5,614	17.3%	21.1%
	Middle	107	15.6%	\$11,335	18.0%	23.4%	45	15.6%	21.0%	\$4,551	14.9%	20.5%	62	15.7%	21.3%	\$6,784	20.9%	19.5%
	Upper	331	48.4%	\$27,776	44.1%	48.5%	140	48.4%	52.5%	\$12,989	42.5%	44.7%	191	48.4%	52.8%	\$14,787	45.5%	48.2%
	Unknown	5	0.7%	\$2,625	4.2%	0.5%	0	0.0%	0.9%	\$0	0.0%	1.6%	5	1.3%	1.0%	\$2,625	8.1%	2.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.5%
	Total	684	100.0%	\$63,034	100.0%	100.0%	289	100.0%	100.0%	\$30,558	100.0%	100.0%	395	100.0%	100.0%	\$32,476	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	7.4%	0	0.0%	4.1%	\$0	0.0%	3.8%	0	0.0%	11.2%	\$0	0.0%	8.5%
	Moderate	0	0.0%	\$0	0.0%	13.4%	0	0.0%	14.4%	\$0	0.0%	15.1%	0	0.0%	9.5%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	21.6%	\$0	0.0%	21.8%	0	0.0%	26.7%	\$0	0.0%	21.8%
	Upper	1	100.0%	\$50	100.0%	52.6%	1	100.0%	57.7%	\$50	100.0%	58.2%	0	0.0%	50.9%	\$0	0.0%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	1.1%	0	0.0%	1.7%	\$0	0.0%	1.2%
Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%	100.0%	\$50	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Memphis

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Bank	Agg	Bank	Agg	Count			Dollar					
		#	%	\$ (000s)	\$ %	%					\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %
Small Business	Revenue	\$1 Million or Less	430	62.9%	\$8,959	14.2%	90.6%	170	58.8%	42.7%	\$4,139	13.5%	32.9%	260	65.8%	48.7%	\$4,820	14.8%	34.7%
		Over \$1 Million	207	30.3%	\$42,892	68.0%	9.1%	100	34.6%					107	27.1%				
		Total Rev. available	637	93.2%	\$51,851	82.2%	99.7%	270	93.4%					367	92.9%				
		Rev. Not Known	47	6.9%	\$11,183	17.7%	0.3%	19	6.6%					28	7.1%				
		Total	684	100.0%	\$63,034	100.0%	100.0%	289	100.0%					395	100.0%				
	Loan Size	\$100,000 or Less	568	83.0%	\$8,395	13.3%		228	78.9%	89.6%	\$2,997	9.8%	24.2%	340	86.1%	91.1%	\$5,398	16.6%	27.7%
		\$100,001 - \$250,000	36	5.3%	\$7,036	11.2%		19	6.6%	5.1%	\$3,713	12.2%	18.0%	17	4.3%	4.2%	\$3,323	10.2%	15.8%
		\$250,001 - \$1 Million	80	11.7%	\$47,603	75.5%		42	14.5%	5.4%	\$23,848	78.0%	57.8%	38	9.6%	4.7%	\$23,755	73.1%	56.5%
		Total	684	100.0%	\$63,034	100.0%		289	100.0%	100.0%	\$30,558	100.0%	100.0%	395	100.0%	100.0%	\$32,476	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	416	96.7%	\$4,035	45.0%													
		\$100,001 - \$250,000	7	1.6%	\$1,191	13.3%													
		\$250,001 - \$1 Million	7	1.6%	\$3,733	41.7%													
		Total	430	100.0%	\$8,959	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	60.8%	\$0	0.0%	67.4%	0	0.0%	44.8%	\$0	0.0%	77.2%
		Over \$1 Million	0	0.0%	\$0	0.0%	3.6%	0	0.0%					0	0.0%				
		Total Rev. available	0	0.0%	\$0	0.0%	99.5%	0	0.0%					0	0.0%				
		Not Known	1	100.0%	\$50	100.0%	0.4%	1	100.0%					0	0.0%				
		Total	1	100.0%	\$50	100.0%	100.0%	1	100.0%					0	0.0%				
	Loan Size	\$100,000 or Less	1	100.0%	\$50	100.0%		1	100.0%	66.0%	\$50	100.0%	20.0%	0	0.0%	77.6%	\$0	0.0%	21.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	27.8%	\$0	0.0%	57.2%	0	0.0%	14.7%	\$0	0.0%	35.3%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.2%	\$0	0.0%	22.8%	0	0.0%	7.8%	\$0	0.0%	43.1%
		Total	1	100.0%	\$50	100.0%		1	100.0%	100.0%	\$50	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Owner Occupied Units	Count		Dollar		Count		Dollar		Count		Dollar			
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	%	%	%	\$ (000s)	%	%	%	%	%	%	\$ (000s)	%	%			
HOME PURCHASE	Low	373	4.7%	\$121,920	3.7%	3.6%	160	4.3%	3.9%	\$48,057	3.2%	3.0%	213	5.2%	4.0%	\$73,863	4.1%	3.3%
	Moderate	1,464	18.6%	\$451,969	13.7%	19.7%	697	18.6%	19.6%	\$205,337	13.7%	14.8%	767	18.6%	20.2%	\$246,632	13.8%	15.1%
	Middle	2,524	32.0%	\$878,010	26.7%	40.3%	1,242	33.1%	38.8%	\$420,881	28.0%	33.6%	1,282	31.1%	38.4%	\$457,129	25.6%	33.3%
	Upper	3,518	44.6%	\$1,839,438	55.9%	36.4%	1,655	44.1%	37.8%	\$828,512	55.1%	48.6%	1,863	45.2%	37.4%	\$1,010,926	56.5%	48.4%
	Unknown	3	0.0%	\$1,253	0.0%	0.0%	3	0.1%	0.0%	\$1,253	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7,882	100.0%	\$3,292,590	100.0%	100.0%	3,757	100.0%	100.0%	\$1,504,040	100.0%	100.0%	4,125	100.0%	100.0%	\$1,788,550	100.0%	100.0%
REFINANCE	Low	237	3.3%	\$62,049	2.4%	3.6%	92	3.5%	3.7%	\$20,549	2.4%	2.7%	145	3.2%	3.3%	\$41,500	2.4%	2.6%
	Moderate	1,099	15.4%	\$272,034	10.6%	19.7%	461	17.5%	17.9%	\$104,039	12.1%	12.8%	638	14.1%	17.0%	\$167,995	9.8%	12.5%
	Middle	2,440	34.1%	\$703,726	27.3%	40.3%	983	37.3%	39.7%	\$263,173	30.6%	33.9%	1,457	32.2%	38.8%	\$440,553	25.7%	33.2%
	Upper	3,380	47.2%	\$1,537,563	59.7%	36.4%	1,099	41.7%	38.7%	\$473,305	54.9%	50.6%	2,281	50.5%	40.8%	\$1,064,258	62.1%	51.8%
	Unknown	1	0.0%	\$300	0.0%	0.0%	1	0.0%	0.0%	\$300	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7,157	100.0%	\$2,575,672	100.0%	100.0%	2,636	100.0%	100.0%	\$861,366	100.0%	100.0%	4,521	100.0%	100.0%	\$1,714,306	100.0%	100.0%
HOME IMPROVEMENT	Low	199	9.5%	\$1,917	5.3%	3.6%	95	10.0%	4.8%	\$885	6.2%	3.7%	104	9.1%	4.8%	\$1,032	4.7%	4.1%
	Moderate	675	32.3%	\$6,806	18.8%	19.7%	328	34.5%	21.2%	\$2,980	21.0%	14.5%	347	30.5%	20.7%	\$3,826	17.4%	13.8%
	Middle	737	35.3%	\$13,637	37.7%	40.3%	333	35.1%	40.6%	\$5,011	35.3%	30.8%	404	35.5%	40.9%	\$8,626	39.3%	31.2%
	Upper	476	22.8%	\$13,776	38.1%	36.4%	194	20.4%	33.5%	\$5,304	37.4%	51.0%	282	24.8%	33.6%	\$8,472	38.6%	50.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	2,087	100.0%	\$36,136	100.0%	100.0%	950	100.0%	100.0%	\$14,180	100.0%	100.0%	1,137	100.0%	100.0%	\$21,956	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	30.4%	\$0	0.0%	20.7%	0	0.0%	26.9%	\$0	0.0%	15.3%
	Moderate	0	0.0%	\$0	0.0%	33.3%	0	0.0%	32.6%	\$0	0.0%	25.6%	0	0.0%	32.3%	\$0	0.0%	29.9%
	Middle	1	50.0%	\$19,500	89.5%	28.8%	1	50.0%	16.5%	\$19,500	89.5%	31.1%	0	0.0%	22.6%	\$0	0.0%	36.5%
	Upper	1	50.0%	\$2,298	10.5%	20.8%	1	50.0%	20.5%	\$2,298	10.5%	22.6%	0	0.0%	18.3%	\$0	0.0%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	2	100.0%	\$21,798	100.0%	100.0%	2	100.0%	100.0%	\$21,798	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	809	4.7%	\$185,886	3.1%	3.6%	347	4.7%	3.9%	\$69,491	2.9%	3.8%	462	4.7%	3.8%	\$116,395	3.3%	3.7%
	Moderate	3,238	18.9%	\$730,809	12.3%	19.7%	1,486	20.2%	19.0%	\$312,356	13.0%	14.6%	1,752	17.9%	18.7%	\$418,453	11.9%	14.8%
	Middle	5,702	33.3%	\$1,614,873	27.2%	40.3%	2,559	34.8%	39.2%	\$708,565	29.5%	33.5%	3,143	32.1%	38.7%	\$906,308	25.7%	33.4%
	Upper	7,375	43.1%	\$3,393,075	57.3%	36.4%	2,949	40.1%	37.9%	\$1,309,419	54.5%	48.0%	4,426	45.2%	38.8%	\$2,083,656	59.1%	48.0%
	Unknown	4	0.0%	\$1,553	0.0%	0.0%	4	0.1%	0.0%	\$1,553	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17,128	100.0%	\$5,926,196	100.0%	100.0%	7,345	100.0%	100.0%	\$2,401,384	100.0%	100.0%	9,783	100.0%	100.0%	\$3,524,812	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Borrower Distribution of HMDA Loans Assessment Area: Multi Washington DC

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data					Bank & Aggregate Lending Comparison											
		2015, 2014					2014				2015							
		Bank		Families by Family Income		%	Count		Dollar		Count		Dollar					
		Count	Dollar	Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	599	7.6%	\$110,856	3.4%	21.0%	287	7.6%	8.4%	\$51,676	3.4%	4.1%	312	7.6%	9.1%	\$59,180	3.3%	4.6%
	Moderate	1,745	22.1%	\$483,387	14.7%	17.5%	846	22.5%	18.5%	\$227,597	15.1%	13.1%	899	21.8%	18.9%	\$255,790	14.3%	13.8%
	Middle	1,944	24.7%	\$698,224	21.2%	21.3%	927	24.7%	21.5%	\$325,807	21.7%	20.4%	1,017	24.7%	20.9%	\$372,417	20.8%	20.2%
	Upper	3,581	45.4%	\$1,994,191	60.6%	40.2%	1,694	45.1%	31.7%	\$898,476	59.7%	43.6%	1,887	45.7%	28.9%	\$1,095,715	61.3%	40.7%
	Unknown	13	0.2%	\$5,932	0.2%	0.0%	3	0.1%	19.9%	\$484	0.0%	18.8%	10	0.2%	22.2%	\$5,448	0.3%	20.7%
	Total	7,882	100.0%	\$3,292,590	100.0%	100.0%	3,757	100.0%	100.0%	\$1,504,040	100.0%	100.0%	4,125	100.0%	100.0%	\$1,788,550	100.0%	100.0%
REFINANCE	Low	611	8.5%	\$96,207	3.7%	21.0%	285	10.8%	8.3%	\$42,816	5.0%	4.1%	326	7.2%	6.4%	\$53,391	3.1%	3.3%
	Moderate	1,265	17.7%	\$297,188	11.5%	17.5%	501	19.0%	14.9%	\$111,849	13.0%	10.0%	764	16.9%	13.2%	\$185,339	10.8%	8.9%
	Middle	1,742	24.3%	\$538,902	20.9%	21.3%	628	23.8%	20.1%	\$182,752	21.2%	17.5%	1,114	24.6%	18.9%	\$356,150	20.8%	16.5%
	Upper	3,389	47.4%	\$1,598,648	62.1%	40.2%	1,161	44.0%	33.7%	\$509,081	59.1%	44.5%	2,228	49.3%	31.8%	\$1,089,567	63.6%	41.1%
	Unknown	150	2.1%	\$44,727	1.7%	0.0%	61	2.3%	23.0%	\$14,868	1.7%	24.0%	89	2.0%	29.7%	\$29,859	1.7%	30.2%
	Total	7,157	100.0%	\$2,575,672	100.0%	100.0%	2,636	100.0%	100.0%	\$861,366	100.0%	100.0%	4,521	100.0%	100.0%	\$1,714,306	100.0%	100.0%
HOME IMPROVEMENT	Low	678	32.5%	\$4,370	12.1%	21.0%	351	36.9%	26.8%	\$2,193	15.5%	7.2%	327	28.8%	25.1%	\$2,177	9.9%	6.5%
	Moderate	500	24.0%	\$5,452	15.1%	17.5%	250	26.3%	16.3%	\$2,303	16.2%	11.9%	250	22.0%	17.6%	\$3,149	14.3%	11.8%
	Middle	329	15.8%	\$5,726	15.8%	21.3%	131	13.8%	19.8%	\$2,261	15.9%	18.9%	198	17.4%	20.4%	\$3,465	15.8%	19.2%
	Upper	552	26.4%	\$20,383	56.4%	40.2%	201	21.2%	31.5%	\$7,307	51.5%	50.7%	351	30.9%	32.0%	\$13,076	59.6%	50.4%
	Unknown	28	1.3%	\$205	0.6%	0.0%	17	1.8%	5.6%	\$116	0.8%	11.3%	11	1.0%	4.9%	\$89	0.4%	12.0%
	Total	2,087	100.0%	\$36,136	100.0%	100.0%	950	100.0%	100.0%	\$14,180	100.0%	100.0%	1,137	100.0%	100.0%	\$21,956	100.0%	100.0%
MULTI FAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	2	100.0%	\$21,798	100.0%	0.0%	2	100.0%	100.0%	\$21,798	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	2	100.0%	\$21,798	100.0%	100.0%	2	100.0%	100.0%	\$21,798	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1,888	11.0%	\$211,433	3.6%	21.0%	923	12.6%	9.3%	\$96,685	4.0%	3.9%	965	9.9%	8.5%	\$114,748	3.3%	3.7%
	Moderate	3,510	20.5%	\$786,027	13.3%	17.5%	1,597	21.7%	16.9%	\$341,749	14.2%	11.3%	1,913	19.6%	16.1%	\$444,278	12.6%	10.7%
	Middle	4,015	23.4%	\$1,242,852	21.0%	21.3%	1,686	23.0%	20.9%	\$510,820	21.3%	18.3%	2,329	23.8%	19.9%	\$732,032	20.8%	17.2%
	Upper	7,522	43.9%	\$3,613,222	61.0%	40.2%	3,056	41.6%	32.4%	\$1,414,864	58.9%	41.8%	4,466	45.7%	30.4%	\$2,198,358	62.4%	38.5%
	Unknown	193	1.1%	\$72,662	1.2%	0.0%	83	1.1%	20.5%	\$37,266	1.6%	24.7%	110	1.1%	25.2%	\$35,396	1.0%	29.8%
	Total	17,128	100.0%	\$5,926,196	100.0%	100.0%	7,345	100.0%	100.0%	\$2,401,384	100.0%	100.0%	9,783	100.0%	100.0%	\$3,524,812	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data and 2010 ACS Data

APPENDICES (Continued)

Geographic Distribution of Small Business & Small Farm Loans

Assessment Area: Multi Washington DC

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Small Businesses		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count #	%	Dollar \$ (000s)	\$ %		%	Bank #	Agg %	Bank \$ 000s		Agg \$ %	Bank #		Agg %	Bank \$ 000s	Agg \$ %	
SMALL BUSINESSES	Low	375	4.2%	\$23,898	5.4%	4.2%	152	5.8%	3.7%	\$10,233	4.7%	3.4%	223	3.5%	4.2%	\$13,665	6.0%	3.6%
	Moderate	2,005	22.2%	\$95,466	21.4%	19.9%	840	31.8%	18.9%	\$51,932	23.9%	18.6%	1,165	18.3%	19.7%	\$43,534	19.0%	18.7%
	Middle	3,026	33.5%	\$147,770	33.2%	36.0%	801	30.4%	35.2%	\$71,504	33.0%	37.1%	2,225	34.9%	35.5%	\$76,266	33.3%	36.8%
	Upper	3,609	40.0%	\$176,434	39.6%	39.7%	843	31.9%	41.1%	\$82,110	37.9%	40.1%	2,766	43.3%	39.8%	\$94,324	41.2%	40.3%
	Unknown	6	0.1%	\$2,132	0.5%	0.2%	3	0.1%	0.1%	\$1,070	0.5%	0.2%	3	0.0%	0.1%	\$1,062	0.5%	0.1%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Total	9,021	100.0%	\$445,700	100.0%	100.0%	2,639	100.0%	100.0%	\$216,849	100.0%	100.0%	6,382	100.0%	100.0%	\$228,851	100.0%	100.0%
SMALL FARM					Small Farms													
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.9%	\$0	0.0%	0.3%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	1	50.0%	\$92	78.0%	19.6%	1	100.0%	20.5%	\$92	100.0%	21.3%	0	0.0%	18.7%	\$0	0.0%	17.4%
	Middle	1	50.0%	\$26	22.0%	46.3%	0	0.0%	45.2%	\$0	0.0%	38.7%	1	100.0%	45.0%	\$26	100.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	33.0%	0	0.0%	31.8%	\$0	0.0%	39.1%	0	0.0%	34.1%	\$0	0.0%	22.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.6%	0	0.0%	2.0%	\$0	0.0%	1.2%
Total	2	100.0%	\$118	100.0%	100.0%	1	100.0%	100.0%	\$92	100.0%	100.0%	1	100.0%	100.0%	\$26	100.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

Small Business & Small Farm Lending By Revenue & Loan Size

Assessment Area: Multi Washington DC

Product Type		Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Total Businesses	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	%	Bank	Agg	%	\$ 000s	\$ %	\$ %	#	%	%	\$ 000s	\$ %	\$ %	
Small Business	Revenue	\$1 Million or Less	5,662	62.8%	\$89,716	20.1%	91.4%	1,596	60.5%	50.1%	\$38,056	17.5%	32.4%	4,066	63.7%	57.2%	\$51,660	22.6%	35.1%
		Over \$1 Million	3,228	35.8%	\$324,491	72.8%	8.0%	982	37.2%					2,246	35.2%				
		Total Rev. available	8,890	98.6%	\$414,207	92.9%	99.4%	2,578	97.7%					6,312	98.9%				
		Rev. Not Known	131	1.5%	\$31,493	7.1%	0.6%	61	2.3%					70	1.1%				
		Total	9,021	100.0%	\$445,700	100.0%	100.0%	2,639	100.0%					6,382	100.0%				
	Loan Size	\$100,000 or Less	8,291	91.9%	\$99,258	22.3%		2,254	85.4%	93.7%	\$33,959	15.7%	34.5%	6,037	94.6%	94.8%	\$65,299	28.5%	39.4%
		\$100,001 - \$250,000	254	2.8%	\$44,719	10.0%		130	4.9%	2.8%	\$23,198	10.7%	13.6%	124	1.9%	2.3%	\$21,521	9.4%	12.6%
		\$250,001 - \$1 Million	476	5.3%	\$301,723	67.7%		255	9.7%	3.5%	\$159,692	73.6%	51.9%	221	3.5%	2.9%	\$142,031	62.1%	48.1%
		Total	9,021	100.0%	\$445,700	100.0%		2,639	100.0%	100.0%	\$216,849	100.0%	100.0%	6,382	100.0%	100.0%	\$228,851	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	5,546	98.0%	\$54,777	61.1%													
		\$100,001 - \$250,000	69	1.2%	\$11,157	12.4%													
		\$250,001 - \$1 Million	47	0.8%	\$23,782	26.5%													
		Total	5,662	100.0%	\$89,716	100.0%													
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	27.0%	\$0	0.0%	44.5%	0	0.0%	30.2%	\$0	0.0%	48.8%
		Over \$1 Million	1	50.0%	\$26	22.0%	1.4%	0	0.0%					1	100.0%				
		Total Rev. available	1	50.0%	\$26	22.0%	100.0%	0	0.0%					1	100.0%				
		Not Known	1	50.0%	\$92	78.0%	0.0%	1	100.0%					0	0.0%				
		Total	2	100.0%	\$118	100.0%	100.0%	1	100.0%					1	100.0%				
	Loan Size	\$100,000 or Less	2	100.0%	\$118	100.0%		1	100.0%	91.8%	\$92	100.0%	38.6%	1	100.0%	91.9%	\$26	100.0%	39.3%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	29.5%	0	0.0%	3.9%	\$0	0.0%	18.2%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	31.9%	0	0.0%	4.2%	\$0	0.0%	42.5%
		Total	2	100.0%	\$118	100.0%		1	100.0%	100.0%	\$92	100.0%	100.0%	1	100.0%	100.0%	\$26	100.0%	100.0%
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0%	\$0	0.0%													
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%													
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%													
		Total	0	0.0%	\$0	0.0%													

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data and 2015 D&B Information

APPENDICES (Continued)

APPENDIX H – LIMITED SCOPE LENDING TABLES

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014		2015											
		Count	Dollar		Count		Count		Dollar									
				#	%	\$ (000s)	%	%	%	#	%	%	\$ (000s)	%	%			
HOME PURCHASE	Low	1	0.2%	\$299	0.3%	1.3%	0	0.0%	0.4%	\$0	0.0%	0.2%	1	0.4%	1.2%	\$299	0.5%	1.0%
	Moderate	53	10.6%	\$8,236	7.3%	14.2%	20	8.8%	11.9%	\$2,936	5.9%	8.4%	33	12.2%	12.2%	\$5,300	8.4%	8.8%
	Middle	241	48.4%	\$45,160	40.2%	55.6%	118	51.8%	52.8%	\$20,808	42.1%	44.6%	123	45.6%	54.6%	\$24,352	38.6%	47.2%
	Upper	201	40.4%	\$58,468	52.0%	28.9%	90	39.5%	34.8%	\$25,624	51.9%	46.9%	111	41.1%	32.0%	\$32,844	52.1%	43.1%
	Unknown	2	0.4%	\$240	0.2%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	0.7%	0.0%	\$240	0.4%	0.0%
	Total	498	100.0%	\$112,403	100.0%	100.0%	228	100.0%	100.0%	\$49,368	100.0%	100.0%	270	100.0%	100.0%	\$63,035	100.0%	100.0%
REFINANCE	Low	2	0.6%	\$174	0.3%	1.3%	1	0.7%	0.5%	\$125	0.5%	0.3%	1	0.5%	0.4%	\$49	0.1%	0.2%
	Moderate	36	10.7%	\$4,478	7.9%	14.2%	18	11.8%	10.4%	\$1,609	6.7%	7.7%	18	9.7%	9.2%	\$2,869	8.7%	6.5%
	Middle	194	57.6%	\$26,622	46.8%	55.6%	92	60.5%	56.5%	\$12,207	51.0%	47.4%	102	55.1%	56.0%	\$14,415	43.8%	47.3%
	Upper	104	30.9%	\$25,333	44.6%	28.9%	41	27.0%	32.6%	\$10,000	41.8%	44.6%	63	34.1%	34.4%	\$15,333	46.6%	46.0%
	Unknown	1	0.3%	\$248	0.4%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.5%	0.0%	\$248	0.8%	0.0%
	Total	337	100.0%	\$56,855	100.0%	100.0%	152	100.0%	100.0%	\$23,941	100.0%	100.0%	185	100.0%	100.0%	\$32,914	100.0%	100.0%
HOME IMPROVEMENT	Low	3	1.5%	\$18	0.4%	1.3%	2	2.0%	0.7%	\$15	0.7%	0.1%	1	1.0%	1.2%	\$3	0.1%	0.3%
	Moderate	36	17.6%	\$349	8.4%	14.2%	18	18.0%	12.9%	\$190	9.5%	6.0%	18	17.3%	10.1%	\$159	7.4%	4.1%
	Middle	107	52.5%	\$1,745	41.9%	55.6%	55	55.0%	60.5%	\$831	41.5%	53.1%	52	50.0%	60.4%	\$914	42.3%	53.4%
	Upper	56	27.5%	\$1,990	47.8%	28.9%	25	25.0%	25.8%	\$967	48.3%	40.8%	31	29.8%	28.0%	\$1,023	47.3%	42.1%
	Unknown	2	1.0%	\$62	1.5%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	2	1.9%	0.2%	\$62	2.9%	0.1%
	Total	204	100.0%	\$4,164	100.0%	100.0%	100	100.0%	100.0%	\$2,003	100.0%	100.0%	104	100.0%	100.0%	\$2,161	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.8%	0	0.0%	5.3%	\$0	0.0%	16.1%	0	0.0%	6.8%	\$0	0.0%	11.8%
	Moderate	0	0.0%	\$0	0.0%	15.0%	0	0.0%	21.1%	\$0	0.0%	19.8%	0	0.0%	29.5%	\$0	0.0%	54.9%
	Middle	0	0.0%	\$0	0.0%	39.7%	0	0.0%	42.1%	\$0	0.0%	7.3%	0	0.0%	36.4%	\$0	0.0%	29.4%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	31.6%	\$0	0.0%	56.8%	0	0.0%	27.3%	\$0	0.0%	3.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	0.6%	\$491	0.3%	1.3%	3	0.6%	0.4%	\$140	0.2%	0.7%	3	0.5%	1.0%	\$351	0.4%	1.2%
	Moderate	125	12.0%	\$13,063	7.5%	14.2%	56	11.7%	11.6%	\$4,735	6.3%	8.5%	69	12.3%	11.3%	\$8,328	8.5%	10.0%
	Middle	542	52.2%	\$73,527	42.4%	55.6%	265	55.2%	54.0%	\$33,846	44.9%	44.1%	277	49.6%	55.1%	\$39,681	40.4%	46.6%
	Upper	361	34.7%	\$85,791	49.5%	28.9%	156	32.5%	34.0%	\$36,591	48.6%	46.6%	205	36.7%	32.5%	\$49,200	50.1%	42.2%
	Unknown	5	0.5%	\$550	0.3%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	5	0.9%	0.0%	\$550	0.6%	0.0%
	Total	1,039	100.0%	\$173,422	100.0%	100.0%	480	100.0%	100.0%	\$75,312	100.0%	100.0%	559	100.0%	100.0%	\$98,110	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	36	3.4%	\$245	0.7%	3.1%	17	5.4%	3.2%	\$85	0.4%	5.6%	19	2.5%	3.0%	\$160	1.0%	5.1%
	Moderate	155	14.5%	\$4,692	13.2%	14.6%	68	21.5%	12.8%	\$2,773	14.5%	13.6%	87	11.6%	12.6%	\$1,919	11.7%	15.1%
	Middle	569	53.4%	\$20,753	58.4%	52.8%	156	49.4%	49.5%	\$12,196	64.0%	45.5%	413	55.1%	49.9%	\$8,557	52.0%	43.7%
	Upper	306	28.7%	\$9,831	27.7%	29.4%	75	23.7%	33.6%	\$4,013	21.0%	34.9%	231	30.8%	33.8%	\$5,818	35.4%	35.7%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.5%
Total	1,066	100.0%	\$35,521	100.0%	100.0%	316	100.0%	100.0%	\$19,067	100.0%	100.0%	750	100.0%	100.0%	\$16,454	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	8.5%	\$0	0.0%	10.1%	0	0.0%	8.9%	\$0	0.0%	17.3%
	Middle	0	0.0%	\$0	0.0%	43.9%	0	0.0%	38.3%	\$0	0.0%	45.3%	0	0.0%	48.9%	\$0	0.0%	49.3%
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	53.2%	\$0	0.0%	44.6%	0	0.0%	42.2%	\$0	0.0%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Ft. Myers

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2015, 2014					2014						2015						
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	16	3.2%	\$1,435	1.3%	19.0%	10	4.4%	4.4%	\$906	1.8%	1.9%	6	2.2%	3.4%	\$529	0.8%	1.6%	
	Moderate	59	11.8%	\$6,749	6.0%	19.0%	32	14.0%	15.4%	\$3,502	7.1%	9.1%	27	10.0%	15.1%	\$3,247	5.2%	9.1%	
	Middle	77	15.5%	\$10,663	9.5%	21.4%	33	14.5%	17.5%	\$4,573	9.3%	13.3%	44	16.3%	18.1%	\$6,090	9.7%	14.0%	
	Upper	345	69.3%	\$93,511	83.2%	40.7%	152	66.7%	50.0%	\$40,342	81.7%	64.5%	193	71.5%	48.8%	\$53,169	84.3%	62.1%	
	Unknown	1	0.2%	\$45	0.0%	0.0%	1	0.4%	12.7%	\$45	0.1%	11.2%	0	0.0%	14.6%	\$0	0.0%	13.2%	
	Total	498	100.0%	\$112,403	100.0%	100.0%	228	100.0%	100.0%	\$49,368	100.0%	100.0%	270	100.0%	100.0%	\$63,035	100.0%	100.0%	
REFINANCE	Low	20	5.9%	\$1,720	3.0%	19.0%	12	7.9%	6.8%	\$938	3.9%	3.8%	8	4.3%	4.8%	\$782	2.4%	2.5%	
	Moderate	46	13.6%	\$4,359	7.7%	19.0%	25	16.4%	14.9%	\$2,386	10.0%	8.7%	21	11.4%	13.0%	\$1,973	6.0%	7.8%	
	Middle	91	27.0%	\$11,906	20.9%	21.4%	36	23.7%	18.8%	\$4,062	17.0%	13.9%	55	29.7%	17.0%	\$7,844	23.8%	12.7%	
	Upper	170	50.4%	\$37,411	65.8%	40.7%	72	47.4%	43.6%	\$15,464	64.6%	56.6%	98	53.0%	44.6%	\$21,947	66.7%	56.8%	
	Unknown	10	3.0%	\$1,459	2.6%	0.0%	7	4.6%	15.9%	\$1,091	4.6%	16.9%	3	1.6%	20.6%	\$368	1.1%	20.2%	
	Total	337	100.0%	\$56,855	100.0%	100.0%	152	100.0%	100.0%	\$23,941	100.0%	100.0%	185	100.0%	100.0%	\$32,914	100.0%	100.0%	
HOME IMPROVEMENT	Low	31	15.2%	\$132	3.2%	19.0%	20	20.0%	10.1%	\$101	5.0%	2.4%	11	10.6%	7.0%	\$31	1.4%	1.6%	
	Moderate	41	20.1%	\$534	12.8%	19.0%	21	21.0%	17.5%	\$266	13.3%	7.8%	20	19.2%	17.0%	\$268	12.4%	8.6%	
	Middle	27	13.2%	\$386	9.3%	21.4%	15	15.0%	22.1%	\$264	13.2%	19.2%	12	11.5%	20.5%	\$122	5.6%	16.8%	
	Upper	103	50.5%	\$3,097	74.4%	40.7%	43	43.0%	45.8%	\$1,365	68.1%	65.8%	60	57.7%	50.7%	\$1,732	80.1%	62.9%	
	Unknown	2	1.0%	\$15	0.4%	0.0%	1	1.0%	4.4%	\$7	0.3%	4.8%	1	1.0%	4.9%	\$8	0.4%	10.0%	
	Total	204	100.0%	\$4,164	100.0%	100.0%	100	100.0%	100.0%	\$2,003	100.0%	100.0%	104	100.0%	100.0%	\$2,161	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	67	6.4%	\$3,287	1.9%	19.0%	42	8.8%	5.2%	\$1,945	2.6%	2.3%	25	4.5%	3.9%	\$1,342	1.4%	1.7%	
	Moderate	146	14.1%	\$11,642	6.7%	19.0%	78	16.3%	15.3%	\$6,154	8.2%	8.7%	68	12.2%	14.6%	\$5,488	5.6%	8.4%	
	Middle	195	18.8%	\$22,955	13.2%	21.4%	84	17.5%	18.0%	\$8,899	11.8%	13.1%	111	19.9%	17.8%	\$14,056	14.3%	13.2%	
	Upper	618	59.5%	\$134,019	77.3%	40.7%	267	55.6%	48.1%	\$57,171	75.9%	60.6%	351	62.8%	47.6%	\$76,848	78.3%	58.3%	
	Unknown	13	1.3%	\$1,519	0.9%	0.0%	9	1.9%	13.5%	\$1,143	1.5%	15.3%	4	0.7%	16.1%	\$376	0.4%	18.4%	
	Total	1,039	100.0%	\$173,422	100.0%	100.0%	480	100.0%	100.0%	\$75,312	100.0%	100.0%	559	100.0%	100.0%	\$98,110	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	674	63.2%	\$12,348	34.8%	95.3%	196	62.0%	48.9%	\$6,484	34.0%	35.3%	478	63.7%	54.5%	\$5,864	35.6%	38.0%	
	Over \$1 Million	372	34.9%	\$19,606	55.2%	4.5%	112	35.4%				260	34.7%						
	Total Rev. available	1,046	98.1%	\$31,954	90.0%	99.8%	308	97.4%				738	98.4%						
	Rev. Not Known	20	1.9%	\$3,567	10.0%	0.2%	8	2.5%				12	1.6%						
	Total	1,066	100.0%	\$35,521	100.0%	100.0%	316	100.0%				750	100.0%						
Small Business Loan Size	\$100,000 or Less	1,007	94.5%	\$11,809	33.2%		280	88.6%	95.2%	\$4,752	24.9%	40.1%	727	96.9%	95.5%	\$7,057	42.9%	42.5%	
	\$100,001 - \$250,000	25	2.3%	\$4,150	11.7%		15	4.7%	2.4%	\$2,376	12.5%	15.0%	10	1.3%	2.2%	\$1,774	10.8%	13.8%	
	\$250,001 - \$1 Million	34	3.2%	\$19,562	55.1%		21	6.6%	2.4%	\$11,939	62.6%	44.9%	13	1.7%	2.3%	\$7,623	46.3%	43.7%	
	Total	1,066	100.0%	\$35,521	100.0%		316	100.0%	100.0%	\$19,067	100.0%	100.0%	750	100.0%	100.0%	\$16,454	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.6%	0	0.0%	59.6%	\$0	0.0%	77.6%	0	0.0%	48.9%	\$0	0.0%	54.1%
Over \$1 Million		0	0.0%	\$0	0.0%	4.1%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.3%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.7%	\$0	0.0%	56.8%	0	0.0%	86.7%	\$0	0.0%	29.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	13.5%	0	0.0%	11.1%	\$0	0.0%	52.5%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	29.7%	0	0.0%	2.2%	\$0	0.0%	17.9%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Ft. Walton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	4.3%	\$2,582	2.7%	16.6%	6	4.0%	7.1%	\$1,100	2.3%	4.2%	7	4.7%	7.2%	\$1,482	3.2%	4.0%
	Middle	125	41.8%	\$37,397	39.7%	57.7%	59	39.1%	55.3%	\$14,836	31.2%	46.4%	66	44.6%	53.7%	\$22,561	48.3%	46.7%
	Upper	161	53.8%	\$54,249	57.6%	25.7%	86	57.0%	37.6%	\$31,564	66.5%	49.5%	75	50.7%	39.1%	\$22,685	48.5%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	299	100.0%	\$94,228	100.0%	100.0%	151	100.0%	100.0%	\$47,500	100.0%	100.0%	148	100.0%	100.0%	\$46,728	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	10.8%	\$2,137	5.0%	16.6%	14	13.6%	9.4%	\$1,287	6.1%	5.9%	6	7.3%	8.4%	\$850	3.9%	5.0%
	Middle	82	44.3%	\$15,345	35.6%	57.7%	46	44.7%	56.5%	\$8,839	41.7%	50.1%	36	43.9%	55.5%	\$6,506	29.7%	47.5%
	Upper	83	44.9%	\$25,608	59.4%	25.7%	43	41.7%	34.1%	\$11,056	52.2%	44.0%	40	48.8%	36.1%	\$14,552	66.4%	47.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	185	100.0%	\$43,090	100.0%	100.0%	103	100.0%	100.0%	\$21,182	100.0%	100.0%	82	100.0%	100.0%	\$21,908	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	13.3%	\$191	10.9%	16.6%	2	8.3%	15.4%	\$70	9.3%	4.7%	6	16.7%	16.9%	\$121	12.0%	6.0%
	Middle	39	65.0%	\$1,134	64.5%	57.7%	14	58.3%	53.3%	\$389	51.9%	37.8%	25	69.4%	57.2%	\$745	73.8%	50.4%
	Upper	13	21.7%	\$434	24.7%	25.7%	8	33.3%	31.3%	\$291	38.8%	57.5%	5	13.9%	25.9%	\$143	14.2%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$1,759	100.0%	100.0%	24	100.0%	100.0%	\$750	100.0%	100.0%	36	100.0%	100.0%	\$1,009	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.2%	0	0.0%	6.7%	\$0	0.0%	0.1%	0	0.0%	6.7%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	66.7%	\$0	0.0%	97.4%	0	0.0%	60.0%	\$0	0.0%	45.9%
	Upper	0	0.0%	\$0	0.0%	57.5%	0	0.0%	26.7%	\$0	0.0%	2.5%	0	0.0%	33.3%	\$0	0.0%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	41	7.5%	\$4,910	3.5%	16.6%	22	7.9%	8.0%	\$2,457	3.5%	4.5%	19	7.1%	7.8%	\$2,453	3.5%	4.3%
	Middle	246	45.2%	\$53,876	38.7%	57.7%	119	42.8%	55.6%	\$24,064	34.7%	48.5%	127	47.7%	54.3%	\$29,812	42.8%	46.9%
	Upper	257	47.2%	\$80,291	57.7%	25.7%	137	49.3%	36.4%	\$42,911	61.8%	47.0%	120	45.1%	37.8%	\$37,380	53.7%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	544	100.0%	\$139,077	100.0%	100.0%	278	100.0%	100.0%	\$69,432	100.0%	100.0%	266	100.0%	100.0%	\$69,645	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	24	15.3%	\$474	7.9%	15.5%	10	20.0%	13.3%	\$276	6.6%	9.2%	14	13.1%	12.5%	\$198	11.0%	13.1%
	Middle	73	46.5%	\$3,001	50.2%	55.4%	25	50.0%	50.9%	\$1,869	44.7%	50.7%	48	44.9%	51.8%	\$1,132	63.0%	47.2%
	Upper	60	38.2%	\$2,501	41.9%	29.1%	15	30.0%	34.0%	\$2,035	48.7%	39.0%	45	42.1%	33.9%	\$466	25.9%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.1%	0	0.0%	1.8%	\$0	0.0%	0.7%
Total	157	100.0%	\$5,976	100.0%	100.0%	50	100.0%	100.0%	\$4,180	100.0%	100.0%	107	100.0%	100.0%	\$1,796	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.3%	0	0.0%	28.0%	\$0	0.0%	11.0%	0	0.0%	36.8%	\$0	0.0%	19.5%
	Middle	0	0.0%	\$0	0.0%	51.9%	0	0.0%	64.0%	\$0	0.0%	86.8%	0	0.0%	52.6%	\$0	0.0%	36.3%
	Upper	0	0.0%	\$0	0.0%	12.8%	0	0.0%	8.0%	\$0	0.0%	2.2%	0	0.0%	10.5%	\$0	0.0%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Ft. Walton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	#	%	%	Bank	Agg	\$ %
HOME PURCHASE	Low	5	1.7%	\$392	0.4%	19.6%	4	2.6%	4.1%	\$308	0.6%	1.3%	1	0.7%	4.0%	\$84	0.2%	1.4%
	Moderate	32	10.7%	\$5,109	5.4%	18.0%	13	8.6%	13.5%	\$2,044	4.3%	7.3%	19	12.8%	14.4%	\$3,065	6.6%	7.9%
	Middle	47	15.7%	\$9,234	9.8%	23.0%	22	14.6%	20.3%	\$3,982	8.4%	15.1%	25	16.9%	18.9%	\$5,252	11.2%	13.4%
	Upper	214	71.6%	\$79,092	83.9%	39.5%	112	74.2%	47.1%	\$41,166	86.7%	62.0%	102	68.9%	48.9%	\$37,926	81.2%	63.8%
	Unknown	1	0.3%	\$401	0.4%	0.0%	0	0.0%	15.0%	\$0	0.0%	14.2%	1	0.7%	13.8%	\$401	0.9%	13.5%
	Total	299	100.0%	\$94,228	100.0%	100.0%	151	100.0%	100.0%	\$47,500	100.0%	100.0%	148	100.0%	100.0%	\$46,728	100.0%	100.0%
REFINANCE	Low	12	6.5%	\$1,095	2.5%	19.6%	10	9.7%	5.4%	\$956	4.5%	2.4%	2	2.4%	3.7%	\$139	0.6%	1.5%
	Moderate	24	13.0%	\$2,601	6.0%	18.0%	13	12.6%	10.1%	\$1,421	6.7%	5.8%	11	13.4%	9.6%	\$1,180	5.4%	4.8%
	Middle	24	13.0%	\$3,819	8.9%	23.0%	12	11.7%	13.6%	\$1,754	8.3%	8.8%	12	14.6%	13.0%	\$2,065	9.4%	8.5%
	Upper	97	52.4%	\$31,667	73.5%	39.5%	50	48.5%	40.4%	\$14,766	69.7%	52.7%	47	57.3%	41.8%	\$16,901	77.1%	53.0%
	Unknown	28	15.1%	\$3,908	9.1%	0.0%	18	17.5%	30.5%	\$2,285	10.8%	30.4%	10	12.2%	32.0%	\$1,623	7.4%	32.2%
	Total	185	100.0%	\$43,090	100.0%	100.0%	103	100.0%	100.0%	\$21,182	100.0%	100.0%	82	100.0%	100.0%	\$21,908	100.0%	100.0%
HOME IMPROVEMENT	Low	2	3.3%	\$5	0.3%	19.6%	0	0.0%	20.7%	\$0	0.0%	2.5%	2	5.6%	17.8%	\$5	0.5%	3.0%
	Moderate	4	6.7%	\$64	3.6%	18.0%	1	4.2%	12.6%	\$9	1.2%	5.7%	3	8.3%	14.4%	\$55	5.5%	7.2%
	Middle	5	8.3%	\$77	4.4%	23.0%	4	16.7%	23.2%	\$56	7.5%	15.6%	1	2.8%	15.9%	\$21	2.1%	10.4%
	Upper	49	81.7%	\$1,613	91.7%	39.5%	19	79.2%	39.0%	\$685	91.3%	71.2%	30	83.3%	45.0%	\$928	92.0%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.5%	\$0	0.0%	5.0%	0	0.0%	6.9%	\$0	0.0%	8.2%
	Total	60	100.0%	\$1,759	100.0%	100.0%	24	100.0%	100.0%	\$750	100.0%	100.0%	36	100.0%	100.0%	\$1,009	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	19	3.5%	\$1,492	1.1%	19.6%	14	5.0%	4.9%	\$1,264	1.8%	1.6%	5	1.9%	4.3%	\$228	0.3%	1.4%
	Moderate	60	11.0%	\$7,774	5.6%	18.0%	27	9.7%	12.4%	\$3,474	5.0%	6.7%	33	12.4%	12.9%	\$4,300	6.2%	6.9%
	Middle	76	14.0%	\$13,130	9.4%	23.0%	38	13.7%	18.4%	\$5,792	8.3%	13.1%	38	14.3%	17.0%	\$7,338	10.5%	11.7%
	Upper	360	66.2%	\$112,372	80.8%	39.5%	181	65.1%	44.9%	\$56,617	81.5%	58.1%	179	67.3%	46.6%	\$55,755	80.1%	59.6%
	Unknown	29	5.3%	\$4,309	3.1%	0.0%	18	6.5%	19.4%	\$2,285	3.3%	20.4%	11	4.1%	19.1%	\$2,024	2.9%	20.4%
	Total	544	100.0%	\$139,077	100.0%	100.0%	278	100.0%	100.0%	\$69,432	100.0%	100.0%	266	100.0%	100.0%	\$69,645	100.0%	100.0%
Small Business Loan Size	Total Businesses																	
	\$1 Million or Less	108	68.8%	\$1,437	24.0%	95.5%	34	68.0%	48.4%	\$455	10.9%	44.4%	74	69.2%	53.3%	\$982	54.7%	43.6%
	Over \$1 Million	46	29.3%	\$1,964	32.9%	4.1%	13	26.0%					33	30.8%				
	Total Rev. available	154	98.1%	\$3,401	56.9%	99.6%	47	94.0%					107	100.0%				
	Rev. Not Known	3	1.9%	\$2,575	43.1%	0.4%	3	6.0%					0	0.0%				
	Total	157	100.0%	\$5,976	100.0%	100.0%	50	100.0%					107	100.0%				
	\$100,000 or Less	148	94.3%	\$2,097	35.1%		45	90.0%	92.8%	\$864	20.7%	29.4%	103	96.3%	93.1%	\$1,233	68.7%	33.1%
	\$100,001 - \$250,000	5	3.2%	\$676	11.3%		1	2.0%	3.0%	\$113	2.7%	13.0%	4	3.7%	3.1%	\$563	31.3%	14.2%
	\$250,001 - \$1 Million	4	2.5%	\$3,203	53.6%		4	8.0%	4.2%	\$3,203	76.6%	57.6%	0	0.0%	3.9%	\$0	0.0%	52.7%
	Total	157	100.0%	\$5,976	100.0%		50	100.0%	100.0%	\$4,180	100.0%	100.0%	107	100.0%	100.0%	\$1,796	100.0%	100.0%
Small Farm Loan Size	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	52.0%	\$0	0.0%	73.9%	0	0.0%	47.4%	\$0	0.0%	80.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.0%	\$0	0.0%	55.2%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.0%	\$0	0.0%	44.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	3.1%	\$684	1.2%	5.1%	4	3.4%	3.5%	\$366	1.4%	2.3%	3	2.7%	4.0%	\$318	1.1%	1.8%
	Moderate	18	8.0%	\$3,158	5.6%	15.0%	11	9.5%	10.7%	\$2,102	8.0%	7.3%	7	6.4%	12.6%	\$1,056	3.5%	8.4%
	Middle	24	10.6%	\$3,213	5.7%	30.8%	12	10.3%	27.2%	\$1,487	5.7%	21.6%	12	10.9%	28.5%	\$1,726	5.8%	28.2%
	Upper	177	78.3%	\$49,012	87.4%	49.1%	89	76.7%	58.6%	\$22,266	84.9%	68.8%	88	80.0%	54.9%	\$26,746	89.6%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	226	100.0%	\$56,067	100.0%	100.0%	116	100.0%	100.0%	\$26,221	100.0%	100.0%	110	100.0%	100.0%	\$29,846	100.0%	100.0%
REFINANCE	Low	5	4.2%	\$417	2.2%	5.1%	3	4.8%	4.6%	\$233	2.6%	3.5%	2	3.5%	3.4%	\$184	1.8%	3.1%
	Moderate	16	13.3%	\$1,980	10.4%	15.0%	12	19.0%	12.1%	\$1,278	14.2%	9.3%	4	7.0%	11.2%	\$702	7.0%	7.9%
	Middle	17	14.2%	\$2,752	14.5%	30.8%	8	12.7%	27.6%	\$1,085	12.0%	23.9%	9	15.8%	29.3%	\$1,667	16.7%	25.0%
	Upper	82	68.3%	\$13,826	72.9%	49.1%	40	63.5%	55.8%	\$6,409	71.2%	63.3%	42	73.7%	56.2%	\$7,417	74.4%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	120	100.0%	\$18,975	100.0%	100.0%	63	100.0%	100.0%	\$9,005	100.0%	100.0%	57	100.0%	100.0%	\$9,970	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.9%	\$10	0.8%	5.1%	1	4.5%	3.5%	\$10	2.1%	5.3%	0	0.0%	3.3%	\$0	0.0%	3.0%
	Moderate	11	20.4%	\$244	20.0%	15.0%	5	22.7%	6.9%	\$97	20.2%	4.1%	6	18.8%	12.2%	\$147	19.8%	7.2%
	Middle	13	24.1%	\$221	18.1%	30.8%	5	22.7%	21.4%	\$87	18.1%	13.5%	8	25.0%	29.8%	\$134	18.0%	27.2%
	Upper	29	53.7%	\$748	61.2%	49.1%	11	50.0%	68.2%	\$286	59.6%	77.2%	18	56.3%	54.7%	\$462	62.2%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$1,223	100.0%	100.0%	22	100.0%	100.0%	\$480	100.0%	100.0%	32	100.0%	100.0%	\$743	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	39.2%	0	0.0%	41.2%	\$0	0.0%	26.2%	0	0.0%	31.8%	\$0	0.0%	28.6%
	Moderate	2	66.7%	\$798	2.7%	21.2%	0	0.0%	17.6%	\$0	0.0%	22.3%	2	66.7%	31.8%	\$798	2.7%	3.5%
	Middle	1	33.3%	\$29,000	97.3%	19.8%	0	0.0%	29.4%	\$0	0.0%	24.6%	1	33.3%	22.7%	\$29,000	97.3%	30.3%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	11.8%	\$0	0.0%	26.8%	0	0.0%	13.6%	\$0	0.0%	37.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	3	100.0%	\$29,798	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$29,798	100.0%	100.0%	
HMDA TOTALS	Low	13	3.2%	\$1,111	1.0%	5.1%	8	4.0%	3.9%	\$609	1.7%	5.6%	5	2.5%	3.9%	\$502	0.7%	6.7%
	Moderate	47	11.7%	\$6,180	5.8%	15.0%	28	13.9%	11.0%	\$3,477	9.7%	9.6%	19	9.4%	12.2%	\$2,703	3.8%	7.4%
	Middle	55	13.6%	\$35,186	33.2%	30.8%	25	12.4%	27.1%	\$2,659	7.4%	22.5%	30	14.9%	28.8%	\$32,527	46.2%	27.8%
	Upper	288	71.5%	\$63,586	60.0%	49.1%	140	69.7%	58.0%	\$28,961	81.1%	62.3%	148	73.3%	55.1%	\$34,625	49.2%	58.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	403	100.0%	\$106,063	100.0%	100.0%	201	100.0%	100.0%	\$35,706	100.0%	100.0%	202	100.0%	100.0%	\$70,357	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	24	8.5%	\$1,227	6.5%	9.3%	9	8.9%	9.0%	\$1,055	14.2%	10.7%	15	8.3%	9.1%	\$172	1.5%	9.7%
	Moderate	62	22.1%	\$6,423	33.9%	16.8%	25	24.8%	18.5%	\$1,610	21.7%	22.0%	37	20.6%	17.7%	\$4,813	41.6%	22.0%
	Middle	51	18.1%	\$3,551	18.7%	30.2%	18	17.8%	25.5%	\$1,658	22.4%	25.1%	33	18.3%	26.8%	\$1,893	16.4%	26.0%
	Upper	144	51.2%	\$7,769	41.0%	43.7%	49	48.5%	44.9%	\$3,089	41.7%	41.3%	95	52.8%	44.6%	\$4,680	40.5%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.9%	0	0.0%	1.8%	\$0	0.0%	0.9%
Total	281	100.0%	\$18,970	100.0%	100.0%	101	100.0%	100.0%	\$7,412	100.0%	100.0%	180	100.0%	100.0%	\$11,558	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	3.5%	\$0	0.0%	0.7%	0	0.0%	1.6%	\$0	0.0%	0.7%
	Moderate	0	0.0%	\$0	0.0%	6.2%	0	0.0%	1.8%	\$0	0.0%	0.2%	0	0.0%	4.7%	\$0	0.0%	1.3%
	Middle	0	0.0%	\$0	0.0%	52.3%	0	0.0%	57.9%	\$0	0.0%	65.0%	0	0.0%	43.8%	\$0	0.0%	33.2%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	31.6%	\$0	0.0%	33.3%	0	0.0%	45.3%	\$0	0.0%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	0.9%	0	0.0%	4.7%	\$0	0.0%	1.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	\$ %	\$ %	\$ %
HOME PURCHASE	Low	9	4.0%	\$742	1.3%	22.8%	6	5.2%	6.9%	\$469	1.8%	3.1%	3	2.7%	5.6%	\$273	0.9%	2.4%	
	Moderate	50	22.1%	\$7,999	14.3%	17.1%	32	27.6%	18.1%	\$4,960	18.9%	12.7%	18	16.4%	18.6%	\$3,039	10.2%	12.1%	
	Middle	23	10.2%	\$3,927	7.0%	18.0%	9	7.8%	17.8%	\$1,418	5.4%	15.5%	14	12.7%	19.1%	\$2,509	8.4%	15.2%	
	Upper	144	63.7%	\$43,399	77.4%	42.0%	69	59.5%	38.0%	\$19,374	73.9%	50.0%	75	68.2%	41.3%	\$24,025	80.5%	51.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.3%	\$0	0.0%	18.7%	0	0.0%	15.4%	\$0	0.0%	19.1%	
	Total	226	100.0%	\$56,067	100.0%	100.0%	116	100.0%	100.0%	\$26,221	100.0%	100.0%	110	100.0%	100.0%	\$29,846	100.0%	100.0%	
REFINANCE	Low	9	7.5%	\$691	3.6%	22.8%	5	7.9%	7.6%	\$313	3.5%	4.1%	4	7.0%	5.5%	\$378	3.8%	2.8%	
	Moderate	26	21.7%	\$3,442	18.1%	17.1%	19	30.2%	14.8%	\$2,318	25.7%	10.1%	7	12.3%	12.4%	\$1,124	11.3%	8.5%	
	Middle	21	17.5%	\$2,406	12.7%	18.0%	10	15.9%	17.5%	\$1,005	11.2%	14.8%	11	19.3%	16.8%	\$1,401	14.1%	13.2%	
	Upper	61	50.8%	\$12,065	63.6%	42.0%	27	42.9%	39.0%	\$5,116	56.8%	49.4%	34	59.6%	40.8%	\$6,949	69.7%	50.4%	
	Unknown	3	2.5%	\$371	2.0%	0.0%	2	3.2%	21.2%	\$253	2.8%	21.6%	1	1.8%	24.5%	\$118	1.2%	25.2%	
	Total	120	100.0%	\$18,975	100.0%	100.0%	63	100.0%	100.0%	\$9,005	100.0%	100.0%	57	100.0%	100.0%	\$9,970	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	5.6%	\$12	1.0%	22.8%	1	4.5%	7.5%	\$3	0.6%	3.1%	2	6.3%	6.1%	\$9	1.2%	1.0%	
	Moderate	7	13.0%	\$51	4.2%	17.1%	4	18.2%	17.9%	\$23	4.8%	9.5%	3	9.4%	14.4%	\$28	3.8%	9.0%	
	Middle	7	13.0%	\$75	6.1%	18.0%	3	13.6%	15.0%	\$39	8.1%	13.6%	4	12.5%	20.4%	\$36	4.8%	15.6%	
	Upper	37	68.5%	\$1,085	88.7%	42.0%	14	63.6%	47.4%	\$415	86.5%	59.5%	23	71.9%	54.7%	\$670	90.2%	71.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.1%	\$0	0.0%	14.3%	0	0.0%	4.4%	\$0	0.0%	2.5%	
	Total	54	100.0%	\$1,223	100.0%	100.0%	22	100.0%	100.0%	\$480	100.0%	100.0%	32	100.0%	100.0%	\$743	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	3	100.0%	\$29,798	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$29,798	100.0%	100.0%	
	Total	3	100.0%	\$29,798	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$29,798	100.0%	100.0%	
HMDA TOTALS	Low	21	5.2%	\$1,445	1.4%	22.8%	12	6.0%	7.1%	\$785	2.2%	3.0%	9	4.5%	5.5%	\$660	0.9%	2.0%	
	Moderate	83	20.6%	\$11,492	10.8%	17.1%	55	27.4%	17.0%	\$7,301	20.4%	10.4%	28	13.9%	16.5%	\$4,191	6.0%	9.2%	
	Middle	51	12.7%	\$6,408	6.0%	18.0%	22	10.9%	17.6%	\$2,462	6.9%	13.4%	29	14.4%	18.4%	\$3,946	5.6%	12.1%	
	Upper	242	60.0%	\$56,549	53.3%	42.0%	110	54.7%	38.5%	\$24,905	69.8%	43.6%	132	65.3%	41.4%	\$31,644	45.0%	42.4%	
	Unknown	6	1.5%	\$30,169	28.4%	0.0%	2	1.0%	19.9%	\$253	0.7%	29.6%	4	2.0%	18.1%	\$29,916	42.5%	34.3%	
	Total	403	100.0%	\$106,063	100.0%	100.0%	201	100.0%	100.0%	\$35,706	100.0%	100.0%	202	100.0%	100.0%	\$70,357	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	176	62.6%	\$3,845	20.3%	93.9%	70	69.3%	48.5%	\$1,964	26.5%	36.7%	106	58.9%	51.9%	\$1,881	16.3%	36.7%	
	Over \$1 Million	99	35.2%	\$14,568	76.8%	5.8%	29	28.7%					70	38.9%					
	Total Rev. available	275	97.8%	\$18,413	97.1%	99.7%	99	98.0%					176	97.8%					
	Rev. Not Known	6	2.1%	\$557	2.9%	0.3%	2	2.0%					4	2.2%					
	Total	281	100.0%	\$18,970	100.0%	100.0%	101	100.0%					180	100.0%					
Small Business Loan Size	\$100,000 or Less	244	86.8%	\$2,926	15.4%		85	84.2%	95.5%	\$906	12.2%	41.6%	159	88.3%	95.5%	\$2,020	17.5%	43.5%	
	\$100,001 - \$250,000	11	3.9%	\$1,951	10.3%		4	4.0%	2.0%	\$627	8.5%	12.1%	7	3.9%	2.3%	\$1,324	11.5%	13.9%	
	\$250,001 - \$1 Million	26	9.3%	\$14,093	74.3%		12	11.9%	2.5%	\$5,879	79.3%	46.3%	14	7.8%	2.2%	\$8,214	71.1%	42.6%	
	Total	281	100.0%	\$18,970	100.0%		101	100.0%	100.0%	\$7,412	100.0%	100.0%	180	100.0%	100.0%	\$11,558	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	40.4%	\$0	0.0%	24.5%	0	0.0%	54.7%	\$0	0.0%	51.5%
Over \$1 Million		0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.5%	\$0	0.0%	28.3%	0	0.0%	81.3%	\$0	0.0%	25.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.3%	\$0	0.0%	40.7%	0	0.0%	7.8%	\$0	0.0%	18.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	31.0%	0	0.0%	10.9%	\$0	0.0%	56.2%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	9.3%	\$870	5.7%	8.1%	7	12.1%	7.0%	\$512	7.5%	4.9%	5	7.0%	7.8%	\$358	4.3%	5.8%
	Middle	93	72.1%	\$9,269	61.2%	75.5%	41	70.7%	71.5%	\$3,722	54.6%	65.3%	52	73.2%	75.2%	\$5,547	66.6%	70.1%
	Upper	24	18.6%	\$4,999	33.0%	16.4%	10	17.2%	21.5%	\$2,579	37.9%	29.8%	14	19.7%	17.0%	\$2,420	29.1%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	129	100.0%	\$15,138	100.0%	100.0%	58	100.0%	100.0%	\$6,813	100.0%	100.0%	71	100.0%	100.0%	\$8,325	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	5.7%	\$592	4.0%	8.1%	4	6.6%	7.7%	\$456	5.7%	5.9%	3	4.9%	6.1%	\$136	2.0%	4.4%
	Middle	92	75.4%	\$10,545	71.3%	75.5%	47	77.0%	72.7%	\$6,000	75.5%	68.7%	45	73.8%	72.4%	\$4,545	66.5%	68.6%
	Upper	23	18.9%	\$3,651	24.7%	16.4%	10	16.4%	19.6%	\$1,496	18.8%	25.4%	13	21.3%	21.5%	\$2,155	31.5%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$14,788	100.0%	100.0%	61	100.0%	100.0%	\$7,952	100.0%	100.0%	61	100.0%	100.0%	\$6,836	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	7.7%	\$105	6.9%	8.1%	2	3.5%	11.7%	\$11	1.5%	25.4%	7	11.7%	10.5%	\$94	12.0%	3.5%
	Middle	90	76.9%	\$1,035	67.6%	75.5%	42	73.7%	72.3%	\$468	62.4%	57.7%	48	80.0%	71.5%	\$567	72.6%	72.7%
	Upper	18	15.4%	\$391	25.5%	16.4%	13	22.8%	16.0%	\$271	36.1%	16.8%	5	8.3%	18.0%	\$120	15.4%	23.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$1,531	100.0%	100.0%	57	100.0%	100.0%	\$750	100.0%	100.0%	60	100.0%	100.0%	\$781	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	72.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	28	7.6%	\$1,567	5.0%	8.1%	13	7.4%	7.5%	\$979	6.3%	5.6%	15	7.8%	7.4%	\$588	3.7%	5.2%
	Middle	275	74.7%	\$20,849	66.3%	75.5%	130	73.9%	71.9%	\$10,190	65.7%	66.2%	145	75.5%	74.2%	\$10,659	66.9%	70.3%
	Upper	65	17.7%	\$9,041	28.7%	16.4%	33	18.8%	20.6%	\$4,346	28.0%	28.2%	32	16.7%	18.4%	\$4,695	29.5%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	368	100.0%	\$31,457	100.0%	100.0%	176	100.0%	100.0%	\$15,515	100.0%	100.0%	192	100.0%	100.0%	\$15,942	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	56	10.4%	\$492	3.7%	9.3%	23	15.4%	10.3%	\$242	3.5%	9.3%	33	8.5%	8.5%	\$250	3.9%	12.6%
	Middle	393	73.2%	\$11,677	87.9%	74.9%	110	73.8%	73.0%	\$6,125	89.0%	78.0%	283	72.9%	72.5%	\$5,552	86.7%	74.5%
	Upper	88	16.4%	\$1,120	8.4%	15.8%	16	10.7%	14.4%	\$515	7.5%	12.1%	72	18.6%	17.1%	\$605	9.4%	12.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	1.9%	\$0	0.0%	0.8%
Total	537	100.0%	\$13,289	100.0%	100.0%	149	100.0%	100.0%	\$6,882	100.0%	100.0%	388	100.0%	100.0%	\$6,407	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	2.7%
	Middle	0	0.0%	\$0	0.0%	65.8%	0	0.0%	66.7%	\$0	0.0%	92.6%	0	0.0%	73.7%	\$0	0.0%	90.2%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	33.3%	\$0	0.0%	7.4%	0	0.0%	21.1%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Homosassa Springs

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar				
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	15	11.6%	\$756	5.0%	17.5%	5	8.6%	5.1%	\$204	3.0%	2.4%	10	14.1%	6.5%	\$552	6.6%	3.3%	
	Moderate	23	17.8%	\$1,642	10.8%	20.5%	13	22.4%	14.7%	\$805	11.8%	9.6%	10	14.1%	17.4%	\$837	10.1%	11.5%	
	Middle	26	20.2%	\$2,221	14.7%	21.4%	10	17.2%	20.6%	\$704	10.3%	16.5%	16	22.5%	22.0%	\$1,517	18.2%	19.2%	
	Upper	65	50.4%	\$10,519	69.5%	40.6%	30	51.7%	47.0%	\$5,100	74.9%	59.8%	35	49.3%	41.3%	\$5,419	65.1%	53.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.7%	\$0	0.0%	11.8%	0	0.0%	12.7%	\$0	0.0%	12.6%	
	Total	129	100.0%	\$15,138	100.0%	100.0%	58	100.0%	100.0%	\$6,813	100.0%	100.0%	71	100.0%	100.0%	\$8,325	100.0%	100.0%	
REFINANCE	Low	15	12.3%	\$1,082	7.3%	17.5%	3	4.9%	6.8%	\$285	3.6%	4.5%	12	19.7%	6.8%	\$797	11.7%	3.9%	
	Moderate	15	12.3%	\$1,178	8.0%	20.5%	9	14.8%	15.6%	\$653	8.2%	10.8%	6	9.8%	13.4%	\$525	7.7%	9.6%	
	Middle	32	26.2%	\$3,143	21.3%	21.4%	15	24.6%	17.7%	\$1,174	14.8%	15.0%	17	27.9%	19.5%	\$1,969	28.8%	16.3%	
	Upper	56	45.9%	\$7,816	52.9%	40.6%	32	52.5%	38.1%	\$4,540	57.1%	46.2%	24	39.3%	35.3%	\$3,276	47.9%	41.9%	
	Unknown	4	3.3%	\$1,569	10.6%	0.0%	2	3.3%	21.8%	\$1,300	16.3%	23.6%	2	3.3%	25.0%	\$269	3.9%	28.2%	
	Total	122	100.0%	\$14,788	100.0%	100.0%	61	100.0%	100.0%	\$7,952	100.0%	100.0%	61	100.0%	100.0%	\$6,836	100.0%	100.0%	
HOME IMPROVEMENT	Low	20	17.1%	\$73	4.8%	17.5%	9	15.8%	11.2%	\$33	4.4%	4.2%	11	18.3%	22.5%	\$40	5.1%	7.3%	
	Moderate	32	27.4%	\$161	10.5%	20.5%	17	29.8%	22.3%	\$85	11.3%	7.1%	15	25.0%	16.0%	\$76	9.7%	14.9%	
	Middle	16	13.7%	\$142	9.3%	21.4%	6	10.5%	20.7%	\$27	3.6%	9.2%	10	16.7%	21.5%	\$115	14.7%	24.4%	
	Upper	46	39.3%	\$1,141	74.5%	40.6%	23	40.4%	42.0%	\$598	79.7%	77.5%	23	38.3%	37.0%	\$543	69.5%	50.1%	
	Unknown	3	2.6%	\$14	0.9%	0.0%	2	3.5%	3.7%	\$7	0.9%	2.0%	1	1.7%	3.0%	\$7	0.9%	3.4%	
	Total	117	100.0%	\$1,531	100.0%	100.0%	57	100.0%	100.0%	\$750	100.0%	100.0%	60	100.0%	100.0%	\$781	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	50	13.6%	\$1,911	6.1%	17.5%	17	9.7%	6.0%	\$522	3.4%	3.0%	33	17.2%	7.5%	\$1,389	8.7%	3.4%	
	Moderate	70	19.0%	\$2,981	9.5%	20.5%	39	22.2%	15.4%	\$1,543	9.9%	9.9%	31	16.1%	16.2%	\$1,438	9.0%	10.7%	
	Middle	74	20.1%	\$5,506	17.5%	21.4%	31	17.6%	19.8%	\$1,905	12.3%	15.9%	43	22.4%	21.2%	\$3,601	22.6%	18.0%	
	Upper	167	45.4%	\$19,476	61.9%	40.6%	85	48.3%	44.0%	\$10,238	66.0%	55.8%	82	42.7%	39.2%	\$9,238	57.9%	48.6%	
	Unknown	7	1.9%	\$1,583	5.0%	0.0%	4	2.3%	14.8%	\$1,307	8.4%	15.3%	3	1.6%	15.9%	\$276	1.7%	19.2%	
	Total	368	100.0%	\$31,457	100.0%	100.0%	176	100.0%	100.0%	\$15,515	100.0%	100.0%	192	100.0%	100.0%	\$15,942	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	379	70.6%	\$4,386	33.0%	96.4%	102	68.5%	54.4%	\$2,193	31.9%	41.4%	277	71.4%	57.3%	\$2,193	34.2%	39.1%	
	Over \$1 Million	150	27.9%	\$7,606	57.2%	3.3%	40	26.8%					110	28.4%					
	Total Rev. available	529	98.5%	\$11,992	90.2%	99.7%	142	95.3%					387	99.8%					
	Rev. Not Known	8	1.5%	\$1,297	9.8%	0.2%	7	4.7%					1	0.3%					
	Total	537	100.0%	\$13,289	100.0%	100.0%	149	100.0%					388	100.0%					
Small Business Loan Size	\$100,000 or Less	505	94.0%	\$4,495	33.8%		130	87.2%	96.0%	\$1,554	22.6%	45.1%	375	96.6%	96.0%	\$2,941	45.9%	43.4%	
	\$100,001 - \$250,000	18	3.4%	\$3,037	22.9%		11	7.4%	2.1%	\$1,790	26.0%	14.9%	7	1.8%	1.8%	\$1,247	19.5%	12.4%	
	\$250,001 - \$1 Million	14	2.6%	\$5,757	43.3%		8	5.4%	1.9%	\$3,538	51.4%	40.0%	6	1.5%	2.1%	\$2,219	34.6%	44.2%	
	Total	537	100.0%	\$13,289	100.0%		149	100.0%	100.0%	\$6,882	100.0%	100.0%	388	100.0%	100.0%	\$6,407	100.0%	100.0%	
	Total Farms																		
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	73.7%	\$0	0.0%	78.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Jackson

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	9.7%	\$0	0.0%	8.1%	0	0.0%	6.1%	\$0	0.0%	5.6%
	Middle	5	55.6%	\$329	41.0%	70.1%	1	25.0%	66.0%	\$81	26.9%	61.1%	4	80.0%	68.6%	\$248	49.5%	63.3%
	Upper	4	44.4%	\$473	59.0%	20.1%	3	75.0%	24.3%	\$220	73.1%	30.8%	1	20.0%	25.3%	\$253	50.5%	31.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$802	100.0%	100.0%	4	100.0%	100.0%	\$301	100.0%	100.0%	5	100.0%	100.0%	\$501	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	18.2%	\$175	16.7%	9.8%	2	28.6%	10.3%	\$175	23.3%	10.2%	0	0.0%	8.5%	\$0	0.0%	6.8%
	Middle	5	45.5%	\$436	41.7%	70.1%	3	42.9%	64.9%	\$343	45.7%	60.9%	2	50.0%	68.8%	\$93	31.5%	70.9%
	Upper	4	36.4%	\$434	41.5%	20.1%	2	28.6%	24.7%	\$232	30.9%	28.9%	2	50.0%	22.6%	\$202	68.5%	22.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,045	100.0%	100.0%	7	100.0%	100.0%	\$750	100.0%	100.0%	4	100.0%	100.0%	\$295	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	20.7%	\$28	20.3%	9.8%	3	16.7%	18.5%	\$11	14.9%	11.8%	3	27.3%	12.9%	\$17	26.6%	5.2%
	Middle	18	62.1%	\$95	68.8%	70.1%	11	61.1%	63.1%	\$51	68.9%	61.1%	7	63.6%	67.7%	\$44	68.8%	77.0%
	Upper	5	17.2%	\$15	10.9%	20.1%	4	22.2%	18.5%	\$12	16.2%	27.1%	1	9.1%	19.4%	\$3	4.7%	17.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	29	100.0%	\$138	100.0%	100.0%	18	100.0%	100.0%	\$74	100.0%	100.0%	11	100.0%	100.0%	\$64	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	66.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	16.3%	\$203	10.2%	9.8%	5	17.2%	11.2%	\$186	16.5%	9.2%	3	15.0%	7.9%	\$17	2.0%	6.0%
	Middle	28	57.1%	\$860	43.3%	70.1%	15	51.7%	65.2%	\$475	42.2%	61.0%	13	65.0%	68.6%	\$385	44.8%	67.8%
	Upper	13	26.5%	\$922	46.4%	20.1%	9	31.0%	23.7%	\$464	41.2%	29.8%	4	20.0%	23.4%	\$458	53.3%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$1,985	100.0%	100.0%	29	100.0%	100.0%	\$1,125	100.0%	100.0%	20	100.0%	100.0%	\$860	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	23.5%	\$107	3.9%	13.6%	6	28.6%	14.0%	\$14	0.7%	13.9%	10	21.3%	13.1%	\$93	11.3%	13.9%
	Middle	39	57.4%	\$2,580	93.1%	67.1%	14	66.7%	68.8%	\$1,931	99.0%	76.9%	25	53.2%	65.7%	\$649	79.1%	71.9%
	Upper	13	19.1%	\$84	3.0%	19.3%	1	4.8%	13.5%	\$6	0.3%	7.8%	12	25.5%	16.8%	\$78	9.5%	11.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	1.5%	0	0.0%	4.4%	\$0	0.0%	3.0%
Total	68	100.0%	\$2,771	100.0%	100.0%	21	100.0%	100.0%	\$1,951	100.0%	100.0%	47	100.0%	100.0%	\$820	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	75.6%	0	0.0%	89.7%	\$0	0.0%	96.0%	0	0.0%	80.4%	\$0	0.0%	98.2%
	Upper	0	0.0%	\$0	0.0%	19.0%	0	0.0%	10.3%	\$0	0.0%	4.0%	0	0.0%	17.6%	\$0	0.0%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	%	Bank	Agg	\$ %	
HOME PURCHASE	Low	1	11.1%	\$13	1.6%	17.6%	1	25.0%	3.9%	\$13	4.3%	1.5%	0	0.0%	4.8%	\$0	0.0%	2.7%	
	Moderate	2	22.2%	\$162	20.2%	17.0%	0	0.0%	20.4%	\$0	0.0%	15.0%	2	40.0%	20.5%	\$162	32.3%	14.1%	
	Middle	1	11.1%	\$81	10.1%	22.4%	1	25.0%	22.8%	\$81	26.9%	20.1%	0	0.0%	24.5%	\$0	0.0%	21.2%	
	Upper	5	55.6%	\$546	68.1%	42.9%	2	50.0%	41.7%	\$207	68.8%	53.4%	3	60.0%	38.0%	\$339	67.7%	50.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.2%	\$0	0.0%	10.0%	0	0.0%	12.2%	\$0	0.0%	12.0%	
	Total	9	100.0%	\$802	100.0%	100.0%	4	100.0%	100.0%	\$301	100.0%	100.0%	5	100.0%	100.0%	\$501	100.0%	100.0%	
REFINANCE	Low	2	18.2%	\$100	9.6%	17.6%	1	14.3%	7.7%	\$61	8.1%	4.6%	1	25.0%	5.0%	\$39	13.2%	2.5%	
	Moderate	2	18.2%	\$107	10.2%	17.0%	1	14.3%	15.5%	\$55	7.3%	11.5%	1	25.0%	16.1%	\$52	17.6%	11.5%	
	Middle	3	27.3%	\$246	23.5%	22.4%	2	28.6%	20.1%	\$205	27.3%	17.2%	1	25.0%	15.6%	\$41	13.9%	12.0%	
	Upper	4	36.4%	\$592	56.7%	42.9%	3	42.9%	40.2%	\$429	57.2%	47.8%	1	25.0%	46.2%	\$163	55.3%	53.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.5%	\$0	0.0%	18.9%	0	0.0%	17.1%	\$0	0.0%	20.5%	
	Total	11	100.0%	\$1,045	100.0%	100.0%	7	100.0%	100.0%	\$750	100.0%	100.0%	4	100.0%	100.0%	\$295	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	31.0%	\$22	15.9%	17.6%	5	27.8%	21.5%	\$10	13.5%	13.6%	4	36.4%	14.5%	\$12	18.8%	5.4%	
	Moderate	8	27.6%	\$36	26.1%	17.0%	6	33.3%	18.5%	\$31	41.9%	8.8%	2	18.2%	25.8%	\$5	7.8%	11.9%	
	Middle	3	10.3%	\$22	15.9%	22.4%	1	5.6%	23.1%	\$8	10.8%	24.8%	2	18.2%	17.7%	\$14	21.9%	10.5%	
	Upper	9	31.0%	\$58	42.0%	42.9%	6	33.3%	36.9%	\$25	33.8%	52.7%	3	27.3%	35.5%	\$33	51.6%	46.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	25.5%	
	Total	29	100.0%	\$138	100.0%	100.0%	18	100.0%	100.0%	\$74	100.0%	100.0%	11	100.0%	100.0%	\$64	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	12	24.5%	\$135	6.8%	17.6%	7	24.1%	8.0%	\$84	7.5%	3.3%	5	25.0%	6.1%	\$51	5.9%	2.7%	
	Moderate	12	24.5%	\$305	15.4%	17.0%	7	24.1%	18.1%	\$86	7.6%	13.2%	5	25.0%	19.3%	\$219	25.5%	12.6%	
	Middle	7	14.3%	\$349	17.6%	22.4%	4	13.8%	21.7%	\$294	26.1%	18.9%	3	15.0%	20.0%	\$55	6.4%	16.4%	
	Upper	18	36.7%	\$1,196	60.3%	42.9%	11	37.9%	40.4%	\$661	58.8%	50.7%	7	35.0%	40.9%	\$535	62.2%	50.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.8%	\$0	0.0%	13.9%	0	0.0%	13.6%	\$0	0.0%	17.7%	
	Total	49	100.0%	\$1,985	100.0%	100.0%	29	100.0%	100.0%	\$1,125	100.0%	100.0%	20	100.0%	100.0%	\$860	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	42	61.8%	\$888	32.0%	94.5%	10	47.6%	47.2%	\$193	9.9%	52.1%	32	68.1%	53.1%	\$695	84.8%	43.4%	
	Over \$1 Million	25	36.8%	\$1,848	66.7%	4.8%	10	47.6%					15	31.9%					
	Total Rev. available	67	98.6%	\$2,736	98.7%	99.3%	20	95.2%					47	100.0%					
	Rev. Not Known	1	1.5%	\$35	1.3%	0.7%	1	4.8%					0	0.0%					
	Total	68	100.0%	\$2,771	100.0%	100.0%	21	100.0%					47	100.0%					
	Small Business Loan Size	\$100,000 or Less	64	94.1%	\$656	23.7%		18	85.7%	91.9%	\$336	17.2%	24.8%	46	97.9%	96.0%	\$320	39.0%	46.9%
		\$100,001 - \$250,000	1	1.5%	\$200	7.2%		1	4.8%	3.3%	\$200	10.3%	13.7%	0	0.0%	2.2%	\$0	0.0%	16.7%
		\$250,001 - \$1 Million	3	4.4%	\$1,915	69.1%		2	9.5%	4.8%	\$1,415	72.5%	61.5%	1	2.1%	1.7%	\$500	61.0%	36.3%
		Total	68	100.0%	\$2,771	100.0%		21	100.0%	100.0%	\$1,951	100.0%	100.0%	47	100.0%	100.0%	\$820	100.0%	100.0%
Small Farm Revenue		Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	30.8%	\$0	0.0%	71.6%	0	0.0%	31.4%	\$0	0.0%	83.7%	
	Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.7%	\$0	0.0%	45.1%	0	0.0%	94.1%	\$0	0.0%	44.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	15.0%	0	0.0%	2.0%	\$0	0.0%	11.2%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.1%	\$0	0.0%	40.0%	0	0.0%	3.9%	\$0	0.0%	43.8%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Jacksonville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	0.7%	\$343	0.2%	2.9%	3	0.8%	0.8%	\$237	0.3%	0.3%	2	0.5%	0.7%	\$106	0.1%	0.3%
	Moderate	71	9.4%	\$7,050	3.4%	15.5%	38	10.4%	8.7%	\$3,687	4.0%	4.8%	33	8.4%	9.1%	\$3,363	2.9%	5.7%
	Middle	282	37.3%	\$65,821	32.0%	47.4%	140	38.4%	48.6%	\$31,713	34.6%	42.9%	142	36.2%	48.5%	\$34,108	29.9%	43.3%
	Upper	399	52.7%	\$132,366	64.4%	34.2%	184	50.4%	41.9%	\$55,921	61.1%	52.0%	215	54.8%	41.7%	\$76,445	67.0%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	757	100.0%	\$205,580	100.0%	100.0%	365	100.0%	100.0%	\$91,558	100.0%	100.0%	392	100.0%	100.0%	\$114,022	100.0%	100.0%
REFINANCE	Low	7	1.2%	\$676	0.6%	2.9%	2	0.7%	0.9%	\$169	0.4%	0.5%	5	1.6%	0.8%	\$507	0.7%	0.3%
	Moderate	62	10.6%	\$6,667	5.6%	15.5%	44	16.0%	10.9%	\$4,140	8.7%	6.9%	18	5.8%	8.9%	\$2,527	3.5%	5.4%
	Middle	238	40.8%	\$38,261	32.0%	47.4%	111	40.4%	47.8%	\$16,140	33.8%	41.3%	127	41.2%	46.3%	\$22,121	30.9%	40.4%
	Upper	276	47.3%	\$73,776	61.8%	34.2%	118	42.9%	40.4%	\$27,361	57.2%	51.4%	158	51.3%	44.0%	\$46,415	64.9%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	583	100.0%	\$119,380	100.0%	100.0%	275	100.0%	100.0%	\$47,810	100.0%	100.0%	308	100.0%	100.0%	\$71,570	100.0%	100.0%
HOME IMPROVEMENT	Low	9	3.1%	\$71	1.0%	2.9%	3	2.3%	2.3%	\$22	0.7%	0.8%	6	3.8%	2.1%	\$49	1.1%	1.2%
	Moderate	33	11.3%	\$336	4.5%	15.5%	15	11.4%	11.4%	\$121	3.9%	6.7%	18	11.3%	11.8%	\$215	5.0%	6.2%
	Middle	110	37.8%	\$2,490	33.6%	47.4%	48	36.4%	48.8%	\$976	31.2%	40.8%	62	39.0%	48.7%	\$1,514	35.4%	40.4%
	Upper	139	47.8%	\$4,517	60.9%	34.2%	66	50.0%	37.5%	\$2,013	64.3%	51.8%	73	45.9%	37.5%	\$2,504	58.5%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	291	100.0%	\$7,414	100.0%	100.0%	132	100.0%	100.0%	\$3,132	100.0%	100.0%	159	100.0%	100.0%	\$4,282	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	1.2%
	Moderate	0	0.0%	\$0	0.0%	30.3%	0	0.0%	31.3%	\$0	0.0%	39.3%	0	0.0%	28.6%	\$0	0.0%	18.1%
	Middle	1	100.0%	\$186	100.0%	36.9%	1	100.0%	50.0%	\$186	100.0%	44.2%	0	0.0%	50.0%	\$0	0.0%	44.2%
	Upper	0	0.0%	\$0	0.0%	27.1%	0	0.0%	18.8%	\$0	0.0%	16.5%	0	0.0%	17.9%	\$0	0.0%	36.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$186	100.0%	100.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	1.3%	\$1,090	0.3%	2.9%	8	1.0%	0.9%	\$428	0.3%	0.3%	13	1.5%	0.8%	\$662	0.3%	0.3%
	Moderate	166	10.2%	\$14,053	4.2%	15.5%	97	12.5%	9.5%	\$7,948	5.6%	7.3%	69	8.0%	9.2%	\$6,105	3.2%	6.0%
	Middle	631	38.7%	\$106,758	32.1%	47.4%	300	38.8%	48.4%	\$49,015	34.4%	42.5%	331	38.5%	47.8%	\$57,743	30.4%	42.4%
	Upper	814	49.9%	\$210,659	63.3%	34.2%	368	47.6%	41.2%	\$85,295	59.8%	49.9%	446	51.9%	42.3%	\$125,364	66.0%	51.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,632	100.0%	\$332,560	100.0%	100.0%	773	100.0%	100.0%	\$142,686	100.0%	100.0%	859	100.0%	100.0%	\$189,874	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	36	3.2%	\$827	1.6%	3.3%	18	5.0%	3.3%	\$268	1.2%	4.5%	18	2.3%	3.1%	\$559	1.8%	4.7%
	Moderate	256	22.7%	\$14,290	27.3%	18.3%	119	33.0%	19.2%	\$6,476	30.0%	23.2%	137	17.9%	18.1%	\$7,814	25.4%	21.2%
	Middle	375	33.3%	\$18,159	34.7%	43.9%	103	28.5%	39.2%	\$5,311	24.6%	36.8%	272	35.5%	39.5%	\$12,848	41.8%	38.4%
	Upper	460	40.8%	\$19,068	36.4%	34.6%	121	33.5%	37.1%	\$9,550	44.2%	34.7%	339	44.3%	38.2%	\$9,518	31.0%	34.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.3%	\$0	0.0%	0.7%	0	0.0%	1.2%	\$0	0.0%	1.0%
Total	1,127	100.0%	\$52,344	100.0%	100.0%	361	100.0%	100.0%	\$21,605	100.0%	100.0%	766	100.0%	100.0%	\$30,739	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	12.1%	\$0	0.0%	6.8%	0	0.0%	14.5%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	56.0%	0	0.0%	50.0%	\$0	0.0%	55.6%	0	0.0%	49.3%	\$0	0.0%	63.1%
	Upper	0	0.0%	\$0	0.0%	33.9%	0	0.0%	34.8%	\$0	0.0%	34.9%	0	0.0%	33.3%	\$0	0.0%	23.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	1.3%	0	0.0%	2.9%	\$0	0.0%	1.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Jacksonville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar				
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	42	5.5%	\$3,199	1.6%	20.5%	24	6.6%	5.1%	\$1,640	1.8%	2.1%	18	4.6%	4.9%	\$1,559	1.4%	2.0%	
	Moderate	129	17.0%	\$14,740	7.2%	17.6%	66	18.1%	16.1%	\$7,170	7.8%	10.1%	63	16.1%	15.9%	\$7,570	6.6%	9.7%	
	Middle	124	16.4%	\$21,765	10.6%	21.8%	58	15.9%	21.0%	\$8,903	9.7%	17.8%	66	16.8%	21.2%	\$12,862	11.3%	18.0%	
	Upper	460	60.8%	\$165,530	80.5%	40.2%	215	58.9%	42.3%	\$73,499	80.3%	56.6%	245	62.5%	41.5%	\$92,031	80.7%	54.8%	
	Unknown	2	0.3%	\$346	0.2%	0.0%	2	0.5%	15.6%	\$346	0.4%	13.5%	0	0.0%	16.6%	\$0	0.0%	15.5%	
	Total	757	100.0%	\$205,580	100.0%	100.0%	365	100.0%	100.0%	\$91,558	100.0%	100.0%	392	100.0%	100.0%	\$114,022	100.0%	100.0%	
REFINANCE	Low	40	6.9%	\$4,803	4.0%	20.5%	23	8.4%	6.4%	\$2,871	6.0%	3.5%	17	5.5%	4.5%	\$1,932	2.7%	2.2%	
	Moderate	73	12.5%	\$8,261	6.9%	17.6%	40	14.5%	12.7%	\$4,451	9.3%	8.1%	33	10.7%	11.0%	\$3,810	5.3%	6.6%	
	Middle	95	16.3%	\$14,626	12.3%	21.8%	50	18.2%	17.8%	\$7,134	14.9%	13.6%	45	14.6%	16.4%	\$7,492	10.5%	12.7%	
	Upper	306	52.5%	\$81,021	67.9%	40.2%	129	46.9%	37.1%	\$28,457	59.5%	48.6%	177	57.5%	39.1%	\$52,564	73.4%	49.6%	
	Unknown	69	11.8%	\$10,669	8.9%	0.0%	33	12.0%	26.1%	\$4,897	10.2%	26.2%	36	11.7%	29.0%	\$5,772	8.1%	28.9%	
	Total	583	100.0%	\$119,380	100.0%	100.0%	275	100.0%	100.0%	\$47,810	100.0%	100.0%	308	100.0%	100.0%	\$71,570	100.0%	100.0%	
HOME IMPROVEMENT	Low	20	6.9%	\$110	1.5%	20.5%	14	10.6%	34.6%	\$85	2.7%	11.1%	6	3.8%	24.4%	\$25	0.6%	6.8%	
	Moderate	42	14.4%	\$295	4.0%	17.6%	22	16.7%	11.0%	\$153	4.9%	8.1%	20	12.6%	14.3%	\$142	3.3%	11.9%	
	Middle	35	12.0%	\$561	7.6%	21.8%	17	12.9%	13.8%	\$166	5.3%	15.2%	18	11.3%	16.1%	\$395	9.2%	16.0%	
	Upper	192	66.0%	\$6,436	86.8%	40.2%	78	59.1%	31.9%	\$2,718	86.8%	56.3%	114	71.7%	39.3%	\$3,718	86.8%	56.0%	
	Unknown	2	0.7%	\$12	0.2%	0.0%	1	0.8%	8.7%	\$10	0.3%	9.3%	1	0.6%	5.9%	\$2	0.0%	9.4%	
	Total	291	100.0%	\$7,414	100.0%	100.0%	132	100.0%	100.0%	\$3,132	100.0%	100.0%	159	100.0%	100.0%	\$4,282	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$186	100.0%	0.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$186	100.0%	100.0%	1	100.0%	100.0%	\$186	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	102	6.3%	\$8,112	2.4%	20.5%	61	7.9%	6.7%	\$4,596	3.2%	2.4%	41	4.8%	5.6%	\$3,516	1.9%	2.1%	
	Moderate	244	15.0%	\$23,296	7.0%	17.6%	128	16.6%	14.8%	\$11,774	8.3%	9.0%	116	13.5%	14.2%	\$11,522	6.1%	8.5%	
	Middle	254	15.6%	\$36,952	11.1%	21.8%	125	16.2%	19.7%	\$16,203	11.4%	15.6%	129	15.0%	19.4%	\$20,749	10.9%	15.7%	
	Upper	958	58.7%	\$252,987	76.1%	40.2%	422	54.6%	40.2%	\$104,674	73.4%	51.3%	536	62.4%	40.6%	\$148,313	78.1%	51.4%	
	Unknown	74	4.5%	\$11,213	3.4%	0.0%	37	4.8%	18.6%	\$5,439	3.8%	21.6%	37	4.3%	20.2%	\$5,774	3.0%	22.3%	
	Total	1,632	100.0%	\$332,560	100.0%	100.0%	773	100.0%	100.0%	\$142,686	100.0%	100.0%	859	100.0%	100.0%	\$189,874	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	671	59.5%	\$12,610	24.1%	94.4%	206	57.1%	50.0%	\$5,104	23.6%	33.2%	465	60.7%	54.3%	\$7,506	24.4%	36.2%	
	Over \$1 Million	439	39.0%	\$36,516	69.8%	5.4%	149	41.3%				290	37.9%						
	Total Rev. available	1,110	98.5%	\$49,126	93.9%	99.8%	355	98.4%				755	98.6%						
	Rev. Not Known	17	1.5%	\$3,218	6.1%	0.2%	6	1.7%				11	1.4%						
	Total	1,127	100.0%	\$52,344	100.0%	100.0%	361	100.0%				766	100.0%						
Small Business Loan Size	\$100,000 or Less	1,023	90.8%	\$14,861	28.4%		321	88.9%	94.3%	\$6,441	29.8%	38.6%	702	91.6%	94.7%	\$8,420	27.4%	42.0%	
	\$100,001 - \$250,000	51	4.5%	\$9,295	17.8%		19	5.3%	2.8%	\$3,358	15.5%	14.5%	32	4.2%	2.6%	\$5,937	19.3%	13.7%	
	\$250,001 - \$1 Million	53	4.7%	\$28,188	53.9%		21	5.8%	3.0%	\$11,806	54.6%	46.9%	32	4.2%	2.7%	\$16,382	53.3%	44.3%	
	Total	1,127	100.0%	\$52,344	100.0%		361	100.0%	100.0%	\$21,605	100.0%	100.0%	766	100.0%	100.0%	\$30,739	100.0%	100.0%	
	Total Farms																		
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	40.9%	\$0	0.0%	28.5%	0	0.0%	47.8%	\$0	0.0%	30.8%	
	Over \$1 Million	0	0.0%	\$0	0.0%	4.1%	0	0.0%				0	0.0%						
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	93.9%	\$0	0.0%	57.0%	0	0.0%	92.8%	\$0	0.0%	56.5%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.1%	\$0	0.0%	43.0%	0	0.0%	5.8%	\$0	0.0%	24.9%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	18.5%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Lakeland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	5	1.9%	\$220	0.6%	1.3%	0	0.0%	0.5%	\$0	0.0%	0.4%	5	3.4%	0.5%	\$220	1.1%	0.3%
	Moderate	35	13.4%	\$3,810	10.6%	19.2%	16	14.2%	12.4%	\$1,673	10.5%	9.7%	19	12.8%	12.2%	\$2,137	10.7%	9.7%
	Middle	149	56.9%	\$19,236	53.6%	54.7%	59	52.2%	57.5%	\$8,141	51.1%	56.7%	90	60.4%	56.9%	\$11,095	55.5%	55.4%
	Upper	73	27.9%	\$12,633	35.2%	24.9%	38	33.6%	29.6%	\$6,105	38.4%	33.2%	35	23.5%	30.5%	\$6,528	32.7%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	262	100.0%	\$35,899	100.0%	100.0%	113	100.0%	100.0%	\$15,919	100.0%	100.0%	149	100.0%	100.0%	\$19,980	100.0%	100.0%
REFINANCE	Low	3	1.1%	\$157	0.5%	1.3%	2	1.4%	0.6%	\$124	0.8%	0.4%	1	0.8%	0.2%	\$33	0.2%	0.1%
	Moderate	27	10.2%	\$2,844	8.6%	19.2%	14	10.1%	12.2%	\$1,475	9.2%	10.9%	13	10.2%	11.1%	\$1,369	8.0%	8.8%
	Middle	120	45.3%	\$13,701	41.3%	54.7%	59	42.8%	52.0%	\$5,939	36.9%	48.1%	61	48.0%	52.5%	\$7,762	45.5%	49.9%
	Upper	115	43.4%	\$16,450	49.6%	24.9%	63	45.7%	35.2%	\$8,536	53.1%	40.7%	52	40.9%	36.2%	\$7,914	46.3%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	265	100.0%	\$33,152	100.0%	100.0%	138	100.0%	100.0%	\$16,074	100.0%	100.0%	127	100.0%	100.0%	\$17,078	100.0%	100.0%
HOME IMPROVEMENT	Low	6	1.8%	\$39	1.0%	1.3%	3	1.9%	1.0%	\$11	0.7%	0.7%	3	1.8%	1.1%	\$28	1.3%	0.2%
	Moderate	87	26.6%	\$653	16.7%	19.2%	45	28.0%	18.5%	\$355	21.3%	8.0%	42	25.3%	18.0%	\$298	13.3%	12.4%
	Middle	157	48.0%	\$1,897	48.6%	54.7%	77	47.8%	50.7%	\$803	48.1%	50.9%	80	48.2%	51.8%	\$1,094	49.0%	48.2%
	Upper	77	23.5%	\$1,312	33.6%	24.9%	36	22.4%	29.8%	\$499	29.9%	40.4%	41	24.7%	29.1%	\$813	36.4%	39.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	327	100.0%	\$3,901	100.0%	100.0%	161	100.0%	100.0%	\$1,668	100.0%	100.0%	166	100.0%	100.0%	\$2,233	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.1%	0	0.0%	11.1%	\$0	0.0%	18.0%	0	0.0%	18.9%	\$0	0.0%	11.7%
	Moderate	0	0.0%	\$0	0.0%	22.5%	0	0.0%	25.9%	\$0	0.0%	12.2%	0	0.0%	16.2%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	50.7%	0	0.0%	51.9%	\$0	0.0%	69.3%	0	0.0%	59.5%	\$0	0.0%	82.3%
	Upper	0	0.0%	\$0	0.0%	17.7%	0	0.0%	11.1%	\$0	0.0%	0.6%	0	0.0%	5.4%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	1.6%	\$416	0.6%	1.3%	5	1.2%	0.6%	\$135	0.4%	3.1%	9	2.0%	0.5%	\$281	0.7%	1.0%
	Moderate	149	17.4%	\$7,307	10.0%	19.2%	75	18.2%	12.7%	\$3,503	10.4%	10.3%	74	16.7%	12.2%	\$3,804	9.7%	9.2%
	Middle	426	49.9%	\$34,834	47.7%	54.7%	195	47.3%	55.7%	\$14,883	44.2%	56.6%	231	52.3%	55.5%	\$19,951	50.8%	55.8%
	Upper	265	31.0%	\$30,395	41.7%	24.9%	137	33.3%	31.0%	\$15,140	45.0%	30.0%	128	29.0%	31.9%	\$15,255	38.8%	34.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	854	100.0%	\$72,952	100.0%	100.0%	412	100.0%	100.0%	\$33,661	100.0%	100.0%	442	100.0%	100.0%	\$39,291	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	49	4.9%	\$2,394	6.5%	4.0%	20	7.8%	4.8%	\$660	4.6%	8.6%	29	3.9%	4.4%	\$1,734	7.8%	6.6%
	Moderate	257	25.6%	\$7,892	21.5%	19.4%	100	39.2%	20.0%	\$3,114	21.5%	18.0%	157	20.9%	19.2%	\$4,778	21.5%	20.1%
	Middle	470	46.8%	\$18,804	51.3%	49.8%	94	36.9%	47.6%	\$6,101	42.1%	48.9%	376	50.1%	49.8%	\$12,703	57.2%	51.8%
	Upper	229	22.8%	\$7,593	20.7%	26.8%	41	16.1%	24.2%	\$4,607	31.8%	22.1%	188	25.1%	23.9%	\$2,986	13.4%	19.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	2.4%	0	0.0%	2.7%	\$0	0.0%	2.0%
Total	1,005	100.0%	\$36,683	100.0%	100.0%	255	100.0%	100.0%	\$14,482	100.0%	100.0%	750	100.0%	100.0%	\$22,201	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	1	5.9%	\$300	10.3%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	14.3%	2.1%	\$300	28.9%	3.6%
	Moderate	7	41.2%	\$1,147	39.3%	23.0%	5	50.0%	25.3%	\$677	36.0%	16.4%	2	28.6%	22.1%	\$470	45.3%	26.3%
	Middle	7	41.2%	\$1,190	40.8%	49.7%	4	40.0%	46.7%	\$1,003	53.4%	46.6%	3	42.9%	42.1%	\$187	18.0%	30.2%
	Upper	2	11.8%	\$280	9.6%	24.7%	1	10.0%	22.7%	\$200	10.6%	26.6%	1	14.3%	28.4%	\$80	7.7%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	10.4%	0	0.0%	5.3%	\$0	0.0%	5.1%
Total	17	100.0%	\$2,917	100.0%	100.0%	10	100.0%	100.0%	\$1,880	100.0%	100.0%	7	100.0%	100.0%	\$1,037	100.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Lakeland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2015, 2014					2014						2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar			
		#	%	\$ (000s)	\$ %		%	#		%	\$ (000s)		\$ %	%		#	%	\$ (000s)	\$ %
HOME PURCHASE	Low	11	4.2%	\$955	2.7%	20.3%	5	4.4%	3.7%	\$432	2.7%	1.9%	6	4.0%	3.1%	\$523	2.6%	1.6%	
	Moderate	46	17.6%	\$4,094	11.4%	18.6%	22	19.5%	17.2%	\$2,078	13.1%	12.7%	24	16.1%	15.6%	\$2,016	10.1%	11.3%	
	Middle	63	24.0%	\$6,927	19.3%	20.8%	28	24.8%	22.0%	\$2,975	18.7%	20.5%	35	23.5%	23.5%	\$3,952	19.8%	21.2%	
	Upper	140	53.4%	\$23,775	66.2%	40.3%	57	50.4%	36.0%	\$10,327	64.9%	44.7%	83	55.7%	37.6%	\$13,448	67.3%	46.3%	
	Unknown	2	0.8%	\$148	0.4%	0.0%	1	0.9%	21.1%	\$107	0.7%	20.1%	1	0.7%	20.2%	\$41	0.2%	19.6%	
	Total	262	100.0%	\$35,899	100.0%	100.0%	113	100.0%	100.0%	\$15,919	100.0%	100.0%	149	100.0%	100.0%	\$19,980	100.0%	100.0%	
REFINANCE	Low	31	11.7%	\$2,447	7.4%	20.3%	17	12.3%	5.3%	\$1,183	7.4%	3.4%	14	11.0%	4.2%	\$1,264	7.4%	2.4%	
	Moderate	52	19.6%	\$4,548	13.7%	18.6%	32	23.2%	11.5%	\$2,760	17.2%	7.8%	20	15.7%	10.4%	\$1,788	10.5%	6.8%	
	Middle	36	13.6%	\$3,371	10.2%	20.8%	15	10.9%	17.4%	\$1,189	7.4%	13.8%	21	16.5%	16.9%	\$2,182	12.8%	13.7%	
	Upper	133	50.2%	\$20,682	62.4%	40.3%	65	47.1%	40.8%	\$9,493	59.1%	48.3%	68	53.5%	39.1%	\$11,189	65.5%	46.1%	
	Unknown	13	4.9%	\$2,104	6.3%	0.0%	9	6.5%	25.1%	\$1,449	9.0%	26.7%	4	3.1%	29.4%	\$655	3.8%	30.9%	
	Total	265	100.0%	\$33,152	100.0%	100.0%	138	100.0%	100.0%	\$16,074	100.0%	100.0%	127	100.0%	100.0%	\$17,078	100.0%	100.0%	
HOME IMPROVEMENT	Low	43	13.1%	\$148	3.8%	20.3%	19	11.8%	9.5%	\$67	4.0%	2.4%	24	14.5%	9.1%	\$81	3.6%	2.3%	
	Moderate	107	32.7%	\$590	15.1%	18.6%	57	35.4%	20.3%	\$321	19.2%	9.4%	50	30.1%	18.1%	\$269	12.0%	9.2%	
	Middle	62	19.0%	\$748	19.2%	20.8%	38	23.6%	24.9%	\$307	18.4%	21.7%	24	14.5%	20.1%	\$441	19.7%	20.3%	
	Upper	114	34.9%	\$2,412	61.8%	40.3%	46	28.6%	40.6%	\$970	58.2%	58.8%	68	41.0%	47.2%	\$1,442	64.6%	58.5%	
	Unknown	1	0.3%	\$3	0.1%	0.0%	1	0.6%	4.8%	\$3	0.2%	7.8%	0	0.0%	5.4%	\$0	0.0%	9.6%	
	Total	327	100.0%	\$3,901	100.0%	100.0%	161	100.0%	100.0%	\$1,668	100.0%	100.0%	166	100.0%	100.0%	\$2,233	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	85	10.0%	\$3,550	4.9%	20.3%	41	10.0%	4.4%	\$1,682	5.0%	2.0%	44	10.0%	3.7%	\$1,868	4.8%	1.7%	
	Moderate	205	24.0%	\$9,232	12.7%	18.6%	111	26.9%	15.8%	\$5,159	15.3%	9.6%	94	21.3%	14.3%	\$4,073	10.4%	9.4%	
	Middle	161	18.9%	\$11,046	15.1%	20.8%	81	19.7%	20.9%	\$4,471	13.3%	15.9%	80	18.1%	21.6%	\$6,575	16.7%	18.0%	
	Upper	387	45.3%	\$46,869	64.2%	40.3%	168	40.8%	37.4%	\$20,790	61.8%	38.9%	219	49.5%	38.3%	\$26,079	66.4%	43.3%	
	Unknown	16	1.9%	\$2,255	3.1%	0.0%	11	2.7%	21.5%	\$1,559	4.6%	33.6%	5	1.1%	22.1%	\$696	1.8%	27.5%	
	Total	854	100.0%	\$72,952	100.0%	100.0%	412	100.0%	100.0%	\$33,661	100.0%	100.0%	442	100.0%	100.0%	\$39,291	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	675	67.2%	\$9,695	26.4%	95.0%	169	66.3%	45.2%	\$4,309	29.8%	36.2%	506	67.5%	51.5%	\$5,386	24.3%	34.4%	
	Over \$1 Million	320	31.8%	\$24,796	67.6%	4.8%	82	32.2%					238	31.7%					
	Total Rev. available	995	99.0%	\$34,491	94.0%	99.8%	251	98.5%					744	99.2%					
	Rev. Not Known	10	1.0%	\$2,192	6.0%	0.2%	4	1.6%					6	0.8%					
	Total	1,005	100.0%	\$36,683	100.0%	100.0%	255	100.0%					750	100.0%					
Small Business Loan Size	\$100,000 or Less	946	94.1%	\$9,645	26.3%		231	90.6%	95.0%	\$3,190	22.0%	41.4%	715	95.3%	95.6%	\$6,455	29.1%	43.4%	
	\$100,001 - \$250,000	24	2.4%	\$4,227	11.5%		8	3.1%	2.6%	\$1,499	10.4%	15.2%	16	2.1%	2.3%	\$2,728	12.3%	14.5%	
	\$250,001 - \$1 Million	35	3.5%	\$22,811	62.2%		16	6.3%	2.4%	\$9,793	67.6%	43.3%	19	2.5%	2.1%	\$13,018	58.6%	42.1%	
	Total	1,005	100.0%	\$36,683	100.0%		255	100.0%	100.0%	\$14,482	100.0%	100.0%	750	100.0%	100.0%	\$22,201	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	7	41.2%	\$818	28.0%	91.7%	3	30.0%	53.3%	\$411	21.9%	48.2%	4	57.1%	66.3%	\$407	39.2%	72.9%	
Over \$1 Million	6	35.3%	\$1,700	58.3%	8.3%	4	40.0%					2	28.6%						
Not Known	4	23.5%	\$399	13.7%	0.0%	3	30.0%					1	14.3%						
Total	17	100.0%	\$2,917	100.0%	100.0%	10	100.0%					7	100.0%						
Small Farm Loan Size	\$100,000 or Less	6	35.3%	\$343	11.8%		2	20.0%	70.7%	\$76	4.0%	16.3%	4	57.1%	71.6%	\$267	25.7%	19.0%	
	\$100,001 - \$250,000	9	52.9%	\$1,774	60.8%		7	70.0%	17.3%	\$1,304	69.4%	33.9%	2	28.6%	13.7%	\$470	45.3%	26.6%	
	\$250,001 - \$500,000	2	11.8%	\$800	27.4%		1	10.0%	12.0%	\$500	26.6%	49.8%	1	14.3%	14.7%	\$300	28.9%	54.4%	
	Total	17	100.0%	\$2,917	100.0%		10	100.0%	100.0%	\$1,880	100.0%	100.0%	7	100.0%	100.0%	\$1,037	100.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Melbourne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.6%	\$458	0.8%	1.2%	1	0.7%	0.3%	\$208	0.8%	0.2%	1	0.6%	0.4%	\$250	0.8%	0.2%
	Moderate	57	18.4%	\$6,375	11.2%	18.8%	31	20.7%	13.1%	\$3,253	12.1%	8.8%	26	16.4%	14.5%	\$3,122	10.3%	10.2%
	Middle	127	41.1%	\$17,959	31.5%	46.9%	55	36.7%	47.9%	\$7,656	28.5%	39.5%	72	45.3%	47.7%	\$10,303	34.1%	39.6%
	Upper	123	39.8%	\$32,254	56.5%	33.1%	63	42.0%	38.7%	\$15,752	58.6%	51.5%	60	37.7%	37.4%	\$16,502	54.7%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	309	100.0%	\$57,046	100.0%	100.0%	150	100.0%	100.0%	\$26,869	100.0%	100.0%	159	100.0%	100.0%	\$30,177	100.0%	100.0%
REFINANCE	Low	4	1.3%	\$451	0.9%	1.2%	1	0.7%	0.4%	\$188	1.0%	0.3%	3	1.7%	0.5%	\$263	0.9%	0.3%
	Moderate	39	12.5%	\$4,943	9.9%	18.8%	17	12.1%	13.3%	\$1,770	9.1%	10.0%	22	12.8%	13.2%	\$3,173	10.3%	10.1%
	Middle	144	46.0%	\$19,898	39.7%	46.9%	75	53.2%	48.0%	\$8,410	43.4%	41.6%	69	40.1%	45.0%	\$11,488	37.4%	37.4%
	Upper	126	40.3%	\$24,857	49.6%	33.1%	48	34.0%	38.3%	\$9,026	46.5%	48.1%	78	45.3%	41.3%	\$15,831	51.5%	52.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	313	100.0%	\$50,149	100.0%	100.0%	141	100.0%	100.0%	\$19,394	100.0%	100.0%	172	100.0%	100.0%	\$30,755	100.0%	100.0%
HOME IMPROVEMENT	Low	10	4.1%	\$64	1.5%	1.2%	4	3.4%	0.8%	\$26	1.4%	0.1%	6	4.7%	1.7%	\$38	1.6%	0.9%
	Moderate	63	25.7%	\$677	15.7%	18.8%	30	25.4%	17.5%	\$208	10.9%	9.4%	33	26.0%	16.4%	\$469	19.5%	8.1%
	Middle	98	40.0%	\$1,674	38.8%	46.9%	50	42.4%	44.7%	\$650	33.9%	38.8%	48	37.8%	41.9%	\$1,024	42.6%	35.6%
	Upper	74	30.2%	\$1,904	44.1%	33.1%	34	28.8%	37.1%	\$1,031	53.8%	51.7%	40	31.5%	40.0%	\$873	36.3%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	245	100.0%	\$4,319	100.0%	100.0%	118	100.0%	100.0%	\$1,915	100.0%	100.0%	127	100.0%	100.0%	\$2,404	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	8.7%	\$0	0.0%	5.7%	0	0.0%	16.7%	\$0	0.0%	7.2%
	Moderate	0	0.0%	\$0	0.0%	24.0%	0	0.0%	26.1%	\$0	0.0%	31.0%	0	0.0%	33.3%	\$0	0.0%	63.4%
	Middle	0	0.0%	\$0	0.0%	44.6%	0	0.0%	47.8%	\$0	0.0%	44.9%	0	0.0%	33.3%	\$0	0.0%	22.5%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	17.4%	\$0	0.0%	18.4%	0	0.0%	16.7%	\$0	0.0%	7.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	1.8%	\$973	0.9%	1.2%	6	1.5%	0.4%	\$422	0.9%	0.4%	10	2.2%	0.5%	\$551	0.9%	0.5%
	Moderate	159	18.3%	\$11,995	10.8%	18.8%	78	19.1%	13.3%	\$5,231	10.9%	9.8%	81	17.7%	14.2%	\$6,764	10.7%	12.0%
	Middle	369	42.6%	\$39,531	35.4%	46.9%	180	44.0%	47.8%	\$16,716	34.7%	40.2%	189	41.3%	46.7%	\$22,815	36.0%	38.3%
	Upper	323	37.3%	\$59,015	52.9%	33.1%	145	35.5%	38.5%	\$25,809	53.6%	49.7%	178	38.9%	38.7%	\$33,206	52.4%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	867	100.0%	\$111,514	100.0%	100.0%	409	100.0%	100.0%	\$48,178	100.0%	100.0%	458	100.0%	100.0%	\$63,336	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	28	3.5%	\$805	2.1%	1.8%	13	4.8%	1.4%	\$696	3.4%	1.5%	15	2.9%	1.5%	\$109	0.6%	1.5%
	Moderate	288	36.2%	\$17,412	44.6%	21.4%	124	45.9%	23.5%	\$9,945	48.0%	33.6%	164	31.2%	23.5%	\$7,467	40.8%	33.9%
	Middle	258	32.4%	\$13,172	33.8%	42.8%	77	28.5%	38.6%	\$6,132	29.6%	34.0%	181	34.4%	39.8%	\$7,040	38.4%	35.6%
	Upper	222	27.9%	\$7,638	19.6%	34.1%	56	20.7%	35.3%	\$3,941	19.0%	30.2%	166	31.6%	34.2%	\$3,697	20.2%	28.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.7%
Total	796	100.0%	\$39,027	100.0%	100.0%	270	100.0%	100.0%	\$20,714	100.0%	100.0%	526	100.0%	100.0%	\$18,313	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	5.6%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	16.7%	\$0	0.0%	3.1%	0	0.0%	21.9%	\$0	0.0%	38.1%
	Middle	0	0.0%	\$0	0.0%	32.8%	0	0.0%	16.7%	\$0	0.0%	27.4%	0	0.0%	18.8%	\$0	0.0%	13.0%
	Upper	0	0.0%	\$0	0.0%	47.1%	0	0.0%	61.1%	\$0	0.0%	66.6%	0	0.0%	59.4%	\$0	0.0%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Melbourne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	26	8.4%	\$1,901	3.3%	19.4%	15	10.0%	7.1%	\$1,088	4.0%	3.3%	11	6.9%	6.5%	\$813	2.7%	2.9%
	Moderate	61	19.7%	\$5,943	10.4%	18.8%	40	26.7%	16.8%	\$3,790	14.1%	10.8%	21	13.2%	17.6%	\$2,153	7.1%	11.3%
	Middle	69	22.3%	\$9,642	16.9%	21.5%	27	18.0%	18.8%	\$3,277	12.2%	16.1%	42	26.4%	20.3%	\$6,365	21.1%	17.8%
	Upper	152	49.2%	\$39,406	69.1%	40.4%	67	44.7%	40.7%	\$18,560	69.1%	55.1%	85	53.5%	39.6%	\$20,846	69.1%	53.5%
	Unknown	1	0.3%	\$154	0.3%	0.0%	1	0.7%	16.5%	\$154	0.6%	14.7%	0	0.0%	16.0%	\$0	0.0%	14.5%
	Total	309	100.0%	\$57,046	100.0%	100.0%	150	100.0%	100.0%	\$26,869	100.0%	100.0%	159	100.0%	100.0%	\$30,177	100.0%	100.0%
REFINANCE	Low	37	11.8%	\$3,432	6.8%	19.4%	20	14.2%	8.6%	\$1,928	9.9%	4.9%	17	9.9%	6.9%	\$1,504	4.9%	3.5%
	Moderate	55	17.6%	\$5,810	11.6%	18.8%	28	19.9%	14.0%	\$2,636	13.6%	9.4%	27	15.7%	14.2%	\$3,174	10.3%	9.1%
	Middle	66	21.1%	\$8,391	16.7%	21.5%	29	20.6%	17.7%	\$3,356	17.3%	15.2%	37	21.5%	17.2%	\$5,035	16.4%	13.9%
	Upper	137	43.8%	\$29,393	58.6%	40.4%	57	40.4%	37.8%	\$10,330	53.3%	47.7%	80	46.5%	38.4%	\$19,063	62.0%	48.5%
	Unknown	18	5.8%	\$3,123	6.2%	0.0%	7	5.0%	21.8%	\$1,144	5.9%	22.8%	11	6.4%	23.3%	\$1,979	6.4%	25.0%
	Total	313	100.0%	\$50,149	100.0%	100.0%	141	100.0%	100.0%	\$19,394	100.0%	100.0%	172	100.0%	100.0%	\$30,755	100.0%	100.0%
HOME IMPROVEMENT	Low	48	19.6%	\$172	4.0%	19.4%	28	23.7%	16.2%	\$97	5.1%	6.0%	20	15.7%	11.3%	\$75	3.1%	3.5%
	Moderate	47	19.2%	\$366	8.5%	18.8%	29	24.6%	15.8%	\$161	8.4%	8.9%	18	14.2%	17.5%	\$205	8.5%	9.4%
	Middle	39	15.9%	\$515	11.9%	21.5%	16	13.6%	19.8%	\$186	9.7%	19.4%	23	18.1%	19.5%	\$329	13.7%	19.8%
	Upper	107	43.7%	\$3,242	75.1%	40.4%	43	36.4%	38.2%	\$1,460	76.2%	58.7%	64	50.4%	43.8%	\$1,782	74.1%	59.6%
	Unknown	4	1.6%	\$24	0.6%	0.0%	2	1.7%	10.1%	\$11	0.6%	6.9%	2	1.6%	7.9%	\$13	0.5%	7.6%
	Total	245	100.0%	\$4,319	100.0%	100.0%	118	100.0%	100.0%	\$1,915	100.0%	100.0%	127	100.0%	100.0%	\$2,404	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	111	12.8%	\$5,505	4.9%	19.4%	63	15.4%	7.9%	\$3,113	6.5%	3.7%	48	10.5%	6.8%	\$2,392	3.8%	3.0%
	Moderate	163	18.8%	\$12,119	10.9%	18.8%	97	23.7%	15.9%	\$6,587	13.7%	10.1%	66	14.4%	16.5%	\$5,532	8.7%	10.2%
	Middle	174	20.1%	\$18,548	16.6%	21.5%	72	17.6%	18.5%	\$6,819	14.2%	15.5%	102	22.3%	19.3%	\$11,729	18.5%	16.0%
	Upper	396	45.7%	\$72,041	64.6%	40.4%	167	40.8%	39.7%	\$30,350	63.0%	51.6%	229	50.0%	39.4%	\$41,691	65.8%	50.2%
	Unknown	23	2.7%	\$3,301	3.0%	0.0%	10	2.4%	18.0%	\$1,309	2.7%	19.1%	13	2.8%	18.1%	\$1,992	3.1%	20.6%
	Total	867	100.0%	\$111,514	100.0%	100.0%	409	100.0%	100.0%	\$48,178	100.0%	100.0%	458	100.0%	100.0%	\$63,336	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	582	73.1%	\$12,059	30.9%	95.0%	166	61.5%	47.1%	\$5,898	28.5%	35.5%	416	79.1%	53.3%	\$6,161	33.6%	37.3%
	Over \$1 Million	201	25.3%	\$25,714	65.9%	4.8%	98	36.3%				103	19.6%					
	Total Rev. available	783	98.4%	\$37,773	96.8%	99.8%	264	97.8%				519	98.7%					
	Rev. Not Known	13	1.6%	\$1,254	3.2%	0.2%	6	2.2%				7	1.3%					
	Total	796	100.0%	\$39,027	100.0%	100.0%	270	100.0%				526	100.0%					
Small Business Loan Size	\$100,000 or Less	717	90.1%	\$7,955	20.4%		227	84.1%	95.5%	\$3,227	15.6%	44.4%	490	93.2%	95.3%	\$4,728	25.8%	43.8%
	\$100,001 - \$250,000	35	4.4%	\$6,549	16.8%		18	6.7%	2.1%	\$3,217	15.5%	13.1%	17	3.2%	2.2%	\$3,332	18.2%	13.2%
	\$250,001 - \$1 Million	44	5.5%	\$24,523	62.8%		25	9.3%	2.4%	\$14,270	68.9%	42.6%	19	3.6%	2.5%	\$10,253	56.0%	43.0%
	Total	796	100.0%	\$39,027	100.0%		270	100.0%	100.0%	\$20,714	100.0%	100.0%	526	100.0%	100.0%	\$18,313	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	77.8%	\$0	0.0%	59.9%	0	0.0%	56.3%	\$0	0.0%	50.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	42.6%	0	0.0%	87.5%	\$0	0.0%	46.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	57.4%	0	0.0%	12.5%	\$0	0.0%	53.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms																	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Middle FL

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Agg		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	50.0%	\$610	38.0%	33.5%	5	45.5%	39.2%	\$279	37.7%	33.6%	4	57.1%	36.1%	\$331	38.3%	30.2%
	Middle	7	38.9%	\$800	49.8%	57.7%	5	45.5%	52.2%	\$356	48.1%	53.9%	2	28.6%	53.0%	\$444	51.3%	57.1%
	Upper	2	11.1%	\$195	12.1%	8.8%	1	9.1%	8.6%	\$105	14.2%	12.4%	1	14.3%	10.9%	\$90	10.4%	12.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$1,605	100.0%	100.0%	11	100.0%	100.0%	\$740	100.0%	100.0%	7	100.0%	100.0%	\$865	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	29.7%	\$988	25.5%	33.5%	5	23.8%	32.0%	\$421	20.1%	27.0%	6	37.5%	26.4%	\$567	31.8%	23.5%
	Middle	24	64.9%	\$2,643	68.2%	57.7%	15	71.4%	58.4%	\$1,544	73.8%	56.3%	9	56.3%	59.4%	\$1,099	61.6%	60.0%
	Upper	2	5.4%	\$245	6.3%	8.8%	1	4.8%	9.6%	\$128	6.1%	16.7%	1	6.3%	14.2%	\$117	6.6%	16.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$3,876	100.0%	100.0%	21	100.0%	100.0%	\$2,093	100.0%	100.0%	16	100.0%	100.0%	\$1,783	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	51.0%	\$130	49.6%	33.5%	15	46.9%	39.4%	\$60	44.4%	31.5%	10	58.8%	45.5%	\$70	55.1%	27.0%
	Middle	22	44.9%	\$116	44.3%	57.7%	15	46.9%	50.7%	\$59	43.7%	49.3%	7	41.2%	40.9%	\$57	44.9%	45.6%
	Upper	2	4.1%	\$16	6.1%	8.8%	2	6.3%	9.9%	\$16	11.9%	19.2%	0	0.0%	13.6%	\$0	0.0%	27.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	49	100.0%	\$262	100.0%	100.0%	32	100.0%	100.0%	\$135	100.0%	100.0%	17	100.0%	100.0%	\$127	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	42.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	55.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	45	43.3%	\$1,728	30.1%	33.5%	25	39.1%	37.2%	\$760	25.6%	31.5%	20	50.0%	33.9%	\$968	34.9%	27.9%
	Middle	53	51.0%	\$3,559	62.0%	57.7%	35	54.7%	53.8%	\$1,959	66.0%	54.6%	18	45.0%	54.0%	\$1,600	57.7%	57.8%
	Upper	6	5.8%	\$456	7.9%	8.8%	4	6.3%	9.0%	\$249	8.4%	14.0%	2	5.0%	12.1%	\$207	7.5%	14.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	104	100.0%	\$5,743	100.0%	100.0%	64	100.0%	100.0%	\$2,968	100.0%	100.0%	40	100.0%	100.0%	\$2,775	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	79	38.5%	\$1,631	34.2%	33.3%	33	60.0%	29.8%	\$657	26.4%	34.1%	46	30.7%	28.4%	\$974	42.8%	31.5%
	Middle	117	57.1%	\$3,073	64.5%	56.4%	21	38.2%	60.3%	\$1,800	72.3%	59.3%	96	64.0%	59.3%	\$1,273	55.9%	61.3%
	Upper	9	4.4%	\$62	1.3%	10.3%	1	1.8%	8.1%	\$32	1.3%	5.6%	8	5.3%	10.6%	\$30	1.3%	5.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	1.0%	0	0.0%	1.8%	\$0	0.0%	1.2%
Total	205	100.0%	\$4,766	100.0%	100.0%	55	100.0%	100.0%	\$2,489	100.0%	100.0%	150	100.0%	100.0%	\$2,277	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	54.5%	\$2,050	58.8%	29.5%	3	37.5%	26.8%	\$1,100	43.4%	30.3%	3	100.0%	33.9%	\$950	100.0%	41.7%
	Middle	5	45.5%	\$1,437	41.2%	53.7%	5	62.5%	58.9%	\$1,437	56.6%	65.4%	0	0.0%	54.2%	\$0	0.0%	51.2%
	Upper	0	0.0%	\$0	0.0%	16.8%	0	0.0%	14.3%	\$0	0.0%	4.3%	0	0.0%	11.9%	\$0	0.0%	7.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	11	100.0%	\$3,487	100.0%	100.0%	8	100.0%	100.0%	\$2,537	100.0%	100.0%	3	100.0%	100.0%	\$950	100.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Middle FL

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Count		Dollar		Count	Count		Dollar					
		#	%	\$ (000s)	\$ %		%	Bank	Agg	Bank		Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	3	16.7%	\$142	8.8%	24.1%	2	18.2%	7.1%	\$99	13.4%	3.6%	1	14.3%	3.8%	\$43	5.0%	2.0%	
	Moderate	6	33.3%	\$492	30.7%	20.0%	4	36.4%	22.7%	\$254	34.3%	17.8%	2	28.6%	25.9%	\$238	27.5%	18.5%	
	Middle	3	16.7%	\$268	16.7%	18.3%	2	18.2%	20.8%	\$178	24.1%	18.8%	1	14.3%	19.9%	\$90	10.4%	18.3%	
	Upper	5	27.8%	\$607	37.8%	37.6%	2	18.2%	30.8%	\$113	15.3%	39.9%	3	42.9%	31.3%	\$494	57.1%	42.1%	
	Unknown	1	5.6%	\$96	6.0%	0.0%	1	9.1%	18.6%	\$96	13.0%	20.0%	0	0.0%	19.1%	\$0	0.0%	19.2%	
	Total	18	100.0%	\$1,605	100.0%	100.0%	11	100.0%	100.0%	\$740	100.0%	100.0%	7	100.0%	100.0%	\$865	100.0%	100.0%	
REFINANCE	Low	2	5.4%	\$133	3.4%	24.1%	2	9.5%	6.8%	\$133	6.4%	4.9%	0	0.0%	4.7%	\$0	0.0%	2.9%	
	Moderate	8	21.6%	\$605	15.6%	20.0%	4	19.0%	12.8%	\$349	16.7%	9.7%	4	25.0%	9.8%	\$256	14.4%	6.4%	
	Middle	4	10.8%	\$297	7.7%	18.3%	3	14.3%	25.1%	\$252	12.0%	20.4%	1	6.3%	22.0%	\$45	2.5%	17.2%	
	Upper	22	59.5%	\$2,762	71.3%	37.6%	11	52.4%	34.7%	\$1,280	61.2%	44.4%	11	68.8%	40.6%	\$1,482	83.1%	47.0%	
	Unknown	1	2.7%	\$79	2.0%	0.0%	1	4.8%	20.5%	\$79	3.8%	20.6%	0	0.0%	22.8%	\$0	0.0%	26.4%	
	Total	37	100.0%	\$3,876	100.0%	100.0%	21	100.0%	100.0%	\$2,093	100.0%	100.0%	16	100.0%	100.0%	\$1,783	100.0%	100.0%	
HOME IMPROVEMENT	Low	16	32.7%	\$39	14.9%	24.1%	13	40.6%	22.5%	\$34	25.2%	3.9%	3	17.6%	15.2%	\$5	3.9%	3.8%	
	Moderate	17	34.7%	\$72	27.5%	20.0%	12	37.5%	29.6%	\$46	34.1%	12.7%	5	29.4%	18.2%	\$26	20.5%	5.5%	
	Middle	6	12.2%	\$38	14.5%	18.3%	3	9.4%	22.5%	\$20	14.8%	34.2%	3	17.6%	15.2%	\$18	14.2%	5.6%	
	Upper	10	20.4%	\$113	43.1%	37.6%	4	12.5%	22.5%	\$35	25.9%	39.0%	6	35.3%	48.5%	\$78	61.4%	73.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	10.3%	0	0.0%	3.0%	\$0	0.0%	12.1%	
	Total	49	100.0%	\$262	100.0%	100.0%	32	100.0%	100.0%	\$135	100.0%	100.0%	17	100.0%	100.0%	\$127	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	21	20.2%	\$314	5.5%	24.1%	17	26.6%	8.5%	\$266	9.0%	4.0%	4	10.0%	4.9%	\$48	1.7%	2.4%	
	Moderate	31	29.8%	\$1,169	20.4%	20.0%	20	31.3%	20.5%	\$649	21.9%	15.1%	11	27.5%	20.6%	\$520	18.7%	14.1%	
	Middle	13	12.5%	\$603	10.5%	18.3%	8	12.5%	22.2%	\$450	15.2%	19.6%	5	12.5%	20.1%	\$153	5.5%	17.5%	
	Upper	37	35.6%	\$3,482	60.6%	37.6%	17	26.6%	31.2%	\$1,428	48.1%	41.3%	20	50.0%	35.3%	\$2,054	74.0%	44.6%	
	Unknown	2	1.9%	\$175	3.0%	0.0%	2	3.1%	17.7%	\$175	5.9%	20.0%	0	0.0%	19.0%	\$0	0.0%	21.4%	
	Total	104	100.0%	\$5,743	100.0%	100.0%	64	100.0%	100.0%	\$2,968	100.0%	100.0%	40	100.0%	100.0%	\$2,775	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	133	64.9%	\$1,694	35.5%	95.7%	33	60.0%	46.5%	\$1,032	41.5%	43.9%	100	66.7%	54.6%	\$662	29.1%	39.1%	
	Over \$1 Million	70	34.1%	\$2,905	61.0%	3.9%	21	38.2%				49	32.7%						
	Total Rev. available	203	99.0%	\$4,599	96.5%	99.6%	54	98.2%				149	99.4%						
	Rev. Not Known	2	1.0%	\$167	3.5%	0.4%	1	1.8%				1	0.7%						
	Total	205	100.0%	\$4,766	100.0%	100.0%	55	100.0%				150	100.0%						
Small Business Loan Size	\$100,000 or Less	194	94.6%	\$1,788	37.5%		50	90.9%	95.7%	\$729	29.3%	46.4%	144	96.0%	97.1%	\$1,059	46.5%	54.0%	
	\$100,001 - \$250,000	8	3.9%	\$1,365	28.6%		4	7.3%	2.7%	\$842	33.8%	17.7%	4	2.7%	1.5%	\$523	23.0%	11.5%	
	\$250,001 - \$1 Million	3	1.5%	\$1,613	33.8%		1	1.8%	1.6%	\$918	36.9%	35.8%	2	1.3%	1.5%	\$695	30.5%	34.5%	
	Total	205	100.0%	\$4,766	100.0%		55	100.0%	100.0%	\$2,489	100.0%	100.0%	150	100.0%	100.0%	\$2,277	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	90.5%	0	0.0%	30.4%	\$0	0.0%	32.1%	0	0.0%	50.8%	\$0	0.0%	52.3%
Over \$1 Million		6	54.5%	\$1,827	52.4%	9.5%	5	62.5%				1	33.3%						
Not Known		5	45.5%	\$1,660	47.6%	0.0%	3	37.5%				2	66.7%						
Total		11	100.0%	\$3,487	100.0%	100.0%	8	100.0%				3	100.0%						
\$100,000 or Less		1	9.1%	\$63	1.8%		1	12.5%	66.1%	\$63	2.5%	14.1%	0	0.0%	62.7%	\$0	0.0%	21.3%	
\$100,001 - \$250,000	5	45.5%	\$1,074	30.8%		3	37.5%	19.6%	\$624	24.6%	30.7%	2	66.7%	25.4%	\$450	47.4%	38.3%		
\$250,001 - \$500,000	5	45.5%	\$2,350	67.4%		4	50.0%	14.3%	\$1,850	72.9%	55.2%	1	33.3%	11.9%	\$500	52.6%	40.4%		
Total	11	100.0%	\$3,487	100.0%		8	100.0%	100.0%	\$2,537	100.0%	100.0%	3	100.0%	100.0%	\$950	100.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Naples

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	0.5%	\$275	0.2%	2.4%	2	1.0%	1.7%	\$275	0.5%	0.8%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	43	10.7%	\$9,831	7.7%	16.4%	26	13.3%	15.2%	\$5,978	10.6%	10.1%	17	8.3%	15.0%	\$3,853	5.4%	10.8%
	Middle	208	51.9%	\$53,515	41.8%	46.0%	95	48.5%	48.4%	\$23,532	41.9%	37.2%	113	55.1%	51.8%	\$29,983	41.8%	41.2%
	Upper	148	36.9%	\$64,265	50.3%	35.2%	73	37.2%	34.7%	\$26,382	47.0%	51.8%	75	36.6%	31.0%	\$37,883	52.8%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	401	100.0%	\$127,886	100.0%	100.0%	196	100.0%	100.0%	\$56,167	100.0%	100.0%	205	100.0%	100.0%	\$71,719	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	28	15.8%	\$3,584	9.7%	16.4%	14	20.3%	13.3%	\$1,706	13.6%	9.1%	14	13.0%	13.0%	\$1,878	7.6%	8.3%
	Middle	91	51.4%	\$18,108	48.8%	46.0%	35	50.7%	49.6%	\$6,413	51.3%	37.7%	56	51.9%	51.6%	\$11,695	47.6%	40.3%
	Upper	58	32.8%	\$15,394	41.5%	35.2%	20	29.0%	35.7%	\$4,388	35.1%	52.6%	38	35.2%	34.0%	\$11,006	44.8%	50.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	177	100.0%	\$37,086	100.0%	100.0%	69	100.0%	100.0%	\$12,507	100.0%	100.0%	108	100.0%	100.0%	\$24,579	100.0%	100.0%
HOME IMPROVEMENT	Low	3	7.1%	\$57	5.7%	2.4%	3	20.0%	4.8%	\$57	17.1%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.3%
	Moderate	5	11.9%	\$76	7.6%	16.4%	3	20.0%	12.3%	\$36	10.8%	6.9%	2	7.4%	15.4%	\$40	6.0%	8.2%
	Middle	26	61.9%	\$545	54.2%	46.0%	7	46.7%	53.2%	\$141	42.2%	38.5%	19	70.4%	59.3%	\$404	60.2%	35.5%
	Upper	8	19.0%	\$327	32.5%	35.2%	2	13.3%	29.8%	\$100	29.9%	53.7%	6	22.2%	24.5%	\$227	33.8%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$1,005	100.0%	100.0%	15	100.0%	100.0%	\$334	100.0%	100.0%	27	100.0%	100.0%	\$671	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.0%	0	0.0%	15.8%	\$0	0.0%	11.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	21.1%	\$0	0.0%	52.2%	0	0.0%	45.8%	\$0	0.0%	47.1%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	36.8%	\$0	0.0%	32.8%	0	0.0%	20.8%	\$0	0.0%	42.3%
	Upper	0	0.0%	\$0	0.0%	43.7%	0	0.0%	26.3%	\$0	0.0%	3.6%	0	0.0%	33.3%	\$0	0.0%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	0.8%	\$332	0.2%	2.4%	5	1.8%	1.8%	\$332	0.5%	1.0%	0	0.0%	1.9%	\$0	0.0%	0.9%
	Moderate	76	12.3%	\$13,491	8.1%	16.4%	43	15.4%	14.7%	\$7,720	11.2%	10.6%	33	9.7%	14.5%	\$5,771	6.0%	11.2%
	Middle	325	52.4%	\$72,168	43.5%	46.0%	137	48.9%	48.8%	\$30,086	43.6%	37.3%	188	55.3%	51.9%	\$42,082	43.4%	40.9%
	Upper	214	34.5%	\$79,986	48.2%	35.2%	95	33.9%	34.8%	\$30,870	44.7%	51.2%	119	35.0%	31.8%	\$49,116	50.7%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	620	100.0%	\$165,977	100.0%	100.0%	280	100.0%	100.0%	\$69,008	100.0%	100.0%	340	100.0%	100.0%	\$96,969	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	2.0%	\$81	0.6%	3.0%	5	4.1%	1.9%	\$56	0.7%	1.8%	3	1.1%	2.1%	\$25	0.4%	2.2%
	Moderate	51	12.8%	\$1,072	7.9%	13.4%	20	16.5%	10.8%	\$183	2.4%	10.1%	31	11.2%	10.6%	\$889	15.1%	8.7%
	Middle	169	42.4%	\$6,262	46.1%	43.5%	45	37.2%	41.5%	\$3,215	41.6%	41.0%	124	44.6%	41.5%	\$3,047	51.9%	40.7%
	Upper	171	42.9%	\$6,183	45.5%	40.1%	51	42.1%	44.7%	\$4,275	55.3%	46.4%	120	43.2%	45.0%	\$1,908	32.5%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	0.8%	\$0	0.0%	0.5%
Total	399	100.0%	\$13,598	100.0%	100.0%	121	100.0%	100.0%	\$7,729	100.0%	100.0%	278	100.0%	100.0%	\$5,869	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	1	100.0%	\$125	100.0%	8.7%	1	100.0%	23.1%	\$125	100.0%	21.1%	0	0.0%	31.0%	\$0	0.0%	8.3%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	15.4%	\$0	0.0%	5.9%	0	0.0%	13.8%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	51.3%	0	0.0%	42.3%	\$0	0.0%	62.6%	0	0.0%	37.9%	\$0	0.0%	54.7%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	15.4%	\$0	0.0%	8.3%	0	0.0%	10.3%	\$0	0.0%	28.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	2.1%	0	0.0%	6.9%	\$0	0.0%	1.7%
Total	1	100.0%	\$125	100.0%	100.0%	1	100.0%	100.0%	\$125	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Naples

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014					2015							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	
HOME PURCHASE	Low	3	0.7%	\$289	0.2%	21.1%	3	1.5%	2.1%	\$289	0.5%	0.7%	0	0.0%	2.5%	\$0	0.0%	0.9%	
	Moderate	26	6.5%	\$3,588	2.8%	18.3%	16	8.2%	9.7%	\$2,211	3.9%	4.4%	10	4.9%	11.3%	\$1,377	1.9%	5.6%	
	Middle	70	17.5%	\$12,214	9.6%	19.0%	31	15.8%	13.3%	\$4,874	8.7%	7.6%	39	19.0%	13.5%	\$7,340	10.2%	8.5%	
	Upper	301	75.1%	\$111,557	87.2%	41.5%	145	74.0%	60.9%	\$48,555	86.4%	75.1%	156	76.1%	57.6%	\$63,002	87.8%	72.5%	
	Unknown	1	0.2%	\$238	0.2%	0.0%	1	0.5%	14.0%	\$238	0.4%	12.3%	0	0.0%	15.1%	\$0	0.0%	12.5%	
	Total	401	100.0%	\$127,886	100.0%	100.0%	196	100.0%	100.0%	\$56,167	100.0%	100.0%	205	100.0%	100.0%	\$71,719	100.0%	100.0%	
REFINANCE	Low	10	5.6%	\$1,377	3.7%	21.1%	6	8.7%	4.8%	\$685	5.5%	2.0%	4	3.7%	4.3%	\$692	2.8%	1.7%	
	Moderate	21	11.9%	\$2,747	7.4%	18.3%	8	11.6%	11.3%	\$973	7.8%	5.3%	13	12.0%	11.3%	\$1,774	7.2%	5.5%	
	Middle	46	26.0%	\$7,273	19.6%	19.0%	17	24.6%	16.5%	\$2,629	21.0%	9.7%	29	26.9%	16.2%	\$4,644	18.9%	10.2%	
	Upper	98	55.4%	\$25,132	67.8%	41.5%	37	53.6%	54.7%	\$8,040	64.3%	69.9%	61	56.5%	51.5%	\$17,092	69.5%	67.0%	
	Unknown	2	1.1%	\$557	1.5%	0.0%	1	1.4%	12.8%	\$180	1.4%	13.1%	1	0.9%	16.7%	\$377	1.5%	15.7%	
	Total	177	100.0%	\$37,086	100.0%	100.0%	69	100.0%	100.0%	\$12,507	100.0%	100.0%	108	100.0%	100.0%	\$24,579	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	21.4%	\$108	10.7%	21.1%	3	20.0%	6.3%	\$46	13.8%	1.2%	6	22.2%	5.4%	\$62	9.2%	0.9%	
	Moderate	7	16.7%	\$59	5.9%	18.3%	5	33.3%	17.9%	\$44	13.2%	5.9%	2	7.4%	16.2%	\$15	2.2%	6.8%	
	Middle	2	4.8%	\$20	2.0%	19.0%	0	0.0%	22.2%	\$0	0.0%	12.8%	2	7.4%	23.4%	\$20	3.0%	10.8%	
	Upper	24	57.1%	\$818	81.4%	41.5%	7	46.7%	46.4%	\$244	73.1%	71.9%	17	63.0%	48.4%	\$574	85.5%	47.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	8.3%	0	0.0%	6.6%	\$0	0.0%	33.7%	
	Total	42	100.0%	\$1,005	100.0%	100.0%	15	100.0%	100.0%	\$334	100.0%	100.0%	27	100.0%	100.0%	\$671	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	22	3.5%	\$1,774	1.1%	21.1%	12	4.3%	2.8%	\$1,020	1.5%	1.0%	10	2.9%	3.1%	\$754	0.8%	1.1%	
	Moderate	54	8.7%	\$6,394	3.9%	18.3%	29	10.4%	10.3%	\$3,228	4.7%	4.6%	25	7.4%	11.4%	\$3,166	3.3%	5.4%	
	Middle	118	19.0%	\$19,507	11.8%	19.0%	48	17.1%	14.3%	\$7,503	10.9%	8.0%	70	20.6%	14.6%	\$12,004	12.4%	8.7%	
	Upper	423	68.2%	\$137,507	82.8%	41.5%	189	67.5%	58.9%	\$56,839	82.4%	72.5%	234	68.8%	55.3%	\$80,668	83.2%	68.3%	
	Unknown	3	0.5%	\$795	0.5%	0.0%	2	0.7%	13.7%	\$418	0.6%	14.0%	1	0.3%	15.5%	\$377	0.4%	16.5%	
	Total	620	100.0%	\$165,977	100.0%	100.0%	280	100.0%	100.0%	\$69,008	100.0%	100.0%	340	100.0%	100.0%	\$96,969	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	259	64.9%	\$5,000	36.8%	95.0%	82	67.8%	49.3%	\$2,350	30.4%	37.1%	177	63.7%	54.2%	\$2,650	45.2%	41.2%	
	Over \$1 Million	137	34.3%	\$8,231	60.5%	4.8%	37	30.6%					100	36.0%					
	Total Rev. available	396	99.2%	\$13,231	97.3%	99.8%	119	98.4%					277	99.7%					
	Rev. Not Known	3	0.8%	\$367	2.7%	0.2%	2	1.7%					1	0.4%					
	Total	399	100.0%	\$13,598	100.0%	100.0%	121	100.0%					278	100.0%					
Small Business Loan Size	\$100,000 or Less	380	95.2%	\$4,724	34.7%		108	89.3%	94.8%	\$1,773	22.9%	38.3%	272	97.8%	95.5%	\$2,951	50.3%	43.5%	
	\$100,001 - \$250,000	4	1.0%	\$723	5.3%		3	2.5%	2.7%	\$473	6.1%	15.9%	1	0.4%	2.1%	\$250	4.3%	13.5%	
	\$250,001 - \$1 Million	15	3.8%	\$8,151	59.9%		10	8.3%	2.5%	\$5,483	70.9%	45.7%	5	1.8%	2.4%	\$2,668	45.5%	43.0%	
	Total	399	100.0%	\$13,598	100.0%		121	100.0%	100.0%	\$7,729	100.0%	100.0%	278	100.0%	100.0%	\$5,869	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	90.7%	0	0.0%	65.4%	\$0	0.0%	71.9%	0	0.0%	69.0%	\$0	0.0%	77.1%
Over \$1 Million		0	0.0%	\$0	0.0%	9.3%	0	0.0%					0	0.0%					
Not Known		1	100.0%	\$125	100.0%	0.0%	1	100.0%					0	0.0%					
Total		1	100.0%	\$125	100.0%	100.0%	1	100.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	36.1%	0	0.0%	93.1%	\$0	0.0%	37.6%
	\$100,001 - \$250,000	1	100.0%	\$125	100.0%		1	100.0%	3.8%	\$125	100.0%	14.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	49.7%	0	0.0%	6.9%	\$0	0.0%	62.4%	
	Total	1	100.0%	\$125	100.0%		1	100.0%	100.0%	\$125	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Ocala

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	6.0%	\$2,013	5.6%	13.0%	4	3.1%	8.2%	\$371	2.0%	7.4%	12	8.7%	8.7%	\$1,642	9.4%	7.0%
	Middle	202	76.2%	\$22,025	61.6%	73.1%	98	77.2%	77.8%	\$11,159	61.2%	72.7%	104	75.4%	76.6%	\$10,866	61.9%	72.0%
	Upper	47	17.7%	\$11,724	32.8%	13.9%	25	19.7%	14.0%	\$6,690	36.7%	19.9%	22	15.9%	14.7%	\$5,034	28.7%	21.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	265	100.0%	\$35,762	100.0%	100.0%	127	100.0%	100.0%	\$18,220	100.0%	100.0%	138	100.0%	100.0%	\$17,542	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	23	8.5%	\$1,898	6.5%	13.0%	12	9.3%	10.4%	\$1,046	8.1%	9.1%	11	7.7%	8.6%	\$852	5.3%	7.6%
	Middle	206	75.7%	\$20,829	71.8%	73.1%	97	75.2%	72.1%	\$9,162	71.3%	67.9%	109	76.2%	74.0%	\$11,667	72.2%	69.6%
	Upper	43	15.8%	\$6,289	21.7%	13.9%	20	15.5%	17.5%	\$2,647	20.6%	23.0%	23	16.1%	17.5%	\$3,642	22.5%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	272	100.0%	\$29,016	100.0%	100.0%	129	100.0%	100.0%	\$12,855	100.0%	100.0%	143	100.0%	100.0%	\$16,161	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	28	17.3%	\$239	12.8%	13.0%	15	20.3%	12.8%	\$131	15.3%	8.0%	13	14.8%	14.6%	\$108	10.7%	13.0%
	Middle	106	65.4%	\$1,227	65.8%	73.1%	50	67.6%	68.7%	\$570	66.5%	57.8%	56	63.6%	68.0%	\$657	65.2%	56.5%
	Upper	28	17.3%	\$399	21.4%	13.9%	9	12.2%	18.5%	\$156	18.2%	34.2%	19	21.6%	17.4%	\$243	24.1%	30.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	162	100.0%	\$1,865	100.0%	100.0%	74	100.0%	100.0%	\$857	100.0%	100.0%	88	100.0%	100.0%	\$1,008	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.9%	0	0.0%	16.7%	\$0	0.0%	19.6%	0	0.0%	38.1%	\$0	0.0%	5.6%
	Middle	0	0.0%	\$0	0.0%	45.1%	0	0.0%	16.7%	\$0	0.0%	33.8%	0	0.0%	28.6%	\$0	0.0%	41.4%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	66.7%	\$0	0.0%	46.7%	0	0.0%	33.3%	\$0	0.0%	53.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	67	9.6%	\$4,150	6.2%	13.0%	31	9.4%	9.1%	\$1,548	4.8%	8.0%	36	9.8%	9.1%	\$2,602	7.5%	7.1%
	Middle	514	73.5%	\$44,081	66.1%	73.1%	245	74.2%	75.6%	\$20,891	65.4%	70.9%	269	72.9%	75.2%	\$23,190	66.8%	67.3%
	Upper	118	16.9%	\$18,412	27.6%	13.9%	54	16.4%	15.3%	\$9,493	29.7%	21.1%	64	17.3%	15.7%	\$8,919	25.7%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	699	100.0%	\$66,643	100.0%	100.0%	330	100.0%	100.0%	\$31,932	100.0%	100.0%	369	100.0%	100.0%	\$34,711	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	154	23.1%	\$5,705	24.8%	17.3%	61	35.5%	19.6%	\$2,737	26.4%	17.7%	93	18.8%	18.2%	\$2,968	23.6%	19.5%
	Middle	339	50.7%	\$8,617	37.5%	57.4%	71	41.3%	49.2%	\$4,225	40.8%	41.7%	268	54.0%	51.9%	\$4,392	34.9%	37.3%
	Upper	175	26.2%	\$8,636	37.6%	25.3%	40	23.3%	28.8%	\$3,395	32.8%	39.5%	135	27.2%	28.3%	\$5,241	41.6%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.1%	0	0.0%	1.6%	\$0	0.0%	0.9%
Total	668	100.0%	\$22,958	100.0%	100.0%	172	100.0%	100.0%	\$10,357	100.0%	100.0%	496	100.0%	100.0%	\$12,601	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	33.3%	\$400	46.6%	15.0%	0	0.0%	17.2%	\$0	0.0%	10.0%	1	33.3%	7.9%	\$400	46.6%	14.3%
	Middle	0	0.0%	\$0	0.0%	54.9%	0	0.0%	51.6%	\$0	0.0%	69.7%	0	0.0%	65.2%	\$0	0.0%	63.6%
	Upper	2	66.7%	\$458	53.4%	30.1%	0	0.0%	28.0%	\$0	0.0%	19.3%	2	66.7%	22.5%	\$458	53.4%	21.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	1.0%	0	0.0%	4.5%	\$0	0.0%	0.9%
Total	3	100.0%	\$858	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$858	100.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Ocala

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Families by Family Income		Count	Count		Dollar			Count		Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$(000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	17	6.4%	\$951	2.7%	18.1%	8	6.3%	3.5%	\$480	2.6%	1.6%	9	6.5%	4.2%	\$471	2.7%	2.1%
	Moderate	49	18.5%	\$3,963	11.1%	19.8%	24	18.9%	16.1%	\$2,042	11.2%	10.5%	25	18.1%	16.3%	\$1,921	11.0%	10.7%
	Middle	57	21.5%	\$5,105	14.3%	22.8%	28	22.0%	20.7%	\$2,237	12.3%	17.3%	29	21.0%	21.2%	\$2,868	16.3%	17.8%
	Upper	141	53.2%	\$25,606	71.6%	39.3%	66	52.0%	39.8%	\$13,324	73.1%	51.8%	75	54.3%	39.8%	\$12,282	70.0%	50.2%
	Unknown	1	0.4%	\$137	0.4%	0.0%	1	0.8%	19.9%	\$137	0.8%	18.8%	0	0.0%	18.6%	\$0	0.0%	19.1%
	Total	265	100.0%	\$35,762	100.0%	100.0%	127	100.0%	100.0%	\$18,220	100.0%	100.0%	138	100.0%	100.0%	\$17,542	100.0%	100.0%
REFINANCE	Low	24	8.8%	\$1,798	6.2%	18.1%	8	6.2%	7.4%	\$673	5.2%	4.7%	16	11.2%	5.3%	\$1,125	7.0%	2.9%
	Moderate	42	15.4%	\$3,106	10.7%	19.8%	19	14.7%	13.4%	\$1,360	10.6%	8.6%	23	16.1%	12.8%	\$1,746	10.8%	8.2%
	Middle	73	26.8%	\$6,340	21.9%	22.8%	32	24.8%	18.9%	\$2,434	18.9%	15.8%	41	28.7%	19.7%	\$3,906	24.2%	15.3%
	Upper	126	46.3%	\$16,980	58.5%	39.3%	66	51.2%	39.0%	\$7,896	61.4%	48.2%	60	42.0%	38.1%	\$9,084	56.2%	46.1%
	Unknown	7	2.6%	\$792	2.7%	0.0%	4	3.1%	21.3%	\$492	3.8%	22.7%	3	2.1%	24.0%	\$300	1.9%	27.5%
	Total	272	100.0%	\$29,016	100.0%	100.0%	129	100.0%	100.0%	\$12,855	100.0%	100.0%	143	100.0%	100.0%	\$16,161	100.0%	100.0%
HOME IMPROVEMENT	Low	27	16.7%	\$126	6.8%	18.1%	15	20.3%	11.2%	\$38	4.4%	3.1%	12	13.6%	13.4%	\$88	8.7%	3.6%
	Moderate	39	24.1%	\$285	15.3%	19.8%	20	27.0%	16.9%	\$147	17.2%	8.2%	19	21.6%	16.5%	\$138	13.7%	5.9%
	Middle	32	19.8%	\$339	18.2%	22.8%	16	21.6%	18.5%	\$197	23.0%	12.2%	16	18.2%	22.2%	\$142	14.1%	16.1%
	Upper	63	38.9%	\$1,107	59.4%	39.3%	22	29.7%	36.5%	\$467	54.5%	69.5%	41	46.6%	43.7%	\$640	63.5%	64.5%
	Unknown	1	0.6%	\$8	0.4%	0.0%	1	1.4%	16.9%	\$8	0.9%	6.9%	0	0.0%	4.3%	\$0	0.0%	9.9%
	Total	162	100.0%	\$1,865	100.0%	100.0%	74	100.0%	100.0%	\$857	100.0%	100.0%	88	100.0%	100.0%	\$1,008	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	68	9.7%	\$2,875	4.3%	18.1%	31	9.4%	5.0%	\$1,191	3.7%	2.5%	37	10.0%	5.0%	\$1,684	4.9%	2.1%
	Moderate	130	18.6%	\$7,354	11.0%	19.8%	63	19.1%	15.4%	\$3,549	11.1%	9.9%	67	18.2%	15.2%	\$3,805	11.0%	8.6%
	Middle	162	23.2%	\$11,784	17.7%	22.8%	76	23.0%	20.0%	\$4,868	15.2%	16.8%	86	23.3%	20.7%	\$6,916	19.9%	14.9%
	Upper	330	47.2%	\$43,693	65.6%	39.3%	154	46.7%	39.4%	\$21,687	67.9%	50.9%	176	47.7%	39.4%	\$22,006	63.4%	43.0%
	Unknown	9	1.3%	\$937	1.4%	0.0%	6	1.8%	20.2%	\$637	2.0%	19.9%	3	0.8%	19.7%	\$300	0.9%	31.4%
	Total	699	100.0%	\$66,643	100.0%	100.0%	330	100.0%	100.0%	\$31,932	100.0%	100.0%	369	100.0%	100.0%	\$34,711	100.0%	100.0%
Small Business Revenue	\$1 Million or Less	493	73.8%	\$9,270	40.4%	95.4%	121	70.3%	47.1%	\$4,074	39.3%	41.0%	372	75.0%	54.7%	\$5,196	41.2%	45.9%
	Over \$1 Million	166	24.9%	\$11,899	51.8%	4.4%	46	26.7%				120	24.2%					
	Total Rev. available	659	98.7%	\$21,169	92.2%	99.8%	167	97.0%				492	99.2%					
	Rev. Not Known	9	1.3%	\$1,789	7.8%	0.2%	5	2.9%				4	0.8%					
	Total	668	100.0%	\$22,958	100.0%	100.0%	172	100.0%				496	100.0%					
	Small Business Loan Size	\$100,000 or Less	629	94.2%	\$6,873	29.9%		151	87.8%	95.8%	\$1,666	16.1%	44.0%	478	96.4%	94.9%	\$5,207	41.3%
\$100,001 - \$250,000		16	2.4%	\$2,903	12.6%		7	4.1%	2.2%	\$1,098	10.6%	14.7%	9	1.8%	2.4%	\$1,805	14.3%	13.8%
\$250,001 - \$1 Million		23	3.4%	\$13,182	57.4%		14	8.1%	2.1%	\$7,593	73.3%	41.3%	9	1.8%	2.7%	\$5,589	44.4%	46.9%
Total		668	100.0%	\$22,958	100.0%		172	100.0%	100.0%	\$10,357	100.0%	100.0%	496	100.0%	100.0%	\$12,601	100.0%	100.0%
Total Farms																		
Small Farm Revenue	\$1 Million or Less	1	33.3%	\$400	46.6%	97.5%	0	0.0%		\$0	0.0%	50.5%	1	33.3%	43.8%	\$400	46.6%	53.7%
	Over \$1 Million	1	33.3%	\$300	35.0%	2.5%	0	0.0%					1	33.3%				
	Not Known	1	33.3%	\$158	18.4%	0.0%	0	0.0%					1	33.3%				
	Total	3	100.0%	\$858	100.0%	100.0%	0	0.0%					3	100.0%				
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.7%	\$0	0.0%	61.8%	0	0.0%	91.0%	\$0	0.0%
\$100,001 - \$250,000		1	33.3%	\$158	18.4%		0	0.0%	2.2%	\$0	0.0%	12.3%	1	33.3%	5.6%	\$158	18.4%	32.3%
\$250,001 - \$500,000		2	66.7%	\$700	81.6%		0	0.0%	2.2%	\$0	0.0%	25.9%	2	66.7%	3.4%	\$700	81.6%	31.4%
Total		3	100.0%	\$858	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	3	100.0%	100.0%	\$858	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Orlando

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		2015, 2014				Owner Occupied Units %	2014					2015						
		Bank		Owner Occupied Units			Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg %	Bank #	Agg %	Bank \$ (000s)	%	Agg %		
HOME PURCHASE	Low	3	0.2%	\$485	0.1%	0.5%	1	0.1%	0.2%	\$264	0.1%	0.2%	2	0.3%	0.3%	\$221	0.1%	0.2%
	Moderate	193	13.9%	\$32,246	8.3%	20.0%	98	14.3%	14.7%	\$14,867	8.0%	10.1%	95	13.4%	15.3%	\$17,379	8.6%	10.8%
	Middle	497	35.7%	\$94,182	24.4%	43.8%	241	35.2%	45.2%	\$39,726	21.5%	38.9%	256	36.2%	44.5%	\$54,456	27.0%	39.3%
	Upper	698	50.2%	\$259,799	67.2%	35.7%	344	50.3%	39.8%	\$130,179	70.4%	50.9%	354	50.1%	40.0%	\$129,620	64.3%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,391	100.0%	\$386,712	100.0%	100.0%	684	100.0%	100.0%	\$185,036	100.0%	100.0%	707	100.0%	100.0%	\$201,676	100.0%	100.0%
REFINANCE	Low	6	0.4%	\$665	0.3%	0.5%	4	0.7%	0.3%	\$371	0.3%	0.3%	2	0.3%	0.4%	\$294	0.2%	0.2%
	Moderate	155	11.6%	\$17,238	6.9%	20.0%	73	12.0%	14.3%	\$7,789	7.3%	9.9%	82	11.2%	13.1%	\$9,449	6.6%	8.7%
	Middle	498	37.2%	\$69,905	27.9%	43.8%	236	38.8%	41.6%	\$31,874	29.9%	35.9%	262	35.9%	41.3%	\$38,031	26.5%	35.9%
	Upper	679	50.7%	\$162,443	64.9%	35.7%	296	48.6%	43.7%	\$66,694	62.5%	53.9%	383	52.5%	45.2%	\$95,749	66.7%	55.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,338	100.0%	\$250,251	100.0%	100.0%	609	100.0%	100.0%	\$106,728	100.0%	100.0%	729	100.0%	100.0%	\$143,523	100.0%	100.0%
HOME IMPROVEMENT	Low	8	0.6%	\$46	0.2%	0.5%	5	0.9%	0.4%	\$31	0.3%	0.1%	3	0.4%	0.6%	\$15	0.1%	0.6%
	Moderate	279	21.8%	\$2,534	11.0%	20.0%	134	23.1%	15.4%	\$1,086	12.0%	7.5%	145	20.7%	16.6%	\$1,448	10.4%	9.5%
	Middle	573	44.7%	\$8,625	37.5%	43.8%	270	46.5%	44.6%	\$3,523	38.9%	35.4%	303	43.2%	41.2%	\$5,102	36.6%	32.0%
	Upper	421	32.8%	\$11,769	51.2%	35.7%	172	29.6%	39.6%	\$4,413	48.7%	56.9%	249	35.5%	41.6%	\$7,356	52.8%	57.9%
	Unknown	1	0.1%	\$7	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.1%	0.0%	\$7	0.1%	0.0%
	Total	1,282	100.0%	\$22,981	100.0%	100.0%	581	100.0%	100.0%	\$9,053	100.0%	100.0%	701	100.0%	100.0%	\$13,928	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	4.4%	\$0	0.0%	7.8%	0	0.0%	4.5%	\$0	0.0%	3.3%
	Moderate	0	0.0%	\$0	0.0%	41.6%	0	0.0%	45.6%	\$0	0.0%	37.3%	0	0.0%	43.8%	\$0	0.0%	37.3%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	32.2%	\$0	0.0%	37.2%	0	0.0%	28.6%	\$0	0.0%	34.2%
	Upper	0	0.0%	\$0	0.0%	17.1%	0	0.0%	17.8%	\$0	0.0%	17.7%	0	0.0%	23.2%	\$0	0.0%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	17	0.4%	\$1,196	0.2%	0.5%	10	0.5%	0.3%	\$666	0.2%	1.0%	7	0.3%	0.3%	\$530	0.1%	0.5%
	Moderate	627	15.6%	\$52,018	7.9%	20.0%	305	16.3%	14.7%	\$23,742	7.9%	12.9%	322	15.1%	14.7%	\$28,276	7.9%	12.8%
	Middle	1,568	39.1%	\$172,712	26.2%	43.8%	747	39.9%	44.1%	\$75,123	25.0%	38.0%	821	38.4%	43.3%	\$97,589	27.2%	37.8%
	Upper	1,798	44.8%	\$434,011	65.8%	35.7%	812	43.3%	40.9%	\$201,286	66.9%	48.1%	986	46.1%	41.7%	\$232,725	64.8%	48.9%
	Unknown	1	0.0%	\$7	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.0%	0.0%	\$7	0.0%	0.0%
	Total	4,011	100.0%	\$659,944	100.0%	100.0%	1,874	100.0%	100.0%	\$300,817	100.0%	100.0%	2,137	100.0%	100.0%	\$359,127	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	29	0.6%	\$1,236	0.6%	0.6%	16	1.2%	0.6%	\$726	0.7%	0.8%	13	0.3%	0.6%	\$510	0.5%	0.7%
	Moderate	1,253	23.9%	\$58,906	28.8%	22.5%	519	39.3%	21.6%	\$30,340	31.3%	25.0%	734	18.7%	21.3%	\$28,566	26.6%	26.6%
	Middle	1,801	34.3%	\$77,573	38.0%	39.0%	419	31.7%	36.9%	\$37,414	38.6%	37.2%	1,382	35.2%	36.9%	\$40,159	37.4%	35.2%
	Upper	2,167	41.3%	\$66,607	32.6%	37.8%	368	27.8%	39.7%	\$28,506	29.4%	36.1%	1,799	45.8%	40.2%	\$38,101	35.5%	36.8%
	Unknown	1	0.0%	\$3	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.0%	0.0%	\$3	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.2%	\$0	0.0%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Total	5,251	100.0%	\$204,325	100.0%	100.0%	1,322	100.0%	100.0%	\$96,986	100.0%	100.0%	3,929	100.0%	100.0%	\$107,339	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.0%	0	0.0%	13.8%	\$0	0.0%	6.6%	0	0.0%	9.2%	\$0	0.0%	5.0%
	Middle	2	100.0%	\$1,000	100.0%	48.3%	1	100.0%	43.6%	\$500	100.0%	45.8%	1	100.0%	52.3%	\$500	100.0%	50.6%
	Upper	0	0.0%	\$0	0.0%	37.9%	0	0.0%	39.4%	\$0	0.0%	45.1%	0	0.0%	34.9%	\$0	0.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	2.4%	0	0.0%	3.7%	\$0	0.0%	2.0%
	Total	2	100.0%	\$1,000	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Orlando

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2015, 2014					2014					2015							
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar						
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	64	4.6%	\$4,984	1.3%	20.1%	29	4.2%	3.2%	\$1,801	1.0%	1.4%	35	5.0%	4.0%	\$3,183	1.6%	1.8%	
	Moderate	184	13.2%	\$22,212	5.7%	18.6%	97	14.2%	13.4%	\$11,365	6.1%	8.1%	87	12.3%	15.2%	\$10,847	5.4%	9.9%	
	Middle	254	18.3%	\$39,512	10.2%	20.8%	126	18.4%	19.4%	\$18,805	10.2%	15.5%	128	18.1%	20.3%	\$20,707	10.3%	17.1%	
	Upper	886	63.7%	\$319,666	82.7%	40.5%	430	62.9%	46.8%	\$152,786	82.6%	59.6%	456	64.5%	44.2%	\$166,880	82.7%	56.2%	
	Unknown	3	0.2%	\$338	0.1%	0.0%	2	0.3%	17.2%	\$279	0.2%	15.4%	1	0.1%	16.3%	\$59	0.0%	14.9%	
	Total	1,391	100.0%	\$386,712	100.0%	100.0%	684	100.0%	100.0%	\$185,036	100.0%	100.0%	707	100.0%	100.0%	\$201,676	100.0%	100.0%	
REFINANCE	Low	117	8.7%	\$11,196	4.5%	20.1%	56	9.2%	5.6%	\$5,369	5.0%	2.9%	61	8.4%	5.0%	\$5,827	4.1%	2.6%	
	Moderate	177	13.2%	\$18,818	7.5%	18.6%	82	13.5%	11.3%	\$8,670	8.1%	7.2%	95	13.0%	10.7%	\$10,148	7.1%	6.8%	
	Middle	246	18.4%	\$31,958	12.8%	20.8%	115	18.9%	17.7%	\$13,358	12.5%	13.7%	131	18.0%	16.4%	\$18,600	13.0%	13.0%	
	Upper	746	55.8%	\$180,382	72.1%	40.5%	335	55.0%	45.2%	\$76,044	71.3%	54.8%	411	56.4%	42.7%	\$104,338	72.7%	52.4%	
	Unknown	52	3.9%	\$7,897	3.2%	0.0%	21	3.4%	20.2%	\$3,287	3.1%	21.4%	31	4.3%	25.3%	\$4,610	3.2%	25.3%	
	Total	1,338	100.0%	\$250,251	100.0%	100.0%	609	100.0%	100.0%	\$106,728	100.0%	100.0%	729	100.0%	100.0%	\$143,523	100.0%	100.0%	
HOME IMPROVEMENT	Low	198	15.4%	\$821	3.6%	20.1%	99	17.0%	12.7%	\$371	4.1%	3.0%	99	14.1%	11.4%	\$450	3.2%	2.9%	
	Moderate	264	20.6%	\$1,780	7.7%	18.6%	135	23.2%	14.7%	\$921	10.2%	8.4%	129	18.4%	14.5%	\$859	6.2%	7.5%	
	Middle	201	15.7%	\$2,371	10.3%	20.8%	99	17.0%	18.5%	\$986	10.9%	17.8%	102	14.6%	18.6%	\$1,385	9.9%	16.0%	
	Upper	606	47.3%	\$17,921	78.0%	40.5%	241	41.5%	47.6%	\$6,739	74.4%	64.3%	365	52.1%	50.7%	\$11,182	80.3%	65.3%	
	Unknown	13	1.0%	\$88	0.4%	0.0%	7	1.2%	6.4%	\$36	0.4%	6.6%	6	0.9%	4.9%	\$52	0.4%	8.3%	
	Total	1,282	100.0%	\$22,981	100.0%	100.0%	581	100.0%	100.0%	\$9,053	100.0%	100.0%	701	100.0%	100.0%	\$13,928	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	379	9.4%	\$17,001	2.6%	20.1%	184	9.8%	4.2%	\$7,541	2.5%	1.6%	195	9.1%	4.6%	\$9,460	2.6%	1.9%	
	Moderate	625	15.6%	\$42,810	6.5%	18.6%	314	16.8%	12.9%	\$20,956	7.0%	7.0%	311	14.6%	13.7%	\$21,854	6.1%	8.1%	
	Middle	701	17.5%	\$73,841	11.2%	20.8%	340	18.1%	18.9%	\$33,149	11.0%	13.5%	361	16.9%	19.0%	\$40,692	11.3%	14.3%	
	Upper	2,238	55.8%	\$517,969	78.5%	40.5%	1,006	53.7%	46.3%	\$235,569	78.3%	52.2%	1,232	57.7%	43.9%	\$282,400	78.6%	49.9%	
	Unknown	68	1.7%	\$8,323	1.3%	0.0%	30	1.6%	17.9%	\$3,602	1.2%	25.7%	38	1.8%	18.9%	\$4,721	1.3%	25.9%	
	Total	4,011	100.0%	\$659,944	100.0%	100.0%	1,874	100.0%	100.0%	\$300,817	100.0%	100.0%	2,137	100.0%	100.0%	\$359,127	100.0%	100.0%	
Small Business	Revenue	Total Businesses					788	59.6%	48.6%	\$18,481	19.1%	33.9%	2,569	65.4%	54.6%	\$32,127	29.9%	36.6%	
		\$1 Million or Less	3,357	63.9%	\$50,608	24.8%	94.9%	494	37.4%				1,305	33.2%					
		Over \$1 Million	1,799	34.3%	\$133,694	65.4%	4.9%	1,282	97.0%				3,874	98.6%					
		Total Rev. available	5,156	98.2%	\$184,302	90.2%	99.8%	40	3.0%				55	1.4%					
		Rev. Not Known	95	1.8%	\$20,023	9.8%	0.1%												
	Total	5,251	100.0%	\$204,325	100.0%	100.0%	1,322	100.0%				3,929	100.0%						
Loan Size	\$100,000 or Less	4,882	93.0%	\$52,679	25.8%		1,131	85.6%	95.5%	\$15,865	16.4%	40.3%	3,751	95.5%	95.6%	\$36,814	34.3%	41.6%	
	\$100,001 - \$250,000	157	3.0%	\$27,480	13.4%		81	6.1%	2.2%	\$14,208	14.6%	14.0%	76	1.9%	2.0%	\$13,272	12.4%	12.8%	
	\$250,001 - \$1 Million	212	4.0%	\$124,166	60.8%		110	8.3%	2.3%	\$66,913	69.0%	45.7%	102	2.6%	2.3%	\$57,253	53.3%	45.5%	
	Total	5,251	100.0%	\$204,325	100.0%		1,322	100.0%	100.0%	\$96,986	100.0%	100.0%	3,929	100.0%	100.0%	\$107,339	100.0%	100.0%	
	Total Farms					93.8%	1	100.0%	51.1%	\$0	0.0%	24.5%	1	100.0%	57.8%	\$0	0.0%	54.4%	
Small Farm	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	0	0.0%				0	0.0%						
		Over \$1 Million	2	100.0%	\$1,000	100.0%	6.2%	1	100.0%				1	100.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	2	100.0%	\$1,000	100.0%	100.0%	1	100.0%				1	100.0%						
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.0%	\$0	0.0%	28.0%	0	0.0%	80.7%	\$0	0.0%	26.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.6%	\$0	0.0%	25.5%	0	0.0%	9.2%	\$0	0.0%	20.0%
\$250,001 - \$500,000		2	100.0%	\$1,000	100.0%		1	100.0%	6.4%	\$500	100.0%	46.5%	1	100.0%	10.1%	\$500	100.0%	53.4%	
Total		2	100.0%	\$1,000	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Panama City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	8	8.6%	\$909	4.5%	16.3%	6	12.2%	9.1%	\$752	7.4%	6.7%	2	4.5%	9.7%	\$157	1.6%	7.3%
	Middle	46	49.5%	\$8,774	43.6%	58.4%	27	55.1%	59.9%	\$5,691	55.7%	58.8%	19	43.2%	60.6%	\$3,083	31.1%	58.8%
	Upper	39	41.9%	\$10,440	51.9%	24.0%	16	32.7%	31.0%	\$3,767	36.9%	34.4%	23	52.3%	29.5%	\$6,673	67.3%	33.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	93	100.0%	\$20,123	100.0%	100.0%	49	100.0%	100.0%	\$10,210	100.0%	100.0%	44	100.0%	100.0%	\$9,913	100.0%	100.0%
REFINANCE	Low	3	3.5%	\$147	1.0%	1.3%	1	2.0%	0.5%	\$57	0.7%	0.3%	2	5.6%	0.4%	\$90	1.4%	0.2%
	Moderate	9	10.6%	\$950	6.5%	16.3%	6	12.2%	11.4%	\$679	8.3%	7.4%	3	8.3%	9.7%	\$271	4.2%	7.4%
	Middle	42	49.4%	\$7,730	52.9%	58.4%	25	51.0%	58.4%	\$4,320	53.1%	55.9%	17	47.2%	57.9%	\$3,410	52.8%	56.6%
	Upper	31	36.5%	\$5,774	39.5%	24.0%	17	34.7%	29.7%	\$3,081	37.9%	36.4%	14	38.9%	31.9%	\$2,693	41.7%	35.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	85	100.0%	\$14,601	100.0%	100.0%	49	100.0%	100.0%	\$8,137	100.0%	100.0%	36	100.0%	100.0%	\$6,464	100.0%	100.0%
HOME IMPROVEMENT	Low	2	3.6%	\$8	0.5%	1.3%	1	4.3%	1.0%	\$3	0.6%	0.1%	1	3.0%	0.8%	\$5	0.5%	0.1%
	Moderate	5	8.9%	\$107	7.0%	16.3%	2	8.7%	14.4%	\$53	9.8%	9.4%	3	9.1%	9.9%	\$54	5.5%	7.1%
	Middle	31	55.4%	\$906	59.3%	58.4%	14	60.9%	53.1%	\$371	68.7%	50.7%	17	51.5%	57.7%	\$535	54.1%	58.0%
	Upper	18	32.1%	\$508	33.2%	24.0%	6	26.1%	31.6%	\$113	20.9%	39.8%	12	36.4%	31.6%	\$395	39.9%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	56	100.0%	\$1,529	100.0%	100.0%	23	100.0%	100.0%	\$540	100.0%	100.0%	33	100.0%	100.0%	\$989	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	6.3%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.5%	0	0.0%	25.0%	\$0	0.0%	20.6%	0	0.0%	33.3%	\$0	0.0%	17.9%
	Middle	0	0.0%	\$0	0.0%	40.5%	0	0.0%	50.0%	\$0	0.0%	64.5%	0	0.0%	44.4%	\$0	0.0%	33.5%
	Upper	0	0.0%	\$0	0.0%	37.0%	0	0.0%	18.8%	\$0	0.0%	9.3%	0	0.0%	22.2%	\$0	0.0%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	2.1%	\$155	0.4%	1.3%	2	1.7%	0.3%	\$60	0.3%	0.6%	3	2.7%	0.2%	\$95	0.5%	0.1%
	Moderate	22	9.4%	\$1,966	5.4%	16.3%	14	11.6%	10.0%	\$1,484	7.9%	8.2%	8	7.1%	9.8%	\$482	2.8%	8.0%
	Middle	119	50.9%	\$17,410	48.0%	58.4%	66	54.5%	59.1%	\$10,382	55.0%	58.4%	53	46.9%	59.7%	\$7,028	40.5%	56.6%
	Upper	88	37.6%	\$16,722	46.1%	24.0%	39	32.2%	30.6%	\$6,961	36.9%	32.8%	49	43.4%	30.3%	\$9,761	56.2%	35.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	234	100.0%	\$36,253	100.0%	100.0%	121	100.0%	100.0%	\$18,887	100.0%	100.0%	113	100.0%	100.0%	\$17,366	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	15	4.4%	\$1,815	15.5%	2.6%	8	8.3%	3.1%	\$756	21.7%	3.9%	7	2.9%	2.3%	\$1,059	12.9%	2.9%
	Moderate	66	19.5%	\$1,648	14.1%	14.9%	24	25.0%	13.4%	\$434	12.5%	12.8%	42	17.4%	14.0%	\$1,214	14.8%	12.5%
	Middle	161	47.6%	\$4,789	41.0%	55.2%	45	46.9%	53.1%	\$1,929	55.4%	51.1%	116	47.9%	53.6%	\$2,860	34.9%	57.3%
	Upper	96	28.4%	\$3,426	29.3%	27.3%	19	19.8%	28.6%	\$364	10.5%	31.6%	77	31.8%	28.4%	\$3,062	37.4%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.6%	0	0.0%	1.6%	\$0	0.0%	0.8%
Total	338	100.0%	\$11,678	100.0%	100.0%	96	100.0%	100.0%	\$3,483	100.0%	100.0%	242	100.0%	100.0%	\$8,195	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.0%	0	0.0%	14.3%	\$0	0.0%	36.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	67.5%	0	0.0%	42.9%	\$0	0.0%	29.2%	0	0.0%	60.0%	\$0	0.0%	45.5%
	Upper	0	0.0%	\$0	0.0%	22.5%	0	0.0%	28.6%	\$0	0.0%	29.2%	0	0.0%	40.0%	\$0	0.0%	54.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: FL Panama City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	
HOME PURCHASE	Low	3	3.2%	\$216	1.1%	19.3%	3	6.1%	4.3%	\$216	2.1%	1.9%	0	0.0%	4.1%	\$0	0.0%	1.6%
	Moderate	14	15.1%	\$1,696	8.4%	18.3%	7	14.3%	14.0%	\$835	8.2%	9.0%	7	15.9%	14.8%	\$861	8.7%	9.4%
	Middle	24	25.8%	\$3,708	18.4%	21.6%	12	24.5%	19.8%	\$1,919	18.8%	17.6%	12	27.3%	19.2%	\$1,789	18.0%	16.7%
	Upper	52	55.9%	\$14,503	72.1%	40.9%	27	55.1%	46.9%	\$7,240	70.9%	57.2%	25	56.8%	46.5%	\$7,263	73.3%	57.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.0%	\$0	0.0%	14.3%	0	0.0%	15.5%	\$0	0.0%	14.5%
	Total	93	100.0%	\$20,123	100.0%	100.0%	49	100.0%	100.0%	\$10,210	100.0%	100.0%	44	100.0%	100.0%	\$9,913	100.0%	100.0%
REFINANCE	Low	8	9.4%	\$1,045	7.2%	19.3%	6	12.2%	5.7%	\$937	11.5%	3.0%	2	5.6%	4.0%	\$108	1.7%	2.2%
	Moderate	14	16.5%	\$1,301	8.9%	18.3%	6	12.2%	11.3%	\$534	6.6%	6.7%	8	22.2%	10.5%	\$767	11.9%	6.3%
	Middle	13	15.3%	\$1,391	9.5%	21.6%	6	12.2%	15.8%	\$642	7.9%	13.1%	7	19.4%	15.4%	\$749	11.6%	11.9%
	Upper	41	48.2%	\$9,289	63.6%	40.9%	25	51.0%	42.3%	\$5,138	63.1%	48.2%	16	44.4%	41.9%	\$4,151	64.2%	48.1%
	Unknown	9	10.6%	\$1,575	10.8%	0.0%	6	12.2%	25.0%	\$886	10.9%	28.9%	3	8.3%	28.1%	\$689	10.7%	31.5%
	Total	85	100.0%	\$14,601	100.0%	100.0%	49	100.0%	100.0%	\$8,137	100.0%	100.0%	36	100.0%	100.0%	\$6,464	100.0%	100.0%
HOME IMPROVEMENT	Low	7	12.5%	\$24	1.6%	19.3%	4	17.4%	14.4%	\$13	2.4%	4.2%	3	9.1%	12.3%	\$11	1.1%	2.8%
	Moderate	2	3.6%	\$16	1.0%	18.3%	0	0.0%	12.4%	\$0	0.0%	8.4%	2	6.1%	11.1%	\$16	1.6%	10.7%
	Middle	5	8.9%	\$47	3.1%	21.6%	3	13.0%	20.6%	\$17	3.1%	21.3%	2	6.1%	17.8%	\$30	3.0%	16.2%
	Upper	42	75.0%	\$1,442	94.3%	40.9%	16	69.6%	45.0%	\$510	94.4%	55.4%	26	78.8%	53.8%	\$932	94.2%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.7%	\$0	0.0%	10.7%	0	0.0%	5.1%	\$0	0.0%	8.7%
	Total	56	100.0%	\$1,529	100.0%	100.0%	23	100.0%	100.0%	\$540	100.0%	100.0%	33	100.0%	100.0%	\$989	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	18	7.7%	\$1,285	3.5%	19.3%	13	10.7%	5.1%	\$1,166	6.2%	2.1%	5	4.4%	4.4%	\$119	0.7%	1.7%
	Moderate	30	12.8%	\$3,013	8.3%	18.3%	13	10.7%	13.1%	\$1,369	7.2%	7.6%	17	15.0%	13.3%	\$1,644	9.5%	8.0%
	Middle	42	17.9%	\$5,146	14.2%	21.6%	21	17.4%	18.6%	\$2,578	13.6%	14.8%	21	18.6%	17.9%	\$2,568	14.8%	14.3%
	Upper	135	57.7%	\$25,234	69.6%	40.9%	68	56.2%	45.2%	\$12,888	68.2%	49.6%	67	59.3%	45.3%	\$12,346	71.1%	51.5%
	Unknown	9	3.8%	\$1,575	4.3%	0.0%	6	5.0%	18.0%	\$886	4.7%	26.0%	3	2.7%	19.0%	\$689	4.0%	24.5%
	Total	234	100.0%	\$36,253	100.0%	100.0%	121	100.0%	100.0%	\$18,887	100.0%	100.0%	113	100.0%	100.0%	\$17,366	100.0%	100.0%
Small Business Revenue	\$1 Million or Less	215	63.6%	\$3,073	26.3%	94.9%	61	63.5%	47.1%	\$1,451	41.7%	44.3%	154	63.6%	50.5%	\$1,622	19.8%	41.2%
	Over \$1 Million	117	34.6%	\$5,960	51.0%	4.8%	34	35.4%				83	34.3%					
	Total Rev. available	332	98.2%	\$9,033	77.3%	99.7%	95	98.9%				237	97.9%					
	Rev. Not Known	6	1.8%	\$2,645	22.6%	0.3%	1	1.0%				5	2.1%					
	Total	338	100.0%	\$11,678	100.0%	100.0%	96	100.0%				242	100.0%					
Small Business Loan Size	\$100,000 or Less	317	93.8%	\$3,518	30.1%		87	90.6%	92.9%	\$1,247	35.8%	32.5%	230	95.0%	93.7%	\$2,271	27.7%	34.6%
	\$100,001 - \$250,000	10	3.0%	\$1,568	13.4%		6	6.3%	3.9%	\$961	27.6%	18.7%	4	1.7%	3.1%	\$607	7.4%	15.9%
	\$250,001 - \$1 Million	11	3.3%	\$6,592	56.4%		3	3.1%	3.2%	\$1,275	36.6%	48.8%	8	3.3%	3.2%	\$5,317	64.9%	49.6%
	Total	338	100.0%	\$11,678	100.0%		96	100.0%	100.0%	\$3,483	100.0%	100.0%	242	100.0%	100.0%	\$8,195	100.0%	100.0%
	Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	57.1%	\$0	0.0%	74.2%	0	0.0%	40.0%	\$0	0.0%
Over \$1 Million		0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FHIC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Pensacola

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	%			\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	7	4.2%	\$739	1.9%	17.9%	5	6.4%	8.4%	\$603	3.2%	5.1%	2	2.3%	8.8%	\$136	0.7%	5.5%
	Middle	70	42.4%	\$14,126	36.2%	49.8%	31	39.7%	49.5%	\$5,875	31.6%	43.5%	39	44.8%	48.2%	\$8,251	40.3%	42.5%
	Upper	88	53.3%	\$24,170	61.9%	31.3%	42	53.8%	42.0%	\$12,088	65.1%	51.4%	46	52.9%	42.8%	\$12,082	59.0%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	165	100.0%	\$39,035	100.0%	100.0%	78	100.0%	100.0%	\$18,566	100.0%	100.0%	87	100.0%	100.0%	\$20,469	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	19	12.0%	\$1,557	6.2%	17.9%	9	11.0%	10.5%	\$599	4.8%	7.2%	10	13.2%	9.3%	\$958	7.6%	6.5%
	Middle	67	42.4%	\$9,758	38.8%	49.8%	38	46.3%	49.6%	\$5,354	42.6%	44.4%	29	38.2%	48.4%	\$4,404	35.1%	43.3%
	Upper	72	45.6%	\$13,819	55.0%	31.3%	35	42.7%	39.7%	\$6,623	52.7%	48.3%	37	48.7%	42.1%	\$7,196	57.3%	50.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	158	100.0%	\$25,134	100.0%	100.0%	82	100.0%	100.0%	\$12,576	100.0%	100.0%	76	100.0%	100.0%	\$12,558	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	10	8.7%	\$83	2.6%	17.9%	6	12.0%	16.1%	\$44	3.3%	9.6%	4	6.2%	15.7%	\$39	2.2%	9.4%
	Middle	50	43.5%	\$1,633	51.7%	49.8%	22	44.0%	51.7%	\$705	52.2%	44.8%	28	43.1%	50.8%	\$928	51.3%	47.8%
	Upper	55	47.8%	\$1,444	45.7%	31.3%	22	44.0%	31.6%	\$601	44.5%	45.4%	33	50.8%	33.2%	\$843	46.6%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	115	100.0%	\$3,160	100.0%	100.0%	50	100.0%	100.0%	\$1,350	100.0%	100.0%	65	100.0%	100.0%	\$1,810	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.6%	0	0.0%	40.0%	\$0	0.0%	57.8%	0	0.0%	63.6%	\$0	0.0%	74.3%
	Middle	0	0.0%	\$0	0.0%	36.8%	0	0.0%	53.3%	\$0	0.0%	23.4%	0	0.0%	36.4%	\$0	0.0%	25.7%
	Upper	0	0.0%	\$0	0.0%	29.1%	0	0.0%	6.7%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	36	8.2%	\$2,379	3.5%	17.9%	20	9.5%	9.5%	\$1,246	3.8%	7.3%	16	7.0%	9.4%	\$1,133	3.3%	7.1%
	Middle	187	42.7%	\$25,517	37.9%	49.8%	91	43.3%	49.7%	\$11,934	36.7%	43.2%	96	42.1%	48.4%	\$13,583	39.0%	42.5%
	Upper	215	49.1%	\$39,433	58.6%	31.3%	99	47.1%	40.7%	\$19,312	59.4%	49.5%	116	50.9%	42.0%	\$20,121	57.8%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	438	100.0%	\$67,329	100.0%	100.0%	210	100.0%	100.0%	\$32,492	100.0%	100.0%	228	100.0%	100.0%	\$34,837	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	2.9%	\$106	0.9%	1.8%	1	1.1%	3.0%	\$3	0.1%	2.6%	7	3.8%	2.7%	\$103	1.3%	2.4%
	Moderate	96	34.3%	\$5,233	42.0%	23.1%	42	44.7%	26.8%	\$1,964	42.3%	33.7%	54	29.0%	24.2%	\$3,269	41.9%	31.0%
	Middle	87	31.1%	\$2,122	17.0%	44.9%	31	33.0%	40.0%	\$722	15.5%	39.2%	56	30.1%	40.7%	\$1,400	17.9%	39.2%
	Upper	89	31.8%	\$4,988	40.1%	30.2%	20	21.3%	29.0%	\$1,958	42.1%	23.9%	69	37.1%	31.2%	\$3,030	38.8%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.5%	0	0.0%	1.2%	\$0	0.0%	0.5%
Total	280	100.0%	\$12,449	100.0%	100.0%	94	100.0%	100.0%	\$4,647	100.0%	100.0%	186	100.0%	100.0%	\$7,802	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	16.1%
	Middle	0	0.0%	\$0	0.0%	71.8%	0	0.0%	76.9%	\$0	0.0%	58.4%	0	0.0%	74.6%	\$0	0.0%	23.1%
	Upper	0	0.0%	\$0	0.0%	19.8%	0	0.0%	23.1%	\$0	0.0%	41.6%	0	0.0%	18.6%	\$0	0.0%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	2.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Pensacola

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	11	6.7%	\$1,036	2.7%	21.1%	4	5.1%	5.3%	\$252	1.4%	2.3%	7	8.0%	6.0%	\$784	3.8%	2.7%	
	Moderate	26	15.8%	\$3,121	8.0%	17.6%	12	15.4%	14.0%	\$1,187	6.4%	9.0%	14	16.1%	17.3%	\$1,934	9.4%	11.9%	
	Middle	31	18.8%	\$4,678	12.0%	20.8%	11	14.1%	23.1%	\$1,623	8.7%	20.6%	20	23.0%	22.7%	\$3,055	14.9%	20.5%	
	Upper	97	58.8%	\$30,200	77.4%	40.4%	51	65.4%	38.8%	\$15,504	83.5%	51.3%	46	52.9%	37.1%	\$14,696	71.8%	49.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.7%	\$0	0.0%	16.8%	0	0.0%	16.9%	\$0	0.0%	15.4%	
	Total	165	100.0%	\$39,035	100.0%	100.0%	78	100.0%	100.0%	\$18,566	100.0%	100.0%	87	100.0%	100.0%	\$20,469	100.0%	100.0%	
REFINANCE	Low	24	15.2%	\$2,458	9.8%	21.1%	14	17.1%	6.9%	\$1,349	10.7%	3.8%	10	13.2%	6.7%	\$1,109	8.8%	3.6%	
	Moderate	29	18.4%	\$3,132	12.5%	17.6%	16	19.5%	12.4%	\$1,528	12.2%	7.9%	13	17.1%	11.8%	\$1,604	12.8%	7.9%	
	Middle	17	10.8%	\$1,970	7.8%	20.8%	8	9.8%	16.9%	\$946	7.5%	13.5%	9	11.8%	16.9%	\$1,024	8.2%	14.0%	
	Upper	70	44.3%	\$14,638	58.2%	40.4%	38	46.3%	36.6%	\$7,903	62.8%	45.4%	32	42.1%	34.1%	\$6,735	53.6%	42.1%	
	Unknown	18	11.4%	\$2,936	11.7%	0.0%	6	7.3%	27.2%	\$850	6.8%	29.4%	12	15.8%	30.5%	\$2,086	16.6%	32.4%	
	Total	158	100.0%	\$25,134	100.0%	100.0%	82	100.0%	100.0%	\$12,576	100.0%	100.0%	76	100.0%	100.0%	\$12,558	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	0.9%	\$4	0.1%	21.1%	1	2.0%	35.9%	\$4	0.3%	10.5%	0	0.0%	30.4%	\$0	0.0%	11.2%	
	Moderate	8	7.0%	\$118	3.7%	17.6%	4	8.0%	10.5%	\$82	6.1%	8.4%	4	6.2%	13.2%	\$36	2.0%	9.3%	
	Middle	16	13.9%	\$265	8.4%	20.8%	8	16.0%	15.2%	\$148	11.0%	17.4%	8	12.3%	16.8%	\$117	6.5%	21.9%	
	Upper	90	78.3%	\$2,773	87.8%	40.4%	37	74.0%	33.3%	\$1,116	82.7%	57.2%	53	81.5%	34.1%	\$1,657	91.5%	51.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.0%	\$0	0.0%	6.5%	0	0.0%	5.5%	\$0	0.0%	6.4%	
	Total	115	100.0%	\$3,160	100.0%	100.0%	50	100.0%	100.0%	\$1,350	100.0%	100.0%	65	100.0%	100.0%	\$1,810	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	36	8.2%	\$3,498	5.2%	21.1%	19	9.0%	7.5%	\$1,605	4.9%	2.8%	17	7.5%	7.7%	\$1,893	5.4%	3.1%	
	Moderate	63	14.4%	\$6,371	9.5%	17.6%	32	15.2%	13.3%	\$2,797	8.6%	8.4%	31	13.6%	15.3%	\$3,574	10.3%	10.5%	
	Middle	64	14.6%	\$6,913	10.3%	20.8%	27	12.9%	20.7%	\$2,717	8.4%	17.9%	37	16.2%	20.5%	\$4,196	12.0%	18.3%	
	Upper	257	58.7%	\$47,611	70.7%	40.4%	126	60.0%	37.8%	\$24,523	75.5%	48.2%	131	57.5%	35.9%	\$23,088	66.3%	46.5%	
	Unknown	18	4.1%	\$2,936	4.4%	0.0%	6	2.9%	20.7%	\$850	2.6%	22.7%	12	5.3%	20.5%	\$2,086	6.0%	21.7%	
	Total	438	100.0%	\$67,329	100.0%	100.0%	210	100.0%	100.0%	\$32,492	100.0%	100.0%	228	100.0%	100.0%	\$34,837	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	177	63.2%	\$2,936	23.6%	95.0%	61	64.9%	47.1%	\$833	17.9%	43.0%	116	62.4%	50.4%	\$2,103	27.0%	42.0%	
	Over \$1 Million	94	33.6%	\$8,555	68.7%	4.7%	30	31.9%					64	34.4%					
	Total Rev. available	271	96.8%	\$11,491	92.3%	99.7%	91	96.8%					180	96.8%					
	Rev. Not Known	9	3.2%	\$958	7.7%	0.3%	3	3.2%					6	3.2%					
	Total	280	100.0%	\$12,449	100.0%	100.0%	94	100.0%					186	100.0%					
Small Business Loan Size	\$100,000 or Less	256	91.4%	\$3,367	27.0%		86	91.5%	89.4%	\$1,557	33.5%	26.9%	170	91.4%	90.9%	\$1,810	23.2%	29.5%	
	\$100,001 - \$250,000	11	3.9%	\$1,944	15.6%		4	4.3%	5.4%	\$667	14.4%	19.5%	7	3.8%	4.4%	\$1,277	16.4%	17.6%	
	\$250,001 - \$1 Million	13	4.6%	\$7,138	57.3%		4	4.3%	5.2%	\$2,423	52.1%	53.6%	9	4.8%	4.7%	\$4,715	60.4%	52.9%	
	Total	280	100.0%	\$12,449	100.0%		94	100.0%	100.0%	\$4,647	100.0%	100.0%	186	100.0%	100.0%	\$7,802	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	38.5%	\$0	0.0%	55.1%	0	0.0%	22.0%	\$0	0.0%	35.2%
Over \$1 Million		0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.5%	\$0	0.0%	20.0%	0	0.0%	89.8%	\$0	0.0%	31.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	43.8%	0	0.0%	6.8%	\$0	0.0%	31.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	36.3%	0	0.0%	3.4%	\$0	0.0%	37.6%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%			\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	33	9.1%	\$3,358	4.4%	14.7%	20	12.0%	6.9%	\$2,018	6.0%	4.5%	13	6.6%	7.0%	\$1,340	3.2%	4.5%
	Middle	198	54.4%	\$31,789	42.0%	57.5%	89	53.6%	63.3%	\$13,388	39.9%	52.8%	109	55.1%	61.8%	\$18,401	43.7%	52.2%
	Upper	133	36.5%	\$40,520	53.6%	26.8%	57	34.3%	29.7%	\$18,125	54.1%	42.7%	76	38.4%	31.1%	\$22,395	53.1%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	364	100.0%	\$75,667	100.0%	100.0%	166	100.0%	100.0%	\$33,531	100.0%	100.0%	198	100.0%	100.0%	\$42,136	100.0%	100.0%
REFINANCE	Low	1	0.4%	\$34	0.1%	1.0%	1	0.9%	0.3%	\$34	0.2%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	18	7.9%	\$1,893	5.2%	14.7%	10	9.3%	7.0%	\$951	6.3%	5.0%	8	6.6%	6.3%	\$942	4.4%	4.4%
	Middle	135	59.0%	\$16,920	46.4%	57.5%	67	62.0%	63.7%	\$8,038	53.1%	51.3%	68	56.2%	64.4%	\$8,882	41.7%	53.5%
	Upper	75	32.8%	\$17,590	48.3%	26.8%	30	27.8%	28.9%	\$6,103	40.3%	43.6%	45	37.2%	29.2%	\$11,487	53.9%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	229	100.0%	\$36,437	100.0%	100.0%	108	100.0%	100.0%	\$15,126	100.0%	100.0%	121	100.0%	100.0%	\$21,311	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.9%	\$5	0.2%	1.0%	0	0.0%	0.3%	\$0	0.0%	0.1%	1	1.5%	0.6%	\$5	0.3%	0.1%
	Moderate	22	19.6%	\$250	7.9%	14.7%	10	22.7%	11.6%	\$110	7.7%	6.7%	12	17.6%	10.2%	\$140	8.0%	4.3%
	Middle	51	45.5%	\$1,403	44.1%	57.5%	18	40.9%	61.4%	\$489	34.2%	45.5%	33	48.5%	63.7%	\$914	52.1%	57.1%
	Upper	38	33.9%	\$1,524	47.9%	26.8%	16	36.4%	26.8%	\$829	58.1%	47.6%	22	32.4%	25.6%	\$695	39.6%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	112	100.0%	\$3,182	100.0%	100.0%	44	100.0%	100.0%	\$1,428	100.0%	100.0%	68	100.0%	100.0%	\$1,754	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	13.3%	\$0	0.0%	0.9%	0	0.0%	15.4%	\$0	0.0%	2.7%
	Moderate	0	0.0%	\$0	0.0%	19.3%	0	0.0%	46.7%	\$0	0.0%	85.2%	0	0.0%	15.4%	\$0	0.0%	12.4%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	40.0%	\$0	0.0%	13.9%	0	0.0%	53.8%	\$0	0.0%	42.5%
	Upper	0	0.0%	\$0	0.0%	38.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.3%	\$39	0.0%	1.0%	1	0.3%	0.2%	\$34	0.1%	0.1%	1	0.3%	0.1%	\$5	0.0%	0.1%
	Moderate	73	10.4%	\$5,501	4.8%	14.7%	40	12.6%	7.2%	\$3,079	6.1%	7.1%	33	8.5%	6.9%	\$2,422	3.7%	4.5%
	Middle	384	54.5%	\$50,112	43.5%	57.5%	174	54.7%	63.3%	\$21,915	43.8%	51.2%	210	54.3%	62.6%	\$28,197	43.2%	52.6%
	Upper	246	34.9%	\$59,634	51.7%	26.8%	103	32.4%	29.4%	\$25,057	50.0%	41.7%	143	37.0%	30.3%	\$34,577	53.0%	42.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	705	100.0%	\$115,286	100.0%	100.0%	318	100.0%	100.0%	\$50,085	100.0%	100.0%	387	100.0%	100.0%	\$65,201	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	0.8%	\$6	0.0%	1.7%	1	0.8%	1.3%	\$1	0.0%	1.3%	2	0.7%	1.3%	\$5	0.1%	1.3%
	Moderate	117	29.7%	\$4,458	29.6%	17.7%	48	39.3%	20.5%	\$2,962	32.5%	31.9%	69	25.4%	18.9%	\$1,496	25.2%	29.5%
	Middle	164	41.6%	\$6,619	44.0%	55.3%	39	32.0%	47.4%	\$4,318	47.3%	39.9%	125	46.0%	48.0%	\$2,301	38.8%	37.8%
	Upper	109	27.7%	\$3,970	26.4%	25.2%	34	27.9%	29.5%	\$1,846	20.2%	26.2%	75	27.6%	30.6%	\$2,124	35.8%	30.4%
	Unknown	1	0.3%	\$5	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	1	0.4%	0.2%	\$5	0.1%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.6%	0	0.0%	1.0%	\$0	0.0%	0.4%
Total	394	100.0%	\$15,058	100.0%	100.0%	122	100.0%	100.0%	\$9,127	100.0%	100.0%	272	100.0%	100.0%	\$5,931	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	26.0%	0	0.0%	20.8%	\$0	0.0%	29.5%	0	0.0%	29.7%	\$0	0.0%	51.3%
	Middle	0	0.0%	\$0	0.0%	39.3%	0	0.0%	37.7%	\$0	0.0%	22.1%	0	0.0%	21.6%	\$0	0.0%	8.7%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	39.6%	\$0	0.0%	47.9%	0	0.0%	48.6%	\$0	0.0%	39.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Port St. Lucie

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	13	3.6%	\$902	1.2%	18.6%	6	3.6%	4.4%	\$408	1.2%	1.9%	7	3.5%	2.5%	\$494	1.2%	1.0%	
	Moderate	50	13.7%	\$5,072	6.7%	20.1%	30	18.1%	16.7%	\$2,979	8.9%	11.0%	20	10.1%	13.1%	\$2,093	5.0%	8.1%	
	Middle	68	18.7%	\$8,469	11.2%	20.3%	28	16.9%	20.3%	\$3,330	9.9%	16.7%	40	20.2%	19.6%	\$5,139	12.2%	15.4%	
	Upper	231	63.5%	\$60,624	80.1%	41.0%	100	60.2%	42.1%	\$26,214	78.2%	55.2%	131	66.2%	47.0%	\$34,410	81.7%	58.9%	
	Unknown	2	0.5%	\$600	0.8%	0.0%	2	1.2%	16.4%	\$600	1.8%	15.2%	0	0.0%	17.8%	\$0	0.0%	16.5%	
	Total	364	100.0%	\$75,667	100.0%	100.0%	166	100.0%	100.0%	\$33,531	100.0%	100.0%	198	100.0%	100.0%	\$42,136	100.0%	100.0%	
REFINANCE	Low	16	7.0%	\$996	2.7%	18.6%	13	12.0%	7.4%	\$763	5.0%	4.1%	3	2.5%	4.1%	\$233	1.1%	2.4%	
	Moderate	35	15.3%	\$3,282	9.0%	20.1%	17	15.7%	13.1%	\$1,810	12.0%	8.1%	18	14.9%	10.9%	\$1,472	6.9%	6.4%	
	Middle	57	24.9%	\$7,009	19.2%	20.3%	29	26.9%	19.4%	\$3,587	23.7%	14.4%	28	23.1%	17.7%	\$3,422	16.1%	13.5%	
	Upper	114	49.8%	\$23,993	65.8%	41.0%	46	42.6%	40.5%	\$8,612	56.9%	52.6%	68	56.2%	43.8%	\$15,381	72.2%	54.3%	
	Unknown	7	3.1%	\$1,157	3.2%	0.0%	3	2.8%	19.6%	\$354	2.3%	20.8%	4	3.3%	23.4%	\$803	3.8%	23.5%	
	Total	229	100.0%	\$36,437	100.0%	100.0%	108	100.0%	100.0%	\$15,126	100.0%	100.0%	121	100.0%	100.0%	\$21,311	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	5.4%	\$21	0.7%	18.6%	3	6.8%	7.3%	\$9	0.6%	3.1%	3	4.4%	6.4%	\$12	0.7%	1.3%	
	Moderate	13	11.6%	\$69	2.2%	20.1%	6	13.6%	18.1%	\$25	1.8%	10.7%	7	10.3%	13.9%	\$44	2.5%	8.3%	
	Middle	14	12.5%	\$228	7.2%	20.3%	5	11.4%	20.5%	\$114	8.0%	15.5%	9	13.2%	24.9%	\$114	6.5%	20.6%	
	Upper	79	70.5%	\$2,864	90.0%	41.0%	30	68.2%	47.6%	\$1,280	89.6%	61.8%	49	72.1%	50.1%	\$1,584	90.3%	62.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.5%	\$0	0.0%	8.9%	0	0.0%	4.7%	\$0	0.0%	7.4%	
	Total	112	100.0%	\$3,182	100.0%	100.0%	44	100.0%	100.0%	\$1,428	100.0%	100.0%	68	100.0%	100.0%	\$1,754	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	5.0%	\$1,919	1.7%	18.6%	22	6.9%	5.3%	\$1,180	2.4%	2.5%	13	3.4%	3.1%	\$739	1.1%	1.4%	
	Moderate	98	13.9%	\$8,423	7.3%	20.1%	53	16.7%	15.8%	\$4,814	9.6%	9.9%	45	11.6%	12.5%	\$3,609	5.5%	7.6%	
	Middle	139	19.7%	\$15,706	13.6%	20.3%	62	19.5%	20.1%	\$7,031	14.0%	15.6%	77	19.9%	19.2%	\$8,675	13.3%	14.8%	
	Upper	424	60.1%	\$87,481	75.9%	41.0%	176	55.3%	41.8%	\$36,106	72.1%	52.9%	248	64.1%	46.1%	\$51,375	78.8%	57.1%	
	Unknown	9	1.3%	\$1,757	1.5%	0.0%	5	1.6%	17.0%	\$954	1.9%	19.1%	4	1.0%	19.1%	\$803	1.2%	19.2%	
	Total	705	100.0%	\$115,286	100.0%	100.0%	318	100.0%	100.0%	\$50,085	100.0%	100.0%	387	100.0%	100.0%	\$65,201	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	276	70.1%	\$4,206	27.9%	95.8%	87	71.3%	49.1%	\$1,762	19.3%	37.1%	189	69.5%	54.6%	\$2,444	41.2%	39.1%	
	Over \$1 Million	113	28.7%	\$9,076	60.3%	4.0%	32	26.2%				81	29.8%						
	Total Rev. available	389	98.8%	\$13,282	88.2%	99.8%	119	97.5%				270	99.3%						
	Rev. Not Known	5	1.3%	\$1,776	11.8%	0.2%	3	2.5%				2	0.7%						
	Total	394	100.0%	\$15,058	100.0%	100.0%	122	100.0%				272	100.0%						
Small Business Loan Size	\$100,000 or Less	365	92.6%	\$4,318	28.7%		104	85.2%	95.6%	\$1,267	13.9%	44.4%	261	96.0%	96.0%	\$3,051	51.4%	45.3%	
	\$100,001 - \$250,000	13	3.3%	\$2,275	15.1%		7	5.7%	2.2%	\$1,267	13.9%	14.5%	6	2.2%	1.8%	\$1,008	17.0%	11.2%	
	\$250,001 - \$1 Million	16	4.1%	\$8,465	56.2%		11	9.0%	2.1%	\$6,593	72.2%	41.1%	5	1.8%	2.2%	\$1,872	31.6%	43.5%	
	Total	394	100.0%	\$15,058	100.0%		122	100.0%	100.0%	\$9,127	100.0%	100.0%	272	100.0%	100.0%	\$5,931	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	91.6%	0	0.0%	37.7%	\$0	0.0%	18.7%	0	0.0%	40.5%	\$0	0.0%	17.3%
Over \$1 Million		0	0.0%	\$0	0.0%	8.4%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.6%	\$0	0.0%	38.2%	0	0.0%	83.8%	\$0	0.0%	38.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	14.4%	0	0.0%	10.8%	\$0	0.0%	31.2%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	47.4%	0	0.0%	5.4%	\$0	0.0%	30.4%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Punta Gorda

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	%				\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	6.8%	\$514	2.3%	6.3%	4	6.3%	3.9%	\$239	2.4%	1.9%	6	7.3%	4.8%	\$275	2.3%	2.4%
	Middle	110	75.3%	\$14,720	67.1%	76.5%	48	75.0%	78.4%	\$6,606	67.5%	71.8%	62	75.6%	78.6%	\$8,114	66.7%	72.0%
	Upper	26	17.8%	\$6,712	30.6%	17.3%	12	18.8%	17.7%	\$2,935	30.0%	26.4%	14	17.1%	16.6%	\$3,777	31.0%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	146	100.0%	\$21,946	100.0%	100.0%	64	100.0%	100.0%	\$9,780	100.0%	100.0%	82	100.0%	100.0%	\$12,166	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	3.6%	\$246	1.3%	6.3%	4	6.1%	3.7%	\$206	2.7%	2.0%	1	1.4%	3.1%	\$40	0.4%	1.6%
	Middle	102	74.5%	\$12,568	68.6%	76.5%	52	78.8%	79.6%	\$5,712	76.0%	75.4%	50	70.4%	77.0%	\$6,856	63.5%	69.6%
	Upper	30	21.9%	\$5,501	30.0%	17.3%	10	15.2%	16.7%	\$1,597	21.3%	22.6%	20	28.2%	20.0%	\$3,904	36.1%	28.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	137	100.0%	\$18,315	100.0%	100.0%	66	100.0%	100.0%	\$7,515	100.0%	100.0%	71	100.0%	100.0%	\$10,800	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	5.8%	\$54	4.7%	6.3%	3	8.1%	4.9%	\$24	3.3%	1.8%	1	3.1%	4.5%	\$30	7.1%	1.7%
	Middle	58	84.1%	\$911	78.7%	76.5%	31	83.8%	81.1%	\$622	84.9%	70.1%	27	84.4%	79.9%	\$289	68.2%	67.7%
	Upper	7	10.1%	\$192	16.6%	17.3%	3	8.1%	14.1%	\$87	11.9%	28.1%	4	12.5%	15.6%	\$105	24.8%	30.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	69	100.0%	\$1,157	100.0%	100.0%	37	100.0%	100.0%	\$733	100.0%	100.0%	32	100.0%	100.0%	\$424	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.9%	0	0.0%	20.0%	\$0	0.0%	0.2%	0	0.0%	16.7%	\$0	0.0%	51.5%
	Middle	0	0.0%	\$0	0.0%	69.4%	0	0.0%	60.0%	\$0	0.0%	98.3%	0	0.0%	66.7%	\$0	0.0%	48.2%
	Upper	0	0.0%	\$0	0.0%	19.7%	0	0.0%	20.0%	\$0	0.0%	1.4%	0	0.0%	16.7%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	5.4%	\$814	2.0%	6.3%	11	6.6%	3.9%	\$469	2.6%	1.9%	8	4.3%	4.3%	\$345	1.5%	3.5%
	Middle	270	76.7%	\$28,199	68.1%	76.5%	131	78.4%	78.8%	\$12,940	71.8%	73.1%	139	75.1%	78.2%	\$15,259	65.2%	70.6%
	Upper	63	17.9%	\$12,405	30.0%	17.3%	25	15.0%	17.3%	\$4,619	25.6%	25.0%	38	20.5%	17.5%	\$7,786	33.3%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	352	100.0%	\$41,418	100.0%	100.0%	167	100.0%	100.0%	\$18,028	100.0%	100.0%	185	100.0%	100.0%	\$23,390	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	42	10.0%	\$2,440	21.1%	6.5%	20	21.3%	6.8%	\$1,425	24.1%	9.1%	22	6.8%	5.7%	\$1,015	17.9%	9.9%
	Middle	313	74.7%	\$7,743	66.8%	79.0%	59	62.8%	78.2%	\$3,882	65.8%	69.5%	254	78.2%	78.8%	\$3,861	67.9%	74.3%
	Upper	64	15.3%	\$1,402	12.1%	14.6%	15	16.0%	13.3%	\$594	10.1%	19.5%	49	15.1%	14.1%	\$808	14.2%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.9%	0	0.0%	1.5%	\$0	0.0%	1.8%
Total	419	100.0%	\$11,585	100.0%	100.0%	94	100.0%	100.0%	\$5,901	100.0%	100.0%	325	100.0%	100.0%	\$5,684	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	56.0%	0	0.0%	15.4%	\$0	0.0%	8.1%	0	0.0%	27.3%	\$0	0.0%	6.7%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	76.9%	\$0	0.0%	89.5%	0	0.0%	72.7%	\$0	0.0%	93.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	2.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Punta Gorda

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2015, 2014					2014						2015						
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar				
		Count	Dollar	%	%		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	8	5.5%	\$677	3.1%	16.4%	3	4.7%	4.6%	\$257	2.6%	2.0%	5	6.1%	6.8%	\$420	3.5%	3.4%	
	Moderate	28	19.2%	\$2,740	12.5%	19.6%	12	18.8%	14.3%	\$1,155	11.8%	9.3%	16	19.5%	17.2%	\$1,585	13.0%	11.3%	
	Middle	34	23.3%	\$3,912	17.8%	25.3%	18	28.1%	20.0%	\$1,790	18.3%	16.5%	16	19.5%	21.2%	\$2,122	17.4%	18.2%	
	Upper	76	52.1%	\$14,617	66.6%	38.6%	31	48.4%	51.4%	\$6,578	67.3%	62.6%	45	54.9%	43.2%	\$8,039	66.1%	56.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.7%	\$0	0.0%	9.6%	0	0.0%	11.6%	\$0	0.0%	11.0%	
	Total	146	100.0%	\$21,946	100.0%	100.0%	64	100.0%	100.0%	\$9,780	100.0%	100.0%	82	100.0%	100.0%	\$12,166	100.0%	100.0%	
REFINANCE	Low	15	10.9%	\$967	5.3%	16.4%	10	15.2%	10.2%	\$702	9.3%	6.8%	5	7.0%	7.2%	\$265	2.5%	4.0%	
	Moderate	30	21.9%	\$2,827	15.4%	19.6%	13	19.7%	15.6%	\$1,111	14.8%	11.5%	17	23.9%	16.3%	\$1,716	15.9%	10.9%	
	Middle	30	21.9%	\$3,621	19.8%	25.3%	15	22.7%	23.4%	\$1,789	23.8%	20.8%	15	21.1%	21.7%	\$1,832	17.0%	18.2%	
	Upper	60	43.8%	\$10,563	57.7%	38.6%	27	40.9%	36.1%	\$3,708	49.3%	45.4%	33	46.5%	37.0%	\$6,855	63.5%	46.2%	
	Unknown	2	1.5%	\$337	1.8%	0.0%	1	1.5%	14.7%	\$205	2.7%	15.4%	1	1.4%	17.8%	\$132	1.2%	20.8%	
	Total	137	100.0%	\$18,315	100.0%	100.0%	66	100.0%	100.0%	\$7,515	100.0%	100.0%	71	100.0%	100.0%	\$10,800	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	10.1%	\$30	2.6%	16.4%	5	13.5%	10.8%	\$21	2.9%	4.0%	2	6.3%	11.1%	\$9	2.1%	3.7%	
	Moderate	15	21.7%	\$87	7.5%	19.6%	9	24.3%	24.9%	\$55	7.5%	11.2%	6	18.8%	22.1%	\$32	7.5%	13.2%	
	Middle	13	18.8%	\$170	14.7%	25.3%	4	10.8%	21.6%	\$66	9.0%	22.7%	9	28.1%	28.1%	\$104	24.5%	25.0%	
	Upper	34	49.3%	\$870	75.2%	38.6%	19	51.4%	38.9%	\$591	80.6%	52.9%	15	46.9%	36.2%	\$279	65.8%	54.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	9.2%	0	0.0%	2.5%	\$0	0.0%	3.5%	
	Total	69	100.0%	\$1,157	100.0%	100.0%	37	100.0%	100.0%	\$733	100.0%	100.0%	32	100.0%	100.0%	\$424	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	25.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	30	8.5%	\$1,674	4.0%	16.4%	18	10.8%	6.4%	\$980	5.4%	3.3%	12	6.5%	7.1%	\$694	3.0%	3.5%	
	Moderate	73	20.7%	\$5,654	13.7%	19.6%	34	20.4%	15.1%	\$2,321	12.9%	9.8%	39	21.1%	17.1%	\$3,333	14.2%	10.9%	
	Middle	77	21.9%	\$7,703	18.6%	25.3%	37	22.2%	21.0%	\$3,645	20.2%	17.5%	40	21.6%	21.6%	\$4,058	17.3%	17.8%	
	Upper	170	48.3%	\$26,050	62.9%	38.6%	77	46.1%	46.4%	\$10,877	60.3%	57.0%	93	50.3%	41.1%	\$15,173	64.9%	51.8%	
	Unknown	2	0.6%	\$337	0.8%	0.0%	1	0.6%	11.0%	\$205	1.1%	12.4%	1	0.5%	13.2%	\$132	0.6%	16.0%	
	Total	352	100.0%	\$41,418	100.0%	100.0%	167	100.0%	100.0%	\$18,028	100.0%	100.0%	185	100.0%	100.0%	\$23,390	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	296	70.6%	\$4,662	40.2%	96.5%	73	77.7%	48.4%	\$2,402	40.7%	39.5%	223	68.6%	56.5%	\$2,260	39.8%	42.4%	
	Over \$1 Million	119	28.4%	\$6,290	54.3%	3.3%	19	20.2%					100	30.8%					
	Total Rev. available	415	99.0%	\$10,952	94.5%	99.8%	92	97.9%					323	99.4%					
	Rev. Not Known	4	1.0%	\$633	5.5%	0.2%	2	2.1%					2	0.6%					
	Total	419	100.0%	\$11,585	100.0%	100.0%	94	100.0%					325	100.0%					
Small Business Loan Size	\$100,000 or Less	398	95.0%	\$4,116	35.5%		80	85.1%	96.4%	\$929	15.7%	46.6%	318	97.8%	96.8%	\$3,187	56.1%	50.7%	
	\$100,001 - \$250,000	7	1.7%	\$1,249	10.8%		5	5.3%	1.9%	\$863	14.6%	15.6%	2	0.6%	1.7%	\$386	6.8%	13.8%	
	\$250,001 - \$1 Million	14	3.3%	\$6,220	53.7%		9	9.6%	1.6%	\$4,109	69.6%	37.9%	5	1.5%	1.5%	\$2,111	37.1%	35.5%	
	Total	419	100.0%	\$11,585	100.0%		94	100.0%	100.0%	\$5,901	100.0%	100.0%	325	100.0%	100.0%	\$5,684	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	38.5%	\$0	0.0%	40.7%	0	0.0%	81.8%	\$0	0.0%	30.9%	
Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	90.9%	\$0	0.0%	32.7%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	67.3%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Sarasota

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014		2015										
		Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar	Count	Dollar							
		#	%	\$ (000s)	%	%	\$ (000s)	%	%	#	%	%	\$ (000s)	%	%			
HOME PURCHASE	Low	2	0.3%	\$346	0.2%	1.3%	2	0.6%	0.3%	\$346	0.5%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.1%
	Moderate	70	9.8%	\$11,508	6.5%	20.1%	28	8.9%	12.0%	\$3,656	4.9%	8.0%	42	10.4%	12.2%	\$7,852	7.6%	8.4%
	Middle	321	44.8%	\$54,885	30.9%	49.0%	146	46.3%	50.2%	\$21,917	29.3%	39.6%	175	43.5%	51.2%	\$32,968	32.0%	41.9%
	Upper	324	45.2%	\$111,007	62.5%	29.7%	139	44.1%	37.5%	\$48,869	65.3%	52.3%	185	46.0%	36.3%	\$62,138	60.4%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	717	100.0%	\$177,746	100.0%	100.0%	315	100.0%	100.0%	\$74,788	100.0%	100.0%	402	100.0%	100.0%	\$102,958	100.0%	100.0%
REFINANCE	Low	1	0.2%	\$65	0.1%	1.3%	1	0.4%	0.5%	\$65	0.2%	0.2%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Moderate	68	12.8%	\$8,283	8.7%	20.1%	29	11.5%	12.4%	\$2,671	7.1%	8.5%	39	14.0%	11.8%	\$5,612	9.7%	8.2%
	Middle	277	52.2%	\$38,910	40.8%	49.0%	148	58.5%	49.0%	\$18,941	50.5%	36.5%	129	46.4%	50.1%	\$19,969	34.5%	40.0%
	Upper	185	34.8%	\$48,208	50.5%	29.7%	75	29.6%	38.1%	\$15,864	42.3%	54.8%	110	39.6%	37.7%	\$32,344	55.8%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	531	100.0%	\$95,466	100.0%	100.0%	253	100.0%	100.0%	\$37,541	100.0%	100.0%	278	100.0%	100.0%	\$57,925	100.0%	100.0%
HOME IMPROVEMENT	Low	8	2.2%	\$40	0.6%	1.3%	5	2.6%	0.9%	\$20	0.6%	0.2%	3	1.7%	0.8%	\$20	0.5%	0.1%
	Moderate	89	24.1%	\$1,082	14.9%	20.1%	52	26.9%	20.4%	\$758	21.1%	10.5%	37	21.0%	17.5%	\$324	8.8%	9.7%
	Middle	179	48.5%	\$3,603	49.6%	49.0%	87	45.1%	47.1%	\$1,514	42.1%	37.8%	92	52.3%	52.6%	\$2,089	57.0%	39.2%
	Upper	93	25.2%	\$2,533	34.9%	29.7%	49	25.4%	31.7%	\$1,304	36.3%	51.4%	44	25.0%	29.1%	\$1,229	33.6%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	369	100.0%	\$7,258	100.0%	100.0%	193	100.0%	100.0%	\$3,596	100.0%	100.0%	176	100.0%	100.0%	\$3,662	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	6.1%	\$0	0.0%	0.5%	0	0.0%	2.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.6%	0	0.0%	36.4%	\$0	0.0%	20.0%	0	0.0%	46.0%	\$0	0.0%	22.8%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	33.3%	\$0	0.0%	45.3%	0	0.0%	26.0%	\$0	0.0%	43.8%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	24.2%	\$0	0.0%	34.2%	0	0.0%	26.0%	\$0	0.0%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	0.7%	\$451	0.2%	1.3%	8	1.1%	0.4%	\$431	0.4%	0.2%	3	0.4%	0.4%	\$20	0.0%	0.2%
	Moderate	227	14.0%	\$20,873	7.4%	20.1%	109	14.3%	12.4%	\$7,085	6.1%	8.9%	118	13.8%	12.3%	\$13,788	8.4%	9.2%
	Middle	777	48.1%	\$97,398	34.7%	49.0%	381	50.1%	49.7%	\$42,372	36.6%	39.2%	396	46.3%	50.8%	\$55,026	33.4%	41.4%
	Upper	602	37.2%	\$161,748	57.7%	29.7%	263	34.6%	37.5%	\$66,037	57.0%	51.7%	339	39.6%	36.5%	\$95,711	58.2%	49.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,617	100.0%	\$280,470	100.0%	100.0%	761	100.0%	100.0%	\$115,925	100.0%	100.0%	856	100.0%	100.0%	\$164,545	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	28	1.5%	\$609	1.0%	1.5%	11	2.1%	1.5%	\$79	0.3%	1.8%	17	1.3%	1.5%	\$530	1.7%	2.2%
	Moderate	442	24.1%	\$19,557	31.4%	19.5%	183	35.2%	19.0%	\$9,952	31.7%	22.4%	259	19.8%	19.2%	\$9,605	31.1%	23.3%
	Middle	669	36.5%	\$23,599	37.9%	44.2%	138	26.5%	39.3%	\$12,591	40.1%	36.3%	531	40.5%	39.6%	\$11,008	35.7%	35.1%
	Upper	692	37.8%	\$18,496	29.7%	34.8%	188	36.2%	39.0%	\$8,793	28.0%	38.8%	504	38.4%	38.8%	\$9,703	31.5%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.7%
Total	1,831	100.0%	\$62,261	100.0%	100.0%	520	100.0%	100.0%	\$31,415	100.0%	100.0%	1,311	100.0%	100.0%	\$30,846	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	7.9%	\$0	0.0%	1.6%	0	0.0%	4.4%	\$0	0.0%	2.9%
	Middle	0	0.0%	\$0	0.0%	41.2%	0	0.0%	44.4%	\$0	0.0%	38.4%	0	0.0%	41.2%	\$0	0.0%	50.8%
	Upper	0	0.0%	\$0	0.0%	50.1%	0	0.0%	46.0%	\$0	0.0%	58.2%	0	0.0%	52.9%	\$0	0.0%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	1.8%	0	0.0%	1.5%	\$0	0.0%	0.4%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Sarasota

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014					2015						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	33	4.6%	\$2,805	1.6%	19.6%	17	5.4%	3.1%	\$1,287	1.7%	1.2%	16	4.0%	4.2%	\$1,518	1.5%	1.7%
	Moderate	87	12.1%	\$9,425	5.3%	19.0%	46	14.6%	12.6%	\$4,683	6.3%	6.9%	41	10.2%	13.5%	\$4,742	4.6%	7.8%
	Middle	112	15.6%	\$19,159	10.8%	20.9%	44	14.0%	18.0%	\$6,942	9.3%	13.2%	68	16.9%	19.2%	\$12,217	11.9%	14.7%
	Upper	480	66.9%	\$143,478	80.7%	40.5%	204	64.8%	52.7%	\$59,231	79.2%	66.3%	276	68.7%	50.0%	\$84,247	81.8%	63.4%
	Unknown	5	0.7%	\$2,879	1.6%	0.0%	4	1.3%	13.6%	\$2,645	3.5%	12.4%	1	0.2%	13.1%	\$234	0.2%	12.4%
	Total	717	100.0%	\$177,746	100.0%	100.0%	315	100.0%	100.0%	\$74,788	100.0%	100.0%	402	100.0%	100.0%	\$102,958	100.0%	100.0%
REFINANCE	Low	47	8.9%	\$4,132	4.3%	19.6%	31	12.3%	5.9%	\$2,666	7.1%	2.9%	16	5.8%	5.8%	\$1,466	2.5%	2.7%
	Moderate	82	15.4%	\$8,348	8.7%	19.0%	41	16.2%	12.2%	\$3,702	9.9%	6.6%	41	14.7%	12.0%	\$4,646	8.0%	7.1%
	Middle	125	23.5%	\$17,140	18.0%	20.9%	58	22.9%	19.0%	\$7,226	19.2%	13.4%	67	24.1%	19.2%	\$9,914	17.1%	14.3%
	Upper	262	49.3%	\$63,745	66.8%	40.5%	116	45.8%	47.4%	\$22,973	61.2%	60.8%	146	52.5%	43.7%	\$40,772	70.4%	56.5%
	Unknown	15	2.8%	\$2,101	2.2%	0.0%	7	2.8%	15.5%	\$974	2.6%	16.4%	8	2.9%	19.3%	\$1,127	1.9%	19.4%
	Total	531	100.0%	\$95,466	100.0%	100.0%	253	100.0%	100.0%	\$37,541	100.0%	100.0%	278	100.0%	100.0%	\$57,925	100.0%	100.0%
HOME IMPROVEMENT	Low	41	11.1%	\$264	3.6%	19.6%	29	15.0%	8.6%	\$173	4.8%	2.0%	12	6.8%	8.5%	\$91	2.5%	2.5%
	Moderate	85	23.0%	\$873	12.0%	19.0%	49	25.4%	17.3%	\$579	16.1%	8.0%	36	20.5%	17.7%	\$294	8.0%	9.6%
	Middle	66	17.9%	\$1,028	14.2%	20.9%	28	14.5%	19.2%	\$321	8.9%	15.5%	38	21.6%	24.1%	\$707	19.3%	17.6%
	Upper	175	47.4%	\$5,016	69.1%	40.5%	86	44.6%	48.3%	\$2,453	68.2%	67.2%	89	50.6%	44.9%	\$2,563	70.0%	63.9%
	Unknown	2	0.5%	\$77	1.1%	0.0%	1	0.5%	6.6%	\$70	1.9%	7.4%	1	0.6%	4.8%	\$7	0.2%	6.4%
	Total	369	100.0%	\$7,258	100.0%	100.0%	193	100.0%	100.0%	\$3,596	100.0%	100.0%	176	100.0%	100.0%	\$3,662	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	121	7.5%	\$7,201	2.6%	19.6%	77	10.1%	4.0%	\$4,126	3.6%	1.6%	44	5.1%	4.8%	\$3,075	1.9%	1.9%
	Moderate	254	15.7%	\$18,646	6.6%	19.0%	136	17.9%	12.6%	\$8,964	7.7%	6.4%	118	13.8%	13.1%	\$9,682	5.9%	7.2%
	Middle	303	18.7%	\$37,327	13.3%	20.9%	130	17.1%	18.3%	\$14,489	12.5%	12.4%	173	20.2%	19.3%	\$22,838	13.9%	13.8%
	Upper	917	56.7%	\$212,239	75.7%	40.5%	406	53.4%	51.1%	\$84,657	73.0%	60.6%	511	59.7%	47.8%	\$127,582	77.5%	57.9%
	Unknown	22	1.4%	\$5,057	1.8%	0.0%	12	1.6%	14.0%	\$3,689	3.2%	19.1%	10	1.2%	15.0%	\$1,368	0.8%	19.2%
	Total	1,617	100.0%	\$280,470	100.0%	100.0%	761	100.0%	100.0%	\$115,925	100.0%	100.0%	856	100.0%	100.0%	\$164,545	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	1,280	69.9%	\$14,276	22.9%	95.5%	335	64.4%	50.4%	\$5,517	17.6%	35.7%	945	72.1%	55.2%	\$8,759	28.4%	37.5%
	Over \$1 Million	525	28.7%	\$39,371	63.2%	4.4%	168	32.3%				357	27.2%					
	Total Rev. available	1,805	98.6%	\$53,647	86.1%	99.9%	503	96.7%				1,302	99.3%					
	Rev. Not Known	26	1.4%	\$8,614	13.8%	0.1%	17	3.3%				9	0.7%					
	Total	1,831	100.0%	\$62,261	100.0%	100.0%	520	100.0%				1,311	100.0%					
Small Business Loan Size	\$100,000 or Less	1,740	95.0%	\$18,465	29.7%		464	89.2%	94.9%	\$7,043	22.4%	39.4%	1,276	97.3%	95.1%	\$11,422	37.0%	39.5%
	\$100,001 - \$250,000	29	1.6%	\$5,769	9.3%		19	3.7%	2.5%	\$3,827	12.2%	15.6%	10	0.8%	2.4%	\$1,942	6.3%	14.3%
	\$250,001 - \$1 Million	62	3.4%	\$38,027	61.1%		37	7.1%	2.5%	\$20,545	65.4%	45.0%	25	1.9%	2.5%	\$17,482	56.7%	46.1%
	Total	1,831	100.0%	\$62,261	100.0%		520	100.0%	100.0%	\$31,415	100.0%	100.0%	1,311	100.0%	100.0%	\$30,846	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	92.5%	0	0.0%	55.6%	\$0	0.0%	39.4%	0	0.0%	58.8%	\$0	0.0%	46.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	7.5%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.1%	\$0	0.0%	41.6%	0	0.0%	91.2%	\$0	0.0%	46.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	43.6%	0	0.0%	7.4%	\$0	0.0%	37.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	14.8%	0	0.0%	1.5%	\$0	0.0%	15.8%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Sebring

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	4.0%	\$150	3.1%	7.2%	2	8.7%	3.3%	\$150	8.0%	2.1%	0	0.0%	5.0%	\$0	0.0%	4.6%
	Middle	38	76.0%	\$3,658	76.5%	80.1%	17	73.9%	72.7%	\$1,319	70.2%	69.7%	21	77.8%	73.3%	\$2,339	80.6%	69.2%
	Upper	10	20.0%	\$973	20.4%	12.7%	4	17.4%	24.0%	\$410	21.8%	28.2%	6	22.2%	21.6%	\$563	19.4%	26.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$4,781	100.0%	100.0%	23	100.0%	100.0%	\$1,879	100.0%	100.0%	27	100.0%	100.0%	\$2,902	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.7%	\$139	3.7%	7.2%	3	12.0%	4.5%	\$139	5.9%	3.3%	0	0.0%	4.8%	\$0	0.0%	3.9%
	Middle	27	69.2%	\$2,844	76.4%	80.1%	18	72.0%	71.5%	\$1,850	78.3%	70.0%	9	64.3%	77.6%	\$994	73.0%	76.5%
	Upper	9	23.1%	\$740	19.9%	12.7%	4	16.0%	24.0%	\$373	15.8%	26.7%	5	35.7%	17.6%	\$367	27.0%	19.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$3,723	100.0%	100.0%	25	100.0%	100.0%	\$2,362	100.0%	100.0%	14	100.0%	100.0%	\$1,361	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	15.0%	\$119	21.9%	7.2%	3	21.4%	7.3%	\$94	37.8%	4.5%	3	11.5%	8.8%	\$25	8.5%	4.3%
	Middle	32	80.0%	\$390	71.7%	80.1%	11	78.6%	74.4%	\$155	62.2%	77.8%	21	80.8%	77.6%	\$235	79.7%	79.4%
	Upper	2	5.0%	\$35	6.4%	12.7%	0	0.0%	18.3%	\$0	0.0%	17.8%	2	7.7%	13.6%	\$35	11.9%	16.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$544	100.0%	100.0%	14	100.0%	100.0%	\$249	100.0%	100.0%	26	100.0%	100.0%	\$295	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	15.7%
	Middle	0	0.0%	\$0	0.0%	82.9%	0	0.0%	80.0%	\$0	0.0%	98.2%	0	0.0%	80.0%	\$0	0.0%	84.3%
	Upper	0	0.0%	\$0	0.0%	4.7%	0	0.0%	20.0%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	8.5%	\$408	4.5%	7.2%	8	12.9%	3.8%	\$383	8.5%	2.4%	3	4.5%	5.3%	\$25	0.5%	4.9%
	Middle	97	75.2%	\$6,892	76.2%	80.1%	46	74.2%	72.5%	\$3,324	74.0%	71.6%	51	76.1%	74.9%	\$3,568	78.3%	72.3%
	Upper	21	16.3%	\$1,748	19.3%	12.7%	8	12.9%	23.7%	\$783	17.4%	26.0%	13	19.4%	19.9%	\$965	21.2%	22.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	129	100.0%	\$9,048	100.0%	100.0%	62	100.0%	100.0%	\$4,490	100.0%	100.0%	67	100.0%	100.0%	\$4,558	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	33	18.8%	\$224	5.7%	7.7%	14	51.9%	9.0%	\$112	8.7%	6.2%	19	12.8%	9.5%	\$112	4.3%	5.6%
	Middle	115	65.3%	\$1,949	50.0%	74.7%	12	44.4%	72.3%	\$1,172	90.6%	79.2%	103	69.1%	71.1%	\$777	29.9%	73.5%
	Upper	23	13.1%	\$1,679	43.1%	17.1%	0	0.0%	15.8%	\$0	0.0%	10.7%	23	15.4%	17.4%	\$1,679	64.5%	18.1%
	Unknown	5	2.8%	\$45	1.2%	0.4%	1	3.7%	1.0%	\$10	0.8%	1.7%	4	2.7%	0.9%	\$35	1.3%	1.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	2.2%	0	0.0%	1.1%	\$0	0.0%	1.5%
Total	176	100.0%	\$3,897	100.0%	100.0%	27	100.0%	100.0%	\$1,294	100.0%	100.0%	149	100.0%	100.0%	\$2,603	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	60.0%	\$935	68.4%	5.4%	2	66.7%	8.6%	\$435	80.3%	15.7%	1	50.0%	5.3%	\$500	60.6%	13.4%
	Middle	2	40.0%	\$432	31.6%	76.6%	1	33.3%	68.6%	\$107	19.7%	77.7%	1	50.0%	84.2%	\$325	39.4%	82.7%
	Upper	0	0.0%	\$0	0.0%	16.5%	0	0.0%	11.4%	\$0	0.0%	1.9%	0	0.0%	5.3%	\$0	0.0%	2.0%
	Unknown	0	0.0%	\$0	0.0%	1.4%	0	0.0%	5.7%	\$0	0.0%	0.4%	0	0.0%	3.5%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	4.3%	0	0.0%	1.8%	\$0	0.0%	1.8%
Total	5	100.0%	\$1,367	100.0%	100.0%	3	100.0%	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$825	100.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Sebring

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		%	Bank	Agg	%	\$ (000s)	\$ %	%	Bank	Agg	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.0%	\$96	2.0%	15.6%	1	4.3%	3.3%	\$48	2.6%	1.8%	1	3.7%	3.0%	\$48	1.7%	1.7%
	Moderate	11	22.0%	\$729	15.2%	21.3%	5	21.7%	13.6%	\$301	16.0%	9.3%	6	22.2%	12.6%	\$428	14.7%	8.8%
	Middle	15	30.0%	\$1,093	22.9%	24.0%	7	30.4%	19.6%	\$437	23.3%	17.4%	8	29.6%	20.9%	\$656	22.6%	18.3%
	Upper	22	44.0%	\$2,863	59.9%	39.1%	10	43.5%	43.7%	\$1,093	58.2%	52.5%	12	44.4%	41.5%	\$1,770	61.0%	50.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	19.0%	0	0.0%	22.0%	\$0	0.0%	20.6%
	Total	50	100.0%	\$4,781	100.0%	100.0%	23	100.0%	100.0%	\$1,879	100.0%	100.0%	27	100.0%	100.0%	\$2,902	100.0%	100.0%
REFINANCE	Low	2	5.1%	\$170	4.6%	15.6%	2	8.0%	5.7%	\$170	7.2%	3.2%	0	0.0%	5.0%	\$0	0.0%	2.9%
	Moderate	8	20.5%	\$507	13.6%	21.3%	5	20.0%	11.8%	\$313	13.3%	7.2%	3	21.4%	8.5%	\$194	14.3%	5.5%
	Middle	9	23.1%	\$597	16.0%	24.0%	6	24.0%	12.7%	\$373	15.8%	9.4%	3	21.4%	18.5%	\$224	16.5%	13.5%
	Upper	20	51.3%	\$2,449	65.8%	39.1%	12	48.0%	43.9%	\$1,506	63.8%	52.9%	8	57.1%	40.6%	\$943	69.3%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.0%	\$0	0.0%	27.4%	0	0.0%	27.4%	\$0	0.0%	29.9%
	Total	39	100.0%	\$3,723	100.0%	100.0%	25	100.0%	100.0%	\$2,362	100.0%	100.0%	14	100.0%	100.0%	\$1,361	100.0%	100.0%
HOME IMPROVEMENT	Low	6	15.0%	\$29	5.3%	15.6%	2	14.3%	12.2%	\$5	2.0%	2.5%	4	15.4%	13.6%	\$24	8.1%	4.6%
	Moderate	11	27.5%	\$63	11.6%	21.3%	3	21.4%	20.7%	\$14	5.6%	11.9%	8	30.8%	22.4%	\$49	16.6%	6.8%
	Middle	6	15.0%	\$42	7.7%	24.0%	3	21.4%	22.0%	\$12	4.8%	26.3%	3	11.5%	23.2%	\$30	10.2%	24.3%
	Upper	17	42.5%	\$410	75.4%	39.1%	6	42.9%	41.5%	\$218	87.6%	55.8%	11	42.3%	38.4%	\$192	65.1%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	3.6%	0	0.0%	2.4%	\$0	0.0%	3.4%
	Total	40	100.0%	\$544	100.0%	100.0%	14	100.0%	100.0%	\$249	100.0%	100.0%	26	100.0%	100.0%	\$295	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	24.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	10	7.8%	\$295	3.3%	15.6%	5	8.1%	4.4%	\$223	5.0%	2.2%	5	7.5%	4.3%	\$72	1.6%	2.1%
	Moderate	30	23.3%	\$1,299	14.4%	21.3%	13	21.0%	13.4%	\$628	14.0%	8.2%	17	25.4%	12.0%	\$671	14.7%	7.4%
	Middle	30	23.3%	\$1,732	19.1%	24.0%	16	25.8%	17.7%	\$822	18.3%	14.0%	14	20.9%	20.3%	\$910	20.0%	16.2%
	Upper	59	45.7%	\$5,722	63.2%	39.1%	28	45.2%	43.5%	\$2,817	62.7%	49.6%	31	46.3%	40.9%	\$2,905	63.7%	47.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.0%	\$0	0.0%	26.1%	0	0.0%	22.5%	\$0	0.0%	26.6%
	Total	129	100.0%	\$9,048	100.0%	100.0%	62	100.0%	100.0%	\$4,490	100.0%	100.0%	67	100.0%	100.0%	\$4,558	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	125	71.0%	\$1,357	34.8%	97.3%	17	63.0%	47.6%	\$119	9.2%	36.9%	108	72.5%	59.2%	\$1,238	47.6%	44.8%
	Over \$1 Million	49	27.8%	\$1,857	47.7%	2.4%	9	33.3%					40	26.8%				
	Total Rev. available	174	98.8%	\$3,214	82.5%	99.7%	26	96.3%					148	99.3%				
	Rev. Not Known	2	1.1%	\$683	17.5%	0.3%	1	3.7%					1	0.7%				
	Total	176	100.0%	\$3,897	100.0%	100.0%	27	100.0%					149	100.0%				
Small Business Loan Size	\$100,000 or Less	172	97.7%	\$1,350	34.6%		25	92.6%	98.5%	\$271	20.9%	64.7%	147	98.7%	98.0%	\$1,079	41.5%	63.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	7.2%	0	0.0%	1.1%	\$0	0.0%	9.7%
	\$250,001 - \$1 Million	4	2.3%	\$2,547	65.4%		2	7.4%	0.9%	\$1,023	79.1%	28.1%	2	1.3%	0.9%	\$1,524	58.5%	26.5%
	Total	176	100.0%	\$3,897	100.0%		27	100.0%	100.0%	\$1,294	100.0%	100.0%	149	100.0%	100.0%	\$2,603	100.0%	100.0%
	Total	176	100.0%	\$3,897	100.0%		27	100.0%	100.0%	\$1,294	100.0%	100.0%	149	100.0%	100.0%	\$2,603	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	1	20.0%	\$35	2.6%	89.7%	1	33.3%	31.4%	\$35	6.5%	37.5%	0	0.0%	59.6%	\$0	0.0%	55.9%
	Over \$1 Million	3	60.0%	\$1,007	73.7%	10.0%	2	66.7%					1	50.0%				
	Not Known	1	20.0%	\$325	23.8%	0.3%	0	0.0%					1	50.0%				
	Total	5	100.0%	\$1,367	100.0%	100.0%	3	100.0%					2	100.0%				
	Total	5	100.0%	\$1,367	100.0%		3	100.0%	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$825	100.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	1	20.0%	\$35	2.6%		1	33.3%	80.0%	\$35	6.5%	24.9%	0	0.0%	70.2%	\$0	0.0%	20.9%
	\$100,001 - \$250,000	1	20.0%	\$107	7.8%		1	33.3%	8.6%	\$107	19.7%	16.5%	0	0.0%	19.3%	\$0	0.0%	35.6%
	\$250,001 - \$500,000	3	60.0%	\$1,225	89.6%		1	33.3%	11.4%	\$400	73.8%	58.7%	2	100.0%	10.5%	\$825	100.0%	43.5%
	Total	5	100.0%	\$1,367	100.0%		3	100.0%	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$825	100.0%	100.0%
	Total	5	100.0%	\$1,367	100.0%		3	100.0%	100.0%	\$542	100.0%	100.0%	2	100.0%	100.0%	\$825	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Tallahassee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank #	Agg %	Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %				Bank \$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	13	3.5%	\$1,270	1.8%	3.9%	7	3.4%	2.8%	\$830	2.1%	1.4%	6	3.6%	3.8%	\$440	1.3%	2.3%
	Moderate	37	10.0%	\$4,207	5.8%	25.5%	25	12.3%	16.3%	\$2,806	7.2%	10.5%	12	7.2%	18.1%	\$1,401	4.2%	12.0%
	Middle	96	25.9%	\$12,756	17.7%	29.6%	53	26.0%	29.6%	\$6,627	17.1%	22.4%	43	25.7%	28.5%	\$6,129	18.4%	22.0%
	Upper	225	60.6%	\$53,943	74.7%	41.0%	119	58.3%	51.3%	\$28,582	73.6%	65.7%	106	63.5%	49.7%	\$25,361	76.1%	63.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	371	100.0%	\$72,176	100.0%	100.0%	204	100.0%	100.0%	\$38,845	100.0%	100.0%	167	100.0%	100.0%	\$33,331	100.0%	100.0%
REFINANCE	Low	8	4.1%	\$714	1.9%	3.9%	5	5.0%	4.0%	\$376	2.2%	2.4%	3	3.2%	3.1%	\$338	1.7%	2.0%
	Moderate	35	17.9%	\$4,115	11.1%	25.5%	22	21.8%	17.9%	\$2,936	17.1%	13.4%	13	13.8%	16.4%	\$1,179	5.9%	12.0%
	Middle	36	18.5%	\$5,289	14.3%	29.6%	20	19.8%	28.2%	\$2,774	16.1%	23.3%	16	17.0%	28.2%	\$2,515	12.6%	22.8%
	Upper	116	59.5%	\$26,971	72.7%	41.0%	54	53.5%	49.9%	\$11,115	64.6%	60.9%	62	66.0%	52.4%	\$15,856	79.7%	63.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$37,089	100.0%	100.0%	101	100.0%	100.0%	\$17,201	100.0%	100.0%	94	100.0%	100.0%	\$19,888	100.0%	100.0%
HOME IMPROVEMENT	Low	5	7.6%	\$79	5.9%	3.9%	1	4.3%	3.4%	\$7	1.6%	0.9%	4	9.3%	5.2%	\$72	8.0%	1.8%
	Moderate	11	16.7%	\$142	10.6%	25.5%	4	17.4%	16.0%	\$33	7.5%	11.8%	7	16.3%	16.6%	\$109	12.1%	15.6%
	Middle	8	12.1%	\$118	8.8%	29.6%	4	17.4%	29.0%	\$33	7.5%	23.3%	4	9.3%	22.9%	\$85	9.4%	21.0%
	Upper	42	63.6%	\$1,004	74.8%	41.0%	14	60.9%	51.7%	\$369	83.5%	64.0%	28	65.1%	55.4%	\$635	70.5%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	66	100.0%	\$1,343	100.0%	100.0%	23	100.0%	100.0%	\$442	100.0%	100.0%	43	100.0%	100.0%	\$901	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	42.0%	0	0.0%	51.7%	\$0	0.0%	48.4%	0	0.0%	27.3%	\$0	0.0%	22.5%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	27.6%	\$0	0.0%	46.2%	0	0.0%	40.9%	\$0	0.0%	36.8%
	Middle	0	0.0%	\$0	0.0%	14.4%	0	0.0%	13.8%	\$0	0.0%	1.7%	0	0.0%	22.7%	\$0	0.0%	32.7%
	Upper	0	0.0%	\$0	0.0%	15.8%	0	0.0%	6.9%	\$0	0.0%	3.7%	0	0.0%	9.1%	\$0	0.0%	8.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	26	4.1%	\$2,063	1.9%	3.9%	13	4.0%	3.4%	\$1,213	2.1%	10.1%	13	4.3%	3.7%	\$850	1.6%	3.4%
	Moderate	83	13.1%	\$8,464	7.7%	25.5%	51	15.5%	16.9%	\$5,775	10.2%	17.7%	32	10.5%	17.5%	\$2,689	5.0%	13.5%
	Middle	140	22.2%	\$18,163	16.4%	29.6%	77	23.5%	29.0%	\$9,434	16.7%	19.0%	63	20.7%	28.2%	\$8,729	16.1%	22.9%
	Upper	383	60.6%	\$81,918	74.1%	41.0%	187	57.0%	50.7%	\$40,066	70.9%	53.2%	196	64.5%	50.6%	\$41,852	77.3%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	632	100.0%	\$110,608	100.0%	100.0%	328	100.0%	100.0%	\$56,488	100.0%	100.0%	304	100.0%	100.0%	\$54,120	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	8	2.8%	\$71	0.5%	6.4%	2	2.0%	5.6%	\$19	0.2%	7.8%	6	3.2%	7.0%	\$52	1.1%	8.4%
	Moderate	50	17.3%	\$3,398	23.0%	25.8%	21	21.2%	23.9%	\$2,790	27.7%	24.7%	29	15.3%	24.4%	\$608	12.9%	25.8%
	Middle	67	23.2%	\$3,444	23.3%	28.3%	25	25.3%	27.1%	\$2,763	27.4%	28.3%	42	22.1%	27.0%	\$681	14.5%	26.6%
	Upper	164	56.7%	\$7,850	53.2%	39.4%	51	51.5%	41.2%	\$4,496	44.7%	38.5%	113	59.5%	39.8%	\$3,354	71.4%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.6%
Total	289	100.0%	\$14,763	100.0%	100.0%	99	100.0%	100.0%	\$10,068	100.0%	100.0%	190	100.0%	100.0%	\$4,695	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	30.5%	0	0.0%	47.6%	\$0	0.0%	31.6%	0	0.0%	54.5%	\$0	0.0%	71.6%
	Middle	0	0.0%	\$0	0.0%	25.8%	0	0.0%	23.8%	\$0	0.0%	53.3%	0	0.0%	18.2%	\$0	0.0%	23.5%
	Upper	0	0.0%	\$0	0.0%	43.3%	0	0.0%	23.8%	\$0	0.0%	14.1%	0	0.0%	22.7%	\$0	0.0%	4.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	1.0%	0	0.0%	4.5%	\$0	0.0%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Tallahassee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014					2015						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
HOME PURCHASE	Low	19	5.1%	\$1,517	2.1%	23.9%	14	6.9%	6.8%	\$958	2.5%	3.4%	5	3.0%	6.6%	\$559	1.7%	3.3%
	Moderate	72	19.4%	\$7,769	10.8%	15.6%	40	19.6%	19.2%	\$4,443	11.4%	13.5%	32	19.2%	19.3%	\$3,326	10.0%	13.9%
	Middle	86	23.2%	\$13,526	18.7%	18.4%	47	23.0%	20.4%	\$7,475	19.2%	19.2%	39	23.4%	19.8%	\$6,051	18.2%	18.7%
	Upper	194	52.3%	\$49,364	68.4%	42.1%	103	50.5%	37.6%	\$25,969	66.9%	51.0%	91	54.5%	37.0%	\$23,395	70.2%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.9%	\$0	0.0%	12.9%	0	0.0%	17.3%	\$0	0.0%	15.0%
	Total	371	100.0%	\$72,176	100.0%	100.0%	204	100.0%	100.0%	\$38,845	100.0%	100.0%	167	100.0%	100.0%	\$33,331	100.0%	100.0%
REFINANCE	Low	14	7.2%	\$1,278	3.4%	23.9%	7	6.9%	6.3%	\$760	4.4%	3.7%	7	7.4%	5.1%	\$518	2.6%	2.8%
	Moderate	18	9.2%	\$2,530	6.8%	15.6%	11	10.9%	13.3%	\$1,563	9.1%	9.1%	7	7.4%	12.8%	\$967	4.9%	8.6%
	Middle	25	12.8%	\$3,511	9.5%	18.4%	12	11.9%	20.1%	\$1,580	9.2%	16.7%	13	13.8%	17.8%	\$1,931	9.7%	14.4%
	Upper	117	60.0%	\$26,874	72.5%	42.1%	58	57.4%	41.2%	\$11,394	66.2%	50.3%	59	62.8%	41.4%	\$15,480	77.8%	50.7%
	Unknown	21	10.8%	\$2,896	7.8%	0.0%	13	12.9%	19.1%	\$1,904	11.1%	20.3%	8	8.5%	22.9%	\$992	5.0%	23.6%
	Total	195	100.0%	\$37,089	100.0%	100.0%	101	100.0%	100.0%	\$17,201	100.0%	100.0%	94	100.0%	100.0%	\$19,888	100.0%	100.0%
HOME IMPROVEMENT	Low	3	4.5%	\$14	1.0%	23.9%	1	4.3%	10.9%	\$3	0.7%	4.4%	2	4.7%	7.4%	\$11	1.2%	3.4%
	Moderate	8	12.1%	\$52	3.9%	15.6%	5	21.7%	15.1%	\$32	7.2%	7.0%	3	7.0%	13.7%	\$20	2.2%	8.8%
	Middle	11	16.7%	\$129	9.6%	18.4%	3	13.0%	18.9%	\$26	5.9%	15.3%	8	18.6%	19.6%	\$103	11.4%	14.0%
	Upper	44	66.7%	\$1,148	85.5%	42.1%	14	60.9%	51.7%	\$381	86.2%	69.6%	30	69.8%	53.9%	\$767	85.1%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	3.6%	0	0.0%	5.5%	\$0	0.0%	12.2%
	Total	66	100.0%	\$1,343	100.0%	100.0%	23	100.0%	100.0%	\$442	100.0%	100.0%	43	100.0%	100.0%	\$901	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	36	5.7%	\$2,809	2.5%	23.9%	22	6.7%	6.8%	\$1,721	3.0%	2.9%	14	4.6%	6.1%	\$1,088	2.0%	3.0%
	Moderate	98	15.5%	\$10,351	9.4%	15.6%	56	17.1%	17.0%	\$6,038	10.7%	9.8%	42	13.8%	16.9%	\$4,313	8.0%	11.3%
	Middle	122	19.3%	\$17,166	15.5%	18.4%	62	18.9%	20.2%	\$9,081	16.1%	15.0%	60	19.7%	19.0%	\$8,085	14.9%	16.2%
	Upper	355	56.2%	\$77,386	70.0%	42.1%	175	53.4%	39.2%	\$37,744	66.8%	41.9%	180	59.2%	39.0%	\$39,642	73.2%	47.0%
	Unknown	21	3.3%	\$2,896	2.6%	0.0%	13	4.0%	16.9%	\$1,904	3.4%	30.4%	8	2.6%	19.0%	\$992	1.8%	22.5%
	Total	632	100.0%	\$110,608	100.0%	100.0%	328	100.0%	100.0%	\$56,488	100.0%	100.0%	304	100.0%	100.0%	\$54,120	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	182	63.0%	\$3,148	21.3%	94.3%	65	65.7%	53.2%	\$1,533	15.2%	45.7%	117	61.6%	57.1%	\$1,615	34.4%	46.5%
	Over \$1 Million	100	34.6%	\$10,337	70.0%	5.2%	29	29.3%				71	37.4%					
	Total Rev. available	282	97.6%	\$13,485	91.3%	99.5%	94	95.0%				188	99.0%					
	Rev. Not Known	7	2.4%	\$1,278	8.7%	0.5%	5	5.1%				2	1.1%					
	Total	289	100.0%	\$14,763	100.0%	100.0%	99	100.0%				190	100.0%					
Small Business Loan Size	\$100,000 or Less	258	89.3%	\$3,066	20.8%		77	77.8%	93.7%	\$1,241	12.3%	37.4%	181	95.3%	94.5%	\$1,825	38.9%	37.8%
	\$100,001 - \$250,000	15	5.2%	\$2,791	18.9%		10	10.1%	3.4%	\$1,897	18.8%	18.1%	5	2.6%	2.8%	\$894	19.0%	15.3%
	\$250,001 - \$1 Million	16	5.5%	\$8,906	60.3%		12	12.1%	2.8%	\$6,930	68.8%	44.5%	4	2.1%	2.8%	\$1,976	42.1%	46.9%
	Total	289	100.0%	\$14,763	100.0%		99	100.0%	100.0%	\$10,068	100.0%	100.0%	190	100.0%	100.0%	\$4,695	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.7%	0	0.0%	52.4%	\$0	0.0%	75.7%	0	0.0%	40.9%	\$0	0.0%	6.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.3%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.2%	\$0	0.0%	61.6%	0	0.0%	81.8%	\$0	0.0%	17.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.8%	\$0	0.0%	38.4%	0	0.0%	9.1%	\$0	0.0%	29.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	53.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL The Villages

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	15	23.4%	\$3,170	29.6%	15.7%	5	16.7%	53.0%	\$1,121	23.6%	57.4%	10	29.4%	52.1%	\$2,049	34.3%	57.4%
	Middle	24	37.5%	\$3,012	28.1%	58.7%	14	46.7%	17.0%	\$1,734	36.5%	13.5%	10	29.4%	19.8%	\$1,278	21.4%	15.4%
	Upper	25	39.1%	\$4,544	42.4%	24.7%	11	36.7%	29.9%	\$1,892	39.9%	29.1%	14	41.2%	28.0%	\$2,652	44.4%	27.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	64	100.0%	\$10,726	100.0%	100.0%	30	100.0%	100.0%	\$4,747	100.0%	100.0%	34	100.0%	100.0%	\$5,979	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	14	16.3%	\$1,351	12.7%	15.7%	5	11.1%	13.7%	\$272	5.9%	14.4%	9	22.0%	16.9%	\$1,079	17.9%	20.3%
	Middle	41	47.7%	\$4,380	41.3%	58.7%	29	64.4%	36.5%	\$2,657	58.0%	32.8%	12	29.3%	28.5%	\$1,723	28.6%	24.1%
	Upper	31	36.0%	\$4,886	46.0%	24.7%	11	24.4%	49.6%	\$1,655	36.1%	52.7%	20	48.8%	54.5%	\$3,231	53.6%	55.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$10,617	100.0%	100.0%	45	100.0%	100.0%	\$4,584	100.0%	100.0%	41	100.0%	100.0%	\$6,033	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.0%	\$35	3.2%	0.9%	1	2.3%	1.8%	\$35	6.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	40	41.2%	\$323	29.9%	15.7%	17	38.6%	24.6%	\$130	22.3%	15.2%	23	43.4%	26.6%	\$193	38.9%	14.1%
	Middle	48	49.5%	\$481	44.6%	58.7%	21	47.7%	47.4%	\$232	39.8%	41.7%	27	50.9%	44.8%	\$249	50.2%	27.6%
	Upper	8	8.2%	\$240	22.2%	24.7%	5	11.4%	26.3%	\$186	31.9%	42.4%	3	5.7%	28.7%	\$54	10.9%	58.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	97	100.0%	\$1,079	100.0%	100.0%	44	100.0%	100.0%	\$583	100.0%	100.0%	53	100.0%	100.0%	\$496	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	57.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	42.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	1	0.4%	\$35	0.2%	0.9%	1	0.8%	0.1%	\$35	0.4%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Moderate	69	27.9%	\$4,844	21.6%	15.7%	27	22.7%	43.8%	\$1,523	15.4%	48.1%	42	32.8%	41.2%	\$3,321	26.6%	47.1%
	Middle	113	45.7%	\$7,873	35.1%	58.7%	64	53.8%	22.1%	\$4,623	46.6%	18.9%	49	38.3%	23.1%	\$3,250	26.0%	17.8%
	Upper	64	25.9%	\$9,670	43.1%	24.7%	27	22.7%	34.0%	\$3,733	37.7%	32.9%	37	28.9%	35.6%	\$5,937	47.5%	35.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	247	100.0%	\$22,422	100.0%	100.0%	119	100.0%	100.0%	\$9,914	100.0%	100.0%	128	100.0%	100.0%	\$12,508	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	7	3.6%	\$38	0.6%	1.7%	3	6.3%	2.0%	\$3	0.1%	1.8%	4	2.7%	1.6%	\$35	1.0%	3.2%
	Moderate	55	28.2%	\$2,142	33.3%	14.7%	19	39.6%	21.6%	\$1,228	41.0%	29.0%	36	24.5%	25.3%	\$914	26.6%	19.9%
	Middle	100	51.3%	\$3,742	58.2%	58.8%	16	33.3%	40.7%	\$1,733	57.9%	52.4%	84	57.1%	42.4%	\$2,009	58.4%	54.2%
	Upper	33	16.9%	\$511	7.9%	24.8%	10	20.8%	33.0%	\$30	1.0%	15.9%	23	15.6%	29.0%	\$481	14.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.6%	\$0	0.0%	0.9%	0	0.0%	1.7%	\$0	0.0%	0.9%
Total	195	100.0%	\$6,433	100.0%	100.0%	48	100.0%	100.0%	\$2,994	100.0%	100.0%	147	100.0%	100.0%	\$3,439	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	23.5%	\$0	0.0%	43.0%	0	0.0%	20.0%	\$0	0.0%	35.9%
	Middle	0	0.0%	\$0	0.0%	79.6%	0	0.0%	70.6%	\$0	0.0%	56.7%	0	0.0%	68.0%	\$0	0.0%	49.3%
	Upper	0	0.0%	\$0	0.0%	1.5%	0	0.0%	5.9%	\$0	0.0%	0.3%	0	0.0%	12.0%	\$0	0.0%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL The Villages

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	\$ (000s)	\$ %	#	%	\$ (000s)	\$ %	Agg	
HOME PURCHASE	Low	1	1.6%	\$55	0.5%	17.5%	1	3.3%	1.2%	\$55	1.2%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	14	21.9%	\$1,592	14.8%	19.5%	6	20.0%	7.9%	\$585	12.3%	4.6%	8	23.5%	8.4%	\$1,007	16.8%	4.9%
	Middle	17	26.6%	\$2,545	23.7%	23.8%	7	23.3%	16.1%	\$939	19.8%	12.5%	10	29.4%	17.9%	\$1,606	26.9%	14.0%
	Upper	32	50.0%	\$6,534	60.9%	39.2%	16	53.3%	69.8%	\$3,168	66.7%	78.0%	16	47.1%	68.0%	\$3,366	56.3%	76.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	4.4%	0	0.0%	4.4%	\$0	0.0%	4.4%
	Total	64	100.0%	\$10,726	100.0%	100.0%	30	100.0%	100.0%	\$4,747	100.0%	100.0%	34	100.0%	100.0%	\$5,979	100.0%	100.0%
REFINANCE	Low	20	23.3%	\$1,422	13.4%	17.5%	16	35.6%	9.3%	\$1,115	24.3%	4.0%	4	9.8%	6.2%	\$307	5.1%	2.9%
	Moderate	17	19.8%	\$1,661	15.6%	19.5%	10	22.2%	15.9%	\$945	20.6%	11.4%	7	17.1%	13.4%	\$716	11.9%	9.1%
	Middle	18	20.9%	\$2,677	25.2%	23.8%	9	20.0%	24.8%	\$1,212	26.4%	23.5%	9	22.0%	22.7%	\$1,465	24.3%	20.5%
	Upper	30	34.9%	\$4,766	44.9%	39.2%	10	22.2%	36.7%	\$1,312	28.6%	46.6%	20	48.8%	40.9%	\$3,454	57.3%	48.7%
	Unknown	1	1.2%	\$91	0.9%	0.0%	0	0.0%	13.5%	\$0	0.0%	14.5%	1	2.4%	16.8%	\$91	1.5%	18.8%
	Total	86	100.0%	\$10,617	100.0%	100.0%	45	100.0%	100.0%	\$4,584	100.0%	100.0%	41	100.0%	100.0%	\$6,033	100.0%	100.0%
HOME IMPROVEMENT	Low	37	38.1%	\$246	22.8%	17.5%	15	34.1%	18.4%	\$152	26.1%	4.0%	22	41.5%	19.6%	\$94	19.0%	1.3%
	Moderate	26	26.8%	\$164	15.2%	19.5%	11	25.0%	22.8%	\$71	12.2%	20.4%	15	28.3%	25.2%	\$93	18.8%	17.1%
	Middle	11	11.3%	\$104	9.6%	23.8%	7	15.9%	24.6%	\$75	12.9%	36.2%	4	7.5%	18.2%	\$29	5.8%	22.9%
	Upper	23	23.7%	\$565	52.4%	39.2%	11	25.0%	27.2%	\$285	48.9%	35.3%	12	22.6%	32.2%	\$280	56.5%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	4.1%	0	0.0%	4.9%	\$0	0.0%	10.0%
	Total	97	100.0%	\$1,079	100.0%	100.0%	44	100.0%	100.0%	\$583	100.0%	100.0%	53	100.0%	100.0%	\$496	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	58	23.5%	\$1,723	7.7%	17.5%	32	26.9%	3.4%	\$1,322	13.3%	1.1%	26	20.3%	3.3%	\$401	3.2%	1.2%
	Moderate	57	23.1%	\$3,417	15.2%	19.5%	27	22.7%	10.0%	\$1,601	16.1%	5.9%	30	23.4%	10.4%	\$1,816	14.5%	6.1%
	Middle	46	18.6%	\$5,326	23.8%	23.8%	23	19.3%	18.2%	\$2,226	22.5%	14.4%	23	18.0%	19.3%	\$3,100	24.8%	15.9%
	Upper	85	34.4%	\$11,865	52.9%	39.2%	37	31.1%	61.5%	\$4,765	48.1%	70.4%	48	37.5%	59.0%	\$7,100	56.8%	68.5%
	Unknown	1	0.4%	\$91	0.4%	0.0%	0	0.0%	6.9%	\$0	0.0%	8.1%	1	0.8%	7.9%	\$91	0.7%	8.3%
	Total	247	100.0%	\$22,422	100.0%	100.0%	119	100.0%	100.0%	\$9,914	100.0%	100.0%	128	100.0%	100.0%	\$12,508	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	139	71.3%	\$1,779	27.7%	95.6%	33	68.8%	43.5%	\$255	8.5%	39.5%	106	72.1%	53.1%	\$1,524	44.3%	44.3%
	Over \$1 Million	56	28.7%	\$4,654	72.3%	4.0%	15	31.3%					41	27.9%				
	Total Rev. available	195	100.0%	\$6,433	100.0%	99.6%	48	100.1%					147	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
	Total	195	100.0%	\$6,433	100.0%	100.0%	48	100.0%					147	100.0%				
Small Business Loan Size	\$100,000 or Less	184	94.4%	\$1,942	30.2%		42	87.5%	95.6%	\$368	12.3%	46.2%	142	96.6%	96.1%	\$1,574	45.8%	47.1%
	\$100,001 - \$250,000	4	2.1%	\$559	8.7%		2	4.2%	2.1%	\$318	10.6%	14.0%	2	1.4%	1.6%	\$241	7.0%	9.3%
	\$250,001 - \$1 Million	7	3.6%	\$3,932	61.1%		4	8.3%	2.2%	\$2,308	77.1%	39.8%	3	2.0%	2.3%	\$1,624	47.2%	43.6%
	Total	195	100.0%	\$6,433	100.0%		48	100.0%	100.0%	\$2,994	100.0%	100.0%	147	100.0%	100.0%	\$3,439	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.9%	0	0.0%	52.9%	\$0	0.0%	86.3%	0	0.0%	60.0%	\$0	0.0%	58.1%
Over \$1 Million	0	0.0%	\$0	0.0%	2.1%	0	0.0%					0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.1%	\$0	0.0%	59.3%	0	0.0%	88.0%	\$0	0.0%	42.1%	
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.0%	\$0	0.0%	23.9%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	40.7%	0	0.0%	4.0%	\$0	0.0%	34.1%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: FL Vero Beach

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
						Owner Occupied Units %	2014						2015					
		Bank		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Agg \$ %			
HOME PURCHASE	Low	5	2.3%	\$379	0.9%	1.1%	3	2.7%	0.8%	\$206	0.9%	0.3%	2	2.0%	0.5%	\$173	0.8%	0.2%
	Moderate	19	8.9%	\$3,445	8.2%	11.9%	10	9.0%	8.7%	\$1,668	7.7%	7.2%	9	8.8%	9.1%	\$1,777	8.7%	7.4%
	Middle	121	56.8%	\$17,212	40.8%	58.7%	60	54.1%	62.8%	\$9,179	42.2%	47.3%	61	59.8%	64.2%	\$8,033	39.3%	47.6%
	Upper	68	31.9%	\$21,151	50.1%	28.3%	38	34.2%	27.6%	\$10,700	49.2%	45.2%	30	29.4%	26.1%	\$10,451	51.1%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	213	100.0%	\$42,187	100.0%	100.0%	111	100.0%	100.0%	\$21,753	100.0%	100.0%	102	100.0%	100.0%	\$20,434	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	7	7.7%	\$832	5.0%	11.9%	5	12.5%	6.6%	\$631	10.6%	5.3%	2	3.9%	7.1%	\$201	1.9%	5.5%
	Middle	47	51.6%	\$5,579	33.4%	58.7%	23	57.5%	59.9%	\$2,454	41.2%	45.9%	24	47.1%	60.5%	\$3,125	29.0%	41.7%
	Upper	37	40.7%	\$10,305	61.6%	28.3%	12	30.0%	33.4%	\$2,869	48.2%	48.7%	25	49.0%	31.6%	\$7,436	69.1%	52.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	91	100.0%	\$16,716	100.0%	100.0%	40	100.0%	100.0%	\$5,954	100.0%	100.0%	51	100.0%	100.0%	\$10,762	100.0%	100.0%
HOME IMPROVEMENT	Low	3	8.3%	\$23	3.2%	1.1%	2	9.1%	2.3%	\$18	5.6%	0.8%	1	7.1%	0.6%	\$5	1.3%	0.0%
	Moderate	6	16.7%	\$41	5.7%	11.9%	5	22.7%	13.0%	\$37	11.5%	6.7%	1	7.1%	8.8%	\$4	1.0%	4.2%
	Middle	23	63.9%	\$567	79.1%	58.7%	13	59.1%	61.1%	\$246	76.2%	42.2%	10	71.4%	62.9%	\$321	81.5%	35.7%
	Upper	4	11.1%	\$86	12.0%	28.3%	2	9.1%	23.7%	\$22	6.8%	50.3%	2	14.3%	27.6%	\$64	16.2%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$717	100.0%	100.0%	22	100.0%	100.0%	\$323	100.0%	100.0%	14	100.0%	100.0%	\$394	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	12.6%	0	0.0%	66.7%	\$0	0.0%	85.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	44.8%	0	0.0%	33.3%	\$0	0.0%	14.7%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	37.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	2.4%	\$402	0.7%	1.1%	5	2.9%	0.7%	\$224	0.8%	0.2%	3	1.8%	0.6%	\$178	0.6%	0.3%
	Moderate	32	9.4%	\$4,318	7.2%	11.9%	20	11.6%	8.3%	\$2,336	8.3%	7.4%	12	7.2%	8.5%	\$1,982	6.3%	6.7%
	Middle	191	56.2%	\$23,358	39.2%	58.7%	96	55.5%	61.9%	\$11,879	42.4%	46.6%	95	56.9%	63.1%	\$11,479	36.3%	46.3%
	Upper	109	32.1%	\$31,542	52.9%	28.3%	52	30.1%	29.0%	\$13,591	48.5%	45.9%	57	34.1%	27.7%	\$17,951	56.8%	46.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	340	100.0%	\$59,620	100.0%	100.0%	173	100.0%	100.0%	\$28,030	100.0%	100.0%	167	100.0%	100.0%	\$31,590	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	22	8.6%	\$437	8.3%	4.1%	9	12.0%	7.3%	\$219	11.7%	8.4%	13	7.1%	7.9%	\$218	6.5%	13.1%
	Moderate	16	6.2%	\$844	16.1%	9.0%	7	9.3%	7.1%	\$59	3.2%	6.0%	9	4.9%	7.5%	\$785	23.3%	6.2%
	Middle	146	56.8%	\$2,810	53.6%	58.0%	40	53.3%	53.3%	\$795	42.5%	45.8%	106	58.2%	53.4%	\$2,015	59.8%	48.5%
	Upper	72	28.0%	\$1,138	21.7%	28.8%	19	25.3%	30.3%	\$796	42.6%	37.8%	53	29.1%	29.2%	\$342	10.1%	30.7%
	Unknown	1	0.4%	\$10	0.2%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.9%	1	0.5%	0.5%	\$10	0.3%	0.3%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	1.0%	0	0.0%	1.6%	\$0	0.0%	1.1%
Total	257	100.0%	\$5,239	100.0%	100.0%	75	100.0%	100.0%	\$1,869	100.0%	100.0%	182	100.0%	100.0%	\$3,370	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	23.1%	0	0.0%	20.8%	\$0	0.0%	9.0%	0	0.0%	23.8%	\$0	0.0%	12.1%
	Middle	2	100.0%	\$500	100.0%	48.8%	1	100.0%	41.7%	\$250	100.0%	46.1%	1	100.0%	33.3%	\$250	100.0%	48.8%
	Upper	0	0.0%	\$0	0.0%	26.3%	0	0.0%	29.2%	\$0	0.0%	44.6%	0	0.0%	33.3%	\$0	0.0%	38.6%
	Unknown	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	0.3%	0	0.0%	9.5%	\$0	0.0%	0.4%
Total	2	100.0%	\$500	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: FL Vero Beach

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar					
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg	Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	16	7.5%	\$1,372	3.3%	20.3%	8	7.2%	4.7%	\$594	2.7%	1.8%	8	7.8%	5.4%	\$778	3.8%	2.3%
	Moderate	29	13.6%	\$3,224	7.6%	17.0%	14	12.6%	12.6%	\$1,476	6.8%	6.7%	15	14.7%	15.0%	\$1,748	8.6%	8.8%
	Middle	53	24.9%	\$7,433	17.6%	22.0%	24	21.6%	18.4%	\$3,318	15.3%	12.3%	29	28.4%	19.8%	\$4,115	20.1%	14.7%
	Upper	115	54.0%	\$30,158	71.5%	40.7%	65	58.6%	52.0%	\$16,365	75.2%	68.9%	50	49.0%	46.2%	\$13,793	67.5%	62.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.3%	\$0	0.0%	10.2%	0	0.0%	13.6%	\$0	0.0%	11.8%
	Total	213	100.0%	\$42,187	100.0%	100.0%	111	100.0%	100.0%	\$21,753	100.0%	100.0%	102	100.0%	100.0%	\$20,434	100.0%	100.0%
REFINANCE	Low	7	7.7%	\$660	3.9%	20.3%	4	10.0%	7.8%	\$223	3.7%	3.6%	3	5.9%	5.9%	\$437	4.1%	2.7%
	Moderate	11	12.1%	\$1,231	7.4%	17.0%	5	12.5%	13.5%	\$559	9.4%	7.9%	6	11.8%	14.0%	\$672	6.2%	7.1%
	Middle	13	14.3%	\$1,188	7.1%	22.0%	5	12.5%	15.3%	\$440	7.4%	11.0%	8	15.7%	18.4%	\$748	7.0%	11.4%
	Upper	55	60.4%	\$12,579	75.3%	40.7%	23	57.5%	46.1%	\$4,289	72.0%	59.2%	32	62.7%	42.6%	\$8,290	77.0%	60.8%
	Unknown	5	5.5%	\$1,058	6.3%	0.0%	3	7.5%	17.2%	\$443	7.4%	18.2%	2	3.9%	19.0%	\$615	5.7%	18.1%
	Total	91	100.0%	\$16,716	100.0%	100.0%	40	100.0%	100.0%	\$5,954	100.0%	100.0%	51	100.0%	100.0%	\$10,762	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.6%	\$11	1.5%	20.3%	1	4.5%	4.6%	\$7	2.2%	2.5%	1	7.1%	14.7%	\$4	1.0%	3.2%
	Moderate	12	33.3%	\$66	9.2%	17.0%	8	36.4%	15.3%	\$46	14.2%	4.6%	4	28.6%	13.5%	\$20	5.1%	4.2%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	19.1%	\$0	0.0%	13.6%	0	0.0%	22.9%	\$0	0.0%	14.7%
	Upper	22	61.1%	\$640	89.3%	40.7%	13	59.1%	55.7%	\$270	83.6%	65.2%	9	64.3%	42.4%	\$370	93.9%	66.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	14.1%	0	0.0%	6.5%	\$0	0.0%	12.0%
	Total	36	100.0%	\$717	100.0%	100.0%	22	100.0%	100.0%	\$323	100.0%	100.0%	14	100.0%	100.0%	\$394	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	25	7.4%	\$2,043	3.4%	20.3%	13	7.5%	5.6%	\$824	2.9%	2.3%	12	7.2%	5.9%	\$1,219	3.9%	2.4%
	Moderate	52	15.3%	\$4,521	7.6%	17.0%	27	15.6%	13.0%	\$2,081	7.4%	7.0%	25	15.0%	14.6%	\$2,440	7.7%	8.1%
	Middle	66	19.4%	\$8,621	14.5%	22.0%	29	16.8%	17.6%	\$3,758	13.4%	11.9%	37	22.2%	19.5%	\$4,863	15.4%	13.6%
	Upper	192	56.5%	\$43,377	72.8%	40.7%	101	58.4%	50.5%	\$20,924	74.6%	65.7%	91	54.5%	45.0%	\$22,453	71.1%	61.3%
	Unknown	5	1.5%	\$1,058	1.8%	0.0%	3	1.7%	13.4%	\$443	1.6%	13.2%	2	1.2%	14.9%	\$615	1.9%	14.6%
	Total	340	100.0%	\$59,620	100.0%	100.0%	173	100.0%	100.0%	\$28,030	100.0%	100.0%	167	100.0%	100.0%	\$31,590	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	179	69.6%	\$3,310	63.2%	96.0%	55	73.3%	44.8%	\$1,381	73.9%	39.7%	124	68.1%	51.1%	\$1,929	57.2%	41.4%
	Over \$1 Million	76	29.6%	\$1,088	20.8%	3.9%	19	25.3%				57	31.3%					
	Total Rev. available	255	99.2%	\$4,398	84.0%	99.9%	74	98.6%				181	99.4%					
	Rev. Not Known	2	0.8%	\$841	16.1%	0.1%	1	1.3%				1	0.5%					
	Total	257	100.0%	\$5,239	100.0%	100.0%	75	100.0%				182	100.0%					
Small Business Loan Size	\$100,000 or Less	248	96.5%	\$2,500	47.7%		71	94.7%	95.2%	\$1,125	60.2%	43.3%	177	97.3%	95.5%	\$1,375	40.8%	45.8%
	\$100,001 - \$250,000	6	2.3%	\$968	18.5%		3	4.0%	2.5%	\$474	25.4%	14.9%	3	1.6%	2.3%	\$494	14.7%	14.1%
	\$250,001 - \$1 Million	3	1.2%	\$1,771	33.8%		1	1.3%	2.3%	\$270	14.4%	41.8%	2	1.1%	2.1%	\$1,501	44.5%	40.1%
	Total	257	100.0%	\$5,239	100.0%		75	100.0%	100.0%	\$1,869	100.0%	100.0%	182	100.0%	100.0%	\$3,370	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	85.6%	0	0.0%	54.2%	\$0	0.0%	48.1%	0	0.0%	52.4%	\$0	0.0%	45.7%
	Over \$1 Million	2	100.0%	\$500	100.0%	14.4%	1	100.0%				1	100.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	2	100.0%	\$500	100.0%	100.0%	1	100.0%				1	100.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	75.0%	\$0	0.0%	26.7%	0	0.0%	81.0%	\$0	0.0%	34.3%
	\$100,001 - \$250,000	2	100.0%	\$500	100.0%		1	100.0%	16.7%	\$250	100.0%	42.1%	1	100.0%	14.3%	\$250	100.0%	41.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	31.2%	0	0.0%	4.8%	\$0	0.0%	24.6%
	Total	2	100.0%	\$500	100.0%		1	100.0%	100.0%	\$250	100.0%	100.0%	1	100.0%	100.0%	\$250	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Albany

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014		2015											
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	2.1%	\$35	0.6%	6.9%	1	5.0%	1.7%	\$35	1.4%	1.6%	0	0.0%	1.4%	\$0	0.0%	0.4%
	Moderate	3	6.3%	\$142	2.3%	13.1%	2	10.0%	5.8%	\$108	4.5%	3.3%	1	3.6%	5.4%	\$34	0.9%	3.7%
	Middle	11	22.9%	\$1,055	17.3%	27.0%	5	25.0%	16.0%	\$299	12.4%	11.3%	6	21.4%	17.0%	\$756	20.5%	12.8%
	Upper	33	68.8%	\$4,872	79.8%	53.0%	12	60.0%	76.4%	\$1,976	81.7%	83.6%	21	75.0%	76.1%	\$2,896	78.6%	83.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$6,104	100.0%	100.0%	20	100.0%	100.0%	\$2,418	100.0%	100.0%	28	100.0%	100.0%	\$3,686	100.0%	100.0%
REFINANCE	Low	3	2.9%	\$106	0.9%	6.9%	3	5.2%	3.7%	\$106	1.6%	2.1%	0	0.0%	4.8%	\$0	0.0%	3.8%
	Moderate	4	3.9%	\$319	2.7%	13.1%	2	3.4%	10.8%	\$163	2.4%	6.4%	2	4.4%	9.6%	\$156	3.0%	8.4%
	Middle	26	25.2%	\$2,335	19.8%	27.0%	16	27.6%	21.4%	\$1,238	18.5%	22.8%	10	22.2%	19.1%	\$1,097	21.4%	14.6%
	Upper	70	68.0%	\$9,055	76.6%	53.0%	37	63.8%	64.2%	\$5,181	77.5%	68.6%	33	73.3%	66.5%	\$3,874	75.6%	73.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	103	100.0%	\$11,815	100.0%	100.0%	58	100.0%	100.0%	\$6,688	100.0%	100.0%	45	100.0%	100.0%	\$5,127	100.0%	100.0%
HOME IMPROVEMENT	Low	14	13.2%	\$74	6.4%	6.9%	12	20.7%	17.0%	\$65	11.1%	7.9%	2	4.2%	4.7%	\$9	1.6%	3.5%
	Moderate	17	16.0%	\$120	10.5%	13.1%	9	15.5%	13.2%	\$71	12.1%	11.0%	8	16.7%	14.4%	\$49	8.8%	10.3%
	Middle	34	32.1%	\$397	34.6%	27.0%	19	32.8%	24.5%	\$162	27.6%	22.7%	15	31.3%	23.7%	\$235	42.0%	16.0%
	Upper	41	38.7%	\$557	48.5%	53.0%	18	31.0%	45.3%	\$290	49.3%	58.4%	23	47.9%	57.2%	\$267	47.7%	70.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$1,148	100.0%	100.0%	58	100.0%	100.0%	\$588	100.0%	100.0%	48	100.0%	100.0%	\$560	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	28.2%	0	0.0%	23.5%	\$0	0.0%	14.7%	0	0.0%	18.8%	\$0	0.0%	11.7%
	Moderate	0	0.0%	\$0	0.0%	14.8%	0	0.0%	17.6%	\$0	0.0%	9.7%	0	0.0%	6.3%	\$0	0.0%	2.5%
	Middle	0	0.0%	\$0	0.0%	26.3%	0	0.0%	41.2%	\$0	0.0%	61.2%	0	0.0%	43.8%	\$0	0.0%	14.7%
	Upper	0	0.0%	\$0	0.0%	30.7%	0	0.0%	17.6%	\$0	0.0%	14.4%	0	0.0%	31.3%	\$0	0.0%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	7.0%	\$215	1.1%	6.9%	16	11.8%	4.0%	\$206	2.1%	2.6%	2	1.7%	3.3%	\$9	0.1%	2.7%
	Moderate	24	9.3%	\$581	3.0%	13.1%	13	9.6%	8.7%	\$342	3.5%	5.3%	11	9.1%	8.0%	\$239	2.5%	5.9%
	Middle	71	27.6%	\$3,787	19.9%	27.0%	40	29.4%	19.3%	\$1,699	17.5%	19.5%	31	25.6%	18.6%	\$2,088	22.3%	13.8%
	Upper	144	56.0%	\$14,484	76.0%	53.0%	67	49.3%	67.9%	\$7,447	76.8%	72.6%	77	63.6%	70.1%	\$7,037	75.1%	77.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	257	100.0%	\$19,067	100.0%	100.0%	136	100.0%	100.0%	\$9,694	100.0%	100.0%	121	100.0%	100.0%	\$9,373	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	28	11.2%	\$3,153	36.4%	16.7%	14	26.9%	14.2%	\$1,488	34.5%	15.1%	14	7.1%	15.1%	\$1,665	38.2%	17.3%
	Moderate	45	18.1%	\$1,179	13.6%	11.5%	16	30.8%	10.7%	\$193	4.5%	9.1%	29	14.7%	11.1%	\$986	22.6%	14.6%
	Middle	63	25.3%	\$1,933	22.3%	26.7%	11	21.2%	25.8%	\$982	22.8%	25.3%	52	26.4%	25.1%	\$951	21.8%	20.8%
	Upper	113	45.4%	\$2,408	27.8%	45.1%	11	21.2%	47.4%	\$1,649	38.2%	50.3%	102	51.8%	47.0%	\$759	17.4%	46.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.2%	0	0.0%	1.7%	\$0	0.0%	0.4%	
Total	249	100.0%	\$8,673	100.0%	100.0%	52	100.0%	100.0%	\$4,312	100.0%	100.0%	197	100.0%	100.0%	\$4,361	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.1%	0	0.0%	1.4%	\$0	0.0%	0.2%	0	0.0%	1.4%	\$0	0.0%	1.6%
	Middle	0	0.0%	\$0	0.0%	45.3%	0	0.0%	65.0%	\$0	0.0%	63.0%	0	0.0%	59.4%	\$0	0.0%	60.2%
	Upper	0	0.0%	\$0	0.0%	47.7%	0	0.0%	33.6%	\$0	0.0%	36.8%	0	0.0%	37.1%	\$0	0.0%	38.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.1%	\$0	0.0%	0.1%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Albany

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	2	4.2%	\$98	1.6%	25.0%	1	5.0%	0.9%	\$47	1.9%	0.4%	1	3.6%	2.2%	\$51	1.4%	1.0%
	Moderate	7	14.6%	\$453	7.4%	14.9%	4	20.0%	9.0%	\$267	11.0%	5.4%	3	10.7%	11.0%	\$186	5.0%	7.2%
	Middle	13	27.1%	\$952	15.6%	17.6%	5	25.0%	21.6%	\$244	10.1%	17.3%	8	28.6%	21.8%	\$708	19.2%	18.5%
	Upper	26	54.2%	\$4,601	75.4%	42.5%	10	50.0%	48.0%	\$1,860	76.9%	57.6%	16	57.1%	43.4%	\$2,741	74.4%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.4%	\$0	0.0%	19.2%	0	0.0%	21.7%	\$0	0.0%	19.6%
	Total	48	100.0%	\$6,104	100.0%	100.0%	20	100.0%	100.0%	\$2,418	100.0%	100.0%	28	100.0%	100.0%	\$3,686	100.0%	100.0%
REFINANCE	Low	4	3.9%	\$229	1.9%	25.0%	2	3.4%	3.5%	\$95	1.4%	1.5%	2	4.4%	3.0%	\$134	2.6%	1.3%
	Moderate	12	11.7%	\$968	8.2%	14.9%	4	6.9%	7.8%	\$314	4.7%	4.2%	8	17.8%	6.9%	\$654	12.8%	3.8%
	Middle	14	13.6%	\$1,404	11.9%	17.6%	8	13.8%	10.0%	\$789	11.8%	5.9%	6	13.3%	12.0%	\$615	12.0%	8.6%
	Upper	54	52.4%	\$7,193	60.9%	42.5%	30	51.7%	48.1%	\$3,918	58.6%	44.3%	24	53.3%	44.8%	\$3,275	63.9%	46.3%
	Unknown	19	18.4%	\$2,021	17.1%	0.0%	14	24.1%	30.6%	\$1,572	23.5%	44.1%	5	11.1%	33.3%	\$449	8.8%	40.0%
	Total	103	100.0%	\$11,815	100.0%	100.0%	58	100.0%	100.0%	\$6,688	100.0%	100.0%	45	100.0%	100.0%	\$5,127	100.0%	100.0%
HOME IMPROVEMENT	Low	14	13.2%	\$47	4.1%	25.0%	10	17.2%	30.7%	\$37	6.3%	9.9%	4	8.3%	18.1%	\$10	1.8%	6.4%
	Moderate	28	26.4%	\$123	10.7%	14.9%	14	24.1%	12.3%	\$67	11.4%	7.3%	14	29.2%	12.1%	\$56	10.0%	5.8%
	Middle	19	17.9%	\$173	15.1%	17.6%	8	13.8%	11.8%	\$39	6.6%	6.5%	11	22.9%	19.5%	\$134	23.9%	13.4%
	Upper	45	42.5%	\$805	70.1%	42.5%	26	44.8%	39.6%	\$445	75.7%	52.3%	19	39.6%	44.2%	\$360	64.3%	64.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.7%	\$0	0.0%	24.0%	0	0.0%	6.0%	\$0	0.0%	10.4%
	Total	106	100.0%	\$1,148	100.0%	100.0%	58	100.0%	100.0%	\$588	100.0%	100.0%	48	100.0%	100.0%	\$560	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	25.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	7.8%	\$374	2.0%	25.0%	13	9.6%	4.5%	\$179	1.8%	1.1%	7	5.8%	3.8%	\$195	2.1%	1.2%
	Moderate	47	18.3%	\$1,544	8.1%	14.9%	22	16.2%	8.7%	\$648	6.7%	4.6%	25	20.7%	9.2%	\$896	9.6%	5.2%
	Middle	46	17.9%	\$2,529	13.3%	17.6%	21	15.4%	15.4%	\$1,072	11.1%	10.8%	25	20.7%	17.2%	\$1,457	15.5%	12.8%
	Upper	125	48.6%	\$12,599	66.1%	42.5%	66	48.5%	47.0%	\$6,223	64.2%	48.4%	59	48.8%	43.8%	\$6,376	68.0%	47.2%
	Unknown	19	7.4%	\$2,021	10.6%	0.0%	14	10.3%	24.4%	\$1,572	16.2%	35.1%	5	4.1%	26.0%	\$449	4.8%	33.5%
	Total	257	100.0%	\$19,067	100.0%	100.0%	136	100.0%	100.0%	\$9,694	100.0%	100.0%	121	100.0%	100.0%	\$9,373	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	151	60.6%	\$1,870	21.6%	92.7%	23	44.2%	46.5%	\$512	11.9%	48.5%	128	65.0%	53.8%	\$1,358	31.1%	46.3%
	Over \$1 Million	89	35.7%	\$6,141	70.8%	6.8%	24	46.2%					65	33.0%				
	Total Rev. available	240	96.3%	\$8,011	92.4%	99.5%	47	90.4%					193	98.0%				
	Rev. Not Known	9	3.6%	\$662	7.6%	0.6%	5	9.6%					4	2.0%				
	Total	249	100.0%	\$8,673	100.0%	100.0%	52	100.0%					197	100.0%				
Small Business Loan Size	\$100,000 or Less	231	92.8%	\$2,269	26.2%		43	82.7%	90.5%	\$675	15.7%	25.8%	188	95.4%	90.4%	\$1,594	36.6%	29.0%
	\$100,001 - \$250,000	9	3.6%	\$1,538	17.7%		3	5.8%	4.4%	\$420	9.7%	15.2%	6	3.0%	5.2%	\$1,118	25.6%	20.0%
	\$250,001 - \$1 Million	9	3.6%	\$4,866	56.1%		6	11.5%	5.2%	\$3,217	74.6%	59.0%	3	1.5%	4.5%	\$1,649	37.8%	51.0%
	Total	249	100.0%	\$8,673	100.0%		52	100.0%	100.0%	\$4,312	100.0%	100.0%	197	100.0%	100.0%	\$4,361	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.9%	0	0.0%	56.4%	\$0	0.0%	63.6%	0	0.0%	61.5%	\$0	0.0%	61.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	3.7%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	74.3%	\$0	0.0%	22.1%	0	0.0%	67.8%	\$0	0.0%	19.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.0%	\$0	0.0%	27.9%	0	0.0%	19.6%	\$0	0.0%	32.7%
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.7%	\$0	0.0%	50.1%	0	0.0%	12.6%	\$0	0.0%	47.4%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: GA Appling Wayne

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014		2015											
		Count	Dollar		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	7.7%	\$234	13.8%	9.4%	0	0.0%	2.4%	\$0	0.0%	2.2%	1	20.0%	2.8%	\$234	27.2%	3.3%
	Middle	9	69.2%	\$1,289	76.0%	72.2%	5	62.5%	78.4%	\$664	79.2%	79.5%	4	80.0%	78.5%	\$625	72.8%	77.8%
	Upper	3	23.1%	\$174	10.3%	18.4%	3	37.5%	19.2%	\$174	20.8%	18.3%	0	0.0%	18.5%	\$0	0.0%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	13	100.0%	\$1,697	100.0%	100.0%	8	100.0%	100.0%	\$838	100.0%	100.0%	5	100.0%	100.0%	\$859	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	10.0%	\$495	15.4%	9.4%	0	0.0%	2.6%	\$0	0.0%	2.4%	3	25.0%	4.8%	\$495	35.5%	5.7%
	Middle	20	66.7%	\$1,972	61.5%	72.2%	13	72.2%	77.8%	\$1,379	76.0%	76.8%	7	58.3%	74.6%	\$593	42.6%	70.5%
	Upper	7	23.3%	\$740	23.1%	18.4%	5	27.8%	19.2%	\$435	24.0%	20.2%	2	16.7%	19.9%	\$305	21.9%	21.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	2.5%
	Total	30	100.0%	\$3,207	100.0%	100.0%	18	100.0%	100.0%	\$1,814	100.0%	100.0%	12	100.0%	100.0%	\$1,393	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	16.4%	\$65	9.3%	9.4%	4	18.2%	8.0%	\$21	8.8%	1.6%	5	15.2%	9.9%	\$44	9.5%	3.1%
	Middle	32	58.2%	\$456	65.0%	72.2%	13	59.1%	72.0%	\$137	57.1%	81.9%	19	57.6%	64.8%	\$319	69.2%	68.9%
	Upper	14	25.5%	\$180	25.7%	18.4%	5	22.7%	20.0%	\$82	34.2%	16.6%	9	27.3%	25.4%	\$98	21.3%	28.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$701	100.0%	100.0%	22	100.0%	100.0%	\$240	100.0%	100.0%	33	100.0%	100.0%	\$461	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	92.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	8.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	13.3%	\$794	14.2%	9.4%	4	8.3%	2.9%	\$21	0.7%	2.3%	9	18.0%	4.3%	\$773	28.5%	4.3%
	Middle	61	62.2%	\$3,717	66.3%	72.2%	31	64.6%	77.8%	\$2,180	75.4%	78.6%	30	60.0%	75.5%	\$1,537	56.7%	74.4%
	Upper	24	24.5%	\$1,094	19.5%	18.4%	13	27.1%	19.2%	\$691	23.9%	18.9%	11	22.0%	19.8%	\$403	14.9%	20.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	1.1%
	Total	98	100.0%	\$5,605	100.0%	100.0%	48	100.0%	100.0%	\$2,892	100.0%	100.0%	50	100.0%	100.0%	\$2,713	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	7.4%	\$34	2.0%	11.1%	4	9.3%	9.2%	\$6	0.5%	5.8%	3	5.9%	10.0%	\$28	6.3%	16.3%
	Middle	65	69.1%	\$1,380	80.5%	75.3%	29	67.4%	77.7%	\$1,034	81.5%	89.0%	36	70.6%	74.9%	\$346	77.4%	76.2%
	Upper	22	23.4%	\$301	17.6%	13.6%	10	23.3%	10.3%	\$228	18.0%	4.8%	12	23.5%	12.7%	\$73	16.3%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.8%	\$0	0.0%	0.5%	0	0.0%	2.5%	\$0	0.0%	1.3%
Total	94	100.0%	\$1,715	100.0%	100.0%	43	100.0%	100.0%	\$1,268	100.0%	100.0%	51	100.0%	100.0%	\$447	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	8.1%	\$0	0.0%	46.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	69.2%	0	0.0%	75.7%	\$0	0.0%	45.9%	0	0.0%	67.9%	\$0	0.0%	41.0%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	16.2%	\$0	0.0%	7.5%	0	0.0%	28.6%	\$0	0.0%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.6%	\$0	0.0%	1.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Appling Wayne

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	2	15.4%	\$79	4.7%	22.6%	2	25.0%	4.8%	\$79	9.4%	2.3%	0	0.0%	4.4%	\$0	0.0%	1.9%	
	Moderate	1	7.7%	\$82	4.8%	17.3%	1	12.5%	18.0%	\$82	9.8%	13.2%	0	0.0%	15.5%	\$0	0.0%	9.9%	
	Middle	3	23.1%	\$191	11.3%	18.4%	3	37.5%	28.7%	\$191	22.8%	28.9%	0	0.0%	24.9%	\$0	0.0%	21.9%	
	Upper	7	53.8%	\$1,345	79.3%	41.6%	2	25.0%	30.8%	\$486	58.0%	38.1%	5	100.0%	37.8%	\$859	100.0%	46.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.7%	\$0	0.0%	17.6%	0	0.0%	17.4%	\$0	0.0%	20.1%	
	Total	13	100.0%	\$1,697	100.0%	100.0%	8	100.0%	100.0%	\$838	100.0%	100.0%	5	100.0%	100.0%	\$859	100.0%	100.0%	
REFINANCE	Low	3	10.0%	\$205	6.4%	22.6%	2	11.1%	4.5%	\$99	5.5%	2.5%	1	8.3%	7.4%	\$106	7.6%	3.5%	
	Moderate	4	13.3%	\$223	7.0%	17.3%	3	16.7%	13.2%	\$185	10.2%	8.7%	1	8.3%	10.3%	\$38	2.7%	7.5%	
	Middle	5	16.7%	\$687	21.4%	18.4%	3	16.7%	17.3%	\$499	27.5%	15.8%	2	16.7%	16.4%	\$188	13.5%	12.4%	
	Upper	18	60.0%	\$2,092	65.2%	41.6%	10	55.6%	43.6%	\$1,031	56.8%	45.7%	8	66.7%	43.7%	\$1,061	76.2%	48.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.4%	\$0	0.0%	27.2%	0	0.0%	22.2%	\$0	0.0%	28.6%	
	Total	30	100.0%	\$3,207	100.0%	100.0%	18	100.0%	100.0%	\$1,814	100.0%	100.0%	12	100.0%	100.0%	\$1,393	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	10.9%	\$21	3.0%	22.6%	4	18.2%	18.0%	\$14	5.8%	3.9%	2	6.1%	7.0%	\$7	1.5%	1.9%	
	Moderate	16	29.1%	\$104	14.8%	17.3%	4	18.2%	10.0%	\$38	15.8%	6.7%	12	36.4%	21.1%	\$66	14.3%	6.8%	
	Middle	15	27.3%	\$145	20.7%	18.4%	10	45.5%	32.0%	\$100	41.7%	28.0%	5	15.2%	15.5%	\$45	9.8%	10.1%	
	Upper	18	32.7%	\$431	61.5%	41.6%	4	18.2%	38.0%	\$88	36.7%	49.6%	14	42.4%	50.7%	\$343	74.4%	70.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	11.9%	0	0.0%	5.6%	\$0	0.0%	10.3%	
	Total	55	100.0%	\$701	100.0%	100.0%	22	100.0%	100.0%	\$240	100.0%	100.0%	33	100.0%	100.0%	\$461	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	11	11.2%	\$305	5.4%	22.6%	8	16.7%	5.7%	\$192	6.6%	2.4%	3	6.0%	5.9%	\$113	4.2%	2.6%	
	Moderate	21	21.4%	\$409	7.3%	17.3%	8	16.7%	15.3%	\$305	10.5%	10.9%	13	26.0%	13.8%	\$104	3.8%	8.8%	
	Middle	23	23.5%	\$1,023	18.3%	18.4%	16	33.3%	24.2%	\$790	27.3%	22.6%	7	14.0%	20.4%	\$233	8.6%	17.5%	
	Upper	43	43.9%	\$3,868	69.0%	41.6%	16	33.3%	36.5%	\$1,605	55.5%	41.3%	27	54.0%	41.5%	\$2,263	83.4%	47.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.3%	\$0	0.0%	22.8%	0	0.0%	18.3%	\$0	0.0%	23.6%	
	Total	98	100.0%	\$5,605	100.0%	100.0%	48	100.0%	100.0%	\$2,892	100.0%	100.0%	50	100.0%	100.0%	\$2,713	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	73	77.7%	\$520	30.3%	93.3%	31	72.1%	45.4%	\$111	8.8%	28.8%	42	82.4%	50.2%	\$409	91.5%	54.9%	
	Over \$1 Million	19	20.2%	\$765	44.6%	5.7%	10	23.3%					9	17.6%					
	Total Rev. available	92	97.9%	\$1,285	74.9%	99.0%	41	95.4%					51	100.0%					
	Rev. Not Known	2	2.1%	\$430	25.1%	1.0%	2	4.7%					0	0.0%					
	Total	94	100.0%	\$1,715	100.0%	100.0%	43	100.0%					51	100.0%					
Small Business Loan Size	\$100,000 or Less	89	94.7%	\$571	33.3%		39	90.7%	95.0%	\$269	21.2%	37.7%	50	98.0%	95.5%	\$302	67.6%	42.8%	
	\$100,001 - \$250,000	3	3.2%	\$402	23.4%		2	4.7%	1.7%	\$257	20.3%	10.9%	1	2.0%	3.4%	\$145	32.4%	23.3%	
	\$250,001 - \$1 Million	2	2.1%	\$742	43.3%		2	4.7%	3.3%	\$742	58.5%	51.4%	0	0.0%	1.1%	\$0	0.0%	33.9%	
	Total	94	100.0%	\$1,715	100.0%		43	100.0%	100.0%	\$1,268	100.0%	100.0%	51	100.0%	100.0%	\$447	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	8.1%	\$0	0.0%	50.2%	0	0.0%	17.9%	\$0	0.0%	86.2%
Over \$1 Million		0	0.0%	\$0	0.0%	2.8%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.3%	\$0	0.0%	55.5%	0	0.0%	85.7%	\$0	0.0%	16.6%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	26.7%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.7%	\$0	0.0%	44.5%	0	0.0%	7.1%	\$0	0.0%	56.7%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: GA Athens

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count	Dollar			Count	Dollar	Count	Dollar		Count	Dollar						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	20	9.7%	\$4,251	9.8%	6.8%	5	6.6%	7.7%	\$1,185	7.6%	6.8%	15	11.5%	7.9%	\$3,066	11.0%	6.4%
	Moderate	18	8.7%	\$1,910	4.4%	9.4%	9	11.8%	6.0%	\$913	5.8%	4.5%	9	6.9%	6.4%	\$997	3.6%	3.3%
	Middle	61	29.5%	\$11,063	25.4%	33.7%	21	27.6%	33.0%	\$3,405	21.8%	25.6%	40	30.5%	33.7%	\$7,658	27.4%	27.6%
	Upper	108	52.2%	\$26,324	60.4%	50.0%	41	53.9%	53.2%	\$10,104	64.7%	63.1%	67	51.1%	52.1%	\$16,220	58.1%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	207	100.0%	\$43,548	100.0%	100.0%	76	100.0%	100.0%	\$15,607	100.0%	100.0%	131	100.0%	100.0%	\$27,941	100.0%	100.0%
REFINANCE	Low	20	9.4%	\$4,352	9.5%	6.8%	7	9.5%	11.2%	\$1,766	11.4%	7.3%	13	9.4%	9.3%	\$2,586	8.6%	7.4%
	Moderate	11	5.2%	\$1,077	2.4%	9.4%	6	8.1%	7.5%	\$541	3.5%	5.5%	5	3.6%	6.2%	\$536	1.8%	3.8%
	Middle	47	22.1%	\$7,137	15.6%	33.7%	18	24.3%	31.7%	\$2,329	15.1%	42.3%	29	20.9%	30.2%	\$4,808	15.9%	24.1%
	Upper	135	63.4%	\$33,046	72.5%	50.0%	43	58.1%	49.6%	\$10,831	70.0%	44.9%	92	66.2%	54.3%	\$22,215	73.7%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	213	100.0%	\$45,612	100.0%	100.0%	74	100.0%	100.0%	\$15,467	100.0%	100.0%	139	100.0%	100.0%	\$30,145	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.6%	\$13	1.5%	6.8%	2	12.5%	14.2%	\$13	2.7%	16.9%	0	0.0%	10.6%	\$0	0.0%	30.2%
	Moderate	4	11.1%	\$64	7.2%	9.4%	2	12.5%	5.8%	\$43	8.8%	3.1%	2	10.0%	5.7%	\$21	5.3%	1.5%
	Middle	8	22.2%	\$100	11.3%	33.7%	1	6.3%	24.2%	\$5	1.0%	31.8%	7	35.0%	30.1%	\$95	23.9%	22.7%
	Upper	22	61.1%	\$710	80.0%	50.0%	11	68.8%	55.8%	\$429	87.6%	48.2%	11	55.0%	53.7%	\$281	70.8%	45.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$887	100.0%	100.0%	16	100.0%	100.0%	\$490	100.0%	100.0%	20	100.0%	100.0%	\$397	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	1	100.0%	\$8,800	100.0%	35.1%	0	0.0%	37.5%	\$0	0.0%	35.0%	1	100.0%	44.4%	\$8,800	100.0%	48.4%
	Moderate	0	0.0%	\$0	0.0%	21.3%	0	0.0%	17.5%	\$0	0.0%	24.5%	0	0.0%	13.9%	\$0	0.0%	23.8%
	Middle	0	0.0%	\$0	0.0%	25.7%	0	0.0%	35.0%	\$0	0.0%	26.1%	0	0.0%	36.1%	\$0	0.0%	27.5%
	Upper	0	0.0%	\$0	0.0%	17.9%	0	0.0%	10.0%	\$0	0.0%	14.4%	0	0.0%	5.6%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$8,800	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$8,800	100.0%	100.0%	
HMDA TOTALS	Low	43	9.4%	\$17,416	17.6%	6.8%	14	8.4%	9.6%	\$2,964	9.4%	8.8%	29	10.0%	8.8%	\$14,452	21.5%	11.6%
	Moderate	33	7.2%	\$3,051	3.1%	9.4%	17	10.2%	6.8%	\$1,497	4.7%	6.1%	16	5.5%	6.4%	\$1,554	2.3%	5.6%
	Middle	116	25.4%	\$18,300	18.5%	33.7%	40	24.1%	32.2%	\$5,739	18.2%	32.9%	76	26.1%	32.2%	\$12,561	18.7%	26.2%
	Upper	265	58.0%	\$60,080	60.8%	50.0%	95	57.2%	51.4%	\$21,364	67.7%	52.2%	170	58.4%	52.7%	\$38,716	57.5%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	457	100.0%	\$98,847	100.0%	100.0%	166	100.0%	100.0%	\$31,564	100.0%	100.0%	291	100.0%	100.0%	\$67,283	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	56	22.7%	\$2,314	33.7%	18.2%	25	40.3%	18.0%	\$1,919	45.5%	22.8%	31	16.8%	16.6%	\$395	14.9%	19.9%
	Moderate	21	8.5%	\$416	6.1%	9.5%	11	17.7%	8.0%	\$276	6.5%	8.4%	10	5.4%	8.4%	\$140	5.3%	9.2%
	Middle	64	25.9%	\$1,640	23.9%	27.7%	9	14.5%	28.3%	\$1,136	26.9%	31.3%	55	29.7%	26.2%	\$504	19.0%	22.3%
	Upper	106	42.9%	\$2,505	36.4%	44.5%	17	27.4%	43.8%	\$885	21.0%	37.1%	89	48.1%	47.5%	\$1,620	60.9%	48.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.4%	0	0.0%	1.3%	\$0	0.0%	0.4%
Total	247	100.0%	\$6,875	100.0%	100.0%	62	100.0%	100.0%	\$4,216	100.0%	100.0%	185	100.0%	100.0%	\$2,659	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.4%	0	0.0%	7.7%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	30.1%	0	0.0%	23.1%	\$0	0.0%	41.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	61.8%	0	0.0%	69.2%	\$0	0.0%	56.3%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Athens

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count	Dollar		Count	Dollar		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
HOME PURCHASE	Low	4	1.9%	\$325	0.7%	23.8%	2	2.6%	3.8%	\$202	1.3%	1.7%	2	1.5%	3.6%	\$123	0.4%	1.8%
	Moderate	28	13.5%	\$3,341	7.7%	14.9%	12	15.8%	11.3%	\$1,188	7.6%	6.9%	16	12.2%	12.9%	\$2,153	7.7%	8.5%
	Middle	30	14.5%	\$4,514	10.4%	17.5%	9	11.8%	17.0%	\$1,145	7.3%	13.1%	21	16.0%	16.4%	\$3,369	12.1%	13.8%
	Upper	145	70.0%	\$35,368	81.2%	43.8%	53	69.7%	47.9%	\$13,072	83.8%	58.7%	92	70.2%	47.9%	\$22,296	79.8%	58.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	19.6%	0	0.0%	19.2%	\$0	0.0%	17.0%
	Total	207	100.0%	\$43,548	100.0%	100.0%	76	100.0%	100.0%	\$15,607	100.0%	100.0%	131	100.0%	100.0%	\$27,941	100.0%	100.0%
REFINANCE	Low	7	3.3%	\$594	1.3%	23.8%	5	6.8%	5.6%	\$467	3.0%	2.4%	2	1.4%	3.6%	\$127	0.4%	1.9%
	Moderate	20	9.4%	\$2,147	4.7%	14.9%	9	12.2%	9.2%	\$774	5.0%	4.2%	11	7.9%	8.0%	\$1,373	4.6%	4.5%
	Middle	42	19.7%	\$5,537	12.1%	17.5%	12	16.2%	12.1%	\$1,878	12.1%	7.5%	30	21.6%	13.8%	\$3,659	12.1%	10.3%
	Upper	140	65.7%	\$36,561	80.2%	43.8%	46	62.2%	46.1%	\$12,055	77.9%	42.3%	94	67.6%	50.3%	\$24,506	81.3%	59.0%
	Unknown	4	1.9%	\$773	1.7%	0.0%	2	2.7%	27.0%	\$293	1.9%	43.5%	2	1.4%	24.2%	\$480	1.6%	24.4%
	Total	213	100.0%	\$45,612	100.0%	100.0%	74	100.0%	100.0%	\$15,467	100.0%	100.0%	139	100.0%	100.0%	\$30,145	100.0%	100.0%
HOME IMPROVEMENT	Low	3	8.3%	\$16	1.8%	23.8%	2	12.5%	9.2%	\$6	1.2%	2.3%	1	5.0%	4.9%	\$10	2.5%	0.6%
	Moderate	4	11.1%	\$28	3.2%	14.9%	3	18.8%	14.2%	\$16	3.3%	10.4%	1	5.0%	9.8%	\$12	3.0%	8.2%
	Middle	7	19.4%	\$65	7.3%	17.5%	2	12.5%	15.8%	\$17	3.5%	12.9%	5	25.0%	13.8%	\$48	12.1%	6.9%
	Upper	22	61.1%	\$778	87.7%	43.8%	9	56.3%	46.7%	\$451	92.0%	51.2%	13	65.0%	60.2%	\$327	82.4%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.2%	\$0	0.0%	23.2%	0	0.0%	11.4%	\$0	0.0%	42.9%
	Total	36	100.0%	\$887	100.0%	100.0%	16	100.0%	100.0%	\$490	100.0%	100.0%	20	100.0%	100.0%	\$397	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	1	100.0%	\$8,800	100.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$8,800	100.0%	100.0%
	Total	1	100.0%	\$8,800	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$8,800	100.0%	100.0%
HMDA TOTALS	Low	14	3.1%	\$935	0.9%	23.8%	9	5.4%	4.6%	\$675	2.1%	1.9%	5	1.7%	3.6%	\$260	0.4%	1.6%
	Moderate	52	11.4%	\$5,516	5.6%	14.9%	24	14.5%	10.4%	\$1,978	6.3%	5.4%	28	9.6%	10.7%	\$3,538	5.3%	6.1%
	Middle	79	17.3%	\$10,116	10.2%	17.5%	23	13.9%	14.8%	\$3,040	9.6%	9.9%	56	19.2%	15.2%	\$7,076	10.5%	10.9%
	Upper	307	67.2%	\$72,707	73.6%	43.8%	108	65.1%	46.7%	\$25,578	81.0%	48.1%	199	68.4%	48.8%	\$47,129	70.0%	52.4%
	Unknown	5	1.1%	\$9,573	9.7%	0.0%	2	1.2%	23.5%	\$293	0.9%	34.7%	3	1.0%	21.7%	\$9,280	13.8%	29.0%
	Total	457	100.0%	\$98,847	100.0%	100.0%	166	100.0%	100.0%	\$31,564	100.0%	100.0%	291	100.0%	100.0%	\$67,283	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	170	68.8%	\$2,683	39.0%	93.5%	39	62.9%	51.2%	\$1,282	30.4%	49.6%	131	70.8%	52.0%	\$1,401	52.7%	42.7%
	Over \$1 Million	72	29.1%	\$2,902	42.2%	6.1%	21	33.9%					51	27.6%				
	Total Rev. available	242	97.9%	\$5,585	81.2%	99.6%	60	96.8%					182	98.4%				
	Rev. Not Known	5	2.0%	\$1,290	18.8%	0.5%	2	3.2%					3	1.6%				
	Total	247	100.0%	\$6,875	100.0%	100.0%	62	100.0%					185	100.0%				
Small Business Loan Size	\$100,000 or Less	235	95.1%	\$2,284	33.2%		53	85.5%	88.5%	\$532	12.6%	24.6%	182	98.4%	91.1%	\$1,752	65.9%	30.1%
	\$100,001 - \$250,000	5	2.0%	\$923	13.4%		3	4.8%	5.5%	\$548	13.0%	17.4%	2	1.1%	4.3%	\$375	14.1%	17.1%
	\$250,001 - \$1 Million	7	2.8%	\$3,668	53.4%		6	9.7%	6.0%	\$3,136	74.4%	58.0%	1	0.5%	4.6%	\$532	20.0%	52.8%
	Total	247	100.0%	\$6,875	100.0%		62	100.0%	100.0%	\$4,216	100.0%	100.0%	185	100.0%	100.0%	\$2,659	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%	0	0.0%	46.2%	\$0	0.0%	67.5%	0	0.0%	40.0%	\$0	0.0%	80.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	67.8%	0	0.0%	80.0%	\$0	0.0%	24.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	32.2%	0	0.0%	20.0%	\$0	0.0%	75.6%
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Augusta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	9	2.2%	\$1,165	1.5%	4.8%	6	3.3%	1.4%	\$791	2.3%	0.8%	3	1.4%	1.4%	\$374	0.8%	0.8%
	Moderate	26	6.5%	\$3,099	3.9%	22.7%	9	4.9%	8.5%	\$977	2.8%	5.1%	17	7.8%	9.9%	\$2,122	4.7%	6.1%
	Middle	120	29.8%	\$20,007	25.0%	33.0%	48	26.1%	35.4%	\$7,610	21.8%	30.5%	72	32.9%	36.4%	\$12,397	27.6%	31.6%
	Upper	248	61.5%	\$55,650	69.6%	39.5%	121	65.8%	54.7%	\$25,586	73.2%	63.6%	127	58.0%	52.3%	\$30,064	66.9%	61.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	403	100.0%	\$79,921	100.0%	100.0%	184	100.0%	100.0%	\$34,964	100.0%	100.0%	219	100.0%	100.0%	\$44,957	100.0%	100.0%
REFINANCE	Low	4	1.7%	\$174	0.5%	4.8%	3	2.6%	2.1%	\$119	0.7%	6.2%	1	0.8%	1.7%	\$55	0.3%	1.2%
	Moderate	38	16.0%	\$3,102	8.9%	22.7%	21	17.9%	14.9%	\$1,904	11.7%	42.1%	17	14.0%	14.4%	\$1,198	6.4%	9.3%
	Middle	63	26.5%	\$6,911	19.8%	33.0%	36	30.8%	40.1%	\$3,789	23.3%	35.3%	27	22.3%	36.5%	\$3,122	16.7%	31.7%
	Upper	133	55.9%	\$24,779	70.9%	39.5%	57	48.7%	42.8%	\$10,437	64.2%	16.4%	76	62.8%	47.3%	\$14,342	76.6%	57.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	238	100.0%	\$34,966	100.0%	100.0%	117	100.0%	100.0%	\$16,249	100.0%	100.0%	121	100.0%	100.0%	\$18,717	100.0%	100.0%
HOME IMPROVEMENT	Low	15	8.0%	\$143	5.8%	4.8%	8	8.1%	3.9%	\$87	7.5%	1.2%	7	7.9%	2.9%	\$56	4.4%	0.6%
	Moderate	68	36.2%	\$443	18.1%	22.7%	41	41.4%	24.7%	\$293	25.1%	11.8%	27	30.3%	20.5%	\$150	11.7%	7.9%
	Middle	45	23.9%	\$441	18.0%	33.0%	20	20.2%	30.8%	\$101	8.7%	27.1%	25	28.1%	33.3%	\$340	26.5%	29.3%
	Upper	60	31.9%	\$1,422	58.1%	39.5%	30	30.3%	40.6%	\$686	58.8%	59.8%	30	33.7%	43.3%	\$736	57.4%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	188	100.0%	\$2,449	100.0%	100.0%	99	100.0%	100.0%	\$1,167	100.0%	100.0%	89	100.0%	100.0%	\$1,282	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.6%	0	0.0%	21.1%	\$0	0.0%	9.5%	0	0.0%	6.9%	\$0	0.0%	5.6%
	Moderate	0	0.0%	\$0	0.0%	33.2%	0	0.0%	52.6%	\$0	0.0%	15.3%	0	0.0%	41.4%	\$0	0.0%	17.8%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	15.8%	\$0	0.0%	56.4%	0	0.0%	20.7%	\$0	0.0%	25.9%
	Upper	0	0.0%	\$0	0.0%	24.5%	0	0.0%	10.5%	\$0	0.0%	18.8%	0	0.0%	31.0%	\$0	0.0%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	3.4%	\$1,482	1.3%	4.8%	17	4.3%	1.8%	\$997	1.9%	4.7%	11	2.6%	1.6%	\$485	0.7%	1.3%
	Moderate	132	15.9%	\$6,644	5.7%	22.7%	71	17.8%	11.3%	\$3,174	6.1%	31.6%	61	14.2%	11.8%	\$3,470	5.3%	7.8%
	Middle	228	27.5%	\$27,359	23.3%	33.0%	104	26.0%	36.6%	\$11,500	22.0%	34.2%	124	28.9%	36.3%	\$15,859	24.4%	31.2%
	Upper	441	53.2%	\$81,851	69.8%	39.5%	208	52.0%	50.4%	\$36,709	70.1%	29.5%	233	54.3%	50.3%	\$45,142	69.5%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	829	100.0%	\$117,336	100.0%	100.0%	400	100.0%	100.0%	\$52,380	100.0%	100.0%	429	100.0%	100.0%	\$64,956	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	34	9.2%	\$2,842	11.7%	7.0%	14	12.0%	7.3%	\$1,221	9.0%	11.0%	20	7.9%	6.7%	\$1,621	15.2%	10.0%
	Moderate	81	21.9%	\$3,355	13.8%	20.3%	34	29.1%	14.3%	\$1,260	9.3%	11.2%	47	18.6%	15.4%	\$2,095	19.6%	11.9%
	Middle	92	24.9%	\$9,269	38.3%	31.7%	30	25.6%	31.1%	\$6,841	50.5%	34.5%	62	24.5%	29.6%	\$2,428	22.7%	31.9%
	Upper	163	44.1%	\$8,763	36.2%	41.0%	39	33.3%	45.6%	\$4,230	31.2%	42.6%	124	49.0%	46.7%	\$4,533	42.5%	45.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.7%	0	0.0%	1.6%	\$0	0.0%	0.8%
Total	370	100.0%	\$24,229	100.0%	100.0%	117	100.0%	100.0%	\$13,552	100.0%	100.0%	253	100.0%	100.0%	\$10,677	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	2.0%	\$0	0.0%	1.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.0%	0	0.0%	14.0%	\$0	0.0%	5.9%	0	0.0%	24.4%	\$0	0.0%	27.0%
	Middle	0	0.0%	\$0	0.0%	26.2%	0	0.0%	42.0%	\$0	0.0%	46.5%	0	0.0%	24.4%	\$0	0.0%	22.5%
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	42.0%	\$0	0.0%	46.1%	0	0.0%	51.2%	\$0	0.0%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Augusta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	11	2.7%	\$842	1.1%	23.2%	4	2.2%	3.7%	\$328	0.9%	1.7%	7	3.2%	3.9%	\$514	1.1%	1.8%
	Moderate	60	14.9%	\$7,667	9.6%	16.5%	29	15.8%	13.1%	\$3,657	10.5%	8.9%	31	14.2%	14.1%	\$4,010	8.9%	9.9%
	Middle	113	28.0%	\$18,120	22.7%	18.9%	56	30.4%	21.9%	\$9,002	25.7%	20.0%	57	26.0%	21.1%	\$9,118	20.3%	19.4%
	Upper	218	54.1%	\$52,970	66.3%	41.4%	95	51.6%	35.4%	\$21,977	62.9%	45.5%	123	56.2%	34.1%	\$30,993	68.9%	44.0%
	Unknown	1	0.2%	\$322	0.4%	0.0%	0	0.0%	26.0%	\$0	0.0%	23.9%	1	0.5%	26.8%	\$322	0.7%	25.0%
	Total	403	100.0%	\$79,921	100.0%	100.0%	184	100.0%	100.0%	\$34,964	100.0%	100.0%	219	100.0%	100.0%	\$44,957	100.0%	100.0%
REFINANCE	Low	13	5.5%	\$1,407	4.0%	23.2%	8	6.8%	3.8%	\$650	4.0%	0.3%	5	4.1%	3.6%	\$757	4.0%	2.0%
	Moderate	36	15.1%	\$3,772	10.8%	16.5%	22	18.8%	8.6%	\$2,134	13.1%	0.8%	14	11.6%	8.0%	\$1,638	8.8%	5.2%
	Middle	36	15.1%	\$3,467	9.9%	18.9%	13	11.1%	12.7%	\$1,213	7.5%	1.6%	23	19.0%	13.3%	\$2,254	12.0%	10.6%
	Upper	113	47.5%	\$21,413	61.2%	41.4%	55	47.0%	28.5%	\$9,995	61.5%	5.1%	58	47.9%	29.3%	\$11,418	61.0%	34.2%
	Unknown	40	16.8%	\$4,907	14.0%	0.0%	19	16.2%	46.4%	\$2,257	13.9%	92.2%	21	17.4%	45.9%	\$2,650	14.2%	48.0%
	Total	238	100.0%	\$34,966	100.0%	100.0%	117	100.0%	100.0%	\$16,249	100.0%	100.0%	121	100.0%	100.0%	\$18,717	100.0%	100.0%
HOME IMPROVEMENT	Low	37	19.7%	\$186	7.6%	23.2%	27	27.3%	21.1%	\$151	12.9%	4.3%	10	11.2%	14.1%	\$35	2.7%	4.5%
	Moderate	45	23.9%	\$304	12.4%	16.5%	22	22.2%	14.8%	\$147	12.6%	7.3%	23	25.8%	19.0%	\$157	12.2%	10.2%
	Middle	37	19.7%	\$359	14.7%	18.9%	20	20.2%	17.2%	\$186	15.9%	12.4%	17	19.1%	17.7%	\$173	13.5%	9.8%
	Upper	69	36.7%	\$1,600	65.3%	41.4%	30	30.3%	36.8%	\$683	58.5%	49.0%	39	43.8%	40.6%	\$917	71.5%	57.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.1%	\$0	0.0%	27.0%	0	0.0%	8.6%	\$0	0.0%	17.8%
	Total	188	100.0%	\$2,449	100.0%	100.0%	99	100.0%	100.0%	\$1,167	100.0%	100.0%	89	100.0%	100.0%	\$1,282	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	61	7.4%	\$2,435	2.1%	23.2%	39	9.8%	4.5%	\$1,129	2.2%	0.7%	22	5.1%	4.2%	\$1,306	2.0%	1.7%
	Moderate	141	17.0%	\$11,743	10.0%	16.5%	73	18.3%	11.8%	\$5,938	11.3%	3.0%	68	15.9%	12.3%	\$5,805	8.9%	7.9%
	Middle	186	22.4%	\$21,946	18.7%	18.9%	89	22.3%	18.8%	\$10,401	19.9%	6.7%	97	22.6%	18.4%	\$11,545	17.8%	15.5%
	Upper	400	48.3%	\$75,983	64.8%	41.4%	180	45.0%	33.3%	\$32,655	62.3%	16.3%	220	51.3%	32.7%	\$43,328	66.7%	38.4%
	Unknown	41	4.9%	\$5,229	4.5%	0.0%	19	4.8%	31.7%	\$2,257	4.3%	73.4%	22	5.1%	32.4%	\$2,972	4.6%	36.4%
	Total	829	100.0%	\$117,336	100.0%	100.0%	400	100.0%	100.0%	\$52,380	100.0%	100.0%	429	100.0%	100.0%	\$64,956	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	217	58.6%	\$7,526	31.1%	93.3%	69	59.0%	49.7%	\$3,438	25.4%	43.8%	148	58.5%	52.3%	\$4,088	38.3%	45.3%
	Over \$1 Million	145	39.2%	\$15,235	62.9%	6.3%	43	36.8%					102	40.3%				
	Total Rev. available	362	97.8%	\$22,761	94.0%	99.6%	112	95.8%					250	98.8%				
	Rev. Not Known	8	2.2%	\$1,468	6.1%	0.4%	5	4.3%					3	1.2%				
	Total	370	100.0%	\$24,229	100.0%	100.0%	117	100.0%					253	100.0%				
Small Business Loan Size	\$100,000 or Less	320	86.5%	\$4,263	17.6%		89	76.1%	88.1%	\$1,517	11.2%	26.8%	231	91.3%	88.2%	\$2,746	25.7%	27.4%
	\$100,001 - \$250,000	21	5.7%	\$3,342	13.8%		12	10.3%	6.9%	\$1,925	14.2%	23.3%	9	3.6%	6.7%	\$1,417	13.3%	22.9%
	\$250,001 - \$1 Million	29	7.8%	\$16,624	68.6%		16	13.7%	5.0%	\$10,110	74.6%	49.9%	13	5.1%	5.1%	\$6,514	61.0%	49.8%
	Total	370	100.0%	\$24,229	100.0%		117	100.0%	100.0%	\$13,552	100.0%	100.0%	253	100.0%	100.0%	\$10,677	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	97.6%	0	0.0%	62.0%	\$0	0.0%	73.2%	0	0.0%	63.4%	\$0	0.0%	72.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.4%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.0%	\$0	0.0%	24.0%	0	0.0%	78.0%	\$0	0.0%	29.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	24.0%	\$0	0.0%	46.4%	0	0.0%	12.2%	\$0	0.0%	25.0%
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.0%	\$0	0.0%	29.6%	0	0.0%	9.8%	\$0	0.0%	45.6%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	11.3%	\$618	4.4%	19.1%	1	4.5%	8.9%	\$35	0.7%	4.3%	6	15.0%	7.6%	\$583	6.5%	3.6%
	Middle	16	25.8%	\$2,473	17.7%	39.6%	3	13.6%	36.9%	\$543	10.8%	25.7%	13	32.5%	31.8%	\$1,930	21.6%	22.2%
	Upper	39	62.9%	\$10,894	77.9%	41.3%	18	81.8%	54.2%	\$4,465	88.5%	70.0%	21	52.5%	60.6%	\$6,429	71.9%	74.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$13,985	100.0%	100.0%	22	100.0%	100.0%	\$5,043	100.0%	100.0%	40	100.0%	100.0%	\$8,942	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	11.0%	\$831	3.4%	19.1%	8	14.0%	12.4%	\$542	4.7%	5.3%	4	7.7%	8.0%	\$289	2.3%	3.5%
	Middle	32	29.4%	\$4,359	17.9%	39.6%	18	31.6%	32.6%	\$2,394	20.6%	19.0%	14	26.9%	34.9%	\$1,965	15.4%	23.0%
	Upper	65	59.6%	\$19,190	78.7%	41.3%	31	54.4%	55.0%	\$8,681	74.7%	75.8%	34	65.4%	57.0%	\$10,509	82.3%	73.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$24,380	100.0%	100.0%	57	100.0%	100.0%	\$11,617	100.0%	100.0%	52	100.0%	100.0%	\$12,763	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	39.0%	\$113	22.8%	19.1%	7	36.8%	31.9%	\$50	15.4%	17.6%	9	40.9%	26.6%	\$63	37.1%	9.5%
	Middle	11	26.8%	\$187	37.8%	39.6%	3	15.8%	30.6%	\$104	32.0%	19.5%	8	36.4%	39.2%	\$83	48.8%	22.0%
	Upper	14	34.1%	\$195	39.4%	41.3%	9	47.4%	37.5%	\$171	52.6%	63.0%	5	22.7%	34.2%	\$24	14.1%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$495	100.0%	100.0%	19	100.0%	100.0%	\$325	100.0%	100.0%	22	100.0%	100.0%	\$170	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.6%	0	0.0%	66.7%	\$0	0.0%	71.9%	0	0.0%	66.7%	\$0	0.0%	93.3%
	Middle	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.9%	0	0.0%	33.3%	\$0	0.0%	28.1%	0	0.0%	33.3%	\$0	0.0%	6.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	35	16.5%	\$1,562	4.0%	19.1%	16	16.3%	11.2%	\$627	3.7%	7.8%	19	16.7%	8.4%	\$935	4.3%	5.5%
	Middle	59	27.8%	\$7,019	18.1%	39.6%	24	24.5%	34.9%	\$3,041	17.9%	21.8%	35	30.7%	33.1%	\$3,978	18.2%	22.1%
	Upper	118	55.7%	\$30,279	77.9%	41.3%	58	59.2%	53.9%	\$13,317	78.4%	70.4%	60	52.6%	58.4%	\$16,962	77.5%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	212	100.0%	\$38,860	100.0%	100.0%	98	100.0%	100.0%	\$16,985	100.0%	100.0%	114	100.0%	100.0%	\$21,875	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	75	33.3%	\$6,722	39.5%	31.8%	35	47.9%	28.7%	\$4,786	41.1%	32.4%	40	26.3%	27.1%	\$1,936	36.0%	31.5%
	Middle	58	25.8%	\$5,614	32.9%	26.8%	17	23.3%	25.4%	\$4,320	37.1%	32.5%	41	27.0%	22.8%	\$1,294	24.0%	26.7%
	Upper	92	40.9%	\$4,702	27.6%	41.4%	21	28.8%	44.4%	\$2,550	21.9%	34.7%	71	46.7%	48.8%	\$2,152	40.0%	41.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	0.4%
Total	225	100.0%	\$17,038	100.0%	100.0%	73	100.0%	100.0%	\$11,656	100.0%	100.0%	152	100.0%	100.0%	\$5,382	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	25.0%	0	0.0%	14.3%	\$0	0.0%	3.0%	0	0.0%	12.5%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	36.1%	0	0.0%	28.6%	\$0	0.0%	6.3%	0	0.0%	12.5%	\$0	0.0%	2.3%
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	57.1%	\$0	0.0%	90.7%	0	0.0%	75.0%	\$0	0.0%	94.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Dollar		Families by Family Income %	Count		Dollar				Count		Dollar			
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	4.8%	\$210	1.5%	22.4%	1	4.5%	2.9%	\$35	0.7%	1.0%	2	5.0%	3.5%	\$175	2.0%	1.3%
	Moderate	11	17.7%	\$1,387	9.9%	14.6%	2	9.1%	10.9%	\$305	6.0%	5.6%	9	22.5%	12.9%	\$1,082	12.1%	6.5%
	Middle	6	9.7%	\$751	5.4%	18.5%	2	9.1%	19.0%	\$190	3.8%	12.4%	4	10.0%	14.5%	\$561	6.3%	10.3%
	Upper	42	67.7%	\$11,637	83.2%	44.5%	17	77.3%	49.9%	\$4,513	89.5%	64.1%	25	62.5%	52.0%	\$7,124	79.7%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	16.9%	0	0.0%	17.1%	\$0	0.0%	15.4%
	Total	62	100.0%	\$13,985	100.0%	100.0%	22	100.0%	100.0%	\$5,043	100.0%	100.0%	40	100.0%	100.0%	\$8,942	100.0%	100.0%
REFINANCE	Low	10	9.2%	\$917	3.8%	22.4%	8	14.0%	4.5%	\$732	6.3%	1.8%	2	3.8%	3.0%	\$185	1.4%	1.3%
	Moderate	9	8.3%	\$824	3.4%	14.6%	6	10.5%	8.7%	\$508	4.4%	4.0%	3	5.8%	9.2%	\$316	2.5%	4.7%
	Middle	21	19.3%	\$2,607	10.7%	18.5%	9	15.8%	13.0%	\$798	6.9%	7.3%	12	23.1%	14.0%	\$1,809	14.2%	8.4%
	Upper	65	59.6%	\$19,282	79.1%	44.5%	31	54.4%	46.7%	\$9,079	78.2%	63.2%	34	65.4%	48.5%	\$10,203	79.9%	59.3%
	Unknown	4	3.7%	\$750	3.1%	0.0%	3	5.3%	27.1%	\$500	4.3%	23.7%	1	1.9%	25.3%	\$250	2.0%	26.3%
	Total	109	100.0%	\$24,380	100.0%	100.0%	57	100.0%	100.0%	\$11,617	100.0%	100.0%	52	100.0%	100.0%	\$12,763	100.0%	100.0%
HOME IMPROVEMENT	Low	7	17.1%	\$32	6.5%	22.4%	2	10.5%	11.1%	\$10	3.1%	3.2%	5	22.7%	10.1%	\$22	12.9%	0.8%
	Moderate	9	22.0%	\$55	11.1%	14.6%	4	21.1%	11.1%	\$27	8.3%	5.8%	5	22.7%	22.8%	\$28	16.5%	7.0%
	Middle	10	24.4%	\$89	18.0%	18.5%	5	26.3%	22.2%	\$41	12.6%	2.3%	5	22.7%	24.1%	\$48	28.2%	14.4%
	Upper	14	34.1%	\$310	62.6%	44.5%	7	36.8%	37.5%	\$238	73.2%	62.1%	7	31.8%	38.0%	\$72	42.4%	38.9%
	Unknown	1	2.4%	\$9	1.8%	0.0%	1	5.3%	18.1%	\$9	2.8%	26.6%	0	0.0%	5.1%	\$0	0.0%	38.8%
	Total	41	100.0%	\$495	100.0%	100.0%	19	100.0%	100.0%	\$325	100.0%	100.0%	22	100.0%	100.0%	\$170	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	20	9.4%	\$1,159	3.0%	22.4%	11	11.2%	3.8%	\$777	4.6%	1.3%	9	7.9%	3.5%	\$382	1.7%	1.3%
	Moderate	29	13.7%	\$2,266	5.8%	14.6%	12	12.2%	10.0%	\$840	4.9%	4.7%	17	14.9%	11.7%	\$1,426	6.5%	5.7%
	Middle	37	17.5%	\$3,447	8.9%	18.5%	16	16.3%	16.8%	\$1,029	6.1%	9.7%	21	18.4%	14.5%	\$2,418	11.1%	9.4%
	Upper	121	57.1%	\$31,229	80.4%	44.5%	55	56.1%	48.1%	\$13,830	81.4%	60.9%	66	57.9%	50.1%	\$17,399	79.5%	62.0%
	Unknown	5	2.4%	\$759	2.0%	0.0%	4	4.1%	21.2%	\$509	3.0%	23.3%	1	0.9%	20.1%	\$250	1.1%	21.7%
	Total	212	100.0%	\$38,860	100.0%	100.0%	98	100.0%	100.0%	\$16,985	100.0%	100.0%	114	100.0%	100.0%	\$21,875	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	152	67.6%	\$6,239	36.6%	93.6%	44	60.3%	52.4%	\$4,727	40.6%	44.0%	108	71.1%	57.5%	\$1,512	28.1%	49.7%
	Over \$1 Million	63	28.0%	\$8,456	49.6%	6.2%	23	31.5%					40	26.3%				
	Total Rev. available	215	95.6%	\$14,695	86.2%	99.8%	67	91.8%					148	97.4%				
	Rev. Not Known	10	4.4%	\$2,343	13.8%	0.2%	6	8.2%					4	2.6%				
	Total	225	100.0%	\$17,038	100.0%	100.0%	73	100.0%					152	100.0%				
Small Business Loan Size	\$100,000 or Less	194	86.2%	\$3,073	18.0%		51	69.9%	91.1%	\$1,307	11.2%	28.8%	143	94.1%	92.1%	\$1,766	32.8%	32.9%
	\$100,001 - \$250,000	14	6.2%	\$2,748	16.1%		8	11.0%	4.4%	\$1,637	14.0%	15.8%	6	3.9%	4.7%	\$1,111	20.6%	20.4%
	\$250,001 - \$1 Million	17	7.6%	\$11,217	65.8%		14	19.2%	4.6%	\$8,712	74.7%	55.5%	3	2.0%	3.3%	\$2,505	46.5%	46.7%
	Total	225	100.0%	\$17,038	100.0%		73	100.0%	100.0%	\$11,656	100.0%	100.0%	152	100.0%	100.0%	\$5,382	100.0%	100.0%
	Total	225	100.0%	\$17,038	100.0%		73	100.0%	100.0%	\$11,656	100.0%	100.0%	152	100.0%	100.0%	\$5,382	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	57.1%	\$0	0.0%	75.5%	0	0.0%	62.5%	\$0	0.0%	53.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Cedartown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg						
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	6.5%	\$289	8.6%	10.3%	1	6.3%	6.3%	\$152	9.9%	5.6%	1	6.7%	7.0%	\$137	7.5%	6.6%
	Middle	29	93.5%	\$3,071	91.4%	89.7%	15	93.8%	93.7%	\$1,390	90.1%	94.4%	14	93.3%	93.0%	\$1,681	92.5%	93.4%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$3,360	100.0%	100.0%	16	100.0%	100.0%	\$1,542	100.0%	100.0%	15	100.0%	100.0%	\$1,818	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.7%	\$192	4.9%	10.3%	3	16.7%	6.7%	\$192	12.3%	6.5%	0	0.0%	8.1%	\$0	0.0%	8.9%
	Middle	36	92.3%	\$3,745	95.1%	89.7%	15	83.3%	93.3%	\$1,364	87.7%	93.5%	21	100.0%	91.9%	\$2,381	100.0%	91.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$3,937	100.0%	100.0%	18	100.0%	100.0%	\$1,556	100.0%	100.0%	21	100.0%	100.0%	\$2,381	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	20.0%	\$64	13.4%	10.3%	4	25.0%	19.4%	\$18	6.3%	11.1%	4	16.7%	11.3%	\$46	24.3%	7.8%
	Middle	32	80.0%	\$413	86.6%	89.7%	12	75.0%	80.6%	\$270	93.8%	88.9%	20	83.3%	88.7%	\$143	75.7%	92.2%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$477	100.0%	100.0%	16	100.0%	100.0%	\$288	100.0%	100.0%	24	100.0%	100.0%	\$189	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	94.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	13	11.8%	\$545	7.0%	10.3%	8	16.0%	7.0%	\$362	10.7%	6.0%	5	8.3%	7.7%	\$183	4.2%	7.5%
	Middle	97	88.2%	\$7,229	93.0%	89.7%	42	84.0%	93.0%	\$3,024	89.3%	94.0%	55	91.7%	92.3%	\$4,205	95.8%	92.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	110	100.0%	\$7,774	100.0%	100.0%	50	100.0%	100.0%	\$3,386	100.0%	100.0%	60	100.0%	100.0%	\$4,388	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	12.6%	\$104	5.6%	11.6%	4	18.2%	9.3%	\$23	4.0%	15.7%	7	10.8%	9.0%	\$81	6.3%	5.0%
	Middle	76	87.4%	\$1,746	94.4%	88.4%	18	81.8%	88.8%	\$545	96.0%	84.1%	58	89.2%	89.9%	\$1,201	93.7%	94.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.2%	0	0.0%	1.0%	\$0	0.0%	0.1%
Total	87	100.0%	\$1,850	100.0%	100.0%	22	100.0%	100.0%	\$568	100.0%	100.0%	65	100.0%	100.0%	\$1,282	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	33.3%	\$0	0.0%	13.5%	0	0.0%	25.0%	\$0	0.0%	16.5%
	Middle	0	0.0%	\$0	0.0%	83.7%	0	0.0%	66.7%	\$0	0.0%	86.5%	0	0.0%	75.0%	\$0	0.0%	83.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Cedartown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	2	6.5%	\$133	4.0%	22.7%	2	12.5%	5.4%	\$133	8.6%	3.0%	0	0.0%	2.1%	\$0	0.0%	1.0%	
	Moderate	10	32.3%	\$851	25.3%	17.4%	5	31.3%	15.1%	\$385	25.0%	11.2%	5	33.3%	21.3%	\$466	25.6%	16.3%	
	Middle	9	29.0%	\$980	29.2%	20.3%	3	18.8%	20.4%	\$232	15.0%	20.6%	6	40.0%	21.5%	\$748	41.1%	22.2%	
	Upper	10	32.3%	\$1,396	41.5%	39.5%	6	37.5%	22.6%	\$792	51.4%	31.6%	4	26.7%	23.4%	\$604	33.2%	31.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	36.5%	\$0	0.0%	33.6%	0	0.0%	31.8%	\$0	0.0%	29.3%	
	Total	31	100.0%	\$3,360	100.0%	100.0%	16	100.0%	100.0%	\$1,542	100.0%	100.0%	15	100.0%	100.0%	\$1,818	100.0%	100.0%	
REFINANCE	Low	5	12.8%	\$420	10.7%	22.7%	1	5.6%	3.7%	\$68	4.4%	3.3%	4	19.0%	6.4%	\$352	14.8%	4.1%	
	Moderate	6	15.4%	\$521	13.2%	17.4%	2	11.1%	12.6%	\$118	7.6%	7.5%	4	19.0%	12.2%	\$403	16.9%	8.5%	
	Middle	4	10.3%	\$369	9.4%	20.3%	3	16.7%	21.5%	\$259	16.6%	17.7%	1	4.8%	14.9%	\$110	4.6%	13.1%	
	Upper	21	53.8%	\$2,327	59.1%	39.5%	9	50.0%	39.6%	\$811	52.1%	43.9%	12	57.1%	42.6%	\$1,516	63.7%	48.1%	
	Unknown	3	7.7%	\$300	7.6%	0.0%	3	16.7%	22.6%	\$300	19.3%	27.6%	0	0.0%	24.0%	\$0	0.0%	26.3%	
	Total	39	100.0%	\$3,937	100.0%	100.0%	18	100.0%	100.0%	\$1,556	100.0%	100.0%	21	100.0%	100.0%	\$2,381	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	22.5%	\$29	6.1%	22.7%	4	25.0%	16.1%	\$12	4.2%	3.9%	5	20.8%	20.8%	\$17	9.0%	10.1%	
	Moderate	10	25.0%	\$65	13.6%	17.4%	4	25.0%	19.4%	\$32	11.1%	5.4%	6	25.0%	28.3%	\$33	17.5%	13.9%	
	Middle	9	22.5%	\$59	12.4%	20.3%	2	12.5%	22.6%	\$13	4.5%	13.7%	7	29.2%	26.4%	\$46	24.3%	17.7%	
	Upper	11	27.5%	\$321	67.3%	39.5%	5	31.3%	35.5%	\$228	79.2%	50.4%	6	25.0%	24.5%	\$93	49.2%	58.3%	
	Unknown	1	2.5%	\$3	0.6%	0.0%	1	6.3%	6.5%	\$3	1.0%	26.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	40	100.0%	\$477	100.0%	100.0%	16	100.0%	100.0%	\$288	100.0%	100.0%	24	100.0%	100.0%	\$189	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	14.5%	\$582	7.5%	22.7%	7	14.0%	5.2%	\$213	6.3%	3.1%	9	15.0%	5.0%	\$369	8.4%	2.3%	
	Moderate	26	23.6%	\$1,437	18.5%	17.4%	11	22.0%	14.3%	\$535	15.8%	9.8%	15	25.0%	18.2%	\$902	20.6%	13.1%	
	Middle	22	20.0%	\$1,408	18.1%	20.3%	8	16.0%	20.9%	\$504	14.9%	19.4%	14	23.3%	19.3%	\$904	20.6%	18.5%	
	Upper	42	38.2%	\$4,044	52.0%	39.5%	20	40.0%	29.6%	\$1,831	54.1%	36.2%	22	36.7%	30.7%	\$2,213	50.4%	38.0%	
	Unknown	4	3.6%	\$303	3.9%	0.0%	4	8.0%	30.0%	\$303	8.9%	31.5%	0	0.0%	26.8%	\$0	0.0%	28.0%	
	Total	110	100.0%	\$7,774	100.0%	100.0%	50	100.0%	100.0%	\$3,386	100.0%	100.0%	60	100.0%	100.0%	\$4,388	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	60	69.0%	\$1,149	62.1%	94.7%	13	59.1%	45.9%	\$91	16.0%	23.5%	47	72.3%	58.3%	\$1,058	82.5%	61.2%	
	Over \$1 Million	23	26.4%	\$470	25.4%	4.5%	6	27.3%					17	26.2%					
	Total Rev. available	83	95.4%	\$1,619	87.5%	99.2%	19	86.4%					64	98.5%					
	Rev. Not Known	4	4.6%	\$231	12.5%	0.8%	3	13.6%					1	1.5%					
	Total	87	100.0%	\$1,850	100.0%	100.0%	22	100.0%					65	100.0%					
Small Business Loan Size	\$100,000 or Less	84	96.6%	\$994	53.7%		21	95.5%	94.2%	\$369	65.0%	37.5%	63	96.9%	96.9%	\$625	48.8%	55.0%	
	\$100,001 - \$250,000	2	2.3%	\$407	22.0%		1	4.5%	3.1%	\$199	35.0%	15.9%	1	1.5%	1.7%	\$208	16.2%	15.7%	
	\$250,001 - \$1 Million	1	1.1%	\$449	24.3%		0	0.0%	2.7%	\$0	0.0%	46.6%	1	1.5%	1.4%	\$449	35.0%	29.3%	
	Total	87	100.0%	\$1,850	100.0%		22	100.0%	100.0%	\$568	100.0%	100.0%	65	100.0%	100.0%	\$1,282	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.7%	0	0.0%	66.7%	\$0	0.0%	94.6%	0	0.0%	25.0%	\$0	0.0%	16.5%
Over \$1 Million		0	0.0%	\$0	0.0%	2.3%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Central GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ (000s)	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	7.4%	\$378	6.5%	15.5%	0	0.0%	6.2%	\$0	0.0%	3.6%	2	12.5%	5.9%	\$378	9.7%	3.8%
	Middle	7	25.9%	\$1,374	23.6%	52.2%	6	54.5%	41.8%	\$1,137	58.9%	35.7%	1	6.3%	43.8%	\$237	6.1%	38.1%
	Upper	18	66.7%	\$4,061	69.9%	32.3%	5	45.5%	52.0%	\$795	41.1%	60.7%	13	81.3%	50.3%	\$3,266	84.2%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	27	100.0%	\$5,813	100.0%	100.0%	11	100.0%	100.0%	\$1,932	100.0%	100.0%	16	100.0%	100.0%	\$3,881	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	7.5%	\$314	4.7%	15.5%	1	7.7%	7.4%	\$69	3.9%	4.7%	2	7.4%	6.5%	\$245	5.0%	4.0%
	Middle	17	42.5%	\$2,460	37.0%	52.2%	4	30.8%	49.9%	\$322	18.3%	40.3%	13	48.1%	47.1%	\$2,138	43.8%	39.0%
	Upper	20	50.0%	\$3,867	58.2%	32.3%	8	61.5%	42.7%	\$1,372	77.8%	55.0%	12	44.4%	46.0%	\$2,495	51.1%	56.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%
	Total	40	100.0%	\$6,641	100.0%	100.0%	13	100.0%	100.0%	\$1,763	100.0%	100.0%	27	100.0%	100.0%	\$4,878	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	10.5%	\$14	4.8%	15.5%	1	10.0%	6.0%	\$10	5.0%	3.5%	1	11.1%	15.9%	\$4	4.3%	8.6%
	Middle	5	26.3%	\$131	44.9%	52.2%	2	20.0%	58.0%	\$70	35.2%	68.1%	3	33.3%	47.7%	\$61	65.6%	42.9%
	Upper	12	63.2%	\$147	50.3%	32.3%	7	70.0%	36.0%	\$119	59.8%	28.3%	5	55.6%	36.4%	\$28	30.1%	48.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$292	100.0%	100.0%	10	100.0%	100.0%	\$199	100.0%	100.0%	9	100.0%	100.0%	\$93	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	77.8%	\$0	0.0%	60.9%
	Upper	0	0.0%	\$0	0.0%	18.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	22.2%	\$0	0.0%	39.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	8.1%	\$706	5.5%	15.5%	2	5.9%	6.7%	\$79	2.0%	4.0%	5	9.6%	6.5%	\$627	7.1%	3.8%
	Middle	29	33.7%	\$3,965	31.1%	52.2%	12	35.3%	45.8%	\$1,529	39.3%	37.1%	17	32.7%	45.5%	\$2,436	27.5%	39.3%
	Upper	50	58.1%	\$8,075	63.4%	32.3%	20	58.8%	47.5%	\$2,286	58.7%	59.0%	30	57.7%	47.8%	\$5,789	65.4%	56.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Total	86	100.0%	\$12,746	100.0%	100.0%	34	100.0%	100.0%	\$3,894	100.0%	100.0%	52	100.0%	100.0%	\$8,852	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.1%	\$141	12.7%	17.6%	0	0.0%	13.3%	\$0	0.0%	13.5%	4	10.0%	15.6%	\$141	17.7%	13.7%
	Middle	22	39.3%	\$398	35.8%	51.4%	7	43.8%	42.3%	\$258	81.1%	36.6%	15	37.5%	45.9%	\$140	17.6%	37.1%
	Upper	30	53.6%	\$574	51.6%	31.0%	9	56.3%	42.4%	\$60	18.9%	48.5%	21	52.5%	37.1%	\$514	64.7%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	1.5%	0	0.0%	1.5%	\$0	0.0%	0.6%
Total	56	100.0%	\$1,113	100.0%	100.0%	16	100.0%	100.0%	\$318	100.0%	100.0%	40	100.0%	100.0%	\$795	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	25.0%	\$0	0.0%	3.5%	0	0.0%	15.4%	\$0	0.0%	1.3%
	Middle	0	0.0%	\$0	0.0%	60.3%	0	0.0%	25.0%	\$0	0.0%	9.3%	0	0.0%	46.2%	\$0	0.0%	81.5%
	Upper	0	0.0%	\$0	0.0%	20.6%	0	0.0%	50.0%	\$0	0.0%	87.2%	0	0.0%	38.5%	\$0	0.0%	17.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Central GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Count		Dollar		Count	Dollar	
		#	%	\$ (000s)	\$ %		%	Bank	Agg	\$ (000s)		\$ %	%	Bank	Agg		\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	1.5%	\$0	0.0%	0.5%	0	0.0%	1.2%	\$0	0.0%	0.3%
	Moderate	3	11.1%	\$351	6.0%	15.3%	1	9.1%	10.2%	\$95	4.9%	5.2%	2	12.5%	9.7%	\$256	6.6%	5.3%
	Middle	2	7.4%	\$276	4.7%	20.1%	2	18.2%	12.9%	\$276	14.3%	9.4%	0	0.0%	16.8%	\$0	0.0%	12.6%
	Upper	22	81.5%	\$5,186	89.2%	44.8%	8	72.7%	52.3%	\$1,561	80.8%	63.9%	14	87.5%	55.9%	\$3,625	93.4%	69.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.0%	\$0	0.0%	20.9%	0	0.0%	16.4%	\$0	0.0%	12.7%
	Total	27	100.0%	\$5,813	100.0%	100.0%	11	100.0%	100.0%	\$1,932	100.0%	100.0%	16	100.0%	100.0%	\$3,881	100.0%	100.0%
REFINANCE	Low	3	7.5%	\$222	3.3%	19.8%	0	0.0%	2.6%	\$0	0.0%	1.3%	3	11.1%	3.4%	\$222	4.6%	1.6%
	Moderate	2	5.0%	\$205	3.1%	15.3%	1	7.7%	8.5%	\$68	3.9%	4.1%	1	3.7%	6.9%	\$137	2.8%	2.9%
	Middle	8	20.0%	\$849	12.8%	20.1%	3	23.1%	15.4%	\$195	11.1%	10.7%	5	18.5%	13.0%	\$654	13.4%	8.3%
	Upper	22	55.0%	\$4,765	71.8%	44.8%	6	46.2%	52.1%	\$1,121	63.6%	56.7%	16	59.3%	53.1%	\$3,644	74.7%	63.3%
	Unknown	5	12.5%	\$600	9.0%	0.0%	3	23.1%	21.5%	\$379	21.5%	27.1%	2	7.4%	23.7%	\$221	4.5%	23.9%
	Total	40	100.0%	\$6,641	100.0%	100.0%	13	100.0%	100.0%	\$1,763	100.0%	100.0%	27	100.0%	100.0%	\$4,878	100.0%	100.0%
HOME IMPROVEMENT	Low	1	5.3%	\$7	2.4%	19.8%	1	10.0%	6.0%	\$7	3.5%	5.1%	0	0.0%	2.3%	\$0	0.0%	0.6%
	Moderate	4	21.1%	\$20	6.8%	15.3%	1	10.0%	16.0%	\$10	5.0%	14.7%	3	33.3%	11.4%	\$10	10.8%	0.4%
	Middle	1	5.3%	\$16	5.5%	20.1%	0	0.0%	16.0%	\$0	0.0%	17.0%	1	11.1%	22.7%	\$16	17.2%	11.7%
	Upper	13	68.4%	\$249	85.3%	44.8%	8	80.0%	56.0%	\$182	91.5%	62.6%	5	55.6%	61.4%	\$67	72.0%	80.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.0%	\$0	0.0%	0.6%	0	0.0%	2.3%	\$0	0.0%	6.5%
	Total	19	100.0%	\$292	100.0%	100.0%	10	100.0%	100.0%	\$199	100.0%	100.0%	9	100.0%	100.0%	\$93	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	4	4.7%	\$229	1.8%	19.8%	1	2.9%	2.2%	\$7	0.2%	0.9%	3	5.8%	2.1%	\$222	2.5%	0.9%
	Moderate	9	10.5%	\$576	4.5%	15.3%	3	8.8%	9.7%	\$173	4.4%	4.8%	6	11.5%	8.6%	\$403	4.6%	4.0%
	Middle	11	12.8%	\$1,141	9.0%	20.1%	5	14.7%	14.1%	\$471	12.1%	9.8%	6	11.5%	15.4%	\$670	7.6%	10.4%
	Upper	57	66.3%	\$10,200	80.0%	44.8%	22	64.7%	52.3%	\$2,864	73.5%	59.3%	35	67.3%	54.6%	\$7,336	82.9%	64.8%
	Unknown	5	5.8%	\$600	4.7%	0.0%	3	8.8%	21.7%	\$379	9.7%	25.2%	2	3.8%	19.4%	\$221	2.5%	19.9%
	Total	86	100.0%	\$12,746	100.0%	100.0%	34	100.0%	100.0%	\$3,894	100.0%	100.0%	52	100.0%	100.0%	\$8,852	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	43	76.8%	\$610	54.8%	94.2%	13	81.3%	49.6%	\$281	88.4%	38.9%	30	75.0%	50.3%	\$329	41.4%	39.2%
	Over \$1 Million	10	17.9%	\$94	8.4%	5.0%	2	12.5%					8	20.0%				
	Total Rev. available	53	94.7%	\$704	63.2%	99.2%	15	93.8%					38	95.0%				
	Rev. Not Known	3	5.4%	\$409	36.7%	0.8%	1	6.3%					2	5.0%				
	Total	56	100.0%	\$1,113	100.0%	100.0%	16	100.0%					40	100.0%				
Small Business Loan Size	\$100,000 or Less	52	92.9%	\$389	35.0%		15	93.8%	94.6%	\$118	37.1%	34.9%	37	92.5%	96.0%	\$271	34.1%	52.5%
	\$100,001 - \$250,000	3	5.4%	\$470	42.2%		1	6.3%	2.7%	\$200	62.9%	14.3%	2	5.0%	2.5%	\$270	34.0%	22.0%
	\$250,001 - \$1 Million	1	1.8%	\$254	22.8%		0	0.0%	2.7%	\$0	0.0%	50.8%	1	2.5%	1.5%	\$254	31.9%	25.5%
	Total	56	100.0%	\$1,113	100.0%		16	100.0%	100.0%	\$318	100.0%	100.0%	40	100.0%	100.0%	\$795	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	25.0%	\$0	0.0%	29.1%	0	0.0%	23.1%	\$0	0.0%	33.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	84.6%	\$0	0.0%	31.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	68.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: GA Coffee Ware

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014			2015										
		Count	Dollar		Count	Dollar		Count	Dollar		Dollar							
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Moderate	1	8.3%	\$154	10.9%	29.0%	0	0.0%	22.8%	\$0	0.0%	23.7%	1	16.7%	17.4%	\$154	22.0%	13.3%
	Middle	8	66.7%	\$1,048	74.1%	52.4%	4	66.7%	50.2%	\$585	82.0%	47.4%	4	66.7%	58.2%	\$463	66.0%	59.9%
	Upper	3	25.0%	\$212	15.0%	16.6%	2	33.3%	27.0%	\$128	18.0%	28.9%	1	16.7%	24.2%	\$84	12.0%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,414	100.0%	100.0%	6	100.0%	100.0%	\$713	100.0%	100.0%	6	100.0%	100.0%	\$701	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	1.0%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.6%
	Moderate	2	10.5%	\$201	8.7%	29.0%	0	0.0%	22.8%	\$0	0.0%	17.9%	2	28.6%	21.9%	\$201	18.8%	18.0%
	Middle	10	52.6%	\$1,481	64.1%	52.4%	6	50.0%	50.9%	\$695	56.1%	54.9%	4	57.1%	55.6%	\$786	73.3%	58.8%
	Upper	7	36.8%	\$629	27.2%	16.6%	6	50.0%	25.3%	\$544	43.9%	26.7%	1	14.3%	21.4%	\$85	7.9%	22.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$2,311	100.0%	100.0%	12	100.0%	100.0%	\$1,239	100.0%	100.0%	7	100.0%	100.0%	\$1,072	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.5%
	Moderate	31	50.0%	\$176	50.9%	29.0%	22	51.2%	31.7%	\$123	52.1%	27.8%	9	47.4%	19.8%	\$53	48.2%	12.2%
	Middle	26	41.9%	\$136	39.3%	52.4%	18	41.9%	52.9%	\$90	38.1%	55.3%	8	42.1%	53.8%	\$46	41.8%	49.0%
	Upper	5	8.1%	\$34	9.8%	16.6%	3	7.0%	15.4%	\$23	9.7%	16.9%	2	10.5%	24.5%	\$11	10.0%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$346	100.0%	100.0%	43	100.0%	100.0%	\$236	100.0%	100.0%	19	100.0%	100.0%	\$110	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	14.3%	\$0	0.0%	1.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	50.0%	0	0.0%	71.4%	\$0	0.0%	40.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	28.6%	0	0.0%	14.3%	\$0	0.0%	58.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.0%	0	0.0%	0.4%	\$0	0.0%	0.2%	0	0.0%	0.7%	\$0	0.0%	0.3%
	Moderate	34	36.6%	\$531	13.0%	29.0%	22	36.1%	23.7%	\$123	5.6%	20.3%	12	37.5%	19.5%	\$408	21.7%	15.3%
	Middle	44	47.3%	\$2,665	65.5%	52.4%	28	45.9%	51.0%	\$1,370	62.6%	50.7%	16	50.0%	56.6%	\$1,295	68.8%	59.1%
	Upper	15	16.1%	\$875	21.5%	16.6%	11	18.0%	24.9%	\$695	31.8%	28.8%	4	12.5%	23.1%	\$180	9.6%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	93	100.0%	\$4,071	100.0%	100.0%	61	100.0%	100.0%	\$2,188	100.0%	100.0%	32	100.0%	100.0%	\$1,883	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	1	1.2%	\$10	0.1%	2.9%	1	3.3%	1.3%	\$10	0.4%	0.6%	0	0.0%	1.8%	\$0	0.0%	1.7%
	Moderate	17	20.7%	\$3,908	55.6%	30.0%	5	16.7%	30.9%	\$298	12.9%	49.3%	12	23.1%	33.3%	\$3,610	76.4%	42.6%
	Middle	59	72.0%	\$3,071	43.7%	53.8%	24	80.0%	53.0%	\$1,995	86.6%	43.7%	35	67.3%	54.0%	\$1,076	22.8%	49.2%
	Upper	5	6.1%	\$37	0.5%	13.3%	0	0.0%	12.7%	\$0	0.0%	5.9%	5	9.6%	9.0%	\$37	0.8%	5.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.5%	0	0.0%	1.8%	\$0	0.0%	0.7%
Total	82	100.0%	\$7,026	100.0%	100.0%	30	100.0%	100.0%	\$2,303	100.0%	100.0%	52	100.0%	100.0%	\$4,723	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$674	72.5%	26.9%	1	100.0%	21.4%	\$500	100.0%	20.6%	1	33.3%	22.2%	\$174	40.5%	29.9%
	Middle	2	50.0%	\$256	27.5%	58.8%	0	0.0%	74.0%	\$0	0.0%	77.7%	2	66.7%	77.2%	\$256	59.5%	69.8%
	Upper	0	0.0%	\$0	0.0%	14.3%	0	0.0%	3.9%	\$0	0.0%	1.5%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	4	100.0%	\$930	100.0%	100.0%	1	100.0%	100.0%	\$500	100.0%	100.0%	3	100.0%	100.0%	\$430	100.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Coffee Ware

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count		Dollar					
		Count	Dollar	%	%		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	6.0%	\$0	0.0%	2.3%	0	0.0%	4.7%	\$0	0.0%	1.9%
	Moderate	3	25.0%	\$225	15.9%	16.6%	1	16.7%	15.9%	\$64	9.0%	11.4%	2	33.3%	19.1%	\$161	23.0%	13.2%
	Middle	5	41.7%	\$580	41.0%	19.9%	2	33.3%	26.3%	\$140	19.6%	24.4%	3	50.0%	23.6%	\$440	62.8%	21.3%
	Upper	4	33.3%	\$609	43.1%	38.7%	3	50.0%	35.7%	\$509	71.4%	45.9%	1	16.7%	36.7%	\$100	14.3%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.1%	\$0	0.0%	16.0%	0	0.0%	15.9%	\$0	0.0%	16.3%
	Total	12	100.0%	\$1,414	100.0%	100.0%	6	100.0%	100.0%	\$713	100.0%	100.0%	6	100.0%	100.0%	\$701	100.0%	100.0%
REFINANCE	Low	1	5.3%	\$62	2.7%	24.8%	1	8.3%	6.9%	\$62	5.0%	3.3%	0	0.0%	5.9%	\$0	0.0%	2.4%
	Moderate	1	5.3%	\$123	5.3%	16.6%	1	8.3%	11.3%	\$123	9.9%	6.4%	0	0.0%	9.9%	\$0	0.0%	5.1%
	Middle	4	21.1%	\$323	14.0%	19.9%	3	25.0%	15.6%	\$245	19.8%	10.9%	1	14.3%	17.3%	\$78	7.3%	14.4%
	Upper	12	63.2%	\$1,729	74.8%	38.7%	6	50.0%	39.9%	\$735	59.3%	43.9%	6	85.7%	51.5%	\$994	92.7%	62.9%
	Unknown	1	5.3%	\$74	3.2%	0.0%	1	8.3%	26.3%	\$74	6.0%	35.5%	0	0.0%	15.3%	\$0	0.0%	15.3%
	Total	19	100.0%	\$2,311	100.0%	100.0%	12	100.0%	100.0%	\$1,239	100.0%	100.0%	7	100.0%	100.0%	\$1,072	100.0%	100.0%
HOME IMPROVEMENT	Low	15	24.2%	\$51	14.7%	24.8%	10	23.3%	16.3%	\$35	14.8%	6.3%	5	26.3%	17.9%	\$16	14.5%	3.3%
	Moderate	20	32.3%	\$85	24.6%	16.6%	13	30.2%	22.1%	\$46	19.5%	7.4%	7	36.8%	17.0%	\$39	35.5%	6.2%
	Middle	16	25.8%	\$104	30.1%	19.9%	10	23.3%	26.9%	\$55	23.3%	22.2%	6	31.6%	17.0%	\$49	44.5%	19.3%
	Upper	11	17.7%	\$106	30.6%	38.7%	10	23.3%	33.7%	\$100	42.4%	62.8%	1	5.3%	42.5%	\$6	5.5%	60.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.0%	\$0	0.0%	1.3%	0	0.0%	5.7%	\$0	0.0%	10.8%
	Total	62	100.0%	\$346	100.0%	100.0%	43	100.0%	100.0%	\$236	100.0%	100.0%	19	100.0%	100.0%	\$110	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	38.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	16	17.2%	\$113	2.8%	24.8%	11	18.0%	7.5%	\$97	4.4%	2.8%	5	15.6%	6.6%	\$16	0.8%	2.1%
	Moderate	24	25.8%	\$433	10.6%	16.6%	15	24.6%	14.5%	\$233	10.6%	8.6%	9	28.1%	15.1%	\$200	10.6%	9.4%
	Middle	25	26.9%	\$1,007	24.7%	19.9%	15	24.6%	21.7%	\$440	20.1%	17.1%	10	31.3%	20.3%	\$567	30.1%	18.2%
	Upper	27	29.0%	\$2,444	60.0%	38.7%	19	31.1%	37.0%	\$1,344	61.4%	43.5%	8	25.0%	43.4%	\$1,100	58.4%	54.5%
	Unknown	1	1.1%	\$74	1.8%	0.0%	1	1.6%	19.3%	\$74	3.4%	28.0%	0	0.0%	14.5%	\$0	0.0%	15.7%
	Total	93	100.0%	\$4,071	100.0%	100.0%	61	100.0%	100.0%	\$2,188	100.0%	100.0%	32	100.0%	100.0%	\$1,883	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	45	54.9%	\$827	11.8%	92.2%	17	56.7%	52.7%	\$413	17.9%	52.9%	28	53.8%	49.4%	\$414	8.8%	43.4%
	Over \$1 Million	35	42.7%	\$6,087	86.6%	7.2%	12	40.0%					23	44.2%				
	Total Rev. available	80	97.6%	\$6,914	98.4%	99.4%	29	96.7%					51	98.0%				
	Rev. Not Known	2	2.4%	\$112	1.6%	0.6%	1	3.3%					1	1.9%				
	Total	82	100.0%	\$7,026	100.0%	100.0%	30	100.0%					52	100.0%				
Small Business Loan Size	\$100,000 or Less	74	90.2%	\$1,520	21.6%		27	90.0%	92.8%	\$851	37.0%	36.4%	47	90.4%	92.8%	\$669	14.2%	37.5%
	\$100,001 - \$250,000	1	1.2%	\$200	2.8%		1	3.3%	3.8%	\$200	8.7%	16.0%	0	0.0%	3.8%	\$0	0.0%	15.5%
	\$250,001 - \$1 Million	7	8.5%	\$5,306	75.5%		2	6.7%	3.4%	\$1,252	54.4%	47.6%	5	9.6%	3.4%	\$4,054	85.8%	47.0%
	Total	82	100.0%	\$7,026	100.0%		30	100.0%	100.0%	\$2,303	100.0%	100.0%	52	100.0%	100.0%	\$4,723	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%	0	0.0%	59.7%	\$0	0.0%	70.4%	0	0.0%	70.4%	\$0	0.0%	73.7%
	Over \$1 Million	1	25.0%	\$500	53.8%	2.8%	1	100.0%					0	0.0%				
	Not Known	3	75.0%	\$430	46.2%	0.0%	0	0.0%					3	100.0%				
	Total	4	100.0%	\$930	100.0%	100.0%	1	100.0%					3	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	25.0%	\$56	6.0%		0	0.0%	82.5%	\$0	0.0%	29.3%	1	33.3%	79.0%	\$56	13.0%	29.3%
	\$100,001 - \$250,000	2	50.0%	\$374	40.2%		0	0.0%	9.7%	\$0	0.0%	25.6%	2	66.7%	16.0%	\$374	87.0%	43.3%
	\$250,001 - \$500,000	1	25.0%	\$500	53.8%		1	100.0%	7.8%	\$500	100.0%	45.2%	0	0.0%	4.9%	\$0	0.0%	27.4%
	Total	4	100.0%	\$930	100.0%		1	100.0%	100.0%	\$500	100.0%	100.0%	3	100.0%	100.0%	\$430	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Columbus

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count		Dollar		Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.1%	0	0.0%	0.7%	\$0	0.0%	0.3%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	9	9.4%	\$886	5.7%	18.4%	4	7.8%	10.1%	\$436	5.2%	6.0%	5	11.1%	9.0%	\$450	6.2%	5.3%
	Middle	26	27.1%	\$2,632	16.9%	36.9%	11	21.6%	34.3%	\$1,076	12.9%	25.5%	15	33.3%	34.9%	\$1,556	21.5%	25.5%
	Upper	61	63.5%	\$12,062	77.4%	41.6%	36	70.6%	54.8%	\$6,840	81.9%	68.2%	25	55.6%	55.5%	\$5,222	72.2%	68.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$15,580	100.0%	100.0%	51	100.0%	100.0%	\$8,352	100.0%	100.0%	45	100.0%	100.0%	\$7,228	100.0%	100.0%
REFINANCE	Low	3	1.8%	\$1,950	8.0%	3.1%	3	3.2%	1.5%	\$1,950	15.0%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.7%
	Moderate	17	9.9%	\$1,339	5.5%	18.4%	11	11.6%	13.6%	\$847	6.5%	9.6%	6	7.9%	10.3%	\$492	4.3%	6.1%
	Middle	57	33.3%	\$6,139	25.1%	36.9%	31	32.6%	39.3%	\$3,056	23.5%	32.5%	26	34.2%	37.7%	\$3,083	26.8%	30.2%
	Upper	94	55.0%	\$15,078	61.5%	41.6%	50	52.6%	45.6%	\$7,152	55.0%	56.4%	44	57.9%	51.0%	\$7,926	68.9%	62.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	171	100.0%	\$24,506	100.0%	100.0%	95	100.0%	100.0%	\$13,005	100.0%	100.0%	76	100.0%	100.0%	\$11,501	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.3%	\$5	0.4%	3.1%	0	0.0%	3.6%	\$0	0.0%	0.9%	1	2.3%	5.5%	\$5	0.7%	3.0%
	Moderate	14	17.5%	\$83	5.8%	18.4%	7	18.9%	15.7%	\$37	5.4%	10.4%	7	16.3%	13.6%	\$46	6.2%	10.7%
	Middle	23	28.8%	\$338	23.7%	36.9%	11	29.7%	39.4%	\$127	18.4%	33.9%	12	27.9%	41.4%	\$211	28.6%	22.1%
	Upper	42	52.5%	\$1,002	70.2%	41.6%	19	51.4%	41.2%	\$525	76.2%	54.7%	23	53.5%	39.5%	\$477	64.5%	64.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	80	100.0%	\$1,428	100.0%	100.0%	37	100.0%	100.0%	\$689	100.0%	100.0%	43	100.0%	100.0%	\$739	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	24.3%	0	0.0%	16.7%	\$0	0.0%	14.9%	0	0.0%	9.1%	\$0	0.0%	0.5%
	Moderate	0	0.0%	\$0	0.0%	21.4%	0	0.0%	33.3%	\$0	0.0%	55.7%	0	0.0%	30.3%	\$0	0.0%	13.3%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	20.8%	\$0	0.0%	23.2%	0	0.0%	27.3%	\$0	0.0%	12.2%
	Upper	0	0.0%	\$0	0.0%	33.5%	0	0.0%	29.2%	\$0	0.0%	6.2%	0	0.0%	33.3%	\$0	0.0%	74.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	1.2%	\$1,955	4.7%	3.1%	3	1.6%	1.3%	\$1,950	8.8%	1.8%	1	0.6%	1.2%	\$5	0.0%	0.5%
	Moderate	40	11.5%	\$2,308	5.6%	18.4%	22	12.0%	11.9%	\$1,320	6.0%	10.7%	18	11.0%	10.0%	\$988	5.1%	7.2%
	Middle	106	30.5%	\$9,109	21.9%	36.9%	53	29.0%	36.5%	\$4,259	19.3%	27.9%	53	32.3%	36.4%	\$4,850	24.9%	24.5%
	Upper	197	56.8%	\$28,142	67.8%	41.6%	105	57.4%	50.3%	\$14,517	65.8%	59.6%	92	56.1%	52.4%	\$13,625	70.0%	67.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	347	100.0%	\$41,514	100.0%	100.0%	183	100.0%	100.0%	\$22,046	100.0%	100.0%	164	100.0%	100.0%	\$19,468	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	45	11.2%	\$3,837	14.2%	8.5%	19	17.1%	9.1%	\$2,105	17.4%	9.1%	26	8.9%	7.8%	\$1,732	11.7%	7.7%
	Moderate	98	24.3%	\$5,022	18.6%	24.7%	46	41.4%	20.9%	\$3,739	30.8%	24.4%	52	17.8%	20.9%	\$1,283	8.7%	23.4%
	Middle	98	24.3%	\$7,616	28.3%	31.4%	15	13.5%	28.0%	\$2,042	16.8%	23.6%	83	28.4%	28.0%	\$5,574	37.7%	27.8%
	Upper	162	40.2%	\$10,453	38.8%	35.3%	31	27.9%	40.3%	\$4,244	35.0%	42.3%	131	44.9%	41.7%	\$6,209	42.0%	40.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.5%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Total	403	100.0%	\$26,928	100.0%	100.0%	111	100.0%	100.0%	\$12,130	100.0%	100.0%	292	100.0%	100.0%	\$14,798	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	25.0%	\$0	0.0%	27.9%	0	0.0%	11.1%	\$0	0.0%	5.8%
	Middle	1	100.0%	\$387	100.0%	23.7%	0	0.0%	12.5%	\$0	0.0%	2.2%	1	100.0%	11.1%	\$387	100.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	63.2%	0	0.0%	50.0%	\$0	0.0%	67.8%	0	0.0%	77.8%	\$0	0.0%	17.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	12.5%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1	100.0%	\$387	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$387	100.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Columbus

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014					2015							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	7	7.3%	\$490	3.1%	23.0%	2	3.9%	3.5%	\$141	1.7%	1.3%	5	11.1%	7.4%	\$349	4.8%	3.6%	
	Moderate	16	16.7%	\$1,444	9.3%	17.2%	12	23.5%	13.1%	\$1,083	13.0%	7.9%	4	8.9%	14.4%	\$361	5.0%	9.8%	
	Middle	20	20.8%	\$2,620	16.8%	18.6%	8	15.7%	21.1%	\$939	11.2%	18.3%	12	26.7%	20.8%	\$1,681	23.3%	19.8%	
	Upper	52	54.2%	\$10,943	70.2%	41.2%	28	54.9%	41.5%	\$6,106	73.1%	54.9%	24	53.3%	33.5%	\$4,837	66.9%	46.3%	
	Unknown	1	1.0%	\$83	0.5%	0.0%	1	2.0%	20.9%	\$83	1.0%	17.6%	0	0.0%	24.0%	\$0	0.0%	20.5%	
	Total	96	100.0%	\$15,580	100.0%	100.0%	51	100.0%	100.0%	\$8,352	100.0%	100.0%	45	100.0%	100.0%	\$7,228	100.0%	100.0%	
REFINANCE	Low	15	8.8%	\$1,367	5.6%	23.0%	8	8.4%	3.7%	\$613	4.7%	1.9%	7	9.2%	5.5%	\$754	6.6%	2.8%	
	Moderate	20	11.7%	\$2,054	8.4%	17.2%	10	10.5%	8.1%	\$1,244	9.6%	5.4%	10	13.2%	8.4%	\$810	7.0%	4.9%	
	Middle	31	18.1%	\$3,194	13.0%	18.6%	21	22.1%	13.0%	\$1,830	14.1%	9.5%	10	13.2%	12.4%	\$1,364	11.9%	9.9%	
	Upper	60	35.1%	\$10,192	41.6%	41.2%	30	31.6%	28.8%	\$4,253	32.7%	34.8%	30	39.5%	27.3%	\$5,939	51.6%	34.7%	
	Unknown	45	26.3%	\$7,699	31.4%	0.0%	26	27.4%	46.4%	\$5,065	38.9%	48.5%	19	25.0%	46.4%	\$2,634	22.9%	47.6%	
	Total	171	100.0%	\$24,506	100.0%	100.0%	95	100.0%	100.0%	\$13,005	100.0%	100.0%	76	100.0%	100.0%	\$11,501	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	12.5%	\$26	1.8%	23.0%	4	10.8%	17.9%	\$7	1.0%	5.9%	6	14.0%	24.9%	\$19	2.6%	8.1%	
	Moderate	10	12.5%	\$47	3.3%	17.2%	6	16.2%	13.1%	\$28	4.1%	4.9%	4	9.3%	13.3%	\$19	2.6%	8.7%	
	Middle	14	17.5%	\$117	8.2%	18.6%	8	21.6%	21.2%	\$70	10.2%	13.6%	6	14.0%	19.7%	\$47	6.4%	11.7%	
	Upper	46	57.5%	\$1,238	86.7%	41.2%	19	51.4%	39.1%	\$584	84.8%	48.5%	27	62.8%	33.0%	\$654	88.5%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.8%	\$0	0.0%	27.1%	0	0.0%	9.1%	\$0	0.0%	24.5%	
	Total	80	100.0%	\$1,428	100.0%	100.0%	37	100.0%	100.0%	\$689	100.0%	100.0%	43	100.0%	100.0%	\$739	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	32	9.2%	\$1,883	4.5%	23.0%	14	7.7%	4.5%	\$761	3.5%	1.5%	18	11.0%	7.9%	\$1,122	5.8%	2.7%	
	Moderate	46	13.3%	\$3,545	8.5%	17.2%	28	15.3%	11.1%	\$2,355	10.7%	6.4%	18	11.0%	11.8%	\$1,190	6.1%	6.3%	
	Middle	65	18.7%	\$5,931	14.3%	18.6%	37	20.2%	17.9%	\$2,839	12.9%	13.9%	28	17.1%	17.2%	\$3,092	15.9%	12.7%	
	Upper	158	45.5%	\$22,373	53.9%	41.2%	77	42.1%	36.3%	\$10,943	49.6%	44.0%	81	49.4%	30.8%	\$11,430	58.7%	33.7%	
	Unknown	46	13.3%	\$7,782	18.7%	0.0%	27	14.8%	30.2%	\$5,148	23.4%	34.2%	19	11.6%	32.3%	\$2,634	13.5%	44.6%	
	Total	347	100.0%	\$41,514	100.0%	100.0%	183	100.0%	100.0%	\$22,046	100.0%	100.0%	164	100.0%	100.0%	\$19,468	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	199	49.4%	\$6,216	23.1%	91.6%	45	40.5%	44.8%	\$2,159	17.8%	38.1%	154	52.7%	48.5%	\$4,057	27.4%	39.9%	
	Over \$1 Million	190	47.1%	\$18,307	68.0%	8.1%	61	55.0%				129	44.2%						
	Total Rev. available	389	96.5%	\$24,523	91.1%	99.7%	106	95.5%				283	96.9%						
	Rev. Not Known	14	3.5%	\$2,405	8.9%	0.3%	5	4.5%				9	3.1%						
	Total	403	100.0%	\$26,928	100.0%	100.0%	111	100.0%	100.0%	\$12,130	100.0%	100.0%	292	100.0%	100.0%	\$14,798	100.0%	100.0%	
Small Business Loan Size	\$100,000 or Less	333	82.6%	\$5,090	18.9%		74	66.7%	85.0%	\$1,220	10.1%	23.6%	259	88.7%	87.6%	\$3,870	26.2%	25.2%	
	\$100,001 - \$250,000	39	9.7%	\$6,563	24.4%		22	19.8%	8.0%	\$4,016	33.1%	22.2%	17	5.8%	6.5%	\$2,547	17.2%	19.5%	
	\$250,001 - \$1 Million	31	7.7%	\$15,275	56.7%		15	13.5%	7.0%	\$6,894	56.8%	54.2%	16	5.5%	5.9%	\$8,381	56.6%	55.2%	
	Total	403	100.0%	\$26,928	100.0%		111	100.0%	100.0%	\$12,130	100.0%	100.0%	292	100.0%	100.0%	\$14,798	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	62.5%	\$0	0.0%	88.5%	0	0.0%	22.2%	\$0	0.0%	7.8%
Over \$1 Million		1	100.0%	\$387	100.0%	5.0%	0	0.0%				1	100.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		1	100.0%	\$387	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$387	100.0%	100.0%	
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	88.9%	\$0	0.0%	23.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	1	100.0%	\$387	100.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	1	100.0%	11.1%	\$387	100.0%	76.9%	
	Total	1	100.0%	\$387	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$387	100.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: GA Dalton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	1.3%	\$0	0.0%	0.8%	0	0.0%	1.6%	\$0	0.0%	1.4%
	Moderate	4	16.7%	\$318	8.3%	9.3%	2	16.7%	7.9%	\$127	5.9%	6.7%	2	16.7%	9.8%	\$191	11.6%	7.4%
	Middle	8	33.3%	\$839	22.0%	49.7%	4	33.3%	47.1%	\$506	23.3%	42.6%	4	33.3%	44.8%	\$333	20.2%	39.9%
	Upper	12	50.0%	\$2,658	69.7%	38.8%	6	50.0%	43.6%	\$1,535	70.8%	49.9%	6	50.0%	43.8%	\$1,123	68.2%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$3,815	100.0%	100.0%	12	100.0%	100.0%	\$2,168	100.0%	100.0%	12	100.0%	100.0%	\$1,647	100.0%	100.0%
REFINANCE	Low	2	8.3%	\$98	4.1%	2.1%	1	9.1%	2.2%	\$53	4.4%	1.3%	1	7.7%	1.0%	\$45	3.7%	3.1%
	Moderate	3	12.5%	\$206	8.5%	9.3%	2	18.2%	8.1%	\$129	10.7%	5.8%	1	7.7%	8.3%	\$77	6.4%	7.6%
	Middle	8	33.3%	\$860	35.6%	49.7%	3	27.3%	48.2%	\$311	25.7%	44.7%	5	38.5%	48.7%	\$549	45.5%	42.9%
	Upper	11	45.8%	\$1,251	51.8%	38.8%	5	45.5%	41.6%	\$716	59.2%	48.2%	6	46.2%	42.0%	\$535	44.4%	46.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$2,415	100.0%	100.0%	11	100.0%	100.0%	\$1,209	100.0%	100.0%	13	100.0%	100.0%	\$1,206	100.0%	100.0%
HOME IMPROVEMENT	Low	3	10.7%	\$14	4.9%	2.1%	1	14.3%	3.8%	\$5	7.2%	0.6%	2	9.5%	2.8%	\$9	4.1%	0.4%
	Moderate	3	10.7%	\$13	4.5%	9.3%	1	14.3%	7.5%	\$3	4.3%	9.8%	2	9.5%	8.5%	\$10	4.6%	6.1%
	Middle	11	39.3%	\$142	49.3%	49.7%	5	71.4%	55.7%	\$61	88.4%	44.3%	6	28.6%	51.8%	\$81	37.0%	48.0%
	Upper	11	39.3%	\$119	41.3%	38.8%	0	0.0%	33.0%	\$0	0.0%	45.2%	11	52.4%	36.9%	\$119	54.3%	45.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$288	100.0%	100.0%	7	100.0%	100.0%	\$69	100.0%	100.0%	21	100.0%	100.0%	\$219	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	9.0%	0	0.0%	27.3%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	43.3%	0	0.0%	27.3%	\$0	0.0%	64.8%	0	0.0%	42.9%	\$0	0.0%	50.7%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	9.1%	\$0	0.0%	5.1%	0	0.0%	14.3%	\$0	0.0%	1.1%
	Upper	0	0.0%	\$0	0.0%	28.1%	0	0.0%	36.4%	\$0	0.0%	13.2%	0	0.0%	42.9%	\$0	0.0%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	6.6%	\$112	1.7%	2.1%	2	6.7%	2.0%	\$58	1.7%	1.8%	3	6.5%	1.5%	\$54	1.8%	2.0%
	Moderate	10	13.2%	\$537	8.2%	9.3%	5	16.7%	8.1%	\$259	7.5%	9.4%	5	10.9%	9.2%	\$278	9.0%	10.1%
	Middle	27	35.5%	\$1,841	28.2%	49.7%	12	40.0%	47.9%	\$878	25.5%	41.6%	15	32.6%	46.8%	\$963	31.3%	38.9%
	Upper	34	44.7%	\$4,028	61.8%	38.8%	11	36.7%	42.0%	\$2,251	65.3%	47.3%	23	50.0%	42.5%	\$1,777	57.8%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	76	100.0%	\$6,518	100.0%	100.0%	30	100.0%	100.0%	\$3,446	100.0%	100.0%	46	100.0%	100.0%	\$3,072	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	5.0%	0	0.0%	5.1%	\$0	0.0%	6.9%	0	0.0%	4.3%	\$0	0.0%	4.4%
	Moderate	6	20.7%	\$561	28.7%	23.6%	3	33.3%	23.4%	\$506	75.9%	28.3%	3	15.0%	23.7%	\$55	4.3%	25.4%
	Middle	15	51.7%	\$967	49.4%	40.8%	4	44.4%	40.4%	\$68	10.2%	39.1%	11	55.0%	42.9%	\$899	69.6%	43.7%
	Upper	8	27.6%	\$430	22.0%	30.6%	2	22.2%	27.4%	\$93	13.9%	24.7%	6	30.0%	26.7%	\$337	26.1%	25.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	1.0%	0	0.0%	2.4%	\$0	0.0%	0.8%
Total	29	100.0%	\$1,958	100.0%	100.0%	9	100.0%	100.0%	\$667	100.0%	100.0%	20	100.0%	100.0%	\$1,291	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	24.4%
	Middle	0	0.0%	\$0	0.0%	71.0%	0	0.0%	91.7%	\$0	0.0%	98.2%	0	0.0%	64.3%	\$0	0.0%	65.6%
	Upper	0	0.0%	\$0	0.0%	26.1%	0	0.0%	8.3%	\$0	0.0%	1.8%	0	0.0%	28.6%	\$0	0.0%	10.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Dalton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison													
		Bank				Families by Family Income %	2014			2015										
		Count		Dollar			Count		Dollar		Count			Dollar						
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	1	4.2%	\$66	1.7%	22.5%	0	0.0%	3.3%	\$0	0.0%	1.6%	1	8.3%	3.4%	\$66	4.0%	2.0%		
	Moderate	10	41.7%	\$902	23.6%	16.2%	5	41.7%	21.5%	\$482	22.2%	14.5%	5	41.7%	21.0%	\$420	25.5%	15.5%		
	Middle	2	8.3%	\$210	5.5%	20.0%	0	0.0%	19.7%	\$0	0.0%	17.8%	2	16.7%	23.8%	\$210	12.8%	21.1%		
	Upper	10	41.7%	\$2,515	65.9%	41.3%	6	50.0%	34.2%	\$1,564	72.1%	46.0%	4	33.3%	31.6%	\$951	57.7%	43.4%		
	Unknown	1	4.2%	\$122	3.2%	0.0%	1	8.3%	21.4%	\$122	5.6%	20.1%	0	0.0%	20.2%	\$0	0.0%	18.1%		
	Total	24	100.0%	\$3,815	100.0%	100.0%	12	100.0%	100.0%	\$2,168	100.0%	100.0%	12	100.0%	100.0%	\$1,647	100.0%	100.0%		
REFINANCE	Low	1	4.2%	\$57	2.4%	22.5%	0	0.0%	4.5%	\$0	0.0%	2.9%	1	7.7%	3.5%	\$57	4.7%	1.6%		
	Moderate	7	29.2%	\$513	21.2%	16.2%	4	36.4%	13.7%	\$289	23.9%	8.0%	3	23.1%	13.6%	\$224	18.6%	7.9%		
	Middle	3	12.5%	\$262	10.8%	20.0%	1	9.1%	15.9%	\$85	7.0%	11.4%	2	15.4%	17.4%	\$177	14.7%	11.7%		
	Upper	11	45.8%	\$1,380	57.1%	41.3%	6	54.5%	45.0%	\$835	69.1%	54.6%	5	38.5%	39.6%	\$545	45.2%	45.7%		
	Unknown	2	8.3%	\$203	8.4%	0.0%	0	0.0%	20.9%	\$0	0.0%	23.1%	2	15.4%	25.9%	\$203	16.8%	33.0%		
	Total	24	100.0%	\$2,415	100.0%	100.0%	11	100.0%	100.0%	\$1,209	100.0%	100.0%	13	100.0%	100.0%	\$1,206	100.0%	100.0%		
HOME IMPROVEMENT	Low	1	3.6%	\$3	1.0%	22.5%	0	0.0%	7.5%	\$0	0.0%	0.8%	1	4.8%	9.2%	\$3	1.4%	5.8%		
	Moderate	14	50.0%	\$61	21.2%	16.2%	5	71.4%	22.6%	\$19	27.5%	7.0%	9	42.9%	20.6%	\$42	19.2%	10.0%		
	Middle	3	10.7%	\$18	6.3%	20.0%	1	14.3%	20.8%	\$5	7.2%	11.2%	2	9.5%	27.0%	\$13	5.9%	16.8%		
	Upper	10	35.7%	\$206	71.5%	41.3%	1	14.3%	48.1%	\$45	65.2%	77.3%	9	42.9%	39.0%	\$161	73.5%	57.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	3.8%	0	0.0%	4.3%	\$0	0.0%	10.4%		
	Total	28	100.0%	\$288	100.0%	100.0%	7	100.0%	100.0%	\$69	100.0%	100.0%	21	100.0%	100.0%	\$219	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	41.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	3	3.9%	\$126	1.9%	22.5%	0	0.0%	4.0%	\$0	0.0%	2.0%	3	6.5%	3.9%	\$126	4.1%	1.8%		
	Moderate	31	40.8%	\$1,476	22.6%	16.2%	14	46.7%	18.4%	\$790	22.9%	11.0%	17	37.0%	18.0%	\$686	22.3%	11.4%		
	Middle	8	10.5%	\$490	7.5%	20.0%	2	6.7%	18.1%	\$90	2.6%	14.2%	6	13.0%	21.4%	\$400	13.0%	16.0%		
	Upper	31	40.8%	\$4,101	62.9%	41.3%	13	43.3%	39.2%	\$2,444	70.9%	47.6%	18	39.1%	35.2%	\$1,657	53.9%	42.0%		
	Unknown	3	3.9%	\$325	5.0%	0.0%	1	3.3%	20.3%	\$122	3.5%	25.1%	2	4.3%	21.5%	\$203	6.6%	28.9%		
	Total	76	100.0%	\$6,518	100.0%	100.0%	30	100.0%	100.0%	\$3,446	100.0%	100.0%	46	100.0%	100.0%	\$3,072	100.0%	100.0%		
Small Business	Total Businesses																			
	Revenue	\$1 Million or Less	13	44.8%	\$146	7.5%	88.8%	5	55.6%	40.8%	\$9	1.3%	34.4%	8	40.0%	46.0%	\$137	10.6%	28.4%	
		Over \$1 Million	14	48.3%	\$1,540	78.7%	11.0%	4	44.4%				10	50.0%						
		Total Rev. available	27	93.1%	\$1,686	86.2%	99.8%	9	100.0%				18	90.0%						
		Rev. Not Known	2	6.9%	\$272	13.9%	0.3%	0	0.0%				2	10.0%						
		Total	29	100.0%	\$1,958	100.0%	100.0%	9	100.0%				20	100.0%						
Small Business	Loan Size	\$100,000 or Less	25	86.2%	\$508	25.9%		8	88.9%	86.8%	\$167	25.0%	24.2%	17	85.0%	86.2%	\$341	26.4%	22.6%	
		\$100,001 - \$250,000	2	6.9%	\$450	23.0%		0	0.0%	6.5%	\$0	0.0%	19.0%	2	10.0%	5.9%	\$450	34.9%	15.2%	
		\$250,001 - \$1 Million	2	6.9%	\$1,000	51.1%		1	11.1%	6.7%	\$500	75.0%	56.7%	1	5.0%	7.8%	\$500	38.7%	62.2%	
		Total	29	100.0%	\$1,958	100.0%		9	100.0%	100.0%	\$667	100.0%	100.0%	20	100.0%	100.0%	\$1,291	100.0%	100.0%	
Small Farm	Loan Size	Total Farms																		
		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	41.7%	\$0	0.0%	76.8%	0	0.0%	28.6%	\$0	0.0%	53.9%
			Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%				0	0.0%					
			Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
			Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.3%	\$0	0.0%	34.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	65.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FHIC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		2015, 2014				Owner Occupied Units %	2014					2015						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		Count #	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	44	91.7%	\$9,965	94.6%	87.2%	29	90.6%	90.4%	\$6,825	94.1%	91.1%	15	93.8%	89.3%	\$3,140	95.7%	90.2%
	Upper	4	8.3%	\$573	5.4%	12.8%	3	9.4%	9.2%	\$431	5.9%	8.3%	1	6.3%	10.1%	\$142	4.3%	9.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.6%	0	0.0%	0.7%	\$0	0.0%	0.6%
	Total	48	100.0%	\$10,538	100.0%	100.0%	32	100.0%	100.0%	\$7,256	100.0%	100.0%	16	100.0%	100.0%	\$3,282	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	44	86.3%	\$8,982	88.9%	87.2%	25	86.2%	85.5%	\$5,023	90.1%	88.6%	19	86.4%	91.2%	\$3,959	87.5%	92.1%
	Upper	7	13.7%	\$1,120	11.1%	12.8%	4	13.8%	14.5%	\$554	9.9%	11.4%	3	13.6%	8.4%	\$566	12.5%	7.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	51	100.0%	\$10,102	100.0%	100.0%	29	100.0%	100.0%	\$5,577	100.0%	100.0%	22	100.0%	100.0%	\$4,525	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	14	77.8%	\$273	91.9%	87.2%	8	72.7%	80.0%	\$93	81.6%	74.0%	6	85.7%	86.0%	\$180	98.4%	89.4%
	Upper	4	22.2%	\$24	8.1%	12.8%	3	27.3%	20.0%	\$21	18.4%	26.0%	1	14.3%	14.0%	\$3	1.6%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$297	100.0%	100.0%	11	100.0%	100.0%	\$114	100.0%	100.0%	7	100.0%	100.0%	\$183	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	102	87.2%	\$19,220	91.8%	87.2%	62	86.1%	88.1%	\$11,941	92.2%	89.9%	40	88.9%	89.8%	\$7,279	91.1%	90.9%
	Upper	15	12.8%	\$1,717	8.2%	12.8%	10	13.9%	11.7%	\$1,006	7.8%	9.8%	5	11.1%	9.6%	\$711	8.9%	8.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Total	117	100.0%	\$20,937	100.0%	100.0%	72	100.0%	100.0%	\$12,947	100.0%	100.0%	45	100.0%	100.0%	\$7,990	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	30	81.1%	\$559	92.7%	89.4%	11	91.7%	86.2%	\$205	97.6%	90.6%	19	76.0%	87.6%	\$354	90.1%	87.3%
	Upper	7	18.9%	\$44	7.3%	10.6%	1	8.3%	7.6%	\$5	2.4%	7.6%	6	24.0%	8.3%	\$39	9.9%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	1.9%	0	0.0%	4.1%	\$0	0.0%	2.2%
Total	37	100.0%	\$603	100.0%	100.0%	12	100.0%	100.0%	\$210	100.0%	100.0%	25	100.0%	100.0%	\$393	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	87.0%	0	0.0%	88.9%	\$0	0.0%	77.9%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	13.0%	0	0.0%	11.1%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Fannin Lumpkin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	Bank	Agg	%	
HOME PURCHASE	Low	1	2.1%	\$60	0.6%	17.1%	0	0.0%	1.7%	\$0	0.0%	0.6%	1	6.3%	1.3%	\$60	1.8%	0.5%	
	Moderate	5	10.4%	\$630	6.0%	20.0%	2	6.3%	7.0%	\$269	3.7%	4.0%	3	18.8%	9.3%	\$361	11.0%	5.5%	
	Middle	5	10.4%	\$462	4.4%	20.3%	5	15.6%	16.3%	\$462	6.4%	12.1%	0	0.0%	14.4%	\$0	0.0%	10.2%	
	Upper	35	72.9%	\$8,465	80.3%	42.6%	24	75.0%	58.5%	\$5,812	80.1%	66.7%	11	68.8%	58.6%	\$2,653	80.8%	67.7%	
	Unknown	2	4.2%	\$921	8.7%	0.0%	1	3.1%	16.5%	\$713	9.8%	16.7%	1	6.3%	16.5%	\$208	6.3%	16.1%	
	Total	48	100.0%	\$10,538	100.0%	100.0%	32	100.0%	100.0%	\$7,256	100.0%	100.0%	16	100.0%	100.0%	\$3,282	100.0%	100.0%	
REFINANCE	Low	2	3.9%	\$489	4.8%	17.1%	1	3.4%	6.0%	\$126	2.3%	2.8%	1	4.5%	4.3%	\$363	8.0%	2.8%	
	Moderate	5	9.8%	\$638	6.3%	20.0%	3	10.3%	10.2%	\$468	8.4%	7.0%	2	9.1%	8.9%	\$170	3.8%	5.8%	
	Middle	8	15.7%	\$987	9.8%	20.3%	4	13.8%	16.4%	\$426	7.6%	12.7%	4	18.2%	18.4%	\$561	12.4%	14.7%	
	Upper	33	64.7%	\$7,533	74.6%	42.6%	18	62.1%	46.7%	\$4,102	73.6%	57.8%	15	68.2%	48.2%	\$3,431	75.8%	55.6%	
	Unknown	3	5.9%	\$455	4.5%	0.0%	3	10.3%	20.8%	\$455	8.2%	19.7%	0	0.0%	20.1%	\$0	0.0%	21.1%	
	Total	51	100.0%	\$10,102	100.0%	100.0%	29	100.0%	100.0%	\$5,577	100.0%	100.0%	22	100.0%	100.0%	\$4,525	100.0%	100.0%	
HOME IMPROVEMENT	Low	4	22.2%	\$11	3.7%	17.1%	3	27.3%	13.3%	\$8	7.0%	1.3%	1	14.3%	14.0%	\$3	1.6%	3.3%	
	Moderate	1	5.6%	\$3	1.0%	20.0%	1	9.1%	14.7%	\$3	2.6%	11.4%	0	0.0%	17.2%	\$0	0.0%	17.0%	
	Middle	3	16.7%	\$13	4.4%	20.3%	2	18.2%	26.7%	\$8	7.0%	24.1%	1	14.3%	21.5%	\$5	2.7%	17.1%	
	Upper	9	50.0%	\$260	87.5%	42.6%	4	36.4%	42.7%	\$85	74.6%	62.6%	5	71.4%	41.9%	\$175	95.6%	52.0%	
	Unknown	1	5.6%	\$10	3.4%	0.0%	1	9.1%	2.7%	\$10	8.8%	0.5%	0	0.0%	5.4%	\$0	0.0%	10.7%	
	Total	18	100.0%	\$297	100.0%	100.0%	11	100.0%	100.0%	\$114	100.0%	100.0%	7	100.0%	100.0%	\$183	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	7	6.0%	\$560	2.7%	17.1%	4	5.6%	3.9%	\$134	1.0%	1.5%	3	6.7%	3.1%	\$426	5.3%	1.4%	
	Moderate	11	9.4%	\$1,271	6.1%	20.0%	6	8.3%	8.6%	\$740	5.7%	5.2%	5	11.1%	9.6%	\$531	6.6%	5.8%	
	Middle	16	13.7%	\$1,462	7.0%	20.3%	11	15.3%	16.8%	\$896	6.9%	12.5%	5	11.1%	16.3%	\$566	7.1%	12.0%	
	Upper	77	65.8%	\$16,258	77.7%	42.6%	46	63.9%	53.2%	\$9,999	77.2%	63.2%	31	68.9%	53.7%	\$6,259	78.3%	62.8%	
	Unknown	6	5.1%	\$1,386	6.6%	0.0%	5	6.9%	17.6%	\$1,178	9.1%	17.6%	1	2.2%	17.3%	\$208	2.6%	18.0%	
	Total	117	100.0%	\$20,937	100.0%	100.0%	72	100.0%	100.0%	\$12,947	100.0%	100.0%	45	100.0%	100.0%	\$7,990	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	27	73.0%	\$161	26.7%	96.3%	7	58.3%	64.7%	\$39	18.6%	55.6%	20	80.0%	68.1%	\$122	31.0%	51.6%	
	Over \$1 Million	10	27.0%	\$442	73.3%	3.2%	5	41.7%				5	20.0%						
	Total Rev. available	37	100.0%	\$603	100.0%	99.5%	12	100.0%				25	100.0%						
	Rev. Not Known	0	0.0%	\$0	0.0%	0.4%	0	0.0%				0	0.0%						
	Total	37	100.0%	\$603	100.0%	100.0%	12	100.0%				25	100.0%						
Small Business Loan Size	\$100,000 or Less	36	97.3%	\$403	66.8%		12	100.0%	93.1%	\$210	100.0%	34.0%	24	96.0%	94.4%	\$193	49.1%	42.3%	
	\$100,001 - \$250,000	1	2.7%	\$200	33.2%		0	0.0%	3.9%	\$0	0.0%	20.3%	1	4.0%	3.5%	\$200	50.9%	20.4%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	45.8%	0	0.0%	2.1%	\$0	0.0%	37.3%	
	Total	37	100.0%	\$603	100.0%		12	100.0%	100.0%	\$210	100.0%	100.0%	25	100.0%	100.0%	\$393	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	66.7%	\$0	0.0%	75.8%	0	0.0%	63.6%	\$0	0.0%	82.2%	
Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	55.8%	0	0.0%	100.0%	\$0	0.0%	100.0%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	44.2%	0	0.0%	0.0%	\$0	0.0%	0.0%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Gainesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	14.8%	\$3,139	10.5%	15.5%	10	16.1%	15.9%	\$1,628	10.9%	11.2%	9	13.6%	17.6%	\$1,511	10.1%	12.9%
	Middle	77	60.2%	\$19,016	63.7%	55.5%	35	56.5%	55.1%	\$8,919	59.8%	55.2%	42	63.6%	53.6%	\$10,097	67.6%	53.7%
	Upper	32	25.0%	\$7,691	25.8%	29.0%	17	27.4%	29.0%	\$4,359	29.2%	33.5%	15	22.7%	28.7%	\$3,332	22.3%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	128	100.0%	\$29,846	100.0%	100.0%	62	100.0%	100.0%	\$14,906	100.0%	100.0%	66	100.0%	100.0%	\$14,940	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	18	8.3%	\$1,836	4.2%	15.5%	7	7.5%	11.3%	\$595	3.7%	8.3%	11	8.9%	10.5%	\$1,241	4.5%	6.9%
	Middle	135	62.5%	\$27,749	64.2%	55.5%	60	64.5%	55.6%	\$9,190	57.7%	53.7%	75	61.0%	55.7%	\$18,559	67.9%	56.0%
	Upper	63	29.2%	\$13,665	31.6%	29.0%	26	28.0%	33.1%	\$6,130	38.5%	38.0%	37	30.1%	33.8%	\$7,535	27.6%	37.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	216	100.0%	\$43,250	100.0%	100.0%	93	100.0%	100.0%	\$15,915	100.0%	100.0%	123	100.0%	100.0%	\$27,335	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	34	29.1%	\$194	10.6%	15.5%	12	21.8%	14.9%	\$86	10.0%	13.7%	22	35.5%	16.3%	\$108	11.2%	4.5%
	Middle	58	49.6%	\$1,127	61.6%	55.5%	33	60.0%	63.2%	\$469	54.4%	52.3%	25	40.3%	52.3%	\$658	68.0%	54.3%
	Upper	25	21.4%	\$508	27.8%	29.0%	10	18.2%	21.8%	\$307	35.6%	34.1%	15	24.2%	31.4%	\$201	20.8%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	117	100.0%	\$1,829	100.0%	100.0%	55	100.0%	100.0%	\$862	100.0%	100.0%	62	100.0%	100.0%	\$967	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	48.1%	0	0.0%	40.0%	\$0	0.0%	29.0%	0	0.0%	36.8%	\$0	0.0%	67.6%
	Middle	0	0.0%	\$0	0.0%	39.5%	0	0.0%	53.3%	\$0	0.0%	61.9%	0	0.0%	47.4%	\$0	0.0%	7.3%
	Upper	0	0.0%	\$0	0.0%	12.4%	0	0.0%	6.7%	\$0	0.0%	9.1%	0	0.0%	15.8%	\$0	0.0%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	71	15.4%	\$5,169	6.9%	15.5%	29	13.8%	14.4%	\$2,309	7.3%	10.8%	42	16.7%	15.2%	\$2,860	6.6%	13.7%
	Middle	270	58.6%	\$47,892	63.9%	55.5%	128	61.0%	55.6%	\$18,578	58.6%	54.9%	142	56.6%	54.3%	\$29,314	67.8%	52.0%
	Upper	120	26.0%	\$21,864	29.2%	29.0%	53	25.2%	30.0%	\$10,796	34.1%	34.3%	67	26.7%	30.5%	\$11,068	25.6%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	461	100.0%	\$74,925	100.0%	100.0%	210	100.0%	100.0%	\$31,683	100.0%	100.0%	251	100.0%	100.0%	\$43,242	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	99	27.8%	\$6,587	46.7%	26.4%	39	40.2%	28.4%	\$2,800	65.3%	41.4%	60	23.2%	27.2%	\$3,787	38.5%	41.2%
	Middle	157	44.1%	\$6,278	44.5%	46.9%	36	37.1%	45.1%	\$1,185	27.6%	38.0%	121	46.7%	45.4%	\$5,093	51.8%	39.8%
	Upper	100	28.1%	\$1,253	8.9%	26.6%	22	22.7%	24.1%	\$305	7.1%	19.6%	78	30.1%	25.8%	\$948	9.6%	18.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.1%	0	0.0%	1.6%	\$0	0.0%	0.8%
Total	356	100.0%	\$14,118	100.0%	100.0%	97	100.0%	100.0%	\$4,290	100.0%	100.0%	259	100.0%	100.0%	\$9,828	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.5%	0	0.0%	27.3%	\$0	0.0%	49.1%	0	0.0%	25.8%	\$0	0.0%	61.1%
	Middle	0	0.0%	\$0	0.0%	55.2%	0	0.0%	45.5%	\$0	0.0%	40.8%	0	0.0%	35.5%	\$0	0.0%	27.0%
	Upper	0	0.0%	\$0	0.0%	34.3%	0	0.0%	24.2%	\$0	0.0%	9.4%	0	0.0%	29.0%	\$0	0.0%	10.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	0.7%	0	0.0%	9.7%	\$0	0.0%	2.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Gainesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	10	7.8%	\$873	2.9%	21.3%	4	6.5%	5.7%	\$283	1.9%	2.6%	6	9.1%	7.2%	\$590	3.9%	4.0%
	Moderate	26	20.3%	\$3,198	10.7%	18.3%	13	21.0%	15.2%	\$1,434	9.6%	9.9%	13	19.7%	17.7%	\$1,764	11.8%	12.4%
	Middle	20	15.6%	\$3,510	11.8%	20.1%	7	11.3%	18.6%	\$1,454	9.8%	15.5%	13	19.7%	17.4%	\$2,056	13.8%	15.4%
	Upper	72	56.3%	\$22,265	74.6%	40.4%	38	61.3%	37.4%	\$11,735	78.7%	51.5%	34	51.5%	33.7%	\$10,530	70.5%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.1%	\$0	0.0%	20.4%	0	0.0%	23.9%	\$0	0.0%	21.0%
	Total	128	100.0%	\$29,846	100.0%	100.0%	62	100.0%	100.0%	\$14,906	100.0%	100.0%	66	100.0%	100.0%	\$14,940	100.0%	100.0%
REFINANCE	Low	22	10.2%	\$2,072	4.8%	21.3%	7	7.5%	6.5%	\$515	3.2%	3.1%	15	12.2%	5.3%	\$1,557	5.7%	2.5%
	Moderate	35	16.2%	\$3,967	9.2%	18.3%	17	18.3%	10.9%	\$1,456	9.1%	7.2%	18	14.6%	13.0%	\$2,511	9.2%	8.2%
	Middle	40	18.5%	\$6,147	14.2%	20.1%	18	19.4%	16.6%	\$2,777	17.4%	12.4%	22	17.9%	16.7%	\$3,370	12.3%	13.1%
	Upper	106	49.1%	\$29,293	67.7%	40.4%	40	43.0%	42.9%	\$9,620	60.4%	53.5%	66	53.7%	41.6%	\$19,673	72.0%	53.8%
	Unknown	13	6.0%	\$1,771	4.1%	0.0%	11	11.8%	23.2%	\$1,547	9.7%	23.7%	2	1.6%	23.4%	\$224	0.8%	22.5%
	Total	216	100.0%	\$43,250	100.0%	100.0%	93	100.0%	100.0%	\$15,915	100.0%	100.0%	123	100.0%	100.0%	\$27,335	100.0%	100.0%
HOME IMPROVEMENT	Low	18	15.4%	\$113	6.2%	21.3%	8	14.5%	13.2%	\$74	8.6%	2.5%	10	16.1%	13.0%	\$39	4.0%	1.8%
	Moderate	36	30.8%	\$275	15.0%	18.3%	15	27.3%	20.1%	\$98	11.4%	7.5%	21	33.9%	25.5%	\$177	18.3%	18.2%
	Middle	18	15.4%	\$115	6.3%	20.1%	11	20.0%	23.0%	\$74	8.6%	14.1%	7	11.3%	19.7%	\$41	4.2%	19.1%
	Upper	44	37.6%	\$1,316	72.0%	40.4%	20	36.4%	41.4%	\$606	70.3%	72.0%	24	38.7%	38.9%	\$710	73.4%	56.1%
	Unknown	1	0.9%	\$10	0.5%	0.0%	1	1.8%	2.3%	\$10	1.2%	3.9%	0	0.0%	2.9%	\$0	0.0%	4.9%
	Total	117	100.0%	\$1,829	100.0%	100.0%	55	100.0%	100.0%	\$862	100.0%	100.0%	62	100.0%	100.0%	\$967	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	50	10.8%	\$3,058	4.1%	21.3%	19	9.0%	6.2%	\$872	2.8%	2.7%	31	12.4%	6.7%	\$2,186	5.1%	3.2%
	Moderate	97	21.0%	\$7,440	9.9%	18.3%	45	21.4%	13.9%	\$2,988	9.4%	8.7%	52	20.7%	16.3%	\$4,452	10.3%	10.4%
	Middle	78	16.9%	\$9,772	13.0%	20.1%	36	17.1%	18.0%	\$4,305	13.6%	14.1%	42	16.7%	17.2%	\$5,467	12.6%	13.8%
	Upper	222	48.2%	\$52,874	70.6%	40.4%	98	46.7%	39.3%	\$21,961	69.3%	51.0%	124	49.4%	36.5%	\$30,913	71.5%	47.0%
	Unknown	14	3.0%	\$1,781	2.4%	0.0%	12	5.7%	22.6%	\$1,557	4.9%	23.5%	2	0.8%	23.2%	\$224	0.5%	25.5%
	Total	461	100.0%	\$74,925	100.0%	100.0%	210	100.0%	100.0%	\$31,683	100.0%	100.0%	251	100.0%	100.0%	\$43,242	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	262	73.6%	\$6,527	46.2%	92.4%	73	75.3%	48.0%	\$2,754	64.2%	39.7%	189	73.0%	52.1%	\$3,773	38.4%	35.4%
	Over \$1 Million	89	25.0%	\$7,022	49.7%	7.3%	22	22.7%					67	25.9%				
	Total Rev. available	351	98.6%	\$13,549	95.9%	99.7%	95	98.0%					256	98.9%				
	Rev. Not Known	5	1.4%	\$569	4.0%	0.2%	2	2.1%					3	1.2%				
	Total	356	100.0%	\$14,118	100.0%	100.0%	97	100.0%					259	100.0%				
Small Business Loan Size	\$100,000 or Less	330	92.7%	\$3,589	25.4%		86	88.7%	90.3%	\$1,062	24.8%	28.3%	244	94.2%	91.5%	\$2,527	25.7%	31.2%
	\$100,001 - \$250,000	8	2.2%	\$1,533	10.9%		4	4.1%	4.7%	\$722	16.8%	17.2%	4	1.5%	3.7%	\$811	8.3%	14.7%
	\$250,001 - \$1 Million	18	5.1%	\$8,996	63.7%		7	7.2%	5.0%	\$2,506	58.4%	54.5%	11	4.2%	4.8%	\$6,490	66.0%	54.1%
	Total	356	100.0%	\$14,118	100.0%		97	100.0%	100.0%	\$4,290	100.0%	100.0%	259	100.0%	100.0%	\$9,828	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	54.5%	\$0	0.0%	32.8%	0	0.0%	48.4%	\$0	0.0%	23.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.4%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	13.9%	0	0.0%	87.1%	\$0	0.0%	33.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.1%	\$0	0.0%	27.8%	0	0.0%	3.2%	\$0	0.0%	9.9%
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	15.2%	\$0	0.0%	58.3%	0	0.0%	9.7%	\$0	0.0%	56.5%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA LaGrange

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$347	13.5%	13.2%	2	16.7%	11.1%	\$347	16.2%	8.8%	0	0.0%	10.0%	\$0	0.0%	9.6%
	Middle	3	20.0%	\$300	11.7%	32.9%	3	25.0%	34.0%	\$300	14.0%	28.9%	0	0.0%	37.3%	\$0	0.0%	33.1%
	Upper	10	66.7%	\$1,916	74.8%	53.9%	7	58.3%	54.8%	\$1,489	69.7%	62.2%	3	100.0%	52.7%	\$427	100.0%	57.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	15	100.0%	\$2,563	100.0%	100.0%	12	100.0%	100.0%	\$2,136	100.0%	100.0%	3	100.0%	100.0%	\$427	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.4%	\$589	9.5%	13.2%	3	9.7%	10.5%	\$307	10.1%	8.9%	1	4.3%	9.2%	\$282	9.0%	7.9%
	Middle	22	40.7%	\$1,956	31.7%	32.9%	12	38.7%	32.4%	\$911	30.1%	26.9%	10	43.5%	30.0%	\$1,045	33.2%	23.8%
	Upper	28	51.9%	\$3,624	58.7%	53.9%	16	51.6%	57.1%	\$1,807	59.7%	64.2%	12	52.2%	60.9%	\$1,817	57.8%	68.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$6,169	100.0%	100.0%	31	100.0%	100.0%	\$3,025	100.0%	100.0%	23	100.0%	100.0%	\$3,144	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	21.1%	\$132	32.3%	13.2%	2	25.0%	5.5%	\$7	5.8%	1.2%	2	18.2%	9.1%	\$125	43.4%	6.0%
	Middle	5	26.3%	\$106	25.9%	32.9%	3	37.5%	32.7%	\$77	63.6%	20.5%	2	18.2%	31.8%	\$29	10.1%	30.7%
	Upper	10	52.6%	\$171	41.8%	53.9%	3	37.5%	61.8%	\$37	30.6%	78.2%	7	63.6%	59.1%	\$134	46.5%	63.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$409	100.0%	100.0%	8	100.0%	100.0%	\$121	100.0%	100.0%	11	100.0%	100.0%	\$288	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	37.5%	0	0.0%	50.0%	\$0	0.0%	7.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	50.0%	\$0	0.0%	92.1%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	11.4%	\$1,068	11.7%	13.2%	7	13.7%	10.6%	\$661	12.5%	8.6%	3	8.1%	9.7%	\$407	10.5%	8.8%
	Middle	30	34.1%	\$2,362	25.8%	32.9%	18	35.3%	33.4%	\$1,288	24.4%	27.8%	12	32.4%	34.3%	\$1,074	27.8%	29.1%
	Upper	48	54.5%	\$5,711	62.5%	53.9%	26	51.0%	56.0%	\$3,333	63.1%	63.5%	22	59.5%	56.0%	\$2,378	61.6%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	88	100.0%	\$9,141	100.0%	100.0%	51	100.0%	100.0%	\$5,282	100.0%	100.0%	37	100.0%	100.0%	\$3,859	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	27	41.5%	\$1,885	67.5%	23.1%	15	68.2%	26.0%	\$1,070	68.2%	30.2%	12	27.9%	28.6%	\$815	66.6%	32.5%
	Middle	13	20.0%	\$292	10.5%	31.8%	0	0.0%	28.3%	\$0	0.0%	30.4%	13	30.2%	28.4%	\$292	23.9%	22.6%
	Upper	25	38.5%	\$615	22.0%	45.1%	7	31.8%	43.5%	\$499	31.8%	38.8%	18	41.9%	41.1%	\$116	9.5%	44.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.6%	0	0.0%	1.9%	\$0	0.0%	0.8%
Total	65	100.0%	\$2,792	100.0%	100.0%	22	100.0%	100.0%	\$1,569	100.0%	100.0%	43	100.0%	100.0%	\$1,223	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	42.3%
	Middle	0	0.0%	\$0	0.0%	31.7%	0	0.0%	40.0%	\$0	0.0%	51.4%	0	0.0%	28.6%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	58.5%	0	0.0%	60.0%	\$0	0.0%	48.6%	0	0.0%	57.1%	\$0	0.0%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA LaGrange

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)
HOME PURCHASE	Low	1	6.7%	\$74	2.9%	20.5%	1	8.3%	2.7%	\$74	3.5%	1.4%	0	0.0%	1.9%	\$0	0.0%	1.0%
	Moderate	1	6.7%	\$104	4.1%	16.5%	1	8.3%	13.5%	\$104	4.9%	9.5%	0	0.0%	16.3%	\$0	0.0%	12.3%
	Middle	3	20.0%	\$541	21.1%	15.9%	2	16.7%	20.7%	\$446	20.9%	18.1%	1	33.3%	23.8%	\$95	22.2%	23.1%
	Upper	10	66.7%	\$1,844	71.9%	47.2%	8	66.7%	34.1%	\$1,512	70.8%	43.3%	2	66.7%	34.2%	\$332	77.8%	42.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	29.0%	\$0	0.0%	27.7%	0	0.0%	23.8%	\$0	0.0%	21.2%
	Total	15	100.0%	\$2,563	100.0%	100.0%	12	100.0%	100.0%	\$2,136	100.0%	100.0%	3	100.0%	100.0%	\$427	100.0%	100.0%
REFINANCE	Low	5	9.3%	\$360	5.8%	20.5%	4	12.9%	6.3%	\$284	9.4%	2.9%	1	4.3%	4.1%	\$76	2.4%	2.0%
	Moderate	11	20.4%	\$980	15.9%	16.5%	6	19.4%	7.4%	\$585	19.3%	5.0%	5	21.7%	7.9%	\$395	12.6%	4.4%
	Middle	8	14.8%	\$743	12.0%	15.9%	5	16.1%	18.6%	\$455	15.0%	15.1%	3	13.0%	17.0%	\$288	9.2%	12.0%
	Upper	24	44.4%	\$3,304	53.6%	47.2%	10	32.3%	40.4%	\$919	30.4%	49.5%	14	60.9%	42.5%	\$2,385	75.9%	53.3%
	Unknown	6	11.1%	\$782	12.7%	0.0%	6	19.4%	27.4%	\$782	25.9%	27.5%	0	0.0%	28.5%	\$0	0.0%	28.4%
	Total	54	100.0%	\$6,169	100.0%	100.0%	31	100.0%	100.0%	\$3,025	100.0%	100.0%	23	100.0%	100.0%	\$3,144	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	16.4%	\$0	0.0%	8.9%	0	0.0%	5.7%	\$0	0.0%	0.5%
	Moderate	3	15.8%	\$86	21.0%	16.5%	0	0.0%	10.9%	\$0	0.0%	10.2%	3	27.3%	18.2%	\$86	29.9%	17.7%
	Middle	1	5.3%	\$4	1.0%	15.9%	1	12.5%	18.2%	\$4	3.3%	12.4%	0	0.0%	19.3%	\$0	0.0%	14.8%
	Upper	15	78.9%	\$319	78.0%	47.2%	7	87.5%	47.3%	\$117	96.7%	40.6%	8	72.7%	52.3%	\$202	70.1%	55.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.3%	\$0	0.0%	27.9%	0	0.0%	4.5%	\$0	0.0%	11.2%
	Total	19	100.0%	\$409	100.0%	100.0%	8	100.0%	100.0%	\$121	100.0%	100.0%	11	100.0%	100.0%	\$288	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	47.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	6	6.8%	\$434	4.7%	20.5%	5	9.8%	4.6%	\$358	6.8%	2.0%	1	2.7%	2.9%	\$76	2.0%	1.3%
	Moderate	15	17.0%	\$1,170	12.8%	16.5%	7	13.7%	11.0%	\$689	13.0%	7.7%	8	21.6%	13.4%	\$481	12.5%	9.2%
	Middle	12	13.6%	\$1,288	14.1%	15.9%	8	15.7%	19.7%	\$905	17.1%	16.7%	4	10.8%	21.1%	\$383	9.9%	18.4%
	Upper	49	55.7%	\$5,467	59.8%	47.2%	25	49.0%	37.0%	\$2,548	48.2%	45.0%	24	64.9%	38.2%	\$2,919	75.6%	46.2%
	Unknown	6	6.8%	\$782	8.6%	0.0%	6	11.8%	27.6%	\$782	14.8%	28.5%	0	0.0%	24.4%	\$0	0.0%	24.9%
	Total	88	100.0%	\$9,141	100.0%	100.0%	51	100.0%	100.0%	\$5,282	100.0%	100.0%	37	100.0%	100.0%	\$3,859	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	41	63.1%	\$918	32.9%	90.4%	13	59.1%	49.3%	\$514	32.8%	49.4%	28	65.1%	51.5%	\$404	33.0%	43.2%
	Over \$1 Million	20	30.8%	\$1,388	49.7%	9.0%	5	22.7%					15	34.9%				
	Total Rev. available	61	93.9%	\$2,306	82.6%	99.4%	18	81.8%					43	100.0%				
	Rev. Not Known	4	6.2%	\$486	17.4%	0.6%	4	18.2%					0	0.0%				
	Total	65	100.0%	\$2,792	100.0%	100.0%	22	100.0%					43	100.0%				
Small Business Loan Size	\$100,000 or Less	59	90.8%	\$769	27.5%		18	81.8%	88.4%	\$449	28.6%	27.0%	41	95.3%	91.3%	\$320	26.2%	31.5%
	\$100,001 - \$250,000	3	4.6%	\$572	20.5%		2	9.1%	5.7%	\$369	23.5%	18.7%	1	2.3%	3.8%	\$203	16.6%	15.4%
	\$250,001 - \$1 Million	3	4.6%	\$1,451	52.0%		2	9.1%	5.9%	\$751	47.9%	54.3%	1	2.3%	4.9%	\$700	57.2%	53.1%
	Total	65	100.0%	\$2,792	100.0%		22	100.0%	100.0%	\$1,569	100.0%	100.0%	43	100.0%	100.0%	\$1,223	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	80.0%	\$0	0.0%	97.9%	0	0.0%	71.4%	\$0	0.0%	95.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	60.0%	\$0	0.0%	8.7%	0	0.0%	71.4%	\$0	0.0%	14.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	40.0%	\$0	0.0%	91.3%	0	0.0%	28.6%	\$0	0.0%	85.9%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Rome

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	Bank				Agg	Bank	Agg	Bank	Agg	Bank	Agg	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	10.6%	\$769	5.9%	16.8%	4	8.2%	13.0%	\$257	4.7%	12.9%	6	13.3%	13.7%	\$512	6.8%	10.7%
	Middle	53	56.4%	\$7,664	58.9%	49.0%	26	53.1%	49.9%	\$2,914	53.0%	46.1%	27	60.0%	49.9%	\$4,750	63.1%	49.8%
	Upper	31	33.0%	\$4,587	35.2%	34.3%	19	38.8%	37.1%	\$2,327	42.3%	41.0%	12	26.7%	36.4%	\$2,260	30.0%	39.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$13,020	100.0%	100.0%	49	100.0%	100.0%	\$5,498	100.0%	100.0%	45	100.0%	100.0%	\$7,522	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	14.9%	\$1,158	14.2%	16.8%	8	21.1%	18.3%	\$1,039	22.8%	14.9%	2	6.9%	13.7%	\$119	3.3%	13.2%
	Middle	30	44.8%	\$3,609	44.3%	49.0%	17	44.7%	47.7%	\$2,054	45.1%	49.0%	13	44.8%	50.0%	\$1,555	43.3%	50.0%
	Upper	27	40.3%	\$3,378	41.5%	34.3%	13	34.2%	34.0%	\$1,461	32.1%	36.1%	14	48.3%	36.3%	\$1,917	53.4%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$8,145	100.0%	100.0%	38	100.0%	100.0%	\$4,554	100.0%	100.0%	29	100.0%	100.0%	\$3,591	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	25.9%	\$102	23.8%	16.8%	6	30.0%	27.0%	\$39	28.7%	54.1%	8	23.5%	18.7%	\$63	21.5%	10.1%
	Middle	14	25.9%	\$96	22.4%	49.0%	6	30.0%	41.9%	\$40	29.4%	24.0%	8	23.5%	35.5%	\$56	19.1%	34.5%
	Upper	26	48.1%	\$231	53.8%	34.3%	8	40.0%	31.1%	\$57	41.9%	21.9%	18	52.9%	45.8%	\$174	59.4%	55.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	54	100.0%	\$429	100.0%	100.0%	20	100.0%	100.0%	\$136	100.0%	100.0%	34	100.0%	100.0%	\$293	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	59.9%	0	0.0%	66.7%	\$0	0.0%	80.1%	0	0.0%	75.0%	\$0	0.0%	89.8%
	Middle	0	0.0%	\$0	0.0%	13.7%	0	0.0%	33.3%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	25.0%	\$0	0.0%	10.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	34	15.8%	\$2,029	9.4%	16.8%	18	16.8%	15.9%	\$1,335	13.1%	16.2%	16	14.8%	14.1%	\$694	6.1%	12.9%
	Middle	97	45.1%	\$11,369	52.6%	49.0%	49	45.8%	48.6%	\$5,008	49.2%	46.2%	48	44.4%	49.1%	\$6,361	55.8%	48.8%
	Upper	84	39.1%	\$8,196	38.0%	34.3%	40	37.4%	35.5%	\$3,845	37.7%	37.6%	44	40.7%	36.9%	\$4,351	38.1%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	215	100.0%	\$21,594	100.0%	100.0%	107	100.0%	100.0%	\$10,188	100.0%	100.0%	108	100.0%	100.0%	\$11,406	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	68	46.3%	\$295	9.2%	34.9%	27	73.0%	37.2%	\$41	2.1%	44.5%	41	37.3%	35.5%	\$254	20.8%	46.1%
	Middle	51	34.7%	\$2,625	82.2%	38.0%	8	21.6%	35.7%	\$1,902	96.4%	34.6%	43	39.1%	37.5%	\$723	59.3%	26.9%
	Upper	28	19.0%	\$272	8.5%	27.1%	2	5.4%	24.9%	\$30	1.5%	20.3%	26	23.6%	25.7%	\$242	19.9%	26.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	1.3%	\$0	0.0%	0.2%
Total	147	100.0%	\$3,192	100.0%	100.0%	37	100.0%	100.0%	\$1,973	100.0%	100.0%	110	100.0%	100.0%	\$1,219	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	68.1%	0	0.0%	66.7%	\$0	0.0%	65.1%	0	0.0%	78.6%	\$0	0.0%	94.5%
	Upper	0	0.0%	\$0	0.0%	25.0%	0	0.0%	16.7%	\$0	0.0%	28.7%	0	0.0%	14.3%	\$0	0.0%	1.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	6.1%	0	0.0%	7.1%	\$0	0.0%	4.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Rome

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$(000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %			
HOME PURCHASE	Low	5	5.3%	\$376	2.9%	22.2%	5	10.2%	6.5%	\$376	6.8%	3.3%	0	0.0%	3.7%	\$0	0.0%	1.8%	
	Moderate	26	27.7%	\$1,992	15.3%	16.8%	15	30.6%	16.9%	\$1,169	21.3%	11.4%	11	24.4%	17.7%	\$823	10.9%	11.7%	
	Middle	19	20.2%	\$2,043	15.7%	21.3%	11	22.4%	18.9%	\$1,084	19.7%	15.1%	8	17.8%	21.4%	\$959	12.7%	18.3%	
	Upper	42	44.7%	\$8,374	64.3%	39.7%	17	34.7%	34.1%	\$2,720	49.5%	48.6%	25	55.6%	35.8%	\$5,654	75.2%	48.1%	
	Unknown	2	2.1%	\$235	1.8%	0.0%	1	2.0%	23.7%	\$149	2.7%	21.6%	1	2.2%	21.3%	\$86	1.1%	20.1%	
	Total	94	100.0%	\$13,020	100.0%	100.0%	49	100.0%	100.0%	\$5,498	100.0%	100.0%	45	100.0%	100.0%	\$7,522	100.0%	100.0%	
REFINANCE	Low	4	6.0%	\$215	2.6%	22.2%	4	10.5%	9.8%	\$215	4.7%	5.1%	0	0.0%	4.6%	\$0	0.0%	2.5%	
	Moderate	11	16.4%	\$968	11.9%	16.8%	6	15.8%	12.1%	\$565	12.4%	7.1%	5	17.2%	11.2%	\$403	11.2%	7.2%	
	Middle	9	13.4%	\$769	9.4%	21.3%	5	13.2%	18.5%	\$376	8.3%	15.3%	4	13.8%	16.8%	\$393	10.9%	12.6%	
	Upper	38	56.7%	\$5,613	68.9%	39.7%	20	52.6%	37.0%	\$2,984	65.5%	48.5%	18	62.1%	43.9%	\$2,629	73.2%	52.5%	
	Unknown	5	7.5%	\$580	7.1%	0.0%	3	7.9%	22.6%	\$414	9.1%	24.0%	2	6.9%	23.4%	\$166	4.6%	25.2%	
	Total	67	100.0%	\$8,145	100.0%	100.0%	38	100.0%	100.0%	\$4,554	100.0%	100.0%	29	100.0%	100.0%	\$3,591	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	13.0%	\$27	6.3%	22.2%	3	15.0%	16.2%	\$10	7.4%	1.6%	4	11.8%	9.3%	\$17	5.8%	3.6%	
	Moderate	19	35.2%	\$91	21.2%	16.8%	8	40.0%	21.6%	\$46	33.8%	5.8%	11	32.4%	25.2%	\$45	15.4%	9.8%	
	Middle	9	16.7%	\$66	15.4%	21.3%	4	20.0%	25.7%	\$14	10.3%	11.3%	5	14.7%	21.5%	\$52	17.7%	20.4%	
	Upper	19	35.2%	\$245	57.1%	39.7%	5	25.0%	29.7%	\$66	48.5%	27.8%	14	41.2%	42.1%	\$179	61.1%	50.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.8%	\$0	0.0%	53.5%	0	0.0%	1.9%	\$0	0.0%	15.9%	
	Total	54	100.0%	\$429	100.0%	100.0%	20	100.0%	100.0%	\$136	100.0%	100.0%	34	100.0%	100.0%	\$293	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	7.4%	\$618	2.9%	22.2%	12	11.2%	8.3%	\$601	5.9%	3.9%	4	3.7%	4.3%	\$17	0.1%	2.1%	
	Moderate	56	26.0%	\$3,051	14.1%	16.8%	29	27.1%	15.0%	\$1,780	17.5%	9.2%	27	25.0%	15.7%	\$1,271	11.1%	9.8%	
	Middle	37	17.2%	\$2,878	13.3%	21.3%	20	18.7%	19.0%	\$1,474	14.5%	14.7%	17	15.7%	19.6%	\$1,404	12.3%	15.8%	
	Upper	99	46.0%	\$14,232	65.9%	39.7%	42	39.3%	35.1%	\$5,770	56.6%	46.9%	57	52.8%	39.1%	\$8,462	74.2%	49.0%	
	Unknown	7	3.3%	\$815	3.8%	0.0%	4	3.7%	22.6%	\$563	5.5%	25.3%	3	2.8%	21.2%	\$252	2.2%	23.3%	
	Total	215	100.0%	\$21,594	100.0%	100.0%	107	100.0%	100.0%	\$10,188	100.0%	100.0%	108	100.0%	100.0%	\$11,406	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	97	66.0%	\$1,007	31.5%	92.4%	23	62.2%	51.1%	\$126	6.4%	47.7%	74	67.3%	53.2%	\$881	72.3%	47.9%	
	Over \$1 Million	48	32.7%	\$1,269	39.8%	7.2%	13	35.1%				35	31.8%						
	Total Rev. available	145	98.7%	\$2,276	71.3%	99.6%	36	97.3%				109	99.1%						
	Rev. Not Known	2	1.4%	\$916	28.7%	0.4%	1	2.7%				1	0.9%						
	Total	147	100.0%	\$3,192	100.0%	100.0%	37	100.0%				110	100.0%						
Small Business Loan Size	\$100,000 or Less	144	98.0%	\$1,209	37.9%		35	94.6%	89.5%	\$260	13.2%	26.5%	109	99.1%	91.8%	\$949	77.9%	34.2%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	17.6%	0	0.0%	4.4%	\$0	0.0%	17.5%	
	\$250,001 - \$1 Million	3	2.0%	\$1,983	62.1%		2	5.4%	5.2%	\$1,713	86.8%	55.9%	1	0.9%	3.8%	\$270	22.1%	48.2%	
	Total	147	100.0%	\$3,192	100.0%		37	100.0%	100.0%	\$1,973	100.0%	100.0%	110	100.0%	100.0%	\$1,219	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.6%	0	0.0%	83.3%	\$0	0.0%	94.9%	0	0.0%	28.6%	\$0	0.0%	35.8%
Over \$1 Million		0	0.0%	\$0	0.0%	1.4%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	75.0%	\$0	0.0%	30.3%	0	0.0%	92.9%	\$0	0.0%	48.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	14.6%	0	0.0%	7.1%	\$0	0.0%	51.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	55.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Savannah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	9	4.0%	\$1,825	3.4%	5.7%	6	4.9%	3.8%	\$1,241	4.4%	2.9%	3	2.9%	3.6%	\$584	2.3%	3.0%
	Moderate	20	8.9%	\$2,845	5.3%	21.4%	11	9.0%	11.5%	\$1,581	5.6%	7.3%	9	8.8%	11.9%	\$1,264	5.0%	8.3%
	Middle	63	28.1%	\$13,076	24.4%	28.6%	36	29.5%	28.4%	\$7,281	25.9%	28.8%	27	26.5%	28.1%	\$5,795	22.7%	27.4%
	Upper	132	58.9%	\$35,875	66.9%	44.3%	69	56.6%	56.2%	\$18,032	64.1%	61.0%	63	61.8%	56.4%	\$17,843	70.0%	61.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	224	100.0%	\$53,621	100.0%	100.0%	122	100.0%	100.0%	\$28,135	100.0%	100.0%	102	100.0%	100.0%	\$25,486	100.0%	100.0%
REFINANCE	Low	12	4.6%	\$1,145	2.2%	5.7%	7	5.2%	4.7%	\$482	1.8%	4.4%	5	3.9%	3.7%	\$663	2.7%	3.5%
	Moderate	44	16.8%	\$3,892	7.5%	21.4%	24	17.8%	15.6%	\$1,873	6.9%	10.5%	20	15.7%	12.4%	\$2,019	8.2%	7.7%
	Middle	66	25.2%	\$12,259	23.6%	28.6%	39	28.9%	31.7%	\$8,248	30.2%	31.9%	27	21.3%	31.0%	\$4,011	16.3%	29.4%
	Upper	140	53.4%	\$34,679	66.7%	44.3%	65	48.1%	48.0%	\$16,726	61.2%	53.1%	75	59.1%	52.9%	\$17,953	72.8%	59.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	262	100.0%	\$51,975	100.0%	100.0%	135	100.0%	100.0%	\$27,329	100.0%	100.0%	127	100.0%	100.0%	\$24,646	100.0%	100.0%
HOME IMPROVEMENT	Low	7	6.3%	\$50	1.5%	5.7%	3	5.5%	7.3%	\$9	0.4%	2.8%	4	7.0%	8.0%	\$41	4.1%	5.6%
	Moderate	35	31.3%	\$324	9.7%	21.4%	15	27.3%	20.0%	\$144	6.1%	10.3%	20	35.1%	20.9%	\$180	18.0%	17.5%
	Middle	26	23.2%	\$337	10.1%	28.6%	17	30.9%	33.1%	\$179	7.6%	28.6%	9	15.8%	28.9%	\$158	15.8%	28.5%
	Upper	44	39.3%	\$2,641	78.8%	44.3%	20	36.4%	39.6%	\$2,019	85.9%	58.3%	24	42.1%	42.2%	\$622	62.1%	48.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	112	100.0%	\$3,352	100.0%	100.0%	55	100.0%	100.0%	\$2,351	100.0%	100.0%	57	100.0%	100.0%	\$1,001	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	6.1%	\$0	0.0%	2.0%	0	0.0%	13.9%	\$0	0.0%	28.9%
	Moderate	0	0.0%	\$0	0.0%	30.3%	0	0.0%	42.4%	\$0	0.0%	48.7%	0	0.0%	41.7%	\$0	0.0%	15.6%
	Middle	0	0.0%	\$0	0.0%	32.5%	0	0.0%	39.4%	\$0	0.0%	45.3%	0	0.0%	25.0%	\$0	0.0%	20.5%
	Upper	0	0.0%	\$0	0.0%	26.4%	0	0.0%	12.1%	\$0	0.0%	4.0%	0	0.0%	16.7%	\$0	0.0%	34.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	0.7%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	4.7%	\$3,020	2.8%	5.7%	16	5.1%	4.2%	\$1,732	3.0%	3.3%	12	4.2%	3.8%	\$1,288	2.5%	6.2%
	Moderate	99	16.6%	\$7,061	6.5%	21.4%	50	16.0%	13.4%	\$3,598	6.2%	10.9%	49	17.1%	12.5%	\$3,463	6.8%	9.1%
	Middle	155	25.9%	\$25,672	23.6%	28.6%	92	29.5%	29.7%	\$15,708	27.2%	30.8%	63	22.0%	29.1%	\$9,964	19.5%	27.2%
	Upper	316	52.8%	\$73,195	67.2%	44.3%	154	49.4%	52.6%	\$36,777	63.6%	54.9%	162	56.6%	54.6%	\$36,418	71.2%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	598	100.0%	\$108,948	100.0%	100.0%	312	100.0%	100.0%	\$57,815	100.0%	100.0%	286	100.0%	100.0%	\$51,133	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	37	6.3%	\$4,756	7.8%	6.7%	17	8.2%	5.8%	\$3,194	10.2%	6.5%	20	5.2%	5.9%	\$1,562	5.3%	7.3%
	Moderate	204	34.6%	\$21,473	35.2%	24.5%	93	44.7%	26.0%	\$9,941	31.6%	30.9%	111	29.1%	24.7%	\$11,532	39.0%	27.9%
	Middle	166	28.2%	\$18,094	29.7%	29.8%	45	21.6%	27.0%	\$9,890	31.4%	24.6%	121	31.8%	28.1%	\$8,204	27.7%	26.1%
	Upper	182	30.9%	\$16,696	27.4%	38.8%	53	25.5%	39.0%	\$8,424	26.8%	36.4%	129	33.9%	39.0%	\$8,272	28.0%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.3%	\$0	0.0%	0.9%	0	0.0%	0.4%	\$0	0.0%	1.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.6%	0	0.0%	1.8%	\$0	0.0%	0.7%
Total	589	100.0%	\$61,019	100.0%	100.0%	208	100.0%	100.0%	\$31,449	100.0%	100.0%	381	100.0%	100.0%	\$29,570	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	38.5%	\$0	0.0%	9.7%	0	0.0%	45.5%	\$0	0.0%	19.9%
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	15.4%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	47.8%	0	0.0%	38.5%	\$0	0.0%	79.4%	0	0.0%	45.5%	\$0	0.0%	75.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	7.4%	0	0.0%	9.1%	\$0	0.0%	4.2%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Savannah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison													
		Bank				Families by Family Income %	2014			2015										
		Count		Dollar			Count		Dollar			Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	\$ %			
HOME PURCHASE	Low	9	4.0%	\$771	1.4%	23.1%	4	3.3%	4.2%	\$407	1.4%	1.9%	5	4.9%	4.2%	\$364	1.4%	1.9%		
	Moderate	31	13.8%	\$3,669	6.8%	18.1%	12	9.8%	12.0%	\$1,397	5.0%	7.4%	19	18.6%	15.0%	\$2,272	8.9%	9.6%		
	Middle	57	25.4%	\$9,370	17.5%	19.4%	37	30.3%	22.0%	\$5,788	20.6%	18.4%	20	19.6%	21.6%	\$3,582	14.1%	18.2%		
	Upper	127	56.7%	\$39,811	74.2%	39.5%	69	56.6%	40.1%	\$20,543	73.0%	52.7%	58	56.9%	38.6%	\$19,268	75.6%	51.4%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	19.6%	0	0.0%	20.6%	\$0	0.0%	18.9%		
	Total	224	100.0%	\$53,621	100.0%	100.0%	122	100.0%	100.0%	\$28,135	100.0%	100.0%	102	100.0%	100.0%	\$25,486	100.0%	100.0%		
REFINANCE	Low	24	9.2%	\$2,052	3.9%	23.1%	13	9.6%	5.1%	\$1,055	3.9%	2.5%	11	8.7%	4.3%	\$997	4.0%	2.0%		
	Moderate	33	12.6%	\$2,976	5.7%	18.1%	21	15.6%	8.2%	\$1,868	6.8%	4.9%	12	9.4%	8.9%	\$1,108	4.5%	5.1%		
	Middle	41	15.6%	\$5,121	9.9%	19.4%	22	16.3%	14.9%	\$2,460	9.0%	11.4%	19	15.0%	13.2%	\$2,661	10.8%	9.5%		
	Upper	139	53.1%	\$38,317	73.7%	39.5%	66	48.9%	38.3%	\$19,986	73.1%	47.5%	73	57.5%	36.6%	\$18,331	74.4%	47.6%		
	Unknown	25	9.5%	\$3,509	6.8%	0.0%	13	9.6%	33.5%	\$1,960	7.2%	33.7%	12	9.4%	37.0%	\$1,549	6.3%	35.8%		
	Total	262	100.0%	\$51,975	100.0%	100.0%	135	100.0%	100.0%	\$27,329	100.0%	100.0%	127	100.0%	100.0%	\$24,646	100.0%	100.0%		
HOME IMPROVEMENT	Low	14	12.5%	\$68	2.0%	23.1%	7	12.7%	16.7%	\$33	1.4%	2.8%	7	12.3%	20.5%	\$35	3.5%	4.7%		
	Moderate	16	14.3%	\$118	3.5%	18.1%	8	14.5%	8.2%	\$42	1.8%	2.5%	8	14.0%	17.3%	\$76	7.6%	6.1%		
	Middle	29	25.9%	\$337	10.1%	19.4%	18	32.7%	20.4%	\$230	9.8%	10.9%	11	19.3%	16.1%	\$107	10.7%	14.0%		
	Upper	51	45.5%	\$2,811	83.9%	39.5%	20	36.4%	36.3%	\$2,028	86.3%	63.6%	31	54.4%	40.6%	\$783	78.2%	55.1%		
	Unknown	2	1.8%	\$18	0.5%	0.0%	2	3.6%	18.4%	\$18	0.8%	20.2%	0	0.0%	5.6%	\$0	0.0%	20.0%		
	Total	112	100.0%	\$3,352	100.0%	100.0%	55	100.0%	100.0%	\$2,351	100.0%	100.0%	57	100.0%	100.0%	\$1,001	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	39.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	47	7.9%	\$2,891	2.7%	23.1%	24	7.7%	4.9%	\$1,495	2.6%	2.0%	23	8.0%	4.7%	\$1,396	2.7%	1.8%		
	Moderate	80	13.4%	\$6,763	6.2%	18.1%	41	13.1%	10.5%	\$3,307	5.7%	6.1%	39	13.6%	12.9%	\$3,456	6.8%	7.1%		
	Middle	127	21.2%	\$14,828	13.6%	19.4%	77	24.7%	19.4%	\$8,478	14.7%	14.9%	50	17.5%	18.4%	\$6,350	12.4%	13.3%		
	Upper	317	53.0%	\$80,939	74.3%	39.5%	155	49.7%	39.2%	\$42,557	73.6%	47.9%	162	56.6%	37.8%	\$38,382	75.1%	44.2%		
	Unknown	27	4.5%	\$3,527	3.2%	0.0%	15	4.8%	26.0%	\$1,978	3.4%	29.2%	12	4.2%	26.2%	\$1,549	3.0%	33.6%		
	Total	598	100.0%	\$108,948	100.0%	100.0%	312	100.0%	100.0%	\$57,815	100.0%	100.0%	286	100.0%	100.0%	\$51,133	100.0%	100.0%		
Small Business	Revenue	Total Businesses																		
		\$1 Million or Less	264	44.8%	\$9,503	15.6%	91.8%	87	41.8%	48.8%	\$4,765	15.2%	38.1%	177	46.5%	50.4%	\$4,738	16.0%	37.9%	
		Over \$1 Million	304	51.6%	\$46,225	75.8%	7.9%	112	53.8%					192	50.4%					
		Total Rev. available	568	96.4%	\$55,728	91.4%	99.7%	199	95.6%					369	96.9%					
		Rev. Not Known	21	3.6%	\$5,291	8.7%	0.3%	9	4.3%					12	3.1%					
	Total	589	100.0%	\$61,019	100.0%	100.0%	208	100.0%					381	100.0%						
Small Business	Loan Size	\$100,000 or Less	443	75.2%	\$5,961	9.8%		135	64.9%	86.3%	\$2,273	7.2%	20.6%	308	80.8%	87.3%	\$3,688	12.5%	22.1%	
		\$100,001 - \$250,000	64	10.9%	\$11,325	18.6%		33	15.9%	6.4%	\$5,919	18.8%	18.1%	31	8.1%	5.7%	\$5,406	18.3%	17.2%	
		\$250,001 - \$1 Million	82	13.9%	\$43,733	71.7%		40	19.2%	7.4%	\$23,257	74.0%	61.3%	42	11.0%	7.0%	\$20,476	69.2%	60.7%	
		Total	589	100.0%	\$61,019	100.0%	100.0%	208	100.0%	100.0%	\$31,449	100.0%	100.0%	381	100.0%	100.0%	\$29,570	100.0%	100.0%	
Small Farm	Revenue	Total Farms																		
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%	0	0.0%	53.8%	\$0	0.0%	91.8%	0	0.0%	54.5%	\$0	0.0%	75.4%	
		Over \$1 Million	0	0.0%	\$0	0.0%	2.8%	0	0.0%					0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.3%	\$0	0.0%	28.5%	0	0.0%	81.8%	\$0	0.0%	33.9%	
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.7%	\$0	0.0%	71.5%	0	0.0%	18.2%	\$0	0.0%	66.1%	
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA South GA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ (000s)	Agg \$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	0.2%	\$0	0.0%	0.3%
	Moderate	3	12.0%	\$381	10.5%	14.9%	2	16.7%	8.2%	\$339	20.3%	5.9%	1	7.7%	10.1%	\$42	2.2%	7.5%
	Middle	14	56.0%	\$2,023	56.0%	58.6%	3	25.0%	61.4%	\$425	25.5%	60.1%	11	84.6%	64.8%	\$1,598	82.1%	63.7%
	Upper	8	32.0%	\$1,208	33.4%	25.4%	7	58.3%	29.7%	\$902	54.1%	33.5%	1	7.7%	25.0%	\$306	15.7%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	25	100.0%	\$3,612	100.0%	100.0%	12	100.0%	100.0%	\$1,666	100.0%	100.0%	13	100.0%	100.0%	\$1,946	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$53	0.9%	1.0%	1	3.1%	0.7%	\$53	1.7%	0.5%	0	0.0%	0.9%	\$0	0.0%	0.7%
	Moderate	4	7.7%	\$394	6.9%	14.9%	3	9.4%	10.9%	\$291	9.2%	7.4%	1	5.0%	9.9%	\$103	4.0%	7.2%
	Middle	31	59.6%	\$3,340	58.2%	58.6%	19	59.4%	62.2%	\$1,894	59.8%	66.3%	12	60.0%	63.1%	\$1,446	56.4%	65.2%
	Upper	16	30.8%	\$1,947	34.0%	25.4%	9	28.1%	26.2%	\$931	29.4%	25.8%	7	35.0%	26.1%	\$1,016	39.6%	26.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	52	100.0%	\$5,734	100.0%	100.0%	32	100.0%	100.0%	\$3,169	100.0%	100.0%	20	100.0%	100.0%	\$2,565	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	8.0%	\$130	13.2%	14.9%	2	9.5%	13.4%	\$103	20.5%	6.3%	2	6.9%	20.8%	\$27	5.6%	10.0%
	Middle	32	64.0%	\$442	44.9%	58.6%	14	66.7%	68.4%	\$166	33.0%	69.8%	18	62.1%	58.5%	\$276	57.3%	67.7%
	Upper	14	28.0%	\$413	41.9%	25.4%	5	23.8%	17.1%	\$234	46.5%	23.7%	9	31.0%	20.8%	\$179	37.1%	22.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$985	100.0%	100.0%	21	100.0%	100.0%	\$503	100.0%	100.0%	29	100.0%	100.0%	\$482	100.0%	100.0%
MULTIFAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	20.0%	\$0	0.0%	11.3%	0	0.0%	30.0%	\$0	0.0%	27.1%
	Middle	0	0.0%	\$0	0.0%	65.2%	0	0.0%	20.0%	\$0	0.0%	21.5%	0	0.0%	30.0%	\$0	0.0%	23.3%
	Upper	0	0.0%	\$0	0.0%	14.0%	0	0.0%	60.0%	\$0	0.0%	67.2%	0	0.0%	40.0%	\$0	0.0%	49.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	0.8%	\$53	0.5%	1.0%	1	1.5%	0.7%	\$53	1.0%	0.5%	0	0.0%	0.5%	\$0	0.0%	0.5%
	Moderate	11	8.7%	\$905	8.8%	14.9%	7	10.8%	10.0%	\$733	13.7%	6.8%	4	6.5%	10.9%	\$172	3.4%	8.3%
	Middle	77	60.6%	\$5,805	56.2%	58.6%	36	55.4%	62.1%	\$2,485	46.6%	62.0%	41	66.1%	63.4%	\$3,320	66.5%	62.6%
	Upper	38	29.9%	\$3,568	34.5%	25.4%	21	32.3%	27.2%	\$2,067	38.7%	30.7%	17	27.4%	25.2%	\$1,501	30.1%	28.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	127	100.0%	\$10,331	100.0%	100.0%	65	100.0%	100.0%	\$5,338	100.0%	100.0%	62	100.0%	100.0%	\$4,993	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.1%	0	0.0%	0.4%	\$0	0.0%	0.8%
	Moderate	12	14.0%	\$1,642	23.3%	18.8%	4	16.0%	21.3%	\$298	7.2%	22.7%	8	13.1%	20.5%	\$1,344	45.8%	24.5%
	Middle	53	61.6%	\$5,196	73.6%	59.7%	19	76.0%	53.7%	\$3,757	91.1%	60.4%	34	55.7%	54.3%	\$1,439	49.1%	59.8%
	Upper	21	24.4%	\$221	3.1%	20.9%	2	8.0%	22.5%	\$71	1.7%	16.3%	19	31.1%	22.3%	\$150	5.1%	14.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.6%	0	0.0%	2.6%	\$0	0.0%	0.7%
Total	86	100.0%	\$7,059	100.0%	100.0%	25	100.0%	100.0%	\$4,126	100.0%	100.0%	61	100.0%	100.0%	\$2,933	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.8%	0	0.0%	0.3%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	9.6%	0	0.0%	12.2%	\$0	0.0%	8.6%	0	0.0%	6.7%	\$0	0.0%	4.5%
	Middle	0	0.0%	\$0	0.0%	63.1%	0	0.0%	55.6%	\$0	0.0%	58.5%	0	0.0%	54.6%	\$0	0.0%	51.1%
	Upper	1	100.0%	\$52	100.0%	25.6%	0	0.0%	31.9%	\$0	0.0%	32.8%	1	100.0%	36.2%	\$52	100.0%	42.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%
Total	1	100.0%	\$52	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$52	100.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA South GA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014					2015						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	\$ %	%	Agg	Bank	Agg	Bank	\$ %	Agg
HOME PURCHASE	Low	1	4.0%	\$42	1.2%	24.4%	0	0.0%	4.1%	\$0	0.0%	2.1%	1	7.7%	4.3%	\$42	2.2%	1.9%
	Moderate	4	16.0%	\$301	8.3%	17.4%	3	25.0%	15.8%	\$250	15.0%	10.0%	1	7.7%	13.1%	\$51	2.6%	8.5%
	Middle	9	36.0%	\$1,110	30.7%	17.5%	5	41.7%	20.7%	\$626	37.6%	18.0%	4	30.8%	20.1%	\$484	24.9%	17.5%
	Upper	11	44.0%	\$2,159	59.8%	40.7%	4	33.3%	35.0%	\$790	47.4%	47.4%	7	53.8%	38.6%	\$1,369	70.3%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.5%	\$0	0.0%	22.5%	0	0.0%	23.8%	\$0	0.0%	21.7%
	Total	25	100.0%	\$3,612	100.0%	100.0%	12	100.0%	100.0%	\$1,666	100.0%	100.0%	13	100.0%	100.0%	\$1,946	100.0%	100.0%
REFINANCE	Low	6	11.5%	\$593	10.3%	24.4%	5	15.6%	7.0%	\$507	16.0%	3.2%	1	5.0%	4.1%	\$86	3.4%	1.9%
	Moderate	7	13.5%	\$528	9.2%	17.4%	3	9.4%	8.5%	\$185	5.8%	4.3%	4	20.0%	9.3%	\$343	13.4%	5.3%
	Middle	11	21.2%	\$1,045	18.2%	17.5%	7	21.9%	15.7%	\$608	19.2%	11.0%	4	20.0%	14.1%	\$437	17.0%	10.7%
	Upper	23	44.2%	\$2,921	50.9%	40.7%	12	37.5%	42.4%	\$1,222	38.6%	52.1%	11	55.0%	40.0%	\$1,699	66.2%	48.3%
	Unknown	5	9.6%	\$647	11.3%	0.0%	5	15.6%	26.4%	\$647	20.4%	29.4%	0	0.0%	32.5%	\$0	0.0%	33.9%
	Total	52	100.0%	\$5,734	100.0%	100.0%	32	100.0%	100.0%	\$3,169	100.0%	100.0%	20	100.0%	100.0%	\$2,565	100.0%	100.0%
HOME IMPROVEMENT	Low	6	12.0%	\$15	1.5%	24.4%	3	14.3%	15.0%	\$7	1.4%	8.5%	3	10.3%	12.6%	\$8	1.7%	2.7%
	Moderate	11	22.0%	\$55	5.6%	17.4%	7	33.3%	18.2%	\$36	7.2%	6.1%	4	13.8%	15.8%	\$19	3.9%	7.3%
	Middle	6	12.0%	\$54	5.5%	17.5%	1	4.8%	16.0%	\$1	0.2%	10.9%	5	17.2%	18.6%	\$53	11.0%	15.9%
	Upper	27	54.0%	\$861	87.4%	40.7%	10	47.6%	38.0%	\$459	91.3%	59.7%	17	58.6%	45.9%	\$402	83.4%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	12.8%	\$0	0.0%	14.8%	0	0.0%	7.1%	\$0	0.0%	12.6%
	Total	50	100.0%	\$985	100.0%	100.0%	21	100.0%	100.0%	\$503	100.0%	100.0%	29	100.0%	100.0%	\$482	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	13	10.2%	\$650	6.3%	24.4%	8	12.3%	6.3%	\$514	9.6%	2.7%	5	8.1%	4.8%	\$136	2.7%	1.8%
	Moderate	22	17.3%	\$884	8.6%	17.4%	13	20.0%	12.5%	\$471	8.8%	6.8%	9	14.5%	11.5%	\$413	8.3%	6.6%
	Middle	26	20.5%	\$2,209	21.4%	17.5%	13	20.0%	17.8%	\$1,235	23.1%	13.9%	13	21.0%	17.1%	\$974	19.5%	13.5%
	Upper	61	48.0%	\$5,941	57.5%	40.7%	26	40.0%	38.6%	\$2,471	46.3%	48.4%	35	56.5%	39.7%	\$3,470	69.5%	47.3%
	Unknown	5	3.9%	\$647	6.3%	0.0%	5	7.7%	24.8%	\$647	12.1%	28.2%	0	0.0%	26.9%	\$0	0.0%	30.8%
	Total	127	100.0%	\$10,331	100.0%	100.0%	65	100.0%	100.0%	\$5,338	100.0%	100.0%	62	100.0%	100.0%	\$4,993	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	54	62.8%	\$1,468	20.8%	91.6%	14	56.0%	50.1%	\$1,164	28.2%	46.3%	40	65.6%	53.7%	\$304	10.4%	55.0%
	Over \$1 Million	30	34.9%	\$4,277	60.6%	7.4%	9	36.0%					21	34.4%				
	Total Rev. available	84	97.7%	\$5,745	81.4%	99.0%	23	92.0%					61	100.0%				
	Rev. Not Known	2	2.3%	\$1,314	18.6%	0.9%	2	8.0%					0	0.0%				
	Total	86	100.0%	\$7,059	100.0%	100.0%	25	100.0%					61	100.0%				
Small Business Loan Size	\$100,000 or Less	74	86.0%	\$860	12.2%		17	68.0%	87.9%	\$324	7.9%	28.1%	57	93.4%	88.9%	\$536	18.3%	31.0%
	\$100,001 - \$250,000	4	4.7%	\$1,000	14.2%		4	16.0%	6.4%	\$1,000	24.2%	19.4%	0	0.0%	7.0%	\$0	0.0%	23.7%
	\$250,001 - \$1 Million	8	9.3%	\$5,199	73.7%		4	16.0%	5.7%	\$2,802	67.9%	52.5%	4	6.6%	4.2%	\$2,397	81.7%	45.4%
	Total	86	100.0%	\$7,059	100.0%		25	100.0%	100.0%	\$4,126	100.0%	100.0%	61	100.0%	100.0%	\$2,933	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	1	100.0%	\$52	100.0%	93.6%	0	0.0%	52.7%	\$0	0.0%	67.9%	1	100.0%	59.7%	\$52	100.0%	68.4%
	Over \$1 Million	0	0.0%	\$0	0.0%	6.4%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	1	100.0%	\$52	100.0%	100.0%	0	0.0%					1	100.0%				
Small Farm Loan Size	\$100,000 or Less	1	100.0%	\$52	100.0%		0	0.0%	72.2%	\$0	0.0%	20.1%	1	100.0%	69.2%	\$52	100.0%	20.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	19.0%	\$0	0.0%	39.2%	0	0.0%	20.3%	\$0	0.0%	37.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	8.8%	\$0	0.0%	40.7%	0	0.0%	10.5%	\$0	0.0%	42.1%
	Total	1	100.0%	\$52	100.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	1	100.0%	100.0%	\$52	100.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Statesboro

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.8%	\$0	0.0%	2.0%	0	0.0%	0.9%	\$0	0.0%	1.2%
	Moderate	1	4.2%	\$93	2.4%	3.3%	1	7.7%	2.2%	\$93	4.6%	1.7%	0	0.0%	2.8%	\$0	0.0%	2.4%
	Middle	6	25.0%	\$840	22.1%	37.8%	5	38.5%	29.6%	\$673	33.2%	27.5%	1	9.1%	29.3%	\$167	9.4%	25.3%
	Upper	17	70.8%	\$2,876	75.5%	56.7%	7	53.8%	65.4%	\$1,262	62.2%	68.7%	10	90.9%	67.0%	\$1,614	90.6%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$3,809	100.0%	100.0%	13	100.0%	100.0%	\$2,028	100.0%	100.0%	11	100.0%	100.0%	\$1,781	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	4.0%	\$0	0.0%	3.6%	0	0.0%	3.7%	\$0	0.0%	1.4%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	5.3%	\$0	0.0%	4.7%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Middle	6	46.2%	\$567	44.7%	37.8%	4	44.4%	36.5%	\$404	44.0%	32.7%	2	50.0%	32.3%	\$163	46.6%	30.7%
	Upper	7	53.8%	\$702	55.3%	56.7%	5	55.6%	54.3%	\$515	56.0%	59.0%	2	50.0%	61.8%	\$187	53.4%	66.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$1,269	100.0%	100.0%	9	100.0%	100.0%	\$919	100.0%	100.0%	4	100.0%	100.0%	\$350	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	2.5%	\$0	0.0%	0.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.3%	0	0.0%	2.5%	\$0	0.0%	0.7%	0	0.0%	5.3%	\$0	0.0%	4.6%
	Middle	4	57.1%	\$161	64.1%	37.8%	1	50.0%	27.5%	\$93	72.7%	15.2%	3	60.0%	47.4%	\$68	55.3%	26.3%
	Upper	3	42.9%	\$90	35.9%	56.7%	1	50.0%	67.5%	\$35	27.3%	83.3%	2	40.0%	47.4%	\$55	44.7%	69.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	7	100.0%	\$251	100.0%	100.0%	2	100.0%	100.0%	\$128	100.0%	100.0%	5	100.0%	100.0%	\$123	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	63.9%	0	0.0%	25.0%	\$0	0.0%	46.8%	0	0.0%	66.7%	\$0	0.0%	90.5%
	Moderate	0	0.0%	\$0	0.0%	13.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	1.2%
	Middle	0	0.0%	\$0	0.0%	14.3%	0	0.0%	25.0%	\$0	0.0%	6.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	8.2%	0	0.0%	50.0%	\$0	0.0%	47.2%	0	0.0%	16.7%	\$0	0.0%	8.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	2.1%	0	0.0%	3.3%	\$0	0.0%	3.2%	0	0.0%	2.1%	\$0	0.0%	5.9%
	Moderate	1	2.3%	\$93	1.7%	3.3%	1	4.2%	3.4%	\$93	3.0%	2.8%	0	0.0%	2.8%	\$0	0.0%	1.9%
	Middle	16	36.4%	\$1,568	29.4%	37.8%	10	41.7%	32.2%	\$1,170	38.0%	29.0%	6	30.0%	30.7%	\$398	17.7%	25.9%
	Upper	27	61.4%	\$3,668	68.8%	56.7%	13	54.2%	61.1%	\$1,812	58.9%	65.0%	14	70.0%	64.4%	\$1,856	82.3%	66.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	44	100.0%	\$5,329	100.0%	100.0%	24	100.0%	100.0%	\$3,075	100.0%	100.0%	20	100.0%	100.0%	\$2,254	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	33.3%	\$778	77.6%	7.7%	2	28.6%	11.4%	\$408	69.7%	13.6%	1	50.0%	9.1%	\$370	88.7%	18.4%
	Moderate	2	22.2%	\$57	5.7%	6.0%	2	28.6%	6.0%	\$57	9.7%	6.0%	0	0.0%	6.3%	\$0	0.0%	10.3%
	Middle	1	11.1%	\$5	0.5%	44.4%	1	14.3%	43.1%	\$5	0.9%	41.1%	0	0.0%	40.1%	\$0	0.0%	35.9%
	Upper	3	33.3%	\$162	16.2%	41.9%	2	28.6%	36.1%	\$115	19.7%	38.8%	1	50.0%	42.6%	\$47	11.3%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	0.5%	0	0.0%	1.8%	\$0	0.0%	0.3%
Total	9	100.0%	\$1,002	100.0%	100.0%	7	100.0%	100.0%	\$585	100.0%	100.0%	2	100.0%	100.0%	\$417	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	43.2%	0	0.0%	68.7%	\$0	0.0%	65.6%	0	0.0%	63.6%	\$0	0.0%	65.0%
	Upper	0	0.0%	\$0	0.0%	56.3%	0	0.0%	31.3%	\$0	0.0%	34.4%	0	0.0%	35.6%	\$0	0.0%	34.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Statesboro

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	1	4.2%	\$91	2.4%	18.4%	1	7.7%	1.8%	\$91	4.5%	0.9%	0	0.0%	2.7%	\$0	0.0%	1.2%	
	Moderate	1	4.2%	\$138	3.6%	16.3%	0	0.0%	11.3%	\$0	0.0%	7.8%	1	9.1%	13.2%	\$138	7.7%	8.9%	
	Middle	5	20.8%	\$577	15.1%	17.2%	3	23.1%	18.6%	\$352	17.4%	15.6%	2	18.2%	19.0%	\$225	12.6%	17.2%	
	Upper	17	70.8%	\$3,003	78.8%	48.2%	9	69.2%	47.3%	\$1,585	78.2%	53.8%	8	72.7%	44.0%	\$1,418	79.6%	52.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.1%	\$0	0.0%	21.9%	0	0.0%	21.0%	\$0	0.0%	20.4%	
	Total	24	100.0%	\$3,809	100.0%	100.0%	13	100.0%	100.0%	\$2,028	100.0%	100.0%	11	100.0%	100.0%	\$1,781	100.0%	100.0%	
REFINANCE	Low	1	7.7%	\$115	9.1%	18.4%	1	11.1%	3.5%	\$115	12.5%	1.3%	0	0.0%	3.1%	\$0	0.0%	1.6%	
	Moderate	1	7.7%	\$107	8.4%	16.3%	0	0.0%	7.5%	\$0	0.0%	5.2%	1	25.0%	4.8%	\$107	30.6%	3.4%	
	Middle	1	7.7%	\$99	7.8%	17.2%	1	11.1%	14.9%	\$99	10.8%	12.4%	0	0.0%	9.9%	\$0	0.0%	6.8%	
	Upper	10	76.9%	\$948	74.7%	48.2%	7	77.8%	44.0%	\$705	76.7%	49.3%	3	75.0%	51.0%	\$243	69.4%	57.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.1%	\$0	0.0%	31.8%	0	0.0%	31.2%	\$0	0.0%	30.3%	
	Total	13	100.0%	\$1,269	100.0%	100.0%	9	100.0%	100.0%	\$919	100.0%	100.0%	4	100.0%	100.0%	\$350	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	2.5%	\$0	0.0%	0.1%	0	0.0%	5.3%	\$0	0.0%	0.5%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	12.5%	\$0	0.0%	1.5%	0	0.0%	13.2%	\$0	0.0%	10.1%	
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	10.0%	\$0	0.0%	11.8%	0	0.0%	13.2%	\$0	0.0%	7.6%	
	Upper	7	100.0%	\$251	100.0%	48.2%	2	100.0%	65.0%	\$128	100.0%	75.3%	5	100.0%	60.5%	\$123	100.0%	57.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.0%	\$0	0.0%	11.2%	0	0.0%	7.9%	\$0	0.0%	24.7%	
	Total	7	100.0%	\$251	100.0%	100.0%	2	100.0%	100.0%	\$128	100.0%	100.0%	5	100.0%	100.0%	\$123	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	4.5%	\$206	3.9%	18.4%	2	8.3%	2.5%	\$206	6.7%	1.0%	0	0.0%	2.9%	\$0	0.0%	1.3%	
	Moderate	2	4.5%	\$245	4.6%	16.3%	0	0.0%	9.8%	\$0	0.0%	6.6%	2	10.0%	10.2%	\$245	10.9%	6.4%	
	Middle	6	13.6%	\$676	12.7%	17.2%	4	16.7%	16.8%	\$451	14.7%	14.2%	2	10.0%	15.6%	\$225	10.0%	12.5%	
	Upper	34	77.3%	\$4,202	78.9%	48.2%	18	75.0%	46.4%	\$2,418	78.6%	51.7%	16	80.0%	46.7%	\$1,784	79.1%	51.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.5%	\$0	0.0%	26.5%	0	0.0%	24.5%	\$0	0.0%	28.1%	
	Total	44	100.0%	\$5,329	100.0%	100.0%	24	100.0%	100.0%	\$3,075	100.0%	100.0%	20	100.0%	100.0%	\$2,254	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	4	44.4%	\$155	15.5%	93.7%	3	42.9%	51.6%	\$108	18.5%	54.4%	1	50.0%	58.2%	\$47	11.3%	60.0%	
	Over \$1 Million	5	55.6%	\$847	84.5%	5.7%	4	57.1%					1	50.0%					
	Total Rev. available	9	100.0%	\$1,002	100.0%	99.4%	7	100.0%					2	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
	Total	9	100.0%	\$1,002	100.0%	100.0%	7	100.0%					2	100.0%					
	Small Business Loan Size	\$100,000 or Less	7	77.8%	\$282	28.1%		6	85.7%	85.9%	\$235	40.2%	27.4%	1	50.0%	86.0%	\$47	11.3%	31.4%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.8%	\$0	0.0%	26.9%	0	0.0%	8.3%	\$0	0.0%	23.5%
		\$250,001 - \$1 Million	2	22.2%	\$720	71.9%		1	14.3%	5.3%	\$350	59.8%	45.7%	1	50.0%	5.8%	\$370	88.7%	45.2%
		Total	9	100.0%	\$1,002	100.0%		7	100.0%	100.0%	\$585	100.0%	100.0%	2	100.0%	100.0%	\$417	100.0%	100.0%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
Small Farm Revenue	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	64.6%	\$0	0.0%	89.1%	0	0.0%	65.9%	\$0	0.0%	80.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	64.6%	\$0	0.0%	20.1%	0	0.0%	68.9%	\$0	0.0%	21.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.2%	\$0	0.0%	36.3%	0	0.0%	15.2%	\$0	0.0%	23.5%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	13.1%	\$0	0.0%	43.6%	0	0.0%	15.9%	\$0	0.0%	54.6%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Valdosta

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	1.3%	\$0	0.0%	0.3%	0	0.0%	0.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	10.6%	\$0	0.0%	6.7%	0	0.0%	10.4%	\$0	0.0%	6.4%
	Middle	1	7.7%	\$275	13.1%	27.7%	0	0.0%	22.4%	\$0	0.0%	20.3%	1	12.5%	23.3%	\$275	23.8%	24.2%
	Upper	12	92.3%	\$1,823	86.9%	49.8%	5	100.0%	65.7%	\$944	100.0%	72.7%	7	87.5%	65.6%	\$879	76.2%	69.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$2,098	100.0%	100.0%	5	100.0%	100.0%	\$944	100.0%	100.0%	8	100.0%	100.0%	\$1,154	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	3.8%	0	0.0%	2.0%	\$0	0.0%	1.1%	0	0.0%	2.2%	\$0	0.0%	1.1%
	Moderate	3	30.0%	\$341	25.6%	18.7%	2	40.0%	21.4%	\$223	36.6%	16.8%	1	20.0%	20.8%	\$118	16.3%	17.7%
	Middle	2	20.0%	\$371	27.9%	27.7%	0	0.0%	21.6%	\$0	0.0%	21.8%	2	40.0%	20.7%	\$371	51.3%	20.0%
	Upper	5	50.0%	\$620	46.5%	49.8%	3	60.0%	54.9%	\$386	63.4%	60.3%	2	40.0%	56.3%	\$234	32.4%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$1,332	100.0%	100.0%	5	100.0%	100.0%	\$609	100.0%	100.0%	5	100.0%	100.0%	\$723	100.0%	100.0%
HOME IMPROVEMENT	Low	1	7.7%	\$4	1.2%	3.8%	1	16.7%	4.5%	\$4	3.7%	2.0%	0	0.0%	1.1%	\$0	0.0%	0.1%
	Moderate	0	0.0%	\$0	0.0%	18.7%	0	0.0%	17.1%	\$0	0.0%	16.7%	0	0.0%	25.8%	\$0	0.0%	20.6%
	Middle	1	7.7%	\$23	6.9%	27.7%	1	16.7%	22.6%	\$23	21.1%	26.6%	0	0.0%	19.1%	\$0	0.0%	19.0%
	Upper	11	84.6%	\$304	91.8%	49.8%	4	66.7%	55.8%	\$82	75.2%	54.7%	7	100.0%	53.9%	\$222	100.0%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$331	100.0%	100.0%	6	100.0%	100.0%	\$109	100.0%	100.0%	7	100.0%	100.0%	\$222	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	13.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	11.1%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	55.7%	0	0.0%	85.7%	\$0	0.0%	55.6%	0	0.0%	66.7%	\$0	0.0%	39.8%
	Middle	0	0.0%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	14.3%	\$0	0.0%	44.4%	0	0.0%	22.2%	\$0	0.0%	59.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.8%	\$4	0.1%	3.8%	1	6.3%	1.8%	\$4	0.2%	0.7%	0	0.0%	1.5%	\$0	0.0%	0.7%
	Moderate	3	8.3%	\$341	9.1%	18.7%	2	12.5%	16.5%	\$223	13.4%	14.9%	1	5.0%	16.2%	\$118	5.6%	15.0%
	Middle	4	11.1%	\$669	17.8%	27.7%	1	6.3%	21.9%	\$23	1.4%	19.6%	3	15.0%	21.8%	\$646	30.8%	19.7%
	Upper	28	77.8%	\$2,747	73.0%	49.8%	12	75.0%	59.7%	\$1,412	85.0%	64.9%	16	80.0%	60.6%	\$1,335	63.6%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$3,761	100.0%	100.0%	16	100.0%	100.0%	\$1,662	100.0%	100.0%	20	100.0%	100.0%	\$2,099	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	4.9%	0	0.0%	3.4%	\$0	0.0%	6.4%	0	0.0%	4.1%	\$0	0.0%	6.2%
	Moderate	14	60.9%	\$4,494	79.5%	33.3%	8	66.7%	35.5%	\$1,917	93.4%	41.1%	6	54.5%	35.2%	\$2,577	71.5%	38.7%
	Middle	3	13.0%	\$134	2.4%	14.7%	3	25.0%	12.5%	\$134	6.5%	5.9%	0	0.0%	10.6%	\$0	0.0%	8.1%
	Upper	6	26.1%	\$1,028	18.2%	47.1%	1	8.3%	46.8%	\$1	0.0%	46.2%	5	45.5%	49.1%	\$1,027	28.5%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%	0	0.0%	1.0%	\$0	0.0%	0.3%
Total	23	100.0%	\$5,656	100.0%	100.0%	12	100.0%	100.0%	\$2,052	100.0%	100.0%	11	100.0%	100.0%	\$3,604	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	15.7%	0	0.0%	3.6%	\$0	0.0%	0.6%	0	0.0%	7.4%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	30.4%	0	0.0%	32.1%	\$0	0.0%	22.2%	0	0.0%	29.6%	\$0	0.0%	20.5%
	Upper	0	0.0%	\$0	0.0%	53.9%	0	0.0%	64.3%	\$0	0.0%	77.1%	0	0.0%	55.6%	\$0	0.0%	76.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: GA Valdosta

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	2.1%	\$0	0.0%	1.0%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Moderate	3	23.1%	\$349	16.6%	18.0%	3	60.0%	9.5%	\$349	37.0%	6.0%	0	0.0%	13.5%	\$0	0.0%	9.5%
	Middle	3	23.1%	\$419	20.0%	17.9%	0	0.0%	20.9%	\$0	0.0%	17.9%	3	37.5%	23.4%	\$419	36.3%	21.5%
	Upper	7	53.8%	\$1,330	63.4%	42.0%	2	40.0%	48.2%	\$595	63.0%	56.4%	5	62.5%	41.4%	\$735	63.7%	50.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.3%	\$0	0.0%	18.7%	0	0.0%	19.0%	\$0	0.0%	17.1%
	Total	13	100.0%	\$2,098	100.0%	100.0%	5	100.0%	100.0%	\$944	100.0%	100.0%	8	100.0%	100.0%	\$1,154	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	4.2%	\$0	0.0%	2.3%	0	0.0%	3.5%	\$0	0.0%	1.6%
	Moderate	1	10.0%	\$91	6.8%	18.0%	0	0.0%	6.8%	\$0	0.0%	3.7%	1	20.0%	5.7%	\$91	12.6%	3.5%
	Middle	1	10.0%	\$118	8.9%	17.9%	0	0.0%	11.6%	\$0	0.0%	8.8%	1	20.0%	13.0%	\$118	16.3%	9.8%
	Upper	4	40.0%	\$632	47.4%	42.0%	1	20.0%	38.5%	\$118	19.4%	41.3%	3	60.0%	37.4%	\$514	71.1%	43.5%
	Unknown	4	40.0%	\$491	36.9%	0.0%	4	80.0%	38.9%	\$491	80.6%	43.9%	0	0.0%	40.3%	\$0	0.0%	41.6%
	Total	10	100.0%	\$1,332	100.0%	100.0%	5	100.0%	100.0%	\$609	100.0%	100.0%	5	100.0%	100.0%	\$723	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	10.6%	\$0	0.0%	4.0%	0	0.0%	10.7%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	17.1%	\$0	0.0%	7.7%	0	0.0%	11.8%	\$0	0.0%	3.6%
	Middle	1	7.7%	\$4	1.2%	17.9%	1	16.7%	19.6%	\$4	3.7%	9.7%	0	0.0%	23.6%	\$0	0.0%	15.6%
	Upper	12	92.3%	\$327	98.8%	42.0%	5	83.3%	43.2%	\$105	96.3%	55.0%	7	100.0%	41.6%	\$222	100.0%	37.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.5%	\$0	0.0%	23.6%	0	0.0%	12.4%	\$0	0.0%	40.1%
	Total	13	100.0%	\$331	100.0%	100.0%	6	100.0%	100.0%	\$109	100.0%	100.0%	7	100.0%	100.0%	\$222	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	17.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	22.1%	0	0.0%	3.7%	\$0	0.0%	1.5%	0	0.0%	3.6%	\$0	0.0%	1.3%
	Moderate	4	11.1%	\$440	11.7%	18.0%	3	18.8%	8.7%	\$349	21.0%	4.6%	1	5.0%	9.9%	\$91	4.3%	5.9%
	Middle	5	13.9%	\$541	14.4%	17.9%	1	6.3%	16.4%	\$4	0.2%	12.4%	4	20.0%	18.7%	\$537	25.6%	14.2%
	Upper	23	63.9%	\$2,289	60.9%	42.0%	8	50.0%	43.1%	\$818	49.2%	45.6%	15	75.0%	39.4%	\$1,471	70.1%	42.0%
	Unknown	4	11.1%	\$491	13.1%	0.0%	4	25.0%	28.1%	\$491	29.5%	35.8%	0	0.0%	28.4%	\$0	0.0%	36.7%
	Total	36	100.0%	\$3,761	100.0%	100.0%	16	100.0%	100.0%	\$1,662	100.0%	100.0%	20	100.0%	100.0%	\$2,099	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	5	21.7%	\$58	1.0%	92.4%	3	25.0%	45.7%	\$50	2.4%	42.6%	2	18.2%	51.0%	\$8	0.2%	44.6%
	Over \$1 Million	17	73.9%	\$5,585	98.7%	7.1%	8	66.7%					9	81.8%				
	Total Rev. available	22	95.6%	\$5,643	99.7%	99.5%	11	91.7%					11	100.0%				
	Rev. Not Known	1	4.3%	\$13	0.2%	0.5%	1	8.3%					0	0.0%				
Total	23	100.0%	\$5,656	100.0%	100.0%	12	100.0%	100.0%	\$2,052	100.0%	100.0%	11	100.0%	100.0%	\$3,604	100.0%	100.0%	
Small Business Loan Size	\$100,000 or Less	15	65.2%	\$277	4.9%		8	66.7%	92.0%	\$235	11.5%	33.5%	7	63.6%	91.1%	\$42	1.2%	32.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	20.2%	0	0.0%	4.2%	\$0	0.0%	15.4%
	\$250,001 - \$1 Million	8	34.8%	\$5,379	95.1%		4	33.3%	3.6%	\$1,817	88.5%	46.4%	4	36.4%	4.7%	\$3,562	98.8%	52.3%
	Total	23	100.0%	\$5,656	100.0%		12	100.0%	100.0%	\$2,052	100.0%	100.0%	11	100.0%	100.0%	\$3,604	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	95.8%	0	0.0%	42.9%	\$0	0.0%	58.4%	0	0.0%	51.9%	\$0	0.0%	43.2%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.2%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	92.9%	\$0	0.0%	59.9%	0	0.0%	88.9%	\$0	0.0%	49.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	18.1%	0	0.0%	7.4%	\$0	0.0%	30.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	22.0%	0	0.0%	3.7%	\$0	0.0%	19.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms																	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: GA Warner Robins

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014		2015											
		Count	Dollar		Count	Dollar	Count	Dollar	Count	Dollar								
		#	%	\$ (000s)	%	%	%	%	%	%	%	%	%	%	%			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.2%	\$0	0.0%	0.1%	0	0.0%	0.2%	\$0	0.0%	0.0%
	Moderate	11	9.5%	\$846	4.4%	15.4%	7	11.7%	8.5%	\$606	6.5%	5.1%	4	7.1%	7.3%	\$240	2.5%	4.5%
	Middle	36	31.0%	\$4,953	26.0%	41.9%	20	33.3%	34.5%	\$2,471	26.5%	28.7%	16	28.6%	33.8%	\$2,482	25.5%	28.2%
	Upper	69	59.5%	\$13,250	69.6%	41.6%	33	55.0%	56.8%	\$6,234	67.0%	66.1%	36	64.3%	58.7%	\$7,016	72.0%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	116	100.0%	\$19,049	100.0%	100.0%	60	100.0%	100.0%	\$9,311	100.0%	100.0%	56	100.0%	100.0%	\$9,738	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	1.2%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	0.4%
	Moderate	31	11.8%	\$2,838	8.7%	15.4%	12	9.4%	13.5%	\$987	6.8%	9.4%	19	14.2%	10.6%	\$1,851	10.1%	6.7%
	Middle	77	29.4%	\$7,874	24.1%	41.9%	42	32.8%	36.3%	\$3,892	26.9%	34.2%	35	26.1%	35.0%	\$3,982	21.8%	31.5%
	Upper	154	58.8%	\$21,987	67.2%	41.6%	74	57.8%	49.1%	\$9,569	66.2%	55.8%	80	59.7%	53.5%	\$12,418	68.0%	61.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	262	100.0%	\$32,699	100.0%	100.0%	128	100.0%	100.0%	\$14,448	100.0%	100.0%	134	100.0%	100.0%	\$18,251	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	0.1%
	Moderate	8	17.0%	\$118	11.9%	15.4%	5	31.3%	15.0%	\$41	13.1%	8.5%	3	9.7%	9.1%	\$77	11.4%	6.2%
	Middle	14	29.8%	\$390	39.5%	41.9%	3	18.8%	40.7%	\$140	44.6%	40.1%	11	35.5%	36.4%	\$250	37.1%	23.2%
	Upper	25	53.2%	\$480	48.6%	41.6%	8	50.0%	44.3%	\$133	42.4%	51.4%	17	54.8%	53.9%	\$347	51.5%	70.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	47	100.0%	\$988	100.0%	100.0%	16	100.0%	100.0%	\$314	100.0%	100.0%	31	100.0%	100.0%	\$674	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	37.4%	0	0.0%	14.3%	\$0	0.0%	21.4%	0	0.0%	45.5%	\$0	0.0%	60.4%
	Middle	0	0.0%	\$0	0.0%	46.0%	0	0.0%	57.1%	\$0	0.0%	47.6%	0	0.0%	45.5%	\$0	0.0%	11.3%
	Upper	0	0.0%	\$0	0.0%	12.0%	0	0.0%	28.6%	\$0	0.0%	31.0%	0	0.0%	9.1%	\$0	0.0%	28.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	50	11.8%	\$3,802	7.2%	15.4%	24	11.8%	10.7%	\$1,634	6.8%	7.4%	26	11.8%	8.7%	\$2,168	7.6%	8.9%
	Middle	127	29.9%	\$13,217	25.1%	41.9%	65	31.9%	35.5%	\$6,503	27.0%	31.6%	62	28.1%	34.3%	\$6,714	23.4%	28.2%
	Upper	248	58.4%	\$35,717	67.7%	41.6%	115	56.4%	53.2%	\$15,936	66.2%	60.7%	133	60.2%	56.5%	\$19,781	69.0%	62.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	425	100.0%	\$52,736	100.0%	100.0%	204	100.0%	100.0%	\$24,073	100.0%	100.0%	221	100.0%	100.0%	\$28,663	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	5	3.0%	\$38	0.4%	3.7%	2	3.7%	3.7%	\$26	0.7%	4.3%	3	2.7%	2.9%	\$12	0.2%	2.1%
	Moderate	42	25.3%	\$1,398	14.4%	17.6%	18	33.3%	19.6%	\$419	10.6%	22.3%	24	21.4%	17.5%	\$979	17.0%	18.7%
	Middle	76	45.8%	\$6,762	69.6%	47.8%	23	42.6%	46.6%	\$2,262	57.4%	52.9%	53	47.3%	46.3%	\$4,500	78.0%	54.0%
	Upper	43	25.9%	\$1,514	15.6%	30.8%	11	20.4%	28.5%	\$1,236	31.3%	20.2%	32	28.6%	31.4%	\$278	4.8%	24.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.3%	0	0.0%	2.0%	\$0	0.0%	0.9%	
Total	166	100.0%	\$9,712	100.0%	100.0%	54	100.0%	100.0%	\$3,943	100.0%	100.0%	112	100.0%	100.0%	\$5,769	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.0%	0	0.0%	14.3%	\$0	0.0%	13.0%	0	0.0%	7.4%	\$0	0.0%	0.8%
	Middle	0	0.0%	\$0	0.0%	65.9%	0	0.0%	71.4%	\$0	0.0%	77.8%	0	0.0%	70.4%	\$0	0.0%	80.2%
	Upper	0	0.0%	\$0	0.0%	26.1%	0	0.0%	11.4%	\$0	0.0%	9.0%	0	0.0%	18.5%	\$0	0.0%	18.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	0.3%	0	0.0%	3.7%	\$0	0.0%	0.3%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: GA Warner Robins

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	8	6.9%	\$553	2.9%	19.5%	4	6.7%	7.3%	\$282	3.0%	3.5%	4	7.1%	8.2%	\$271	2.8%	4.1%
	Moderate	16	13.8%	\$1,779	9.3%	17.2%	12	20.0%	20.2%	\$1,189	12.8%	14.8%	4	7.1%	21.0%	\$590	6.1%	15.9%
	Middle	44	37.9%	\$6,726	35.3%	19.7%	22	36.7%	24.4%	\$3,385	36.4%	25.2%	22	39.3%	23.4%	\$3,341	34.3%	23.7%
	Upper	48	41.4%	\$9,991	52.4%	43.5%	22	36.7%	26.2%	\$4,455	47.8%	35.6%	26	46.4%	28.7%	\$5,536	56.8%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	20.8%	0	0.0%	18.7%	\$0	0.0%	17.7%
	Total	116	100.0%	\$19,049	100.0%	100.0%	60	100.0%	100.0%	\$9,311	100.0%	100.0%	56	100.0%	100.0%	\$9,738	100.0%	100.0%
REFINANCE	Low	8	3.1%	\$614	1.9%	19.5%	7	5.5%	5.2%	\$451	3.1%	2.6%	1	0.7%	4.6%	\$163	0.9%	2.3%
	Moderate	25	9.5%	\$2,125	6.5%	17.2%	15	11.7%	10.5%	\$1,301	9.0%	7.3%	10	7.5%	9.6%	\$824	4.5%	6.7%
	Middle	36	13.7%	\$4,067	12.4%	19.7%	16	12.5%	15.3%	\$1,636	11.3%	14.5%	20	14.9%	16.2%	\$2,431	13.3%	13.5%
	Upper	78	29.8%	\$11,678	35.7%	43.5%	37	28.9%	26.3%	\$5,086	35.2%	28.6%	41	30.6%	24.0%	\$6,592	36.1%	28.9%
	Unknown	115	43.9%	\$14,215	43.5%	0.0%	53	41.4%	42.6%	\$5,974	41.3%	47.0%	62	46.3%	45.6%	\$8,241	45.2%	48.6%
	Total	262	100.0%	\$32,699	100.0%	100.0%	128	100.0%	100.0%	\$14,448	100.0%	100.0%	134	100.0%	100.0%	\$18,251	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.1%	\$5	0.5%	19.5%	1	6.3%	8.4%	\$5	1.6%	2.3%	0	0.0%	7.1%	\$0	0.0%	2.3%
	Moderate	7	14.9%	\$72	7.3%	17.2%	3	18.8%	15.6%	\$13	4.1%	5.7%	4	12.9%	13.6%	\$59	8.8%	6.8%
	Middle	9	19.1%	\$119	12.0%	19.7%	3	18.8%	24.6%	\$30	9.6%	19.0%	6	19.4%	26.0%	\$89	13.2%	18.7%
	Upper	30	63.8%	\$792	80.2%	43.5%	9	56.3%	43.1%	\$266	84.7%	50.1%	21	67.7%	46.8%	\$526	78.0%	54.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	8.4%	\$0	0.0%	23.0%	0	0.0%	6.5%	\$0	0.0%	18.2%
	Total	47	100.0%	\$988	100.0%	100.0%	16	100.0%	100.0%	\$314	100.0%	100.0%	31	100.0%	100.0%	\$674	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	17	4.0%	\$1,172	2.2%	19.5%	12	5.9%	6.5%	\$738	3.1%	3.0%	5	2.3%	6.8%	\$434	1.5%	3.2%
	Moderate	48	11.3%	\$3,976	7.5%	17.2%	30	14.7%	16.2%	\$2,503	10.4%	11.4%	18	8.1%	16.5%	\$1,473	5.1%	11.7%
	Middle	89	20.9%	\$10,912	20.7%	19.7%	41	20.1%	20.7%	\$5,051	21.0%	20.2%	48	21.7%	20.8%	\$5,861	20.4%	18.6%
	Upper	156	36.7%	\$22,461	42.6%	43.5%	68	33.3%	26.8%	\$9,807	40.7%	31.7%	88	39.8%	27.4%	\$12,654	44.1%	33.0%
	Unknown	115	27.1%	\$14,215	27.0%	0.0%	53	26.0%	29.8%	\$5,974	24.8%	33.7%	62	28.1%	28.5%	\$8,241	28.8%	33.5%
	Total	425	100.0%	\$52,736	100.0%	100.0%	204	100.0%	100.0%	\$24,073	100.0%	100.0%	221	100.0%	100.0%	\$28,663	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	112	67.5%	\$4,295	44.2%	94.5%	38	70.4%	51.0%	\$1,685	42.7%	55.4%	74	66.1%	55.9%	\$2,610	45.2%	48.8%
	Over \$1 Million	52	31.3%	\$5,090	52.4%	4.9%	16	29.6%				36	32.1%					
	Total Rev. available	164	98.8%	\$9,385	96.6%	99.4%	54	100.0%				110	98.2%					
	Rev. Not Known	2	1.2%	\$327	3.4%	0.6%	0	0.0%				2	1.8%					
	Total	166	100.0%	\$9,712	100.0%	100.0%	54	100.0%				112	100.0%					
Small Business Loan Size	\$100,000 or Less	143	86.1%	\$1,607	16.5%		43	79.6%	89.6%	\$575	14.6%	21.2%	100	89.3%	93.4%	\$1,032	17.9%	31.2%
	\$100,001 - \$250,000	9	5.4%	\$1,814	18.7%		4	7.4%	4.7%	\$862	21.9%	16.7%	5	4.5%	3.5%	\$952	16.5%	17.8%
	\$250,001 - \$1 Million	14	8.4%	\$6,291	64.8%		7	13.0%	5.7%	\$2,506	63.6%	62.1%	7	6.3%	3.1%	\$3,785	65.6%	51.0%
	Total	166	100.0%	\$9,712	100.0%		54	100.0%	100.0%	\$3,943	100.0%	100.0%	112	100.0%	100.0%	\$5,769	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	40.0%	\$0	0.0%	66.1%	0	0.0%	51.9%	\$0	0.0%	56.2%
Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.9%	\$0	0.0%	29.3%	0	0.0%	81.5%	\$0	0.0%	24.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	13.3%	0	0.0%	3.7%	\$0	0.0%	5.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.4%	\$0	0.0%	57.4%	0	0.0%	14.8%	\$0	0.0%	70.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Origination & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.4%	0	0.0%	1.8%	\$0	0.0%	0.9%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	4	8.9%	\$633	5.1%	10.4%	2	7.4%	6.0%	\$416	5.3%	3.1%	2	11.1%	8.3%	\$217	4.8%	4.7%
	Middle	16	35.6%	\$3,599	29.1%	57.6%	8	29.6%	57.6%	\$1,929	24.6%	47.3%	8	44.4%	57.3%	\$1,670	37.1%	51.5%
	Upper	25	55.6%	\$8,120	65.7%	29.6%	17	63.0%	34.6%	\$5,502	70.1%	48.7%	8	44.4%	33.5%	\$2,618	58.1%	43.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	45	100.0%	\$12,352	100.0%	100.0%	27	100.0%	100.0%	\$7,847	100.0%	100.0%	18	100.0%	100.0%	\$4,505	100.0%	100.0%
REFINANCE	Low	1	1.6%	\$55	0.4%	2.4%	0	0.0%	1.4%	\$0	0.0%	0.9%	1	2.2%	1.3%	\$55	0.6%	0.6%
	Moderate	3	4.9%	\$373	3.0%	10.4%	0	0.0%	6.2%	\$0	0.0%	3.0%	3	6.7%	6.1%	\$373	3.8%	3.6%
	Middle	36	59.0%	\$5,501	43.8%	57.6%	13	81.3%	56.8%	\$1,877	71.1%	46.4%	23	51.1%	53.9%	\$3,624	36.6%	42.7%
	Upper	21	34.4%	\$6,617	52.7%	29.6%	3	18.8%	35.6%	\$764	28.9%	49.7%	18	40.0%	38.7%	\$5,853	59.1%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	61	100.0%	\$12,546	100.0%	100.0%	16	100.0%	100.0%	\$2,641	100.0%	100.0%	45	100.0%	100.0%	\$9,905	100.0%	100.0%
HOME IMPROVEMENT	Low	1	3.6%	\$3	0.6%	2.4%	1	9.1%	4.7%	\$3	2.1%	1.6%	0	0.0%	1.0%	\$0	0.0%	0.0%
	Moderate	1	3.6%	\$30	6.0%	10.4%	1	9.1%	10.6%	\$30	21.4%	3.0%	0	0.0%	4.0%	\$0	0.0%	0.4%
	Middle	20	71.4%	\$328	65.2%	57.6%	6	54.5%	50.6%	\$37	26.4%	46.9%	14	82.4%	61.0%	\$291	80.2%	38.0%
	Upper	6	21.4%	\$142	28.2%	29.6%	3	27.3%	34.1%	\$70	50.0%	48.5%	3	17.6%	34.0%	\$72	19.8%	61.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$503	100.0%	100.0%	11	100.0%	100.0%	\$140	100.0%	100.0%	17	100.0%	100.0%	\$363	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	71.3%
	Moderate	0	0.0%	\$0	0.0%	3.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	69.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	10.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	28.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	1.5%	\$58	0.2%	2.4%	1	1.9%	1.8%	\$3	0.0%	0.9%	1	1.3%	1.1%	\$55	0.4%	1.9%
	Moderate	8	6.0%	\$1,036	4.1%	10.4%	3	5.6%	6.3%	\$446	4.2%	3.1%	5	6.3%	7.1%	\$590	4.0%	4.0%
	Middle	72	53.7%	\$9,428	37.1%	57.6%	27	50.0%	56.9%	\$3,843	36.2%	46.9%	45	56.3%	56.0%	\$5,585	37.8%	46.1%
	Upper	52	38.8%	\$14,879	58.6%	29.6%	23	42.6%	35.0%	\$6,336	59.6%	49.1%	29	36.3%	35.8%	\$8,543	57.8%	48.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	134	100.0%	\$25,401	100.0%	100.0%	54	100.0%	100.0%	\$10,628	100.0%	100.0%	80	100.0%	100.0%	\$14,773	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	3	4.4%	\$15	1.2%	2.5%	1	3.7%	1.7%	\$1	0.2%	1.0%	2	4.9%	1.5%	\$14	2.0%	1.3%
	Moderate	2	2.9%	\$70	5.8%	6.0%	1	3.7%	5.5%	\$30	6.1%	6.7%	1	2.4%	6.0%	\$40	5.6%	4.5%
	Middle	43	63.2%	\$619	51.5%	59.1%	16	59.3%	52.1%	\$285	57.9%	60.2%	27	65.9%	55.4%	\$334	47.0%	57.1%
	Upper	20	29.4%	\$499	41.5%	32.3%	9	33.3%	36.3%	\$176	35.8%	30.7%	11	26.8%	34.7%	\$323	45.4%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	1.4%	0	0.0%	2.4%	\$0	0.0%	1.1%
Total	68	100.0%	\$1,203	100.0%	100.0%	27	100.0%	100.0%	\$492	100.0%	100.0%	41	100.0%	100.0%	\$711	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	20.3%	\$0	0.0%	31.3%	0	0.0%	25.5%	\$0	0.0%	35.5%
	Middle	0	0.0%	\$0	0.0%	57.4%	0	0.0%	51.6%	\$0	0.0%	64.1%	0	0.0%	50.9%	\$0	0.0%	59.2%
	Upper	0	0.0%	\$0	0.0%	25.7%	0	0.0%	28.1%	\$0	0.0%	4.6%	0	0.0%	23.6%	\$0	0.0%	5.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MD Eastern Shore of MD

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	Bank		Agg	Bank	Agg	Bank		Agg	Bank		Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	4.4%	\$253	2.0%	19.1%	1	3.7%	5.3%	\$136	1.7%	1.9%	1	5.6%	5.2%	\$117	2.6%	2.4%
	Moderate	10	22.2%	\$1,610	13.0%	17.4%	6	22.2%	14.6%	\$1,005	12.8%	8.2%	4	22.2%	17.0%	\$605	13.4%	10.4%
	Middle	5	11.1%	\$1,139	9.2%	21.3%	3	11.1%	15.3%	\$590	7.5%	10.5%	2	11.1%	15.2%	\$549	12.2%	12.6%
	Upper	28	62.2%	\$9,350	75.7%	42.3%	17	63.0%	40.1%	\$6,116	77.9%	58.6%	11	61.1%	36.9%	\$3,234	71.8%	51.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.7%	\$0	0.0%	20.8%	0	0.0%	25.7%	\$0	0.0%	23.1%
	Total	45	100.0%	\$12,352	100.0%	100.0%	27	100.0%	100.0%	\$7,847	100.0%	100.0%	18	100.0%	100.0%	\$4,505	100.0%	100.0%
REFINANCE	Low	4	6.6%	\$298	2.4%	19.1%	1	6.3%	6.9%	\$23	0.9%	2.8%	3	6.7%	6.2%	\$275	2.8%	2.6%
	Moderate	13	21.3%	\$1,804	14.4%	17.4%	2	12.5%	11.5%	\$348	13.2%	6.5%	11	24.4%	14.2%	\$1,456	14.7%	7.7%
	Middle	10	16.4%	\$1,246	9.9%	21.3%	3	18.8%	14.2%	\$333	12.6%	9.5%	7	15.6%	16.3%	\$913	9.2%	11.5%
	Upper	30	49.2%	\$8,735	69.6%	42.3%	9	56.3%	42.9%	\$1,822	69.0%	59.5%	21	46.7%	38.3%	\$6,913	69.8%	56.4%
	Unknown	4	6.6%	\$463	3.7%	0.0%	1	6.3%	24.6%	\$115	4.4%	21.7%	3	6.7%	25.0%	\$348	3.5%	21.8%
	Total	61	100.0%	\$12,546	100.0%	100.0%	16	100.0%	100.0%	\$2,641	100.0%	100.0%	45	100.0%	100.0%	\$9,905	100.0%	100.0%
HOME IMPROVEMENT	Low	3	10.7%	\$11	2.2%	19.1%	2	18.2%	12.9%	\$8	5.7%	6.0%	1	5.9%	11.0%	\$3	0.8%	2.4%
	Moderate	7	25.0%	\$46	9.1%	17.4%	3	27.3%	15.3%	\$22	15.7%	7.9%	4	23.5%	23.0%	\$24	6.6%	13.9%
	Middle	6	21.4%	\$89	17.7%	21.3%	1	9.1%	18.8%	\$4	2.9%	17.0%	5	29.4%	19.0%	\$85	23.4%	5.0%
	Upper	12	42.9%	\$357	71.0%	42.3%	5	45.5%	45.9%	\$106	75.7%	56.9%	7	41.2%	37.0%	\$251	69.1%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.1%	\$0	0.0%	12.1%	0	0.0%	10.0%	\$0	0.0%	16.5%
	Total	28	100.0%	\$503	100.0%	100.0%	11	100.0%	100.0%	\$140	100.0%	100.0%	17	100.0%	100.0%	\$363	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	6.7%	\$562	2.2%	19.1%	4	7.4%	6.3%	\$167	1.6%	2.4%	5	6.3%	5.9%	\$395	2.7%	2.4%
	Moderate	30	22.4%	\$3,460	13.6%	17.4%	11	20.4%	13.4%	\$1,375	12.9%	7.5%	19	23.8%	16.1%	\$2,085	14.1%	9.0%
	Middle	21	15.7%	\$2,474	9.7%	21.3%	7	13.0%	15.0%	\$927	8.7%	10.2%	14	17.5%	15.9%	\$1,547	10.5%	11.7%
	Upper	70	52.2%	\$18,442	72.6%	42.3%	31	57.4%	41.5%	\$8,044	75.7%	59.0%	39	48.8%	37.4%	\$10,398	70.4%	53.0%
	Unknown	4	3.0%	\$463	1.8%	0.0%	1	1.9%	23.7%	\$115	1.1%	21.0%	3	3.8%	24.7%	\$348	2.4%	23.9%
	Total	134	100.0%	\$25,401	100.0%	100.0%	54	100.0%	100.0%	\$10,628	100.0%	100.0%	80	100.0%	100.0%	\$14,773	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	45	66.2%	\$617	51.3%	91.3%	20	74.1%	41.9%	\$260	52.8%	39.0%	25	61.0%	43.0%	\$357	50.2%	30.6%
	Over \$1 Million	23	33.8%	\$586	48.7%	7.7%	7	25.9%					16	39.0%				
	Total Rev. available	68	100.0%	\$1,203	100.0%	99.0%	27	100.0%					41	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
	Total	68	100.0%	\$1,203	100.0%	100.0%	27	100.0%					41	100.0%				
Small Business Loan Size	\$100,000 or Less	67	98.5%	\$1,078	89.6%		27	100.0%	94.0%	\$492	100.0%	36.1%	40	97.6%	95.1%	\$586	82.4%	41.7%
	\$100,001 - \$250,000	1	1.5%	\$125	10.4%		0	0.0%	2.9%	\$0	0.0%	15.2%	1	2.4%	2.3%	\$125	17.6%	11.9%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	48.7%	0	0.0%	2.6%	\$0	0.0%	46.4%
	Total	68	100.0%	\$1,203	100.0%		27	100.0%	100.0%	\$492	100.0%	100.0%	41	100.0%	100.0%	\$711	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	28.1%	\$0	0.0%	50.2%	0	0.0%	38.2%	\$0	0.0%	62.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.1%	\$0	0.0%	40.0%	0	0.0%	83.6%	\$0	0.0%	37.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.3%	\$0	0.0%	27.6%	0	0.0%	12.7%	\$0	0.0%	42.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	32.4%	0	0.0%	3.6%	\$0	0.0%	19.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MD Kent

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank #	Agg %	Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	\$ (000s)			\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	66.7%	\$1,825	78.4%	78.9%	6	85.7%	88.4%	\$1,348	88.6%	86.0%	2	40.0%	80.8%	\$477	59.1%	81.2%
	Upper	4	33.3%	\$504	21.6%	21.1%	1	14.3%	11.6%	\$174	11.4%	14.0%	3	60.0%	19.2%	\$330	40.9%	18.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$2,329	100.0%	100.0%	7	100.0%	100.0%	\$1,522	100.0%	100.0%	5	100.0%	100.0%	\$807	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	10	83.3%	\$1,860	79.5%	78.9%	5	71.4%	83.2%	\$519	51.9%	77.6%	5	100.0%	84.0%	\$1,341	100.0%	79.8%
	Upper	2	16.7%	\$481	20.5%	21.1%	2	28.6%	15.0%	\$481	48.1%	19.2%	0	0.0%	16.0%	\$0	0.0%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$2,341	100.0%	100.0%	7	100.0%	100.0%	\$1,000	100.0%	100.0%	5	100.0%	100.0%	\$1,341	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	13	100.0%	\$171	100.0%	78.9%	8	100.0%	96.3%	\$56	100.0%	97.4%	5	100.0%	91.1%	\$115	100.0%	88.5%
	Upper	0	0.0%	\$0	0.0%	21.1%	0	0.0%	3.7%	\$0	0.0%	2.6%	0	0.0%	8.9%	\$0	0.0%	11.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	13	100.0%	\$171	100.0%	100.0%	8	100.0%	100.0%	\$56	100.0%	100.0%	5	100.0%	100.0%	\$115	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	93.5%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	6.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	31	83.8%	\$3,856	79.7%	78.9%	19	86.4%	86.9%	\$1,923	74.6%	83.0%	12	80.0%	82.8%	\$1,933	85.4%	80.8%
	Upper	6	16.2%	\$985	20.3%	21.1%	3	13.6%	12.4%	\$655	25.4%	15.8%	3	20.0%	17.2%	\$330	14.6%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,841	100.0%	100.0%	22	100.0%	100.0%	\$2,578	100.0%	100.0%	15	100.0%	100.0%	\$2,263	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	35	92.1%	\$287	92.3%	86.3%	3	75.0%	84.1%	\$63	95.5%	88.3%	32	94.1%	85.8%	\$224	91.4%	85.9%
	Upper	3	7.9%	\$24	7.7%	13.7%	1	25.0%	12.1%	\$3	4.5%	8.7%	2	5.9%	12.3%	\$21	8.6%	11.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.8%	\$0	0.0%	2.9%	0	0.0%	2.0%	\$0	0.0%	2.2%
Total	38	100.0%	\$311	100.0%	100.0%	4	100.0%	100.0%	\$66	100.0%	100.0%	34	100.0%	100.0%	\$245	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	78.8%	0	0.0%	90.7%	\$0	0.0%	81.8%	0	0.0%	87.5%	\$0	0.0%	73.4%
	Upper	0	0.0%	\$0	0.0%	21.2%	0	0.0%	9.3%	\$0	0.0%	18.2%	0	0.0%	10.0%	\$0	0.0%	26.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	0.3%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MD Kent

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014					2015						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	Bank	Agg	Bank	Agg	\$ %		
HOME PURCHASE	Low	1	8.3%	\$127	5.5%	21.2%	0	0.0%	5.8%	\$0	0.0%	2.5%	1	20.0%	6.2%	\$127	15.7%	2.7%
	Moderate	2	16.7%	\$203	8.7%	16.8%	0	0.0%	15.2%	\$0	0.0%	10.0%	2	40.0%	17.6%	\$203	25.2%	12.3%
	Middle	1	8.3%	\$100	4.3%	22.8%	1	14.3%	19.6%	\$100	6.6%	17.1%	0	0.0%	15.6%	\$0	0.0%	14.2%
	Upper	8	66.7%	\$1,899	81.5%	39.3%	6	85.7%	40.6%	\$1,422	93.4%	54.9%	2	40.0%	34.9%	\$477	59.1%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.8%	\$0	0.0%	15.5%	0	0.0%	25.7%	\$0	0.0%	21.8%
	Total	12	100.0%	\$2,329	100.0%	100.0%	7	100.0%	100.0%	\$1,522	100.0%	100.0%	5	100.0%	100.0%	\$807	100.0%	100.0%
REFINANCE	Low	1	8.3%	\$171	7.3%	21.2%	0	0.0%	7.2%	\$0	0.0%	3.3%	1	20.0%	6.7%	\$171	12.8%	3.6%
	Moderate	4	33.3%	\$452	19.3%	16.8%	4	57.1%	19.8%	\$452	45.2%	12.0%	0	0.0%	10.7%	\$0	0.0%	6.1%
	Middle	3	25.0%	\$257	11.0%	22.8%	1	14.3%	15.0%	\$67	6.7%	13.4%	2	40.0%	18.7%	\$190	14.2%	15.3%
	Upper	4	33.3%	\$1,461	62.4%	39.3%	2	28.6%	38.9%	\$481	48.1%	50.1%	2	40.0%	37.3%	\$980	73.1%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.2%	\$0	0.0%	21.3%	0	0.0%	26.7%	\$0	0.0%	26.1%
	Total	12	100.0%	\$2,341	100.0%	100.0%	7	100.0%	100.0%	\$1,000	100.0%	100.0%	5	100.0%	100.0%	\$1,341	100.0%	100.0%
HOME IMPROVEMENT	Low	3	23.1%	\$10	5.8%	21.2%	1	12.5%	7.4%	\$5	8.9%	1.4%	2	40.0%	6.7%	\$5	4.3%	0.2%
	Moderate	1	7.7%	\$7	4.1%	16.8%	1	12.5%	11.1%	\$7	12.5%	1.8%	0	0.0%	15.6%	\$0	0.0%	5.4%
	Middle	3	23.1%	\$25	14.6%	22.8%	3	37.5%	22.2%	\$25	44.6%	6.7%	0	0.0%	20.0%	\$0	0.0%	8.3%
	Upper	6	46.2%	\$129	75.4%	39.3%	3	37.5%	55.6%	\$19	33.9%	84.9%	3	60.0%	51.1%	\$110	95.7%	80.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.7%	\$0	0.0%	5.3%	0	0.0%	6.7%	\$0	0.0%	5.7%
	Total	13	100.0%	\$171	100.0%	100.0%	8	100.0%	100.0%	\$56	100.0%	100.0%	5	100.0%	100.0%	\$115	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	39.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	5	13.5%	\$308	6.4%	21.2%	1	4.5%	6.4%	\$5	0.2%	2.8%	4	26.7%	6.4%	\$303	13.4%	3.0%
	Moderate	7	18.9%	\$662	13.7%	16.8%	5	22.7%	16.7%	\$459	17.8%	10.7%	2	13.3%	14.7%	\$203	9.0%	9.5%
	Middle	7	18.9%	\$382	7.9%	22.8%	5	22.7%	17.9%	\$192	7.4%	15.6%	2	13.3%	17.2%	\$190	8.4%	14.5%
	Upper	18	48.6%	\$3,489	72.1%	39.3%	11	50.0%	40.8%	\$1,922	74.6%	53.4%	7	46.7%	37.1%	\$1,567	69.2%	50.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.1%	\$0	0.0%	17.6%	0	0.0%	24.6%	\$0	0.0%	23.1%
	Total	37	100.0%	\$4,841	100.0%	100.0%	22	100.0%	100.0%	\$2,578	100.0%	100.0%	15	100.0%	100.0%	\$2,263	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	28	73.7%	\$202	65.0%	92.8%	3	75.0%	34.1%	\$36	54.5%	28.0%	25	73.5%	40.8%	\$166	67.8%	30.5%
	Over \$1 Million	10	26.3%	\$109	35.0%	5.9%	1	25.0%					9	26.5%				
	Total Rev. available	38	100.0%	\$311	100.0%	98.7%	4	100.0%					34	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.3%	0	0.0%					0	0.0%				
Small Business Loan Size	Total Businesses																	
	\$100,000 or Less	38	100.0%	\$311	100.0%		4	100.0%	95.5%	\$66	100.0%	46.6%	34	100.0%	94.7%	\$245	100.0%	43.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	16.1%	0	0.0%	2.5%	\$0	0.0%	12.5%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	37.4%	0	0.0%	2.8%	\$0	0.0%	44.4%
	Total	38	100.0%	\$311	100.0%	100.0%	4	100.0%	100.0%	\$66	100.0%	100.0%	34	100.0%	100.0%	\$245	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	95.7%	0	0.0%	23.3%	\$0	0.0%	18.2%	0	0.0%	17.5%	\$0	0.0%	20.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.3%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.4%	\$0	0.0%	28.9%	0	0.0%	82.5%	\$0	0.0%	33.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.3%	\$0	0.0%	18.3%	0	0.0%	12.5%	\$0	0.0%	30.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.3%	\$0	0.0%	52.8%	0	0.0%	5.0%	\$0	0.0%	35.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Origination & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MD Salisbury

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	5	2.7%	\$479	1.3%	9.4%	4	4.6%	5.1%	\$352	2.1%	2.9%	1	1.0%	4.7%	\$127	0.6%	2.8%
	Middle	149	81.4%	\$30,267	79.2%	66.3%	66	75.9%	72.9%	\$12,587	76.5%	74.2%	83	86.5%	72.8%	\$17,680	81.2%	72.1%
	Upper	29	15.8%	\$7,469	19.5%	24.2%	17	19.5%	21.9%	\$3,506	21.3%	22.9%	12	12.5%	22.5%	\$3,963	18.2%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	183	100.0%	\$38,215	100.0%	100.0%	87	100.0%	100.0%	\$16,445	100.0%	100.0%	96	100.0%	100.0%	\$21,770	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	4.9%	\$1,038	3.1%	9.4%	3	4.2%	6.7%	\$205	1.6%	4.1%	6	5.3%	5.6%	\$833	4.1%	5.3%
	Middle	138	74.6%	\$23,937	72.3%	66.3%	53	73.6%	69.7%	\$8,772	69.3%	71.0%	85	75.2%	69.9%	\$15,165	74.1%	68.1%
	Upper	38	20.5%	\$8,136	24.6%	24.2%	16	22.2%	23.6%	\$3,673	29.0%	24.9%	22	19.5%	24.5%	\$4,463	21.8%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	185	100.0%	\$33,111	100.0%	100.0%	72	100.0%	100.0%	\$12,650	100.0%	100.0%	113	100.0%	100.0%	\$20,461	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.6%	\$2	0.3%	9.4%	1	11.1%	7.7%	\$2	1.0%	3.6%	0	0.0%	6.6%	\$0	0.0%	2.4%
	Middle	19	67.9%	\$407	64.9%	66.3%	7	77.8%	74.2%	\$159	83.2%	86.0%	12	63.2%	68.1%	\$248	56.9%	70.6%
	Upper	8	28.6%	\$218	34.8%	24.2%	1	11.1%	17.6%	\$30	15.7%	10.2%	7	36.8%	25.4%	\$188	43.1%	27.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$627	100.0%	100.0%	9	100.0%	100.0%	\$191	100.0%	100.0%	19	100.0%	100.0%	\$436	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.0%	0	0.0%	15.4%	\$0	0.0%	3.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	1	100.0%	\$356	100.0%	80.7%	1	100.0%	38.5%	\$356	100.0%	17.4%	0	0.0%	57.1%	\$0	0.0%	37.8%
	Upper	0	0.0%	\$0	0.0%	13.8%	0	0.0%	46.2%	\$0	0.0%	79.0%	0	0.0%	42.9%	\$0	0.0%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	1	100.0%	\$356	100.0%	100.0%	1	100.0%	100.0%	\$356	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Moderate	15	3.8%	\$1,519	2.1%	9.4%	8	4.7%	5.8%	\$559	1.9%	3.3%	7	3.1%	5.1%	\$960	2.2%	3.7%
	Middle	307	77.3%	\$54,967	76.0%	66.3%	127	75.1%	71.8%	\$21,874	73.8%	72.4%	180	78.9%	71.6%	\$33,093	77.6%	70.5%
	Upper	75	18.9%	\$15,823	21.9%	24.2%	34	20.1%	22.3%	\$7,209	24.3%	24.3%	41	18.0%	23.3%	\$8,614	20.2%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	397	100.0%	\$72,309	100.0%	100.0%	169	100.0%	100.0%	\$29,642	100.0%	100.0%	228	100.0%	100.0%	\$42,667	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.9%	\$0	0.0%	1.6%	0	0.0%	0.5%	\$0	0.0%	1.1%
	Moderate	10	12.8%	\$269	9.6%	12.6%	4	11.4%	13.5%	\$173	13.1%	13.4%	6	14.0%	12.0%	\$96	6.5%	13.0%
	Middle	45	57.7%	\$1,961	70.3%	64.7%	22	62.9%	62.7%	\$828	62.7%	65.0%	23	53.5%	62.1%	\$1,133	77.2%	63.5%
	Upper	23	29.5%	\$559	20.0%	22.0%	9	25.7%	21.3%	\$320	24.2%	19.4%	14	32.6%	24.0%	\$239	16.3%	22.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.5%	0	0.0%	1.3%	\$0	0.0%	0.5%
Total	78	100.0%	\$2,789	100.0%	100.0%	35	100.0%	100.0%	\$1,321	100.0%	100.0%	43	100.0%	100.0%	\$1,468	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.3%	0	0.0%	8.0%	\$0	0.0%	12.1%	0	0.0%	7.3%	\$0	0.0%	15.8%
	Middle	0	0.0%	\$0	0.0%	84.0%	0	0.0%	85.2%	\$0	0.0%	86.8%	0	0.0%	89.0%	\$0	0.0%	83.3%
	Upper	0	0.0%	\$0	0.0%	10.7%	0	0.0%	5.7%	\$0	0.0%	1.1%	0	0.0%	3.7%	\$0	0.0%	1.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: MD Salisbury

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	9	4.9%	\$860	2.3%	18.6%	5	5.7%	4.5%	\$460	2.8%	2.2%	4	4.2%	4.9%	\$400	1.8%	2.5%	
	Moderate	30	16.4%	\$3,980	10.4%	17.5%	17	19.5%	13.7%	\$2,120	12.9%	9.7%	13	13.5%	12.5%	\$1,860	8.5%	9.2%	
	Middle	13	7.1%	\$2,018	5.3%	21.6%	7	8.0%	15.2%	\$1,021	6.2%	12.9%	6	6.3%	13.3%	\$997	4.6%	11.6%	
	Upper	131	71.6%	\$31,357	82.1%	42.3%	58	66.7%	46.4%	\$12,844	78.1%	55.0%	73	76.0%	47.3%	\$18,513	85.0%	56.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.3%	\$0	0.0%	20.1%	0	0.0%	22.0%	\$0	0.0%	20.1%	
	Total	183	100.0%	\$38,215	100.0%	100.0%	87	100.0%	100.0%	\$16,445	100.0%	100.0%	96	100.0%	100.0%	\$21,770	100.0%	100.0%	
REFINANCE	Low	18	9.7%	\$2,154	6.5%	18.6%	8	11.1%	6.0%	\$814	6.4%	3.2%	10	8.8%	6.0%	\$1,340	6.5%	3.5%	
	Moderate	20	10.8%	\$2,689	8.1%	17.5%	8	11.1%	11.9%	\$1,250	9.9%	7.9%	12	10.6%	9.8%	\$1,439	7.0%	6.5%	
	Middle	31	16.8%	\$4,855	14.7%	21.6%	13	18.1%	17.3%	\$1,814	14.3%	13.9%	18	15.9%	15.8%	\$3,041	14.9%	12.3%	
	Upper	114	61.6%	\$22,992	69.4%	42.3%	42	58.3%	44.6%	\$8,709	68.8%	53.9%	72	63.7%	46.5%	\$14,283	69.8%	53.1%	
	Unknown	2	1.1%	\$421	1.3%	0.0%	1	1.4%	20.1%	\$63	0.5%	21.1%	1	0.9%	21.9%	\$358	1.7%	24.6%	
	Total	185	100.0%	\$33,111	100.0%	100.0%	72	100.0%	100.0%	\$12,650	100.0%	100.0%	113	100.0%	100.0%	\$20,461	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	7.1%	\$10	1.6%	18.6%	1	11.1%	11.8%	\$2	1.0%	3.1%	1	5.3%	10.8%	\$8	1.8%	2.9%	
	Moderate	2	7.1%	\$15	2.4%	17.5%	1	11.1%	13.1%	\$10	5.2%	4.4%	1	5.3%	15.5%	\$5	1.1%	6.5%	
	Middle	5	17.9%	\$66	10.5%	21.6%	3	33.3%	22.2%	\$36	18.8%	14.9%	2	10.5%	18.3%	\$30	6.9%	17.7%	
	Upper	19	67.9%	\$536	85.5%	42.3%	4	44.4%	42.1%	\$143	74.9%	44.3%	15	78.9%	44.1%	\$393	90.1%	56.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.9%	\$0	0.0%	33.3%	0	0.0%	11.3%	\$0	0.0%	16.0%	
	Total	28	100.0%	\$627	100.0%	100.0%	9	100.0%	100.0%	\$191	100.0%	100.0%	19	100.0%	100.0%	\$436	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	1	100.0%	\$356	100.0%	0.0%	1	100.0%	100.0%	\$356	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	1	100.0%	\$356	100.0%	100.0%	1	100.0%	100.0%	\$356	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	29	7.3%	\$3,024	4.2%	18.6%	14	8.3%	5.3%	\$1,276	4.3%	2.5%	15	6.6%	5.5%	\$1,748	4.1%	2.9%	
	Moderate	52	13.1%	\$6,684	9.2%	17.5%	26	15.4%	13.0%	\$3,380	11.4%	8.8%	26	11.4%	11.7%	\$3,304	7.7%	8.1%	
	Middle	49	12.3%	\$6,939	9.6%	21.6%	23	13.6%	16.2%	\$2,871	9.7%	13.1%	26	11.4%	14.3%	\$4,068	9.5%	11.9%	
	Upper	264	66.5%	\$54,885	75.9%	42.3%	104	61.5%	45.5%	\$21,696	73.2%	53.5%	160	70.2%	46.8%	\$33,189	77.8%	55.2%	
	Unknown	3	0.8%	\$777	1.1%	0.0%	2	1.2%	20.0%	\$419	1.4%	22.0%	1	0.4%	21.6%	\$358	0.8%	21.9%	
	Total	397	100.0%	\$72,309	100.0%	100.0%	169	100.0%	100.0%	\$29,642	100.0%	100.0%	228	100.0%	100.0%	\$42,667	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	49	62.8%	\$1,105	39.6%	92.3%	24	68.6%	46.8%	\$773	58.5%	40.9%	25	58.1%	48.9%	\$332	22.6%	39.5%
		Over \$1 Million	26	33.3%	\$1,380	49.5%	6.9%	9	25.7%				17	39.5%					
		Total Rev. available	75	96.1%	\$2,485	89.1%	99.2%	33	94.3%				42	97.6%					
		Rev. Not Known	3	3.8%	\$304	10.9%	0.8%	2	5.7%				1	2.3%					
		Total	78	100.0%	\$2,789	100.0%	100.0%	35	100.0%				43	100.0%					
Loan Size	\$100,000 or Less	75	96.2%	\$1,531	54.9%		33	94.3%	90.6%	\$922	69.8%	30.3%	42	97.7%	91.1%	\$609	41.5%	30.7%	
	\$100,001 - \$250,000	2	2.6%	\$399	14.3%		2	5.7%	4.5%	\$399	30.2%	16.9%	0	0.0%	4.2%	\$0	0.0%	15.2%	
	\$250,001 - \$1 Million	1	1.3%	\$859	30.8%		0	0.0%	4.9%	\$0	0.0%	52.8%	1	2.3%	4.7%	\$859	58.5%	54.0%	
		Total	78	100.0%	\$2,789	100.0%		35	100.0%	100.0%	\$1,321	100.0%	100.0%	43	100.0%	100.0%	\$1,468	100.0%	100.0%
Small Farm	Total Farms																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	45.5%	\$0	0.0%	54.2%	0	0.0%	32.9%	\$0	0.0%	41.4%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	15.3%	0	0.0%	80.5%	\$0	0.0%	18.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.6%	\$0	0.0%	29.9%	0	0.0%	7.3%	\$0	0.0%	18.2%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	13.6%	\$0	0.0%	54.7%	0	0.0%	12.2%	\$0	0.0%	63.4%	
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2015 HUC Census Data, ACS 2010 data, and 2015 D&B information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: MD St. Marys

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	6	5.7%	\$1,030	3.7%	3.1%	4	5.9%	5.2%	\$777	4.3%	3.5%	2	5.3%	4.6%	\$253	2.5%	3.3%
	Moderate	4	3.8%	\$975	3.5%	4.4%	2	2.9%	3.7%	\$567	3.1%	2.8%	2	5.3%	3.1%	\$408	4.1%	2.5%
	Middle	64	60.4%	\$16,934	60.1%	77.5%	36	52.9%	66.0%	\$9,483	52.3%	64.2%	28	73.7%	69.0%	\$7,451	74.4%	67.6%
	Upper	32	30.2%	\$9,227	32.8%	15.0%	26	38.2%	25.1%	\$7,321	40.3%	29.5%	6	15.8%	23.3%	\$1,906	19.0%	26.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	106	100.0%	\$28,166	100.0%	100.0%	68	100.0%	100.0%	\$18,148	100.0%	100.0%	38	100.0%	100.0%	\$10,018	100.0%	100.0%
REFINANCE	Low	3	3.1%	\$479	1.8%	3.1%	2	4.7%	3.8%	\$210	2.2%	2.4%	1	1.9%	3.5%	\$269	1.6%	2.3%
	Moderate	1	1.0%	\$79	0.3%	4.4%	1	2.3%	4.2%	\$79	0.8%	3.5%	0	0.0%	4.6%	\$0	0.0%	3.8%
	Middle	64	66.7%	\$18,137	69.1%	77.5%	27	62.8%	76.7%	\$6,337	64.9%	77.1%	37	69.8%	73.5%	\$11,800	71.7%	73.1%
	Upper	28	29.2%	\$7,537	28.7%	15.0%	13	30.2%	15.4%	\$3,139	32.1%	17.0%	15	28.3%	18.5%	\$4,398	26.7%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	96	100.0%	\$26,232	100.0%	100.0%	43	100.0%	100.0%	\$9,765	100.0%	100.0%	53	100.0%	100.0%	\$16,467	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.0%	\$33	3.1%	3.1%	0	0.0%	3.0%	\$0	0.0%	0.7%	2	7.7%	2.9%	\$33	4.9%	0.4%
	Moderate	1	2.5%	\$60	5.6%	4.4%	0	0.0%	4.8%	\$0	0.0%	3.4%	1	3.8%	4.2%	\$60	8.9%	1.6%
	Middle	30	75.0%	\$580	54.2%	77.5%	10	71.4%	73.9%	\$81	20.3%	72.2%	20	76.9%	76.7%	\$499	74.3%	74.1%
	Upper	7	17.5%	\$398	37.2%	15.0%	4	28.6%	18.3%	\$318	79.7%	23.7%	3	11.5%	16.3%	\$80	11.9%	23.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$1,071	100.0%	100.0%	14	100.0%	100.0%	\$399	100.0%	100.0%	26	100.0%	100.0%	\$672	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	33.3%	\$0	0.0%	14.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	46.7%	0	0.0%	66.7%	\$0	0.0%	85.3%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	7.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	11	4.5%	\$1,542	2.8%	3.1%	6	4.8%	4.5%	\$987	3.5%	3.0%	5	4.3%	4.0%	\$555	2.0%	2.8%
	Moderate	6	2.5%	\$1,114	2.0%	4.4%	3	2.4%	4.0%	\$646	2.3%	3.2%	3	2.6%	3.8%	\$468	1.7%	3.0%
	Middle	158	65.3%	\$35,651	64.3%	77.5%	73	58.4%	70.5%	\$15,901	56.2%	69.3%	85	72.6%	71.3%	\$19,750	72.7%	70.5%
	Upper	67	27.7%	\$17,162	30.9%	15.0%	43	34.4%	21.0%	\$10,778	38.1%	24.5%	24	20.5%	20.8%	\$6,384	23.5%	23.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	242	100.0%	\$55,469	100.0%	100.0%	125	100.0%	100.0%	\$28,312	100.0%	100.0%	117	100.0%	100.0%	\$27,157	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	4	5.0%	\$67	3.1%	4.8%	2	8.0%	4.9%	\$38	4.1%	6.1%	2	3.6%	4.0%	\$29	2.4%	9.1%
	Moderate	6	7.5%	\$35	1.6%	5.9%	3	12.0%	5.0%	\$14	1.5%	3.0%	3	5.5%	3.2%	\$21	1.7%	0.6%
	Middle	55	68.8%	\$1,751	81.4%	74.9%	15	60.0%	71.3%	\$831	89.6%	75.3%	40	72.7%	75.3%	\$920	75.2%	73.7%
	Upper	15	18.8%	\$298	13.9%	14.4%	5	20.0%	16.1%	\$44	4.7%	15.0%	10	18.2%	15.2%	\$254	20.8%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	0.5%	0	0.0%	2.3%	\$0	0.0%	0.9%
Total	80	100.0%	\$2,151	100.0%	100.0%	25	100.0%	100.0%	\$927	100.0%	100.0%	55	100.0%	100.0%	\$1,224	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.5%	0	0.0%	53.3%	\$0	0.0%	55.9%	0	0.0%	40.9%	\$0	0.0%	11.0%
	Upper	0	0.0%	\$0	0.0%	21.3%	0	0.0%	46.7%	\$0	0.0%	44.1%	0	0.0%	59.1%	\$0	0.0%	89.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: MD St. Marys

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	10	9.4%	\$1,474	5.2%	19.6%	4	5.9%	4.6%	\$668	3.7%	2.4%	6	15.8%	8.1%	\$806	8.0%	4.7%	
	Moderate	33	31.1%	\$7,600	27.0%	17.6%	16	23.5%	19.0%	\$3,538	19.5%	15.0%	17	44.7%	21.5%	\$4,062	40.5%	18.6%	
	Middle	25	23.6%	\$7,415	26.3%	23.9%	17	25.0%	24.8%	\$4,787	26.4%	24.9%	8	21.1%	23.9%	\$2,628	26.2%	26.6%	
	Upper	38	35.8%	\$11,677	41.5%	38.9%	31	45.6%	27.0%	\$9,155	50.4%	34.1%	7	18.4%	18.0%	\$2,522	25.2%	23.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.6%	\$0	0.0%	23.6%	0	0.0%	28.5%	\$0	0.0%	27.0%	
	Total	106	100.0%	\$28,166	100.0%	100.0%	68	100.0%	100.0%	\$18,148	100.0%	100.0%	38	100.0%	100.0%	\$10,018	100.0%	100.0%	
REFINANCE	Low	6	6.3%	\$698	2.7%	19.6%	5	11.6%	6.0%	\$608	6.2%	3.5%	1	1.9%	5.3%	\$90	0.5%	2.9%	
	Moderate	17	17.7%	\$3,440	13.1%	17.6%	7	16.3%	13.3%	\$1,256	12.9%	10.4%	10	18.9%	12.3%	\$2,184	13.3%	9.3%	
	Middle	25	26.0%	\$6,083	23.2%	23.9%	14	32.6%	20.0%	\$2,883	29.5%	18.6%	11	20.8%	19.8%	\$3,200	19.4%	18.4%	
	Upper	43	44.8%	\$14,274	54.4%	38.9%	15	34.9%	31.3%	\$4,372	44.8%	35.7%	28	52.8%	26.9%	\$9,902	60.1%	31.1%	
	Unknown	5	5.2%	\$1,737	6.6%	0.0%	2	4.7%	29.4%	\$646	6.6%	31.8%	3	5.7%	35.7%	\$1,091	6.6%	38.3%	
	Total	96	100.0%	\$26,232	100.0%	100.0%	43	100.0%	100.0%	\$9,765	100.0%	100.0%	53	100.0%	100.0%	\$16,467	100.0%	100.0%	
HOME IMPROVEMENT	Low	2	5.0%	\$3	0.3%	19.6%	1	7.1%	37.4%	\$2	0.5%	10.7%	1	3.8%	27.5%	\$1	0.1%	8.3%	
	Moderate	4	10.0%	\$218	20.4%	17.6%	1	7.1%	9.1%	\$192	48.1%	8.7%	3	11.5%	11.3%	\$26	3.9%	13.1%	
	Middle	10	25.0%	\$125	11.7%	23.9%	4	28.6%	19.6%	\$24	6.0%	27.2%	6	23.1%	22.5%	\$101	15.0%	21.7%	
	Upper	24	60.0%	\$725	67.7%	38.9%	8	57.1%	30.9%	\$181	45.4%	45.4%	16	61.5%	33.8%	\$544	81.0%	45.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	8.1%	0	0.0%	5.0%	\$0	0.0%	11.3%	
	Total	40	100.0%	\$1,071	100.0%	100.0%	14	100.0%	100.0%	\$399	100.0%	100.0%	26	100.0%	100.0%	\$672	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	38.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	7.4%	\$2,175	3.9%	19.6%	10	8.0%	7.1%	\$1,278	4.5%	2.9%	8	6.8%	8.0%	\$897	3.3%	3.9%	
	Moderate	54	22.3%	\$11,258	20.3%	17.6%	24	19.2%	16.2%	\$4,986	17.6%	13.1%	30	25.6%	16.9%	\$6,272	23.1%	14.2%	
	Middle	60	24.8%	\$13,623	24.6%	23.9%	35	28.0%	22.7%	\$7,694	27.2%	22.4%	25	21.4%	22.1%	\$5,929	21.8%	22.6%	
	Upper	105	43.4%	\$26,676	48.1%	38.9%	54	43.2%	28.9%	\$13,708	48.4%	34.5%	51	43.6%	22.7%	\$12,968	47.8%	26.7%	
	Unknown	5	2.1%	\$1,737	3.1%	0.0%	2	1.6%	25.1%	\$646	2.3%	27.3%	3	2.6%	30.3%	\$1,091	4.0%	32.6%	
	Total	242	100.0%	\$55,469	100.0%	100.0%	125	100.0%	100.0%	\$28,312	100.0%	100.0%	117	100.0%	100.0%	\$27,157	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	57	71.3%	\$579	26.9%	92.8%	18	72.0%	43.2%	\$169	18.2%	29.6%	39	70.9%	50.1%	\$410	33.5%	41.8%	
	Over \$1 Million	22	27.5%	\$1,556	72.3%	6.6%	6	24.0%					16	29.1%					
	Total Rev. available	79	98.8%	\$2,135	99.2%	99.4%	24	96.0%					55	100.0%					
	Rev. Not Known	1	1.3%	\$16	0.7%	0.6%	1	4.0%					0	0.0%					
	Total	80	100.0%	\$2,151	100.0%	100.0%	25	100.0%					55	100.0%					
Small Business Loan Size	\$100,000 or Less	76	95.0%	\$896	41.7%		24	96.0%	91.9%	\$357	38.5%	31.0%	52	94.5%	91.9%	\$539	44.0%	35.6%	
	\$100,001 - \$250,000	2	2.5%	\$275	12.8%		0	0.0%	3.8%	\$0	0.0%	14.1%	2	3.6%	4.1%	\$275	22.5%	16.2%	
	\$250,001 - \$1 Million	2	2.5%	\$980	45.6%		1	4.0%	4.3%	\$570	61.5%	54.9%	1	1.8%	3.9%	\$410	33.5%	48.2%	
	Total	80	100.0%	\$2,151	100.0%		25	100.0%	100.0%	\$927	100.0%	100.0%	55	100.0%	100.0%	\$1,224	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.9%	0	0.0%	53.3%	\$0	0.0%	88.1%	0	0.0%	45.5%	\$0	0.0%	84.2%	
Over \$1 Million	0	0.0%	\$0	0.0%	1.1%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	32.3%	0	0.0%	81.8%	\$0	0.0%	36.5%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	67.7%	0	0.0%	18.2%	\$0	0.0%	63.5%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Asheville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	0.9%	\$845	1.4%	0.9%	1	1.0%	1.4%	\$495	2.0%	1.3%	1	0.7%	1.2%	\$350	1.0%	1.3%
	Moderate	24	10.3%	\$5,345	9.0%	12.7%	8	8.2%	13.2%	\$1,835	7.5%	10.8%	16	11.8%	13.0%	\$3,510	10.1%	10.7%
	Middle	152	65.0%	\$31,709	53.6%	65.9%	62	63.3%	63.9%	\$12,922	52.9%	59.1%	90	66.2%	63.9%	\$18,787	54.1%	58.8%
	Upper	56	23.9%	\$21,260	35.9%	20.6%	27	27.6%	21.5%	\$9,195	37.6%	28.8%	29	21.3%	21.9%	\$12,065	34.8%	29.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	234	100.0%	\$59,159	100.0%	100.0%	98	100.0%	100.0%	\$24,447	100.0%	100.0%	136	100.0%	100.0%	\$34,712	100.0%	100.0%
REFINANCE	Low	5	2.3%	\$807	2.1%	0.9%	3	3.2%	1.3%	\$337	2.2%	1.0%	2	1.6%	1.4%	\$470	2.0%	1.2%
	Moderate	31	14.4%	\$4,406	11.4%	12.7%	11	11.7%	13.7%	\$1,760	11.6%	10.9%	20	16.4%	13.8%	\$2,646	11.4%	10.5%
	Middle	130	60.2%	\$20,727	53.9%	65.9%	66	70.2%	64.5%	\$10,093	66.4%	59.6%	64	52.5%	62.7%	\$10,634	45.6%	58.1%
	Upper	50	23.1%	\$12,549	32.6%	20.6%	14	14.9%	20.5%	\$2,999	19.7%	28.5%	36	29.5%	22.2%	\$9,550	41.0%	30.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	216	100.0%	\$38,489	100.0%	100.0%	94	100.0%	100.0%	\$15,189	100.0%	100.0%	122	100.0%	100.0%	\$23,300	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.5%	\$8	0.3%	0.9%	1	1.2%	0.7%	\$8	0.8%	0.5%	0	0.0%	1.3%	\$0	0.0%	1.9%
	Moderate	35	19.0%	\$288	12.2%	12.7%	18	21.2%	17.5%	\$135	13.9%	13.0%	17	17.2%	13.8%	\$153	11.1%	11.1%
	Middle	113	61.4%	\$1,641	69.8%	65.9%	53	62.4%	62.5%	\$671	69.1%	59.4%	60	60.6%	64.0%	\$970	70.2%	59.4%
	Upper	35	19.0%	\$415	17.6%	20.6%	13	15.3%	19.3%	\$157	16.2%	27.1%	22	22.2%	20.8%	\$258	18.7%	27.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	184	100.0%	\$2,352	100.0%	100.0%	85	100.0%	100.0%	\$971	100.0%	100.0%	99	100.0%	100.0%	\$1,381	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	19.0%	\$0	0.0%	19.9%	0	0.0%	11.4%	\$0	0.0%	2.8%
	Middle	0	0.0%	\$0	0.0%	46.3%	0	0.0%	66.7%	\$0	0.0%	15.3%	0	0.0%	62.9%	\$0	0.0%	37.6%
	Upper	0	0.0%	\$0	0.0%	32.0%	0	0.0%	14.3%	\$0	0.0%	64.8%	0	0.0%	25.7%	\$0	0.0%	59.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	1.3%	\$1,660	1.7%	0.9%	5	1.8%	1.3%	\$840	2.1%	1.2%	3	0.8%	1.2%	\$820	1.4%	1.3%
	Moderate	90	14.2%	\$10,039	10.0%	12.7%	37	13.4%	13.5%	\$3,730	9.2%	11.1%	53	14.8%	13.3%	\$6,309	10.6%	10.4%
	Middle	395	62.3%	\$54,077	54.1%	65.9%	181	65.3%	64.1%	\$23,686	58.3%	58.1%	214	59.9%	63.5%	\$30,391	51.2%	57.9%
	Upper	141	22.2%	\$34,224	34.2%	20.6%	54	19.5%	21.1%	\$12,351	30.4%	29.6%	87	24.4%	21.9%	\$21,873	36.8%	30.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	634	100.0%	\$100,000	100.0%	100.0%	277	100.0%	100.0%	\$40,607	100.0%	100.0%	357	100.0%	100.0%	\$59,393	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	22	5.0%	\$1,943	14.3%	4.3%	10	8.8%	4.6%	\$986	15.1%	6.9%	12	3.7%	4.6%	\$957	13.6%	7.1%
	Moderate	82	18.6%	\$2,054	15.2%	15.2%	31	27.2%	16.1%	\$1,142	17.5%	19.5%	51	15.6%	16.7%	\$912	13.0%	21.3%
	Middle	234	53.2%	\$6,249	46.1%	56.0%	48	42.1%	51.1%	\$2,840	43.4%	45.4%	186	57.1%	51.8%	\$3,409	48.6%	43.1%
	Upper	102	23.2%	\$3,310	24.4%	24.5%	25	21.9%	25.3%	\$1,573	24.0%	26.9%	77	23.6%	24.8%	\$1,737	24.8%	27.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.3%	0	0.0%	2.1%	\$0	0.0%	1.2%
Total	440	100.0%	\$13,556	100.0%	100.0%	114	100.0%	100.0%	\$6,541	100.0%	100.0%	326	100.0%	100.0%	\$7,015	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	4.0%	0	0.0%	1.4%	\$0	0.0%	4.2%
	Moderate	0	0.0%	\$0	0.0%	15.2%	0	0.0%	7.9%	\$0	0.0%	6.8%	0	0.0%	4.2%	\$0	0.0%	6.1%
	Middle	0	0.0%	\$0	0.0%	69.3%	0	0.0%	68.3%	\$0	0.0%	45.1%	0	0.0%	71.8%	\$0	0.0%	76.2%
	Upper	0	0.0%	\$0	0.0%	15.6%	0	0.0%	19.0%	\$0	0.0%	42.2%	0	0.0%	18.3%	\$0	0.0%	11.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.2%	\$0	0.0%	1.8%	0	0.0%	4.2%	\$0	0.0%	2.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Asheville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %				#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %
HOME PURCHASE	Low	5	2.1%	\$471	0.8%	19.4%	3	3.1%	4.0%	\$314	1.3%	1.8%	2	1.5%	3.7%	\$157	0.5%	1.7%	
	Moderate	36	15.4%	\$4,466	7.5%	18.8%	18	18.4%	16.1%	\$2,182	8.9%	10.4%	18	13.2%	16.2%	\$2,284	6.6%	10.4%	
	Middle	41	17.5%	\$7,076	12.0%	21.5%	13	13.3%	21.2%	\$2,364	9.7%	17.6%	28	20.6%	22.6%	\$4,712	13.6%	18.7%	
	Upper	152	65.0%	\$47,146	79.7%	40.4%	64	65.3%	43.3%	\$19,587	80.1%	56.1%	88	64.7%	44.3%	\$27,559	79.4%	57.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	14.2%	0	0.0%	13.3%	\$0	0.0%	12.3%	
	Total	234	100.0%	\$59,159	100.0%	100.0%	98	100.0%	100.0%	\$24,447	100.0%	100.0%	136	100.0%	100.0%	\$34,712	100.0%	100.0%	
REFINANCE	Low	16	7.4%	\$1,908	5.0%	19.4%	10	10.6%	7.2%	\$1,225	8.1%	3.8%	6	4.9%	5.3%	\$683	2.9%	2.6%	
	Moderate	38	17.6%	\$4,339	11.3%	18.8%	21	22.3%	15.8%	\$2,547	16.8%	10.4%	17	13.9%	13.0%	\$1,792	7.7%	8.1%	
	Middle	57	26.4%	\$8,607	22.4%	21.5%	21	22.3%	20.6%	\$2,915	19.2%	16.5%	36	29.5%	20.3%	\$5,692	24.4%	16.2%	
	Upper	100	46.3%	\$22,976	59.7%	40.4%	39	41.5%	40.1%	\$8,200	54.0%	51.3%	61	50.0%	42.6%	\$14,776	63.4%	53.9%	
	Unknown	5	2.3%	\$659	1.7%	0.0%	3	3.2%	16.2%	\$302	2.0%	18.1%	2	1.6%	18.8%	\$357	1.5%	19.2%	
	Total	216	100.0%	\$38,489	100.0%	100.0%	94	100.0%	100.0%	\$15,189	100.0%	100.0%	122	100.0%	100.0%	\$23,300	100.0%	100.0%	
HOME IMPROVEMENT	Low	52	28.3%	\$188	8.0%	19.4%	28	32.9%	14.5%	\$96	9.9%	4.2%	24	24.2%	8.9%	\$92	6.7%	1.7%	
	Moderate	46	25.0%	\$325	13.8%	18.8%	30	35.3%	21.2%	\$176	18.1%	12.1%	16	16.2%	16.4%	\$149	10.8%	11.1%	
	Middle	26	14.1%	\$223	9.5%	21.5%	10	11.8%	20.7%	\$69	7.1%	20.5%	16	16.2%	24.4%	\$154	11.2%	21.3%	
	Upper	58	31.5%	\$1,460	62.1%	40.4%	15	17.6%	39.9%	\$474	48.8%	55.5%	43	43.4%	43.0%	\$986	71.4%	58.1%	
	Unknown	2	1.1%	\$156	6.6%	0.0%	2	2.4%	3.7%	\$156	16.1%	7.8%	0	0.0%	7.4%	\$0	0.0%	7.9%	
	Total	184	100.0%	\$2,352	100.0%	100.0%	85	100.0%	100.0%	\$971	100.0%	100.0%	99	100.0%	100.0%	\$1,381	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	73	11.5%	\$2,567	2.6%	19.4%	41	14.8%	5.5%	\$1,635	4.0%	2.4%	32	9.0%	4.5%	\$932	1.6%	2.0%	
	Moderate	120	18.9%	\$9,130	9.1%	18.8%	69	24.9%	16.2%	\$4,905	12.1%	10.1%	51	14.3%	15.0%	\$4,225	7.1%	9.3%	
	Middle	124	19.6%	\$15,906	15.9%	21.5%	44	15.9%	21.0%	\$5,348	13.2%	16.8%	80	22.4%	21.7%	\$10,558	17.8%	17.3%	
	Upper	310	48.9%	\$71,582	71.6%	40.4%	118	42.6%	42.0%	\$28,261	69.6%	53.1%	192	53.8%	43.5%	\$43,321	72.9%	54.2%	
	Unknown	7	1.1%	\$815	0.8%	0.0%	5	1.8%	15.3%	\$458	1.1%	17.5%	2	0.6%	15.4%	\$357	0.6%	17.3%	
	Total	634	100.0%	\$100,000	100.0%	100.0%	277	100.0%	100.0%	\$40,607	100.0%	100.0%	357	100.0%	100.0%	\$59,393	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	333	75.7%	\$9,146	67.5%	94.1%	81	71.1%	47.6%	\$4,827	73.8%	43.1%	252	77.3%	53.2%	\$4,319	61.6%	44.7%	
	Over \$1 Million	101	23.0%	\$3,768	27.8%	5.5%	29	25.4%					72	22.1%					
	Total Rev. available	434	98.7%	\$12,914	95.3%	99.6%	110	96.5%					324	99.4%					
	Rev. Not Known	6	1.4%	\$642	4.7%	0.4%	4	3.5%					2	0.6%					
	Total	440	100.0%	\$13,556	100.0%	100.0%	114	100.0%					326	100.0%					
Small Business Loan Size	\$100,000 or Less	410	93.2%	\$3,692	27.2%		96	84.2%	91.5%	\$1,125	17.2%	30.4%	314	96.3%	91.3%	\$2,567	36.6%	30.2%	
	\$100,001 - \$250,000	11	2.5%	\$1,859	13.7%		9	7.9%	4.1%	\$1,433	21.9%	16.9%	2	0.6%	3.8%	\$426	6.1%	15.1%	
	\$250,001 - \$1 Million	19	4.3%	\$8,005	59.1%		9	7.9%	4.4%	\$3,983	60.9%	52.6%	10	3.1%	4.8%	\$4,022	57.3%	54.7%	
	Total	440	100.0%	\$13,556	100.0%		114	100.0%	100.0%	\$6,541	100.0%	100.0%	326	100.0%	100.0%	\$7,015	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.0%	0	0.0%	34.9%	\$0	0.0%	51.8%	0	0.0%	39.4%	\$0	0.0%	40.1%	
Over \$1 Million	0	0.0%	\$0	0.0%	2.0%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	96.8%	\$0	0.0%	56.9%	0	0.0%	97.2%	\$0	0.0%	80.8%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	12.3%	0	0.0%	2.8%	\$0	0.0%	19.2%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	30.8%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Brunswick

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count #	% %	Dollar \$ (000s) \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	10.7%	\$4,254	11.8%	15.2%	7	9.9%	6.8%	\$1,643	9.5%	5.5%	9	11.4%	6.8%	\$2,611	13.8%	5.7%
	Middle	76	50.7%	\$13,818	38.2%	55.3%	30	42.3%	53.2%	\$5,941	34.5%	46.5%	46	58.2%	54.3%	\$7,877	41.6%	47.1%
	Upper	58	38.7%	\$18,078	50.0%	29.5%	34	47.9%	40.0%	\$9,641	56.0%	48.0%	24	30.4%	38.7%	\$8,437	44.6%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	150	100.0%	\$36,150	100.0%	100.0%	71	100.0%	100.0%	\$17,225	100.0%	100.0%	79	100.0%	100.0%	\$18,925	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	2.6%	\$236	1.3%	15.2%	2	7.7%	7.9%	\$236	4.0%	5.6%	0	0.0%	7.3%	\$0	0.0%	5.2%
	Middle	33	42.3%	\$6,445	34.5%	55.3%	8	30.8%	49.5%	\$1,450	24.7%	42.6%	25	48.1%	52.7%	\$4,995	38.9%	45.7%
	Upper	43	55.1%	\$12,015	64.3%	29.5%	16	61.5%	42.5%	\$4,179	71.3%	51.2%	27	51.9%	40.0%	\$7,836	61.1%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	78	100.0%	\$18,696	100.0%	100.0%	26	100.0%	100.0%	\$5,865	100.0%	100.0%	52	100.0%	100.0%	\$12,831	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	12.5%	\$50	13.1%	15.2%	1	25.0%	16.7%	\$5	7.1%	13.3%	1	8.3%	11.7%	\$45	14.4%	10.1%
	Middle	8	50.0%	\$162	42.4%	55.3%	3	75.0%	50.0%	\$65	92.9%	40.5%	5	41.7%	55.4%	\$97	31.1%	43.6%
	Upper	6	37.5%	\$170	44.5%	29.5%	0	0.0%	33.3%	\$0	0.0%	46.2%	6	50.0%	32.9%	\$170	54.5%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	16	100.0%	\$382	100.0%	100.0%	4	100.0%	100.0%	\$70	100.0%	100.0%	12	100.0%	100.0%	\$312	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	60.1%
	Middle	0	0.0%	\$0	0.0%	48.0%	0	0.0%	80.0%	\$0	0.0%	99.6%	0	0.0%	50.0%	\$0	0.0%	23.5%
	Upper	0	0.0%	\$0	0.0%	46.4%	0	0.0%	20.0%	\$0	0.0%	0.4%	0	0.0%	33.3%	\$0	0.0%	16.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	8.2%	\$4,540	8.2%	15.2%	10	9.9%	7.3%	\$1,884	8.1%	5.5%	10	7.0%	7.2%	\$2,656	8.3%	5.9%
	Middle	117	48.0%	\$20,425	37.0%	55.3%	41	40.6%	52.1%	\$7,456	32.2%	45.8%	76	53.1%	53.9%	\$12,969	40.4%	46.5%
	Upper	107	43.9%	\$30,263	54.8%	29.5%	50	49.5%	40.5%	\$13,820	59.7%	48.4%	57	39.9%	38.9%	\$16,443	51.3%	47.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	244	100.0%	\$55,228	100.0%	100.0%	101	100.0%	100.0%	\$23,160	100.0%	100.0%	143	100.0%	100.0%	\$32,068	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	4.2%	\$1	0.1%	16.1%	1	7.7%	17.5%	\$1	0.1%	16.2%	0	0.0%	16.4%	\$0	0.0%	11.7%
	Middle	12	50.0%	\$965	88.3%	50.4%	6	46.2%	47.6%	\$859	94.9%	48.5%	6	54.5%	48.5%	\$106	56.4%	51.6%
	Upper	11	45.8%	\$127	11.6%	33.4%	6	46.2%	32.6%	\$45	5.0%	34.4%	5	45.5%	33.7%	\$82	43.6%	35.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.9%	0	0.0%	1.3%	\$0	0.0%	0.8%
Total	24	100.0%	\$1,093	100.0%	100.0%	13	100.0%	100.0%	\$905	100.0%	100.0%	11	100.0%	100.0%	\$188	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	27.3%	\$0	0.0%	10.6%	0	0.0%	20.0%	\$0	0.0%	5.7%
	Middle	0	0.0%	\$0	0.0%	57.9%	0	0.0%	45.5%	\$0	0.0%	77.0%	0	0.0%	70.0%	\$0	0.0%	93.4%
	Upper	0	0.0%	\$0	0.0%	23.7%	0	0.0%	27.3%	\$0	0.0%	12.4%	0	0.0%	10.0%	\$0	0.0%	0.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Brunswick

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	%	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	1	0.7%	\$64	0.2%	18.6%	0	0.0%	1.4%	\$0	0.0%	0.6%	1	1.3%	1.7%	\$64	0.3%	0.6%	
	Moderate	15	10.0%	\$1,584	4.4%	18.0%	6	8.5%	7.8%	\$599	3.5%	4.1%	9	11.4%	10.5%	\$985	5.2%	6.1%	
	Middle	18	12.0%	\$2,738	7.6%	20.8%	6	8.5%	14.7%	\$733	4.3%	10.6%	12	15.2%	15.8%	\$2,005	10.6%	11.8%	
	Upper	116	77.3%	\$31,764	87.9%	42.6%	59	83.1%	57.1%	\$15,893	92.3%	66.9%	57	72.2%	56.8%	\$15,871	83.9%	67.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.0%	\$0	0.0%	17.8%	0	0.0%	15.2%	\$0	0.0%	13.7%	
	Total	150	100.0%	\$36,150	100.0%	100.0%	71	100.0%	100.0%	\$17,225	100.0%	100.0%	79	100.0%	100.0%	\$18,925	100.0%	100.0%	
REFINANCE	Low	4	5.1%	\$539	2.9%	18.6%	2	7.7%	3.2%	\$367	6.3%	2.3%	2	3.8%	2.6%	\$172	1.3%	1.5%	
	Moderate	8	10.3%	\$1,030	5.5%	18.0%	3	11.5%	8.4%	\$246	4.2%	4.5%	5	9.6%	8.5%	\$784	6.1%	5.0%	
	Middle	4	5.1%	\$539	2.9%	20.8%	1	3.8%	14.6%	\$145	2.5%	10.0%	3	5.8%	15.7%	\$394	3.1%	10.9%	
	Upper	60	76.9%	\$16,363	87.5%	42.6%	20	76.9%	53.4%	\$5,107	87.1%	61.6%	40	76.9%	51.3%	\$11,256	87.7%	60.3%	
	Unknown	2	2.6%	\$225	1.2%	0.0%	0	0.0%	20.4%	\$0	0.0%	21.5%	2	3.8%	21.9%	\$225	1.8%	22.4%	
	Total	78	100.0%	\$18,696	100.0%	100.0%	26	100.0%	100.0%	\$5,865	100.0%	100.0%	52	100.0%	100.0%	\$12,831	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	6.3%	\$5	1.3%	18.6%	1	25.0%	7.1%	\$5	7.1%	1.2%	0	0.0%	9.9%	\$0	0.0%	1.5%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	12.7%	\$0	0.0%	4.1%	0	0.0%	12.2%	\$0	0.0%	6.2%	
	Middle	1	6.3%	\$5	1.3%	20.8%	1	25.0%	14.3%	\$5	7.1%	8.2%	0	0.0%	21.6%	\$0	0.0%	16.2%	
	Upper	14	87.5%	\$372	97.4%	42.6%	2	50.0%	55.6%	\$60	85.7%	77.1%	12	100.0%	53.1%	\$312	100.0%	67.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.3%	\$0	0.0%	9.4%	0	0.0%	3.3%	\$0	0.0%	8.3%	
	Total	16	100.0%	\$382	100.0%	100.0%	4	100.0%	100.0%	\$70	100.0%	100.0%	12	100.0%	100.0%	\$312	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	2.5%	\$608	1.1%	18.6%	3	3.0%	2.0%	\$372	1.6%	1.0%	3	2.1%	2.3%	\$236	0.7%	0.9%	
	Moderate	23	9.4%	\$2,614	4.7%	18.0%	9	8.9%	8.0%	\$845	3.6%	4.2%	14	9.8%	9.9%	\$1,769	5.5%	5.7%	
	Middle	23	9.4%	\$3,282	5.9%	20.8%	8	7.9%	14.7%	\$883	3.8%	10.3%	15	10.5%	15.9%	\$2,399	7.5%	11.5%	
	Upper	190	77.9%	\$48,499	87.8%	42.6%	81	80.2%	56.0%	\$21,060	90.9%	65.0%	109	76.2%	54.9%	\$27,439	85.6%	64.9%	
	Unknown	2	0.8%	\$225	0.4%	0.0%	0	0.0%	19.3%	\$0	0.0%	19.4%	2	1.4%	17.0%	\$225	0.7%	16.9%	
	Total	244	100.0%	\$55,228	100.0%	100.0%	101	100.0%	100.0%	\$23,160	100.0%	100.0%	143	100.0%	100.0%	\$32,068	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	13	54.2%	\$666	60.9%	95.2%	8	61.5%	53.6%	\$587	64.9%	50.5%	5	45.5%	55.9%	\$79	42.0%	50.5%	
	Over \$1 Million	9	37.5%	\$382	34.9%	3.8%	4	30.8%				5	45.5%						
	Total Rev. available	22	91.7%	\$1,048	95.8%	99.0%	12	92.3%				10	91.0%						
	Rev. Not Known	2	8.3%	\$45	4.1%	1.0%	1	7.7%				1	9.1%						
	Total	24	100.0%	\$1,093	100.0%	100.0%	13	100.0%				11	100.0%						
Small Business Loan Size	\$100,000 or Less	22	91.7%	\$330	30.2%		11	84.6%	92.7%	\$142	15.7%	34.2%	11	100.0%	92.8%	\$188	100.0%	34.9%	
	\$100,001 - \$250,000	1	4.2%	\$222	20.3%		1	7.7%	3.2%	\$222	24.5%	13.4%	0	0.0%	3.8%	\$0	0.0%	16.9%	
	\$250,001 - \$1 Million	1	4.2%	\$541	49.5%		1	7.7%	4.1%	\$541	59.8%	52.4%	0	0.0%	3.4%	\$0	0.0%	48.2%	
	Total	24	100.0%	\$1,093	100.0%		13	100.0%	100.0%	\$905	100.0%	100.0%	11	100.0%	100.0%	\$188	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	36.4%	\$0	0.0%	75.6%	0	0.0%	50.0%	\$0	0.0%	84.3%
Over \$1 Million		0	0.0%	\$0	0.0%	5.0%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	63.6%	\$0	0.0%	14.6%	0	0.0%	90.0%	\$0	0.0%	31.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	27.3%	\$0	0.0%	50.4%	0	0.0%	10.0%	\$0	0.0%	68.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	35.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Burlington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	7.0%	\$464	3.5%	17.1%	3	6.3%	10.1%	\$213	2.9%	5.8%	3	7.9%	11.8%	\$251	4.2%	6.8%
	Middle	49	57.0%	\$6,909	51.9%	48.3%	27	56.3%	51.7%	\$3,397	46.7%	51.0%	22	57.9%	53.5%	\$3,512	58.1%	52.4%
	Upper	31	36.0%	\$5,951	44.7%	34.6%	18	37.5%	38.2%	\$3,670	50.4%	43.2%	13	34.2%	34.6%	\$2,281	37.7%	40.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	86	100.0%	\$13,324	100.0%	100.0%	48	100.0%	100.0%	\$7,280	100.0%	100.0%	38	100.0%	100.0%	\$6,044	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	11.6%	\$955	6.3%	17.1%	6	10.5%	13.6%	\$438	6.2%	9.3%	8	12.5%	10.5%	\$517	6.3%	6.6%
	Middle	55	45.5%	\$7,066	46.3%	48.3%	28	49.1%	49.4%	\$3,647	51.5%	47.9%	27	42.2%	51.8%	\$3,419	41.8%	49.8%
	Upper	52	43.0%	\$7,249	47.5%	34.6%	23	40.4%	37.0%	\$2,998	42.3%	42.8%	29	45.3%	37.7%	\$4,251	51.9%	43.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	121	100.0%	\$15,270	100.0%	100.0%	57	100.0%	100.0%	\$7,083	100.0%	100.0%	64	100.0%	100.0%	\$8,187	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	32	29.6%	\$198	18.1%	17.1%	17	30.9%	16.2%	\$106	21.3%	10.2%	15	28.3%	17.0%	\$92	15.5%	8.5%
	Middle	44	40.7%	\$476	43.6%	48.3%	22	40.0%	44.3%	\$181	36.3%	37.7%	22	41.5%	53.2%	\$295	49.7%	62.2%
	Upper	32	29.6%	\$418	38.3%	34.6%	16	29.1%	39.5%	\$211	42.4%	52.1%	16	30.2%	29.8%	\$207	34.8%	29.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	108	100.0%	\$1,092	100.0%	100.0%	55	100.0%	100.0%	\$498	100.0%	100.0%	53	100.0%	100.0%	\$594	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	14.7%	0	0.0%	40.0%	\$0	0.0%	2.6%	0	0.0%	25.0%	\$0	0.0%	12.7%
	Middle	0	0.0%	\$0	0.0%	63.9%	0	0.0%	40.0%	\$0	0.0%	18.2%	0	0.0%	56.3%	\$0	0.0%	61.9%
	Upper	0	0.0%	\$0	0.0%	21.4%	0	0.0%	20.0%	\$0	0.0%	79.1%	0	0.0%	18.8%	\$0	0.0%	25.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	52	16.5%	\$1,617	5.4%	17.1%	26	16.3%	11.7%	\$757	5.1%	6.9%	26	16.8%	11.7%	\$860	5.8%	7.4%
	Middle	148	47.0%	\$14,451	48.7%	48.3%	77	48.1%	50.5%	\$7,225	48.6%	48.6%	71	45.8%	52.9%	\$7,226	48.7%	52.8%
	Upper	115	36.5%	\$13,618	45.9%	34.6%	57	35.6%	37.8%	\$6,879	46.3%	44.4%	58	37.4%	35.4%	\$6,739	45.5%	39.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	315	100.0%	\$29,686	100.0%	100.0%	160	100.0%	100.0%	\$14,861	100.0%	100.0%	155	100.0%	100.0%	\$14,825	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	20.4%	\$2,031	28.0%	18.0%	19	38.0%	17.7%	\$1,787	41.6%	23.8%	19	14.0%	15.9%	\$244	8.3%	20.0%
	Middle	96	51.6%	\$2,958	40.9%	51.3%	17	34.0%	49.7%	\$1,352	31.4%	45.3%	79	58.1%	50.9%	\$1,606	54.6%	49.7%
	Upper	52	28.0%	\$2,252	31.1%	30.7%	14	28.0%	30.6%	\$1,160	27.0%	30.2%	38	27.9%	31.4%	\$1,092	37.1%	29.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.6%	0	0.0%	1.7%	\$0	0.0%	0.8%	
Total	186	100.0%	\$7,241	100.0%	100.0%	50	100.0%	100.0%	\$4,299	100.0%	100.0%	136	100.0%	100.0%	\$2,942	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	0.6%
	Middle	0	0.0%	\$0	0.0%	70.3%	0	0.0%	65.5%	\$0	0.0%	54.3%	0	0.0%	70.6%	\$0	0.0%	79.7%
	Upper	0	0.0%	\$0	0.0%	29.0%	0	0.0%	34.5%	\$0	0.0%	45.7%	0	0.0%	26.5%	\$0	0.0%	19.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: NC Burlington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	2.3%	\$178	1.3%	21.3%	1	2.1%	5.2%	\$80	1.1%	2.4%	1	2.6%	5.0%	\$98	1.6%	2.5%
	Moderate	23	26.7%	\$2,400	18.0%	17.0%	14	29.2%	21.0%	\$1,529	21.0%	14.8%	9	23.7%	18.3%	\$871	14.4%	12.7%
	Middle	24	27.9%	\$3,644	27.3%	20.7%	13	27.1%	21.6%	\$1,769	24.3%	20.2%	11	28.9%	21.4%	\$1,875	31.0%	19.4%
	Upper	37	43.0%	\$7,102	53.3%	41.0%	20	41.7%	32.1%	\$3,902	53.6%	42.8%	17	44.7%	36.8%	\$3,200	52.9%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	19.7%	0	0.0%	18.5%	\$0	0.0%	18.3%
	Total	86	100.0%	\$13,324	100.0%	100.0%	48	100.0%	100.0%	\$7,280	100.0%	100.0%	38	100.0%	100.0%	\$6,044	100.0%	100.0%
REFINANCE	Low	9	7.4%	\$660	4.3%	21.3%	6	10.5%	7.1%	\$423	6.0%	4.1%	3	4.7%	5.7%	\$237	2.9%	3.1%
	Moderate	26	21.5%	\$2,256	14.8%	17.0%	10	17.5%	15.1%	\$975	13.8%	10.6%	16	25.0%	13.0%	\$1,281	15.6%	8.4%
	Middle	34	28.1%	\$3,503	22.9%	20.7%	19	33.3%	20.9%	\$1,959	27.7%	18.2%	15	23.4%	18.7%	\$1,544	18.9%	15.5%
	Upper	46	38.0%	\$8,162	53.5%	41.0%	19	33.3%	38.7%	\$3,325	46.9%	47.0%	27	42.2%	38.6%	\$4,837	59.1%	47.7%
	Unknown	6	5.0%	\$689	4.5%	0.0%	3	5.3%	18.1%	\$401	5.7%	20.1%	3	4.7%	24.0%	\$288	3.5%	25.2%
	Total	121	100.0%	\$15,270	100.0%	100.0%	57	100.0%	100.0%	\$7,083	100.0%	100.0%	64	100.0%	100.0%	\$8,187	100.0%	100.0%
HOME IMPROVEMENT	Low	21	19.4%	\$83	7.6%	21.3%	12	21.8%	11.9%	\$46	9.2%	3.9%	9	17.0%	10.1%	\$37	6.2%	4.3%
	Moderate	38	35.2%	\$234	21.4%	17.0%	23	41.8%	21.1%	\$135	27.1%	12.1%	15	28.3%	19.1%	\$99	16.7%	11.6%
	Middle	16	14.8%	\$214	19.6%	20.7%	6	10.9%	18.9%	\$49	9.8%	21.7%	10	18.9%	17.0%	\$165	27.8%	15.5%
	Upper	33	30.6%	\$561	51.4%	41.0%	14	25.5%	42.7%	\$268	53.8%	53.3%	19	35.8%	49.5%	\$293	49.3%	62.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	5.4%	\$0	0.0%	8.9%	0	0.0%	4.3%	\$0	0.0%	5.9%
	Total	108	100.0%	\$1,092	100.0%	100.0%	55	100.0%	100.0%	\$498	100.0%	100.0%	53	100.0%	100.0%	\$594	100.0%	100.0%
MUL TIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	32	10.2%	\$921	3.1%	21.3%	19	11.9%	6.1%	\$549	3.7%	3.0%	13	8.4%	5.4%	\$372	2.5%	2.4%
	Moderate	87	27.6%	\$4,890	16.5%	17.0%	47	29.4%	18.9%	\$2,639	17.8%	12.9%	40	25.8%	16.4%	\$2,251	15.2%	9.9%
	Middle	74	23.5%	\$7,361	24.8%	20.7%	38	23.8%	21.2%	\$3,777	25.4%	18.9%	36	23.2%	20.2%	\$3,584	24.2%	15.9%
	Upper	116	36.8%	\$15,825	53.3%	41.0%	53	33.1%	34.8%	\$7,495	50.4%	42.9%	63	40.6%	37.9%	\$8,330	56.2%	42.2%
	Unknown	6	1.9%	\$689	2.3%	0.0%	3	1.9%	18.9%	\$401	2.7%	22.3%	3	1.9%	20.2%	\$288	1.9%	29.5%
	Total	315	100.0%	\$29,686	100.0%	100.0%	160	100.0%	100.0%	\$14,861	100.0%	100.0%	155	100.0%	100.0%	\$14,825	100.0%	100.0%
Small Business Revenue	\$1 Million or Less	112	60.2%	\$2,509	34.6%	91.8%	25	50.0%	42.8%	\$935	21.7%	38.3%	87	64.0%	48.8%	\$1,574	53.5%	38.6%
	Over \$1 Million	60	32.3%	\$3,267	45.1%	7.6%	15	30.0%				45	33.1%					
	Total Rev. available	172	92.5%	\$5,776	79.7%	99.4%	40	80.0%				132	97.1%					
	Rev. Not Known	14	7.5%	\$1,465	20.2%	0.6%	10	20.0%				4	2.9%					
	Total	186	100.0%	\$7,241	100.0%	100.0%	50	100.0%				136	100.0%					
Small Business Loan Size	\$100,000 or Less	165	88.7%	\$2,064	28.5%		38	76.0%	85.6%	\$858	20.0%	22.7%	127	93.4%	87.1%	\$1,206	41.0%	26.6%
	\$100,001 - \$250,000	15	8.1%	\$2,332	32.2%		8	16.0%	6.8%	\$1,419	33.0%	17.5%	7	5.1%	6.7%	\$913	31.0%	18.9%
	\$250,001 - \$1 Million	6	3.2%	\$2,845	39.3%		4	8.0%	7.7%	\$2,022	47.0%	59.8%	2	1.5%	6.1%	\$823	28.0%	54.5%
	Total	186	100.0%	\$7,241	100.0%		50	100.0%	100.0%	\$4,299	100.0%	100.0%	136	100.0%	100.0%	\$2,942	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	27.6%	\$0	0.0%	30.9%	0	0.0%	35.3%	\$0	0.0%	64.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.7%	\$0	0.0%	41.5%	0	0.0%	94.1%	\$0	0.0%	64.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	25.0%	0	0.0%	5.9%	\$0	0.0%	35.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	33.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total Farms																	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue. 2015 FHIC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count	Dollar			Count	Dollar	Count	Dollar	Count	Dollar							
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	25.0%	\$182	14.9%	8.0%	1	16.7%	9.1%	\$30	6.1%	6.9%	2	33.3%	6.9%	\$152	20.9%	5.7%
	Middle	8	66.7%	\$972	79.5%	81.0%	4	66.7%	78.1%	\$396	80.2%	78.4%	4	66.7%	79.9%	\$576	79.1%	79.6%
	Upper	1	8.3%	\$68	5.6%	11.0%	1	16.7%	12.8%	\$68	13.8%	14.8%	0	0.0%	13.3%	\$0	0.0%	14.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$1,222	100.0%	100.0%	6	100.0%	100.0%	\$494	100.0%	100.0%	6	100.0%	100.0%	\$728	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	15.8%	\$478	15.9%	8.0%	5	21.7%	10.1%	\$355	19.0%	7.5%	1	6.7%	7.5%	\$123	10.8%	6.8%
	Middle	30	78.9%	\$2,349	78.0%	81.0%	18	78.3%	77.3%	\$1,517	81.0%	79.0%	12	80.0%	75.1%	\$832	73.0%	71.8%
	Upper	2	5.3%	\$185	6.1%	11.0%	0	0.0%	12.6%	\$0	0.0%	13.6%	2	13.3%	17.4%	\$185	16.2%	21.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	38	100.0%	\$3,012	100.0%	100.0%	23	100.0%	100.0%	\$1,872	100.0%	100.0%	15	100.0%	100.0%	\$1,140	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	3.3%	\$4	0.8%	8.0%	0	0.0%	8.1%	\$0	0.0%	6.1%	1	5.6%	6.0%	\$4	1.4%	7.0%
	Middle	24	80.0%	\$295	61.3%	81.0%	9	75.0%	75.6%	\$117	60.3%	66.9%	15	83.3%	81.0%	\$178	62.0%	73.8%
	Upper	5	16.7%	\$182	37.8%	11.0%	3	25.0%	16.3%	\$77	39.7%	27.0%	2	11.1%	13.1%	\$105	36.6%	19.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	30	100.0%	\$481	100.0%	100.0%	12	100.0%	100.0%	\$194	100.0%	100.0%	18	100.0%	100.0%	\$287	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	80.0%	\$0	0.0%	90.5%
	Middle	0	0.0%	\$0	0.0%	61.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	20.0%	\$0	0.0%	9.5%
	Upper	0	0.0%	\$0	0.0%	3.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	10	12.5%	\$664	14.1%	8.0%	6	14.6%	9.5%	\$385	15.0%	7.1%	4	10.3%	7.3%	\$279	12.9%	7.1%
	Middle	62	77.5%	\$3,616	76.7%	81.0%	31	75.6%	77.6%	\$2,030	79.3%	78.4%	31	79.5%	77.8%	\$1,586	73.6%	75.5%
	Upper	8	10.0%	\$435	9.2%	11.0%	4	9.8%	12.9%	\$145	5.7%	14.5%	4	10.3%	14.9%	\$290	13.5%	17.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	80	100.0%	\$4,715	100.0%	100.0%	41	100.0%	100.0%	\$2,560	100.0%	100.0%	39	100.0%	100.0%	\$2,155	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	6	27.3%	\$230	12.6%	15.9%	4	36.4%	14.8%	\$224	30.1%	13.6%	2	18.2%	15.2%	\$6	0.6%	13.8%
	Middle	10	45.5%	\$118	6.5%	73.3%	4	36.4%	72.2%	\$76	10.2%	78.9%	6	54.5%	71.2%	\$42	3.9%	75.7%
	Upper	6	27.3%	\$1,471	80.9%	10.8%	3	27.3%	10.9%	\$445	59.7%	6.5%	3	27.3%	11.4%	\$1,026	95.5%	9.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	1.1%	0	0.0%	2.2%	\$0	0.0%	1.2%
Total	22	100.0%	\$1,819	100.0%	100.0%	11	100.0%	100.0%	\$745	100.0%	100.0%	11	100.0%	100.0%	\$1,074	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	4.7%	0	0.0%	2.2%	\$0	0.0%	1.6%	0	0.0%	2.6%	\$0	0.0%	0.5%
	Middle	0	0.0%	\$0	0.0%	84.1%	0	0.0%	84.4%	\$0	0.0%	84.7%	0	0.0%	78.9%	\$0	0.0%	88.9%
	Upper	0	0.0%	\$0	0.0%	11.2%	0	0.0%	13.3%	\$0	0.0%	13.7%	0	0.0%	18.4%	\$0	0.0%	10.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$(000s)	\$ %				#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %
HOME PURCHASE	Low	1	8.3%	\$30	2.5%	21.8%	1	16.7%	6.0%	\$30	6.1%	3.0%	0	0.0%	3.6%	\$0	0.0%	1.9%	
	Moderate	5	41.7%	\$403	33.0%	16.5%	2	33.3%	17.3%	\$148	30.0%	11.9%	3	50.0%	19.8%	\$255	35.0%	14.3%	
	Middle	3	25.0%	\$461	37.7%	21.4%	1	16.7%	22.1%	\$176	35.6%	19.1%	2	33.3%	20.0%	\$285	39.1%	17.9%	
	Upper	3	25.0%	\$328	26.8%	40.3%	2	33.3%	27.9%	\$140	28.3%	40.0%	1	16.7%	31.0%	\$188	25.8%	41.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.7%	\$0	0.0%	25.9%	0	0.0%	25.4%	\$0	0.0%	24.1%	
	Total	12	100.0%	\$1,222	100.0%	100.0%	6	100.0%	100.0%	\$494	100.0%	100.0%	6	100.0%	100.0%	\$728	100.0%	100.0%	
REFINANCE	Low	4	10.5%	\$177	5.9%	21.8%	1	4.3%	5.4%	\$25	1.3%	2.6%	3	20.0%	4.0%	\$152	13.3%	1.9%	
	Moderate	8	21.1%	\$439	14.6%	16.5%	6	26.1%	15.9%	\$334	17.8%	9.6%	2	13.3%	13.8%	\$105	9.2%	8.8%	
	Middle	9	23.7%	\$751	24.9%	21.4%	4	17.4%	22.3%	\$271	14.5%	17.0%	5	33.3%	17.6%	\$480	42.1%	14.4%	
	Upper	17	44.7%	\$1,645	54.6%	40.3%	12	52.2%	39.9%	\$1,242	66.3%	53.4%	5	33.3%	40.1%	\$403	35.4%	48.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	17.4%	0	0.0%	24.4%	\$0	0.0%	26.7%	
	Total	38	100.0%	\$3,012	100.0%	100.0%	23	100.0%	100.0%	\$1,872	100.0%	100.0%	15	100.0%	100.0%	\$1,140	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	30.0%	\$32	6.7%	21.8%	5	41.7%	11.6%	\$21	10.8%	1.8%	4	22.2%	7.1%	\$11	3.8%	0.7%	
	Moderate	6	20.0%	\$29	6.0%	16.5%	2	16.7%	16.3%	\$8	4.1%	8.8%	4	22.2%	15.5%	\$21	7.3%	8.1%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	24.4%	\$0	0.0%	20.1%	0	0.0%	19.0%	\$0	0.0%	21.0%	
	Upper	15	50.0%	\$420	87.3%	40.3%	5	41.7%	45.3%	\$165	85.1%	68.1%	10	55.6%	52.4%	\$255	88.9%	55.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	1.2%	0	0.0%	6.0%	\$0	0.0%	14.2%	
	Total	30	100.0%	\$481	100.0%	100.0%	12	100.0%	100.0%	\$194	100.0%	100.0%	18	100.0%	100.0%	\$287	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	14	17.5%	\$239	5.1%	21.8%	7	17.1%	6.0%	\$76	3.0%	2.8%	7	17.9%	4.0%	\$163	7.6%	1.8%	
	Moderate	19	23.8%	\$871	18.5%	16.5%	10	24.4%	16.6%	\$490	19.1%	10.9%	9	23.1%	17.1%	\$381	17.7%	11.7%	
	Middle	12	15.0%	\$1,212	25.7%	21.4%	5	12.2%	22.3%	\$447	17.5%	18.2%	7	17.9%	19.0%	\$765	35.5%	16.3%	
	Upper	35	43.8%	\$2,393	50.8%	40.3%	19	46.3%	33.8%	\$1,547	60.4%	46.2%	16	41.0%	35.7%	\$846	39.3%	44.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.2%	\$0	0.0%	21.9%	0	0.0%	24.3%	\$0	0.0%	25.9%	
	Total	80	100.0%	\$4,715	100.0%	100.0%	41	100.0%	100.0%	\$2,560	100.0%	100.0%	39	100.0%	100.0%	\$2,155	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	10	45.5%	\$74	4.1%	92.1%	4	36.4%	40.6%	\$40	5.4%	43.8%	6	54.5%	41.9%	\$34	3.2%	48.7%	
	Over \$1 Million	12	54.5%	\$1,745	95.9%	6.9%	7	63.6%				5	45.5%						
	Total Rev. available	22	100.0%	\$1,819	100.0%	99.0%	11	100.0%				11	100.0%						
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				0	0.0%						
	Total	22	100.0%	\$1,819	100.0%	100.0%	11	100.0%				11	100.0%						
	Small Business Loan Size	\$100,000 or Less	16	72.7%	\$226	12.4%		8	72.7%	89.0%	\$178	23.9%	29.9%	8	72.7%	89.6%	\$48	4.5%	28.9%
		\$100,001 - \$250,000	5	22.7%	\$834	45.8%		3	27.3%	6.7%	\$567	76.1%	24.1%	2	18.2%	5.7%	\$267	24.9%	19.1%
		\$250,001 - \$1 Million	1	4.5%	\$759	41.7%		0	0.0%	4.3%	\$0	0.0%	46.0%	1	9.1%	4.6%	\$759	70.7%	52.1%
		Total	22	100.0%	\$1,819	100.0%		11	100.0%	100.0%	\$745	100.0%	100.0%	11	100.0%	100.0%	\$1,074	100.0%	100.0%
Small Farm Revenue		Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	42.2%	\$0	0.0%	83.3%	0	0.0%	26.3%	\$0	0.0%	69.9%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%				0	0.0%						
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	91.1%	\$0	0.0%	39.6%	0	0.0%	94.7%	\$0	0.0%	54.9%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	38.8%	0	0.0%	5.3%	\$0	0.0%	45.1%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Granville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count		Dollar		#	%	%	Bank		%	Bank		%	Dollar			
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %	#		%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	21.6%	\$760	10.8%	50.4%	6	26.1%	32.6%	\$553	13.9%	28.0%	2	14.3%	34.8%	\$207	6.9%	29.3%
	Upper	29	78.4%	\$6,250	89.2%	49.6%	17	73.9%	67.4%	\$3,438	86.1%	72.0%	12	85.7%	65.2%	\$2,812	93.1%	70.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$7,010	100.0%	100.0%	23	100.0%	100.0%	\$3,991	100.0%	100.0%	14	100.0%	100.0%	\$3,019	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	25	45.5%	\$2,407	36.8%	50.4%	14	42.4%	43.8%	\$1,275	33.6%	38.6%	11	50.0%	42.7%	\$1,132	41.3%	37.2%
	Upper	30	54.5%	\$4,128	63.2%	49.6%	19	57.6%	56.2%	\$2,517	66.4%	61.4%	11	50.0%	57.3%	\$1,611	58.7%	62.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	55	100.0%	\$6,535	100.0%	100.0%	33	100.0%	100.0%	\$3,792	100.0%	100.0%	22	100.0%	100.0%	\$2,743	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	33	49.3%	\$313	30.7%	50.4%	20	52.6%	45.0%	\$196	41.4%	37.3%	13	44.8%	42.4%	\$117	21.4%	41.2%
	Upper	34	50.7%	\$707	69.3%	49.6%	18	47.4%	55.0%	\$278	58.6%	62.7%	16	55.2%	57.6%	\$429	78.6%	58.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	67	100.0%	\$1,020	100.0%	100.0%	38	100.0%	100.0%	\$474	100.0%	100.0%	29	100.0%	100.0%	\$546	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	77.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	22.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	66	41.5%	\$3,480	23.9%	50.4%	40	42.6%	37.4%	\$2,024	24.5%	31.4%	26	40.0%	38.0%	\$1,456	23.1%	32.8%
	Upper	93	58.5%	\$11,085	76.1%	49.6%	54	57.4%	62.6%	\$6,233	75.5%	68.6%	39	60.0%	62.0%	\$4,852	76.9%	67.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	159	100.0%	\$14,565	100.0%	100.0%	94	100.0%	100.0%	\$8,257	100.0%	100.0%	65	100.0%	100.0%	\$6,308	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	58	47.5%	\$833	36.3%	52.5%	23	52.3%	50.8%	\$444	47.2%	61.4%	35	44.9%	49.1%	\$389	28.7%	57.6%
	Upper	64	52.5%	\$1,461	63.7%	47.4%	21	47.7%	48.0%	\$496	52.8%	37.8%	43	55.1%	49.6%	\$965	71.3%	41.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.9%	0	0.0%	1.3%	\$0	0.0%	0.8%
Total	122	100.0%	\$2,294	100.0%	100.0%	44	100.0%	100.0%	\$940	100.0%	100.0%	78	100.0%	100.0%	\$1,354	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	57.1%	0	0.0%	61.4%	\$0	0.0%	66.5%	0	0.0%	35.9%	\$0	0.0%	40.0%
	Upper	0	0.0%	\$0	0.0%	42.9%	0	0.0%	38.6%	\$0	0.0%	33.5%	0	0.0%	64.1%	\$0	0.0%	60.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Granville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	1.4%	\$0	0.0%	0.7%	0	0.0%	1.6%	\$0	0.0%	0.8%	
	Moderate	10	27.0%	\$1,115	15.9%	14.6%	8	34.8%	12.9%	\$825	20.7%	8.0%	2	14.3%	12.1%	\$290	9.6%	7.9%	
	Middle	10	27.0%	\$1,097	15.6%	18.8%	6	26.1%	24.0%	\$570	14.3%	20.4%	4	28.6%	22.8%	\$527	17.5%	19.1%	
	Upper	17	45.9%	\$4,798	68.4%	51.2%	9	39.1%	41.6%	\$2,596	65.0%	52.2%	8	57.1%	44.5%	\$2,202	72.9%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.1%	\$0	0.0%	18.7%	0	0.0%	19.0%	\$0	0.0%	18.2%	
	Total	37	100.0%	\$7,010	100.0%	100.0%	23	100.0%	100.0%	\$3,991	100.0%	100.0%	14	100.0%	100.0%	\$3,019	100.0%	100.0%	
REFINANCE	Low	4	7.3%	\$157	2.4%	15.4%	1	3.0%	3.4%	\$53	1.4%	1.6%	3	13.6%	2.8%	\$104	3.8%	1.2%	
	Moderate	6	10.9%	\$528	8.1%	14.6%	4	12.1%	10.3%	\$383	10.1%	6.9%	2	9.1%	5.7%	\$145	5.3%	3.6%	
	Middle	16	29.1%	\$1,615	24.7%	18.8%	9	27.3%	14.7%	\$887	23.4%	12.6%	7	31.8%	17.0%	\$728	26.5%	13.9%	
	Upper	22	40.0%	\$3,432	52.5%	51.2%	16	48.5%	48.1%	\$2,244	59.2%	53.6%	6	27.3%	47.5%	\$1,188	43.3%	53.3%	
	Unknown	7	12.7%	\$803	12.3%	0.0%	3	9.1%	23.4%	\$225	5.9%	25.3%	4	18.2%	27.0%	\$578	21.1%	28.0%	
	Total	55	100.0%	\$6,535	100.0%	100.0%	33	100.0%	100.0%	\$3,792	100.0%	100.0%	22	100.0%	100.0%	\$2,743	100.0%	100.0%	
HOME IMPROVEMENT	Low	12	17.9%	\$44	4.3%	15.4%	5	13.2%	15.0%	\$12	2.5%	3.8%	7	24.1%	14.1%	\$32	5.9%	7.2%	
	Moderate	18	26.9%	\$95	9.3%	14.6%	12	31.6%	21.3%	\$56	11.8%	4.5%	6	20.7%	14.1%	\$39	7.1%	8.9%	
	Middle	13	19.4%	\$105	10.3%	18.8%	9	23.7%	18.8%	\$68	14.3%	10.0%	4	13.8%	11.8%	\$37	6.8%	3.9%	
	Upper	24	35.8%	\$776	76.1%	51.2%	12	31.6%	37.5%	\$338	71.3%	55.4%	12	41.4%	55.3%	\$438	80.2%	59.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.5%	\$0	0.0%	26.2%	0	0.0%	4.7%	\$0	0.0%	20.3%	
	Total	67	100.0%	\$1,020	100.0%	100.0%	38	100.0%	100.0%	\$474	100.0%	100.0%	29	100.0%	100.0%	\$546	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	51.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	10.1%	\$201	1.4%	15.4%	6	6.4%	2.9%	\$65	0.8%	1.0%	10	15.4%	2.7%	\$136	2.2%	1.1%	
	Moderate	34	21.4%	\$1,738	11.9%	14.6%	24	25.5%	12.4%	\$1,264	15.3%	7.4%	10	15.4%	9.9%	\$474	7.5%	6.4%	
	Middle	39	24.5%	\$2,817	19.3%	18.8%	24	25.5%	20.3%	\$1,525	18.5%	17.1%	15	23.1%	20.2%	\$1,292	20.5%	16.8%	
	Upper	63	39.6%	\$9,006	61.8%	51.2%	37	39.4%	43.7%	\$5,178	62.7%	51.8%	26	40.0%	46.1%	\$3,828	60.7%	53.5%	
	Unknown	7	4.4%	\$803	5.5%	0.0%	3	3.2%	20.6%	\$225	2.7%	22.6%	4	6.2%	21.1%	\$578	9.2%	22.2%	
	Total	159	100.0%	\$14,565	100.0%	100.0%	94	100.0%	100.0%	\$8,257	100.0%	100.0%	65	100.0%	100.0%	\$6,308	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	97	79.5%	\$1,122	48.9%	94.3%	38	86.4%	51.6%	\$581	61.8%	47.7%	59	75.6%	48.9%	\$541	40.0%	35.0%	
	Over \$1 Million	22	18.0%	\$443	19.3%	4.8%	5	11.4%					17	21.8%					
	Total Rev. available	119	97.5%	\$1,565	68.2%	99.1%	43	97.8%					76	97.4%					
	Rev. Not Known	3	2.5%	\$729	31.8%	1.0%	1	2.3%					2	2.6%					
	Total	122	100.0%	\$2,294	100.0%	100.0%	44	100.0%					78	100.0%					
Small Business Loan Size	\$100,000 or Less	119	97.5%	\$1,192	52.0%		42	95.5%	93.2%	\$473	50.3%	35.9%	77	98.7%	92.3%	\$719	53.1%	34.9%	
	\$100,001 - \$250,000	1	0.8%	\$198	8.6%		1	2.3%	2.7%	\$198	21.1%	12.5%	0	0.0%	3.6%	\$0	0.0%	13.2%	
	\$250,001 - \$1 Million	2	1.6%	\$904	39.4%		1	2.3%	4.1%	\$269	28.6%	51.6%	1	1.3%	4.1%	\$635	46.9%	51.9%	
	Total	122	100.0%	\$2,294	100.0%		44	100.0%	100.0%	\$940	100.0%	100.0%	78	100.0%	100.0%	\$1,354	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.2%	0	0.0%	56.8%	\$0	0.0%	63.4%	0	0.0%	46.2%	\$0	0.0%	76.1%
Over \$1 Million		0	0.0%	\$0	0.0%	2.8%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
\$100,000 or Less		0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	29.2%	0	0.0%	87.2%	\$0	0.0%	52.5%	
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	22.7%	\$0	0.0%	48.3%	0	0.0%	12.8%	\$0	0.0%	47.5%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.5%	\$0	0.0%	22.5%	0	0.0%	0.0%	\$0	0.0%	0.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Harnett Moore

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.4%	\$0	0.0%	1.5%	0	0.0%	1.5%	\$0	0.0%	1.5%
	Middle	23	40.4%	\$5,417	40.6%	48.4%	12	41.4%	38.0%	\$2,531	38.9%	33.8%	11	39.3%	38.1%	\$2,886	42.3%	33.8%
	Upper	34	59.6%	\$7,917	59.4%	51.1%	17	58.6%	60.7%	\$3,979	61.1%	64.8%	17	60.7%	60.4%	\$3,938	57.7%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	57	100.0%	\$13,334	100.0%	100.0%	29	100.0%	100.0%	\$6,510	100.0%	100.0%	28	100.0%	100.0%	\$6,824	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	1.2%
	Middle	26	32.5%	\$4,468	31.6%	48.4%	11	33.3%	42.3%	\$1,774	31.8%	34.0%	15	31.9%	38.3%	\$2,694	31.4%	33.0%
	Upper	54	67.5%	\$9,688	68.4%	51.1%	22	66.7%	57.2%	\$3,810	68.2%	65.4%	32	68.1%	60.5%	\$5,878	68.6%	65.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	80	100.0%	\$14,156	100.0%	100.0%	33	100.0%	100.0%	\$5,584	100.0%	100.0%	47	100.0%	100.0%	\$8,572	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	2.3%	\$0	0.0%	1.8%	0	0.0%	1.7%	\$0	0.0%	1.2%
	Middle	15	41.7%	\$260	26.4%	48.4%	7	53.8%	43.6%	\$106	45.3%	38.1%	8	34.8%	49.8%	\$154	20.5%	46.1%
	Upper	21	58.3%	\$725	73.6%	51.1%	6	46.2%	54.1%	\$128	54.7%	60.1%	15	65.2%	48.4%	\$597	79.5%	52.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	36	100.0%	\$985	100.0%	100.0%	13	100.0%	100.0%	\$234	100.0%	100.0%	23	100.0%	100.0%	\$751	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.2%	0	0.0%	50.0%	\$0	0.0%	49.5%	0	0.0%	50.0%	\$0	0.0%	77.4%
	Upper	0	0.0%	\$0	0.0%	33.6%	0	0.0%	50.0%	\$0	0.0%	50.5%	0	0.0%	50.0%	\$0	0.0%	22.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	1.2%	0	0.0%	1.4%	\$0	0.0%	1.4%
	Middle	64	37.0%	\$10,145	35.6%	48.4%	30	40.0%	39.6%	\$4,411	35.8%	33.9%	34	34.7%	38.6%	\$5,734	35.5%	33.9%
	Upper	109	63.0%	\$18,330	64.4%	51.1%	45	60.0%	59.3%	\$7,917	64.2%	64.9%	64	65.3%	60.0%	\$10,413	64.5%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	173	100.0%	\$28,475	100.0%	100.0%	75	100.0%	100.0%	\$12,328	100.0%	100.0%	98	100.0%	100.0%	\$16,147	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.1%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Middle	39	56.5%	\$1,804	71.5%	52.4%	8	36.4%	46.8%	\$668	56.2%	51.4%	31	66.0%	47.5%	\$1,136	85.1%	49.3%
	Upper	30	43.5%	\$720	28.5%	47.0%	14	63.6%	50.1%	\$521	43.8%	47.6%	16	34.0%	50.1%	\$199	14.9%	50.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	0.8%	0	0.0%	2.0%	\$0	0.0%	0.5%
Total	69	100.0%	\$2,524	100.0%	100.0%	22	100.0%	100.0%	\$1,189	100.0%	100.0%	47	100.0%	100.0%	\$1,335	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.4%	0	0.0%	52.3%	\$0	0.0%	46.2%	0	0.0%	47.6%	\$0	0.0%	35.4%
	Upper	0	0.0%	\$0	0.0%	46.6%	0	0.0%	47.7%	\$0	0.0%	53.8%	0	0.0%	52.4%	\$0	0.0%	64.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Harnett Moore

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	3.5%	\$111	0.8%	15.9%	2	6.9%	1.7%	\$111	1.7%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.5%
	Moderate	5	8.8%	\$631	4.7%	15.3%	3	10.3%	8.4%	\$395	6.1%	4.8%	2	7.1%	8.2%	\$236	3.5%	4.6%
	Middle	11	19.3%	\$1,250	9.4%	18.8%	7	24.1%	20.7%	\$932	14.3%	16.6%	4	14.3%	20.0%	\$318	4.7%	15.8%
	Upper	39	68.4%	\$11,342	85.1%	50.0%	17	58.6%	51.5%	\$5,072	77.9%	61.3%	22	78.6%	51.6%	\$6,270	91.9%	60.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.7%	\$0	0.0%	16.7%	0	0.0%	19.1%	\$0	0.0%	18.5%
	Total	57	100.0%	\$13,334	100.0%	100.0%	29	100.0%	100.0%	\$6,510	100.0%	100.0%	28	100.0%	100.0%	\$6,824	100.0%	100.0%
REFINANCE	Low	4	5.0%	\$508	3.6%	15.9%	2	6.1%	2.6%	\$351	6.3%	1.2%	2	4.3%	1.8%	\$157	1.8%	0.9%
	Moderate	7	8.8%	\$617	4.4%	15.3%	2	6.1%	8.1%	\$178	3.2%	4.1%	5	10.6%	6.0%	\$439	5.1%	3.4%
	Middle	12	15.0%	\$2,052	14.5%	18.8%	7	21.2%	12.5%	\$1,211	21.7%	7.7%	5	10.6%	10.0%	\$841	9.8%	6.9%
	Upper	31	38.8%	\$6,856	48.4%	50.0%	11	33.3%	36.4%	\$2,381	42.6%	35.5%	20	42.6%	36.0%	\$4,475	52.2%	40.0%
	Unknown	26	32.5%	\$4,123	29.1%	0.0%	11	33.3%	40.4%	\$1,463	26.2%	51.5%	15	31.9%	46.2%	\$2,660	31.0%	48.8%
	Total	80	100.0%	\$14,156	100.0%	100.0%	33	100.0%	100.0%	\$5,584	100.0%	100.0%	47	100.0%	100.0%	\$8,572	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.6%	\$6	0.6%	15.9%	1	7.7%	14.1%	\$3	1.3%	3.2%	1	4.3%	11.1%	\$3	0.4%	1.7%
	Moderate	4	11.1%	\$28	2.8%	15.3%	2	15.4%	10.9%	\$12	5.1%	6.2%	2	8.7%	13.1%	\$16	2.1%	8.0%
	Middle	3	8.3%	\$39	4.0%	18.8%	2	15.4%	18.2%	\$29	12.4%	17.3%	1	4.3%	18.3%	\$10	1.3%	15.2%
	Upper	27	75.0%	\$912	92.6%	50.0%	8	61.5%	47.7%	\$190	81.2%	55.6%	19	82.6%	48.4%	\$722	96.1%	60.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	17.7%	0	0.0%	9.0%	\$0	0.0%	14.3%
	Total	36	100.0%	\$985	100.0%	100.0%	13	100.0%	100.0%	\$234	100.0%	100.0%	23	100.0%	100.0%	\$751	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	18.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	50.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	8	4.6%	\$625	2.2%	15.9%	5	6.7%	2.4%	\$465	3.8%	0.8%	3	3.1%	1.8%	\$160	1.0%	0.6%
	Moderate	16	9.2%	\$1,276	4.5%	15.3%	7	9.3%	8.4%	\$585	4.7%	4.5%	9	9.2%	7.6%	\$691	4.3%	4.2%
	Middle	26	15.0%	\$3,341	11.7%	18.8%	16	21.3%	17.9%	\$2,172	17.6%	13.6%	10	10.2%	16.5%	\$1,169	7.2%	12.8%
	Upper	97	56.1%	\$19,110	67.1%	50.0%	36	48.0%	46.4%	\$7,643	62.0%	52.3%	61	62.2%	46.0%	\$11,467	71.0%	53.5%
	Unknown	26	15.0%	\$4,123	14.5%	0.0%	11	14.7%	24.9%	\$1,463	11.9%	28.8%	15	15.3%	28.1%	\$2,660	16.5%	28.9%
	Total	173	100.0%	\$28,475	100.0%	100.0%	75	100.0%	100.0%	\$12,328	100.0%	100.0%	98	100.0%	100.0%	\$16,147	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	43	62.3%	\$743	29.4%	93.7%	9	40.9%	46.7%	\$263	22.1%	38.9%	34	72.3%	50.7%	\$480	36.0%	45.1%
	Over \$1 Million	25	36.2%	\$1,682	66.6%	5.5%	12	54.5%					13	27.7%				
	Total Rev. available	68	98.5%	\$2,425	96.0%	99.2%	21	95.4%					47	100.0%				
	Rev. Not Known	1	1.4%	\$99	3.9%	0.7%	1	4.5%					0	0.0%				
	Total	69	100.0%	\$2,524	100.0%	100.0%	22	100.0%					47	100.0%				
Small Business Loan Size	\$100,000 or Less	65	94.2%	\$1,259	49.9%		20	90.9%	90.2%	\$689	57.9%	29.8%	45	95.7%	88.5%	\$570	42.7%	27.9%
	\$100,001 - \$250,000	2	2.9%	\$400	15.8%		1	4.5%	4.7%	\$150	12.6%	17.1%	1	2.1%	6.0%	\$250	18.7%	19.2%
	\$250,001 - \$1 Million	2	2.9%	\$865	34.3%		1	4.5%	5.1%	\$350	29.4%	53.1%	1	2.1%	5.5%	\$515	38.6%	52.9%
	Total	69	100.0%	\$2,524	100.0%		22	100.0%	100.0%	\$1,189	100.0%	100.0%	47	100.0%	100.0%	\$1,335	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%	0	0.0%	51.4%	\$0	0.0%	56.2%	0	0.0%	52.4%	\$0	0.0%	53.0%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	64.2%	\$0	0.0%	19.7%	0	0.0%	67.6%	\$0	0.0%	24.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	23.9%	\$0	0.0%	41.1%	0	0.0%	23.8%	\$0	0.0%	45.5%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	11.9%	\$0	0.0%	39.1%	0	0.0%	8.6%	\$0	0.0%	30.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Hickory

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count #	% %	Dollar \$ (000s) \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	11.8%	\$1,533	8.0%	15.6%	11	15.1%	12.0%	\$1,403	12.1%	9.3%	1	3.4%	11.1%	\$130	1.7%	8.3%
	Middle	63	61.8%	\$9,344	48.8%	66.3%	47	64.4%	62.9%	\$5,357	46.2%	55.8%	16	55.2%	64.0%	\$3,987	52.9%	57.0%
	Upper	27	26.5%	\$8,260	43.2%	18.2%	15	20.5%	25.1%	\$4,844	41.7%	34.9%	12	41.4%	24.9%	\$3,416	45.3%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	102	100.0%	\$19,137	100.0%	100.0%	73	100.0%	100.0%	\$11,604	100.0%	100.0%	29	100.0%	100.0%	\$7,533	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	10.1%	\$982	7.2%	15.6%	4	6.5%	12.5%	\$405	5.4%	9.2%	7	14.9%	10.9%	\$577	9.2%	7.6%
	Middle	77	70.6%	\$9,161	66.8%	66.3%	51	82.3%	62.7%	\$6,139	82.3%	57.1%	26	55.3%	63.0%	\$3,022	48.4%	56.5%
	Upper	21	19.3%	\$3,569	26.0%	18.2%	7	11.3%	24.8%	\$919	12.3%	33.7%	14	29.8%	26.0%	\$2,650	42.4%	35.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$13,712	100.0%	100.0%	62	100.0%	100.0%	\$7,463	100.0%	100.0%	47	100.0%	100.0%	\$6,249	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	25.8%	\$100	8.7%	15.6%	11	40.7%	17.1%	\$78	20.6%	9.4%	5	14.3%	13.8%	\$22	2.9%	6.5%
	Middle	35	56.5%	\$558	48.6%	66.3%	15	55.6%	64.2%	\$296	78.1%	58.9%	20	57.1%	68.2%	\$262	34.0%	68.2%
	Upper	11	17.7%	\$491	42.7%	18.2%	1	3.7%	18.7%	\$5	1.3%	31.6%	10	28.6%	17.9%	\$486	63.1%	25.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	62	100.0%	\$1,149	100.0%	100.0%	27	100.0%	100.0%	\$379	100.0%	100.0%	35	100.0%	100.0%	\$770	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	34.7%	0	0.0%	61.5%	\$0	0.0%	40.0%	0	0.0%	34.8%	\$0	0.0%	9.3%
	Middle	0	0.0%	\$0	0.0%	53.6%	0	0.0%	30.8%	\$0	0.0%	46.1%	0	0.0%	52.2%	\$0	0.0%	14.7%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	7.7%	\$0	0.0%	14.0%	0	0.0%	13.0%	\$0	0.0%	76.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	39	14.3%	\$2,615	7.7%	15.6%	26	16.0%	12.6%	\$1,886	9.7%	9.6%	13	11.7%	11.2%	\$729	5.0%	8.0%
	Middle	175	64.1%	\$19,063	56.1%	66.3%	113	69.8%	62.8%	\$11,792	60.6%	56.3%	62	55.9%	63.8%	\$7,271	50.0%	55.8%
	Upper	59	21.6%	\$12,320	36.2%	18.2%	23	14.2%	24.6%	\$5,768	29.7%	34.1%	36	32.4%	24.9%	\$6,552	45.0%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	273	100.0%	\$33,998	100.0%	100.0%	162	100.0%	100.0%	\$19,446	100.0%	100.0%	111	100.0%	100.0%	\$14,552	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	81	42.6%	\$7,099	38.9%	21.9%	36	47.4%	23.3%	\$3,831	36.4%	26.4%	45	39.5%	23.7%	\$3,268	42.2%	31.9%
	Middle	80	42.1%	\$8,128	44.5%	56.2%	26	34.2%	50.1%	\$4,625	43.9%	49.3%	54	47.4%	49.7%	\$3,503	45.3%	46.6%
	Upper	29	15.3%	\$3,043	16.7%	21.9%	14	18.4%	23.6%	\$2,077	19.7%	23.2%	15	13.2%	23.7%	\$966	12.5%	20.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	1.1%	0	0.0%	2.9%	\$0	0.0%	0.9%
Total	190	100.0%	\$18,270	100.0%	100.0%	76	100.0%	100.0%	\$10,533	100.0%	100.0%	114	100.0%	100.0%	\$7,737	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.2%	0	0.0%	8.3%	\$0	0.0%	21.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	66.5%	0	0.0%	77.8%	\$0	0.0%	54.7%	0	0.0%	75.6%	\$0	0.0%	61.9%
	Upper	0	0.0%	\$0	0.0%	22.3%	0	0.0%	13.9%	\$0	0.0%	24.2%	0	0.0%	20.0%	\$0	0.0%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	4.4%	\$0	0.0%	2.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Hickory

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Count		Dollar		Count	Count		Dollar					
		#	%	\$ (000s)	\$ %		%	Bank	Agg	\$ (000s)		\$ %	%	Bank	Agg	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	11	10.8%	\$658	3.4%	20.7%	7	9.6%	5.5%	\$396	3.4%	2.6%	4	13.8%	6.3%	\$262	3.5%	3.2%	
	Moderate	21	20.6%	\$1,873	9.8%	18.2%	20	27.4%	21.9%	\$1,809	15.6%	14.0%	1	3.4%	22.5%	\$64	0.8%	14.9%	
	Middle	15	14.7%	\$2,224	11.6%	21.8%	12	16.4%	17.9%	\$1,566	13.5%	14.5%	3	10.3%	20.1%	\$658	8.7%	17.2%	
	Upper	55	53.9%	\$14,382	75.2%	39.2%	34	46.6%	35.7%	\$7,833	67.5%	50.1%	21	72.4%	33.9%	\$6,549	86.9%	49.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	18.8%	0	0.0%	17.2%	\$0	0.0%	15.6%	
	Total	102	100.0%	\$19,137	100.0%	100.0%	73	100.0%	100.0%	\$11,604	100.0%	100.0%	29	100.0%	100.0%	\$7,533	100.0%	100.0%	
REFINANCE	Low	14	12.8%	\$1,080	7.9%	20.7%	8	12.9%	6.5%	\$634	8.5%	3.4%	6	12.8%	6.1%	\$446	7.1%	3.2%	
	Moderate	32	29.4%	\$2,912	21.2%	18.2%	18	29.0%	16.4%	\$1,751	23.5%	10.4%	14	29.8%	14.9%	\$1,161	18.6%	9.4%	
	Middle	15	13.8%	\$1,455	10.6%	21.8%	5	8.1%	16.4%	\$489	6.6%	13.1%	10	21.3%	19.0%	\$966	15.5%	14.9%	
	Upper	45	41.3%	\$7,972	58.1%	39.2%	28	45.2%	41.3%	\$4,296	57.6%	51.6%	17	36.2%	39.7%	\$3,676	58.8%	51.4%	
	Unknown	3	2.8%	\$293	2.1%	0.0%	3	4.8%	19.5%	\$293	3.9%	21.5%	0	0.0%	20.4%	\$0	0.0%	21.0%	
	Total	109	100.0%	\$13,712	100.0%	100.0%	62	100.0%	100.0%	\$7,463	100.0%	100.0%	47	100.0%	100.0%	\$6,249	100.0%	100.0%	
HOME IMPROVEMENT	Low	10	16.1%	\$26	2.3%	20.7%	3	11.1%	11.2%	\$8	2.1%	5.7%	7	20.0%	11.2%	\$18	2.3%	2.5%	
	Moderate	8	12.9%	\$47	4.1%	18.2%	5	18.5%	17.8%	\$23	6.1%	13.0%	3	8.6%	16.8%	\$24	3.1%	6.3%	
	Middle	13	21.0%	\$186	16.2%	21.8%	7	25.9%	21.8%	\$133	35.1%	15.6%	6	17.1%	21.5%	\$53	6.9%	17.2%	
	Upper	31	50.0%	\$890	77.5%	39.2%	12	44.4%	43.0%	\$215	56.7%	58.1%	19	54.3%	44.1%	\$675	87.7%	58.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	6.2%	\$0	0.0%	7.6%	0	0.0%	6.5%	\$0	0.0%	15.4%	
	Total	62	100.0%	\$1,149	100.0%	100.0%	27	100.0%	100.0%	\$379	100.0%	100.0%	35	100.0%	100.0%	\$770	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	12.8%	\$1,764	5.2%	20.7%	18	11.1%	6.1%	\$1,038	5.3%	2.9%	17	15.3%	6.4%	\$726	5.0%	3.1%	
	Moderate	61	22.3%	\$4,832	14.2%	18.2%	43	26.5%	19.5%	\$3,583	18.4%	12.4%	18	16.2%	19.3%	\$1,249	8.6%	12.2%	
	Middle	43	15.8%	\$3,865	11.4%	21.8%	24	14.8%	17.4%	\$2,188	11.3%	13.8%	19	17.1%	19.7%	\$1,677	11.5%	15.8%	
	Upper	131	48.0%	\$23,244	68.4%	39.2%	74	45.7%	38.2%	\$12,344	63.5%	50.3%	57	51.4%	36.5%	\$10,900	74.9%	48.6%	
	Unknown	3	1.1%	\$293	0.9%	0.0%	3	1.9%	18.8%	\$293	1.5%	20.5%	0	0.0%	18.2%	\$0	0.0%	20.3%	
	Total	273	100.0%	\$33,998	100.0%	100.0%	162	100.0%	100.0%	\$19,446	100.0%	100.0%	111	100.0%	100.0%	\$14,552	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	111	58.4%	\$2,919	16.0%	91.3%	45	59.2%	45.7%	\$2,428	23.1%	44.0%	66	57.9%	49.3%	\$491	6.3%	43.0%	
	Over \$1 Million	73	38.4%	\$13,857	75.8%	8.0%	29	38.2%				44	38.6%						
	Total Rev. available	184	96.8%	\$16,776	91.8%	99.3%	74	97.4%				110	96.5%						
	Rev. Not Known	6	3.2%	\$1,494	8.2%	0.7%	2	2.6%				4	3.5%						
	Total	190	100.0%	\$18,270	100.0%	100.0%	76	100.0%				114	100.0%						
Small Business Loan Size	\$100,000 or Less	149	78.4%	\$1,893	10.4%		52	68.4%	89.3%	\$616	5.8%	29.0%	97	85.1%	89.2%	\$1,277	16.5%	29.9%	
	\$100,001 - \$250,000	20	10.5%	\$4,056	22.2%		11	14.5%	5.4%	\$2,123	20.2%	18.2%	9	7.9%	5.4%	\$1,933	25.0%	17.6%	
	\$250,001 - \$1 Million	21	11.1%	\$12,321	67.4%		13	17.1%	5.3%	\$7,794	74.0%	52.8%	8	7.0%	5.4%	\$4,527	58.5%	52.4%	
	Total	190	100.0%	\$18,270	100.0%		76	100.0%	100.0%	\$10,533	100.0%	100.0%	114	100.0%	100.0%	\$7,737	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%	0	0.0%	55.6%	\$0	0.0%	29.2%	0	0.0%	55.6%	\$0	0.0%	42.4%
Over \$1 Million		0	0.0%	\$0	0.0%	2.6%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.9%	\$0	0.0%	35.2%	0	0.0%	84.4%	\$0	0.0%	33.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	26.9%	0	0.0%	11.1%	\$0	0.0%	36.2%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	37.9%	0	0.0%	4.4%	\$0	0.0%	30.1%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Jackson

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank		Families by Family Income		%	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg				
					#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	2.0%	\$0	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	2	7.1%	\$217	2.1%	17.3%	1	8.3%	10.4%	\$147	2.8%	4.7%	1	6.3%	10.6%	\$70	1.3%	5.0%
	Middle	2	7.1%	\$298	2.8%	19.6%	0	0.0%	17.5%	\$0	0.0%	9.0%	2	12.5%	16.7%	\$298	5.6%	9.9%
	Upper	24	85.7%	\$9,983	95.1%	43.1%	11	91.7%	57.1%	\$5,044	97.2%	74.5%	13	81.3%	59.6%	\$4,939	93.1%	75.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	13.1%	\$0	0.0%	11.2%	0	0.0%	11.6%	\$0	0.0%	9.6%
	Total	28	100.0%	\$10,498	100.0%	100.0%	12	100.0%	100.0%	\$5,191	100.0%	100.0%	16	100.0%	100.0%	\$5,307	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	3.0%	\$0	0.0%	0.8%	0	0.0%	1.6%	\$0	0.0%	0.7%
	Moderate	1	4.8%	\$269	3.5%	17.3%	0	0.0%	5.7%	\$0	0.0%	3.1%	1	7.7%	11.9%	\$269	6.0%	5.4%
	Middle	3	14.3%	\$511	6.7%	19.6%	2	25.0%	16.6%	\$310	9.9%	8.4%	1	7.7%	15.4%	\$201	4.5%	10.3%
	Upper	15	71.4%	\$6,528	85.6%	43.1%	5	62.5%	62.5%	\$2,693	86.2%	77.5%	10	76.9%	59.7%	\$3,835	85.2%	71.4%
	Unknown	2	9.5%	\$317	4.2%	0.0%	1	12.5%	12.2%	\$121	3.9%	10.2%	1	7.7%	11.4%	\$196	4.4%	12.2%
	Total	21	100.0%	\$7,625	100.0%	100.0%	8	100.0%	100.0%	\$3,124	100.0%	100.0%	13	100.0%	100.0%	\$4,501	100.0%	100.0%
HOME IMPROVEMENT	Low	1	16.7%	\$3	2.2%	20.1%	1	25.0%	7.7%	\$3	2.8%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	16.7%	\$5	3.6%	17.3%	1	25.0%	20.5%	\$5	4.6%	9.6%	0	0.0%	13.5%	\$0	0.0%	8.2%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	20.5%	\$0	0.0%	13.5%	0	0.0%	16.2%	\$0	0.0%	9.8%
	Upper	4	66.7%	\$130	94.2%	43.1%	2	50.0%	48.7%	\$100	92.6%	68.6%	2	100.0%	67.6%	\$30	100.0%	78.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	7.9%	0	0.0%	2.7%	\$0	0.0%	3.6%
	Total	6	100.0%	\$138	100.0%	100.0%	4	100.0%	100.0%	\$108	100.0%	100.0%	2	100.0%	100.0%	\$30	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	1	1.8%	\$3	0.0%	20.1%	1	4.2%	2.7%	\$3	0.0%	0.7%	0	0.0%	1.4%	\$0	0.0%	0.5%
	Moderate	4	7.3%	\$491	2.7%	17.3%	2	8.3%	9.1%	\$152	1.8%	4.1%	2	6.5%	11.2%	\$339	3.4%	4.8%
	Middle	5	9.1%	\$809	4.4%	19.6%	2	8.3%	17.2%	\$310	3.7%	8.7%	3	9.7%	16.0%	\$499	5.1%	9.2%
	Upper	43	78.2%	\$16,641	91.1%	43.1%	18	75.0%	58.6%	\$7,837	93.0%	74.0%	25	80.6%	59.5%	\$8,804	89.5%	67.4%
	Unknown	2	3.6%	\$317	1.7%	0.0%	1	4.2%	12.4%	\$121	1.4%	12.4%	1	3.2%	11.9%	\$196	2.0%	18.0%
	Total	55	100.0%	\$18,261	100.0%	100.0%	24	100.0%	100.0%	\$8,423	100.0%	100.0%	31	100.0%	100.0%	\$9,838	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	21	87.5%	\$184	30.3%	93.2%	7	100.0%	47.6%	\$69	100.0%	49.6%	14	82.4%	56.9%	\$115	21.4%	39.8%
	Over \$1 Million	3	12.5%	\$423	69.7%	5.9%	0	0.0%					3	17.6%				
	Total Rev. available	24	100.0%	\$607	100.0%	99.1%	7	100.0%					17	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
	Total	24	100.0%	\$607	100.0%	100.0%	7	100.0%					17	100.0%				
Small Business Loan Size	\$100,000 or Less	23	95.8%	\$204	33.6%		7	100.0%	94.7%	\$69	100.0%	52.1%	16	94.1%	93.7%	\$135	25.1%	39.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	22.7%	0	0.0%	3.4%	\$0	0.0%	16.0%
	\$250,001 - \$1 Million	1	4.2%	\$403	66.4%		0	0.0%	1.8%	\$0	0.0%	25.2%	1	5.9%	2.9%	\$403	74.9%	44.9%
	Total	24	100.0%	\$607	100.0%		7	100.0%	100.0%	\$69	100.0%	100.0%	17	100.0%	100.0%	\$538	100.0%	100.0%
	Total	24	100.0%	\$607	100.0%		7	100.0%	100.0%	\$69	100.0%	100.0%	17	100.0%	100.0%	\$538	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	42.9%	\$0	0.0%	8.1%	0	0.0%	50.0%	\$0	0.0%	89.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	14.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	86.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Raleigh

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014			2015										
		Count	Dollar		Count		Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	26	1.5%	\$4,612	1.0%	2.0%	10	1.2%	1.4%	\$2,097	0.9%	0.9%	16	1.9%	1.5%	\$2,515	1.1%	1.0%
	Moderate	245	14.5%	\$44,443	9.6%	21.7%	113	13.4%	17.5%	\$21,329	9.0%	12.0%	132	15.6%	17.1%	\$23,114	10.2%	12.0%
	Middle	610	36.1%	\$143,362	30.9%	36.6%	279	33.0%	43.7%	\$63,183	26.7%	39.4%	331	39.2%	44.9%	\$80,179	35.3%	41.1%
	Upper	809	47.9%	\$271,023	58.5%	39.7%	444	52.5%	37.4%	\$149,811	63.4%	47.7%	365	43.2%	36.5%	\$121,212	53.4%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,690	100.0%	\$463,440	100.0%	100.0%	846	100.0%	100.0%	\$236,420	100.0%	100.0%	844	100.0%	100.0%	\$227,020	100.0%	100.0%
REFINANCE	Low	13	1.5%	\$1,036	0.5%	2.0%	12	3.3%	1.9%	\$951	1.3%	1.2%	1	0.2%	1.8%	\$85	0.1%	1.1%
	Moderate	127	14.3%	\$16,382	8.3%	21.7%	56	15.2%	18.2%	\$6,612	9.0%	19.7%	71	13.7%	16.1%	\$9,770	7.9%	11.0%
	Middle	316	35.6%	\$60,111	30.5%	36.6%	132	35.8%	39.6%	\$22,950	31.4%	35.3%	184	35.5%	38.8%	\$37,161	29.9%	34.5%
	Upper	431	48.5%	\$119,671	60.7%	39.7%	169	45.8%	40.3%	\$42,602	58.3%	43.8%	262	50.5%	43.3%	\$77,069	62.1%	53.4%
	Unknown	1	0.1%	\$104	0.1%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.2%	0.0%	\$104	0.1%	0.0%
	Total	888	100.0%	\$197,304	100.0%	100.0%	369	100.0%	100.0%	\$73,115	100.0%	100.0%	519	100.0%	100.0%	\$124,189	100.0%	100.0%
HOME IMPROVEMENT	Low	17	5.5%	\$219	3.7%	2.0%	8	6.2%	2.6%	\$69	3.9%	2.1%	9	5.0%	3.1%	\$150	3.6%	2.0%
	Moderate	95	30.7%	\$844	14.1%	21.7%	44	34.1%	20.5%	\$278	15.6%	12.4%	51	28.3%	19.1%	\$566	13.5%	12.4%
	Middle	104	33.7%	\$1,878	31.4%	36.6%	38	29.5%	37.2%	\$547	30.7%	32.5%	66	36.7%	36.6%	\$1,331	31.7%	28.1%
	Upper	93	30.1%	\$3,042	50.8%	39.7%	39	30.2%	39.7%	\$889	49.9%	53.0%	54	30.0%	41.2%	\$2,153	51.3%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	309	100.0%	\$5,983	100.0%	100.0%	129	100.0%	100.0%	\$1,783	100.0%	100.0%	180	100.0%	100.0%	\$4,200	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	11.4%	0	0.0%	9.4%	\$0	0.0%	2.7%	0	0.0%	12.1%	\$0	0.0%	7.7%
	Moderate	0	0.0%	\$0	0.0%	25.5%	0	0.0%	34.0%	\$0	0.0%	22.3%	0	0.0%	32.8%	\$0	0.0%	25.7%
	Middle	0	0.0%	\$0	0.0%	29.9%	0	0.0%	24.5%	\$0	0.0%	14.8%	0	0.0%	34.5%	\$0	0.0%	41.2%
	Upper	0	0.0%	\$0	0.0%	33.3%	0	0.0%	32.1%	\$0	0.0%	60.1%	0	0.0%	20.7%	\$0	0.0%	25.5%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	56	1.9%	\$5,867	0.9%	2.0%	30	2.2%	1.6%	\$3,117	1.0%	1.1%	26	1.7%	1.7%	\$2,750	0.8%	1.4%
	Moderate	467	16.2%	\$61,669	9.2%	21.7%	213	15.8%	17.8%	\$28,219	9.1%	14.9%	254	16.5%	16.8%	\$33,450	9.4%	12.3%
	Middle	1,030	35.7%	\$205,351	30.8%	36.6%	449	33.4%	42.2%	\$86,680	27.8%	36.8%	581	37.7%	42.3%	\$118,671	33.4%	38.6%
	Upper	1,333	46.2%	\$393,736	59.1%	39.7%	652	48.5%	38.4%	\$193,302	62.1%	47.1%	681	44.1%	39.2%	\$200,434	56.4%	47.6%
	Unknown	1	0.0%	\$104	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	0.1%	0.0%	\$104	0.0%	0.0%
	Total	2,887	100.0%	\$666,727	100.0%	100.0%	1,344	100.0%	100.0%	\$311,318	100.0%	100.0%	1,543	100.0%	100.0%	\$355,409	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	41	3.4%	\$3,711	5.9%	3.8%	22	5.7%	3.4%	\$2,731	8.3%	4.2%	19	2.4%	3.5%	\$980	3.3%	4.1%
	Moderate	259	21.7%	\$7,836	12.5%	19.4%	117	30.2%	17.3%	\$3,874	11.7%	19.0%	142	17.6%	17.7%	\$3,962	13.3%	18.6%
	Middle	394	33.0%	\$23,570	37.5%	33.2%	116	29.9%	33.4%	\$14,220	43.1%	32.3%	278	34.5%	33.3%	\$9,350	31.3%	30.8%
	Upper	498	41.7%	\$27,717	44.1%	43.4%	133	34.3%	44.3%	\$12,149	36.8%	43.3%	365	45.3%	44.2%	\$15,568	52.1%	45.8%
	Unknown	2	0.2%	\$10	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.4%	2	0.2%	0.1%	\$10	0.0%	0.1%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.8%	0	0.0%	1.2%	\$0	0.0%	0.7%	
Total	1,194	100.0%	\$62,844	100.0%	100.0%	388	100.0%	100.0%	\$32,974	100.0%	100.0%	806	100.0%	100.0%	\$29,870	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	5.9%	\$0	0.0%	9.6%	0	0.0%	6.0%	\$0	0.0%	15.2%
	Moderate	0	0.0%	\$0	0.0%	29.6%	0	0.0%	26.9%	\$0	0.0%	34.9%	0	0.0%	28.2%	\$0	0.0%	35.0%
	Middle	0	0.0%	\$0	0.0%	39.3%	0	0.0%	30.3%	\$0	0.0%	22.8%	0	0.0%	36.8%	\$0	0.0%	26.7%
	Upper	0	0.0%	\$0	0.0%	28.3%	0	0.0%	37.0%	\$0	0.0%	32.6%	0	0.0%	28.2%	\$0	0.0%	22.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	0.1%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Raleigh

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Dollar		Families by Family Income %	Count		Dollar				Count		Dollar				
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	130	7.7%	\$16,294	3.5%	20.6%	48	5.7%	6.7%	\$5,854	2.5%	3.3%	82	9.7%	7.1%	\$10,440	4.6%	3.6%	
	Moderate	304	18.0%	\$50,599	10.9%	16.4%	141	16.7%	16.8%	\$22,793	9.6%	11.5%	163	19.3%	17.6%	\$27,806	12.2%	12.4%	
	Middle	344	20.4%	\$78,076	16.8%	19.6%	170	20.1%	19.9%	\$38,253	16.2%	18.0%	174	20.6%	20.5%	\$39,823	17.5%	18.8%	
	Upper	910	53.8%	\$316,943	68.4%	43.4%	486	57.4%	39.7%	\$169,142	71.5%	51.6%	424	50.2%	39.8%	\$147,801	65.1%	51.6%	
	Unknown	2	0.1%	\$1,528	0.3%	0.0%	1	0.1%	16.9%	\$378	0.2%	15.6%	1	0.1%	14.9%	\$1,150	0.5%	13.6%	
	Total	1,690	100.0%	\$463,440	100.0%	100.0%	846	100.0%	100.0%	\$236,420	100.0%	100.0%	844	100.0%	100.0%	\$227,020	100.0%	100.0%	
REFINANCE	Low	76	8.6%	\$7,752	3.9%	20.6%	39	10.6%	6.6%	\$4,013	5.5%	3.0%	37	7.1%	5.1%	\$3,739	3.0%	2.6%	
	Moderate	126	14.2%	\$17,575	8.9%	16.4%	48	13.0%	13.8%	\$5,988	8.2%	8.1%	78	15.0%	13.2%	\$11,587	9.3%	8.9%	
	Middle	169	19.0%	\$31,428	15.9%	19.6%	66	17.9%	17.7%	\$11,321	15.5%	13.1%	103	19.8%	17.5%	\$20,107	16.2%	15.0%	
	Upper	473	53.3%	\$133,600	67.7%	43.4%	198	53.7%	40.6%	\$49,030	67.1%	43.6%	275	53.0%	41.2%	\$84,570	68.1%	51.7%	
	Unknown	44	5.0%	\$6,949	3.5%	0.0%	18	4.9%	21.3%	\$2,763	3.8%	32.3%	26	5.0%	23.1%	\$4,186	3.4%	21.9%	
	Total	888	100.0%	\$197,304	100.0%	100.0%	369	100.0%	100.0%	\$73,115	100.0%	100.0%	519	100.0%	100.0%	\$124,189	100.0%	100.0%	
HOME IMPROVEMENT	Low	70	22.7%	\$339	5.7%	20.6%	38	29.5%	10.7%	\$174	9.8%	3.4%	32	17.8%	9.2%	\$165	3.9%	3.3%	
	Moderate	65	21.0%	\$570	9.5%	16.4%	30	23.3%	15.0%	\$278	15.6%	9.0%	35	19.4%	15.1%	\$292	7.0%	8.6%	
	Middle	40	12.9%	\$434	7.3%	19.6%	20	15.5%	21.5%	\$214	12.0%	20.9%	20	11.1%	20.0%	\$220	5.2%	16.7%	
	Upper	133	43.0%	\$4,637	77.5%	43.4%	40	31.0%	38.8%	\$1,114	62.5%	55.9%	93	51.7%	48.4%	\$3,523	83.9%	63.5%	
	Unknown	1	0.3%	\$3	0.1%	0.0%	1	0.8%	13.9%	\$3	0.2%	10.7%	0	0.0%	7.2%	\$0	0.0%	7.8%	
	Total	309	100.0%	\$5,983	100.0%	100.0%	129	100.0%	100.0%	\$1,783	100.0%	100.0%	180	100.0%	100.0%	\$4,200	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	276	9.6%	\$24,385	3.7%	20.6%	125	9.3%	6.8%	\$10,041	3.2%	3.0%	151	9.8%	6.4%	\$14,344	4.0%	3.1%	
	Moderate	495	17.1%	\$68,744	10.3%	16.4%	219	16.3%	15.8%	\$29,059	9.3%	9.8%	276	17.9%	15.8%	\$39,685	11.2%	10.5%	
	Middle	553	19.2%	\$109,938	16.5%	19.6%	256	19.0%	19.2%	\$49,788	16.0%	15.6%	297	19.2%	19.3%	\$60,150	16.9%	16.5%	
	Upper	1,516	52.5%	\$455,180	68.3%	43.4%	724	53.9%	39.9%	\$219,286	70.4%	46.6%	792	51.3%	40.5%	\$235,894	66.4%	49.2%	
	Unknown	47	1.6%	\$8,480	1.3%	0.0%	20	1.5%	18.3%	\$3,144	1.0%	24.9%	27	1.7%	17.9%	\$5,336	1.5%	20.7%	
	Total	2,887	100.0%	\$666,727	100.0%	100.0%	1,344	100.0%	100.0%	\$311,318	100.0%	100.0%	1,543	100.0%	100.0%	\$355,409	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	763	63.9%	\$18,335	29.2%	92.7%	254	65.5%	48.8%	\$10,454	31.7%	36.8%	509	63.2%	53.4%	\$7,881	26.4%	40.1%	
	Over \$1 Million	395	33.1%	\$32,527	51.8%	6.9%	116	29.9%				279	34.6%						
	Total Rev. available	1,158	97.0%	\$50,862	81.0%	99.6%	370	95.4%				788	97.8%						
	Rev. Not Known	36	3.0%	\$11,982	19.1%	0.4%	18	4.6%				18	2.2%						
	Total	1,194	100.0%	\$62,844	100.0%	100.0%	388	100.0%				806	100.0%						
Small Business Loan Size	\$100,000 or Less	1,068	89.4%	\$12,699	20.2%		319	82.2%	91.7%	\$4,582	13.9%	31.8%	749	92.9%	91.5%	\$8,117	27.2%	32.2%	
	\$100,001 - \$250,000	48	4.0%	\$8,797	14.0%		22	5.7%	3.9%	\$4,091	12.4%	15.5%	26	3.2%	3.9%	\$4,706	15.8%	15.0%	
	\$250,001 - \$1 Million	78	6.5%	\$41,348	65.8%		47	12.1%	4.4%	\$24,301	73.7%	52.7%	31	3.8%	4.5%	\$17,047	57.1%	52.8%	
	Total	1,194	100.0%	\$62,844	100.0%		388	100.0%	100.0%	\$32,974	100.0%	100.0%	806	100.0%	100.0%	\$29,870	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	44.5%	\$0	0.0%	40.4%	0	0.0%	50.4%	\$0	0.0%	54.9%
Over \$1 Million		0	0.0%	\$0	0.0%	1.5%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	70.6%	\$0	0.0%	18.8%	0	0.0%	80.3%	\$0	0.0%	23.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.8%	\$0	0.0%	33.6%	0	0.0%	11.1%	\$0	0.0%	29.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	12.6%	\$0	0.0%	47.6%	0	0.0%	8.5%	\$0	0.0%	46.4%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Stanly

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	28.6%	\$1,021	30.7%	27.6%	3	30.0%	25.8%	\$703	40.8%	26.3%	3	27.3%	29.9%	\$318	19.8%	28.8%
	Upper	15	71.4%	\$2,307	69.3%	72.4%	7	70.0%	74.2%	\$1,018	59.2%	73.7%	8	72.7%	70.1%	\$1,289	80.2%	71.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$3,328	100.0%	100.0%	10	100.0%	100.0%	\$1,721	100.0%	100.0%	11	100.0%	100.0%	\$1,607	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	11	29.7%	\$988	25.4%	27.6%	2	13.3%	29.1%	\$167	9.7%	26.8%	9	40.9%	31.6%	\$821	37.9%	31.4%
	Upper	26	70.3%	\$2,908	74.6%	72.4%	13	86.7%	70.9%	\$1,562	90.3%	73.2%	13	59.1%	68.4%	\$1,346	62.1%	68.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$3,896	100.0%	100.0%	15	100.0%	100.0%	\$1,729	100.0%	100.0%	22	100.0%	100.0%	\$2,167	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	19	37.3%	\$81	24.9%	27.6%	10	40.0%	45.3%	\$45	28.1%	46.9%	9	34.6%	36.0%	\$36	21.8%	30.1%
	Upper	32	62.7%	\$244	75.1%	72.4%	15	60.0%	54.7%	\$115	71.9%	53.1%	17	65.4%	64.0%	\$129	78.2%	69.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	51	100.0%	\$325	100.0%	100.0%	25	100.0%	100.0%	\$160	100.0%	100.0%	26	100.0%	100.0%	\$165	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	74.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	33.3%	\$0	0.0%	5.2%
	Upper	0	0.0%	\$0	0.0%	25.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	94.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	36	33.0%	\$2,090	27.7%	27.6%	15	30.0%	28.1%	\$915	25.3%	26.9%	21	35.6%	30.9%	\$1,175	29.8%	27.5%
	Upper	73	67.0%	\$5,459	72.3%	72.4%	35	70.0%	71.9%	\$2,695	74.7%	73.1%	38	64.4%	69.1%	\$2,764	70.2%	72.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	109	100.0%	\$7,549	100.0%	100.0%	50	100.0%	100.0%	\$3,610	100.0%	100.0%	59	100.0%	100.0%	\$3,939	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	21	44.7%	\$1,225	72.1%	35.6%	4	30.8%	28.7%	\$184	52.4%	30.1%	17	50.0%	29.4%	\$1,041	77.3%	24.5%
	Upper	26	55.3%	\$473	27.9%	64.4%	9	69.2%	66.4%	\$167	47.6%	66.3%	17	50.0%	66.1%	\$306	22.7%	73.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.9%	\$0	0.0%	3.5%	0	0.0%	4.6%	\$0	0.0%	2.3%
Total	47	100.0%	\$1,698	100.0%	100.0%	13	100.0%	100.0%	\$351	100.0%	100.0%	34	100.0%	100.0%	\$1,347	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	33.3%	\$0	0.0%	12.2%	0	0.0%	20.0%	\$0	0.0%	33.4%
	Upper	1	100.0%	\$32	100.0%	76.1%	1	100.0%	62.5%	\$32	100.0%	84.2%	0	0.0%	76.0%	\$0	0.0%	62.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	3.6%	0	0.0%	4.0%	\$0	0.0%	4.3%
Total	1	100.0%	\$32	100.0%	100.0%	1	100.0%	100.0%	\$32	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Stanly

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	4	19.0%	\$294	8.8%	13.5%	3	30.0%	4.5%	\$203	11.8%	1.9%	1	9.1%	4.8%	\$91	5.7%	2.7%	
	Moderate	3	14.3%	\$316	9.5%	15.4%	0	0.0%	21.8%	\$0	0.0%	15.2%	3	27.3%	19.7%	\$316	19.7%	13.4%	
	Middle	2	9.5%	\$258	7.8%	19.1%	1	10.0%	21.5%	\$132	7.7%	19.6%	1	9.1%	24.4%	\$126	7.8%	21.5%	
	Upper	12	57.1%	\$2,460	73.9%	52.0%	6	60.0%	36.9%	\$1,386	80.5%	47.5%	6	54.5%	39.7%	\$1,074	66.8%	51.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	15.8%	0	0.0%	11.4%	\$0	0.0%	11.1%	
	Total	21	100.0%	\$3,328	100.0%	100.0%	10	100.0%	100.0%	\$1,721	100.0%	100.0%	11	100.0%	100.0%	\$1,607	100.0%	100.0%	
REFINANCE	Low	5	13.5%	\$274	7.0%	13.5%	1	6.7%	5.0%	\$92	5.3%	2.9%	4	18.2%	4.5%	\$182	8.4%	1.6%	
	Moderate	7	18.9%	\$530	13.6%	15.4%	3	20.0%	15.1%	\$131	7.6%	10.0%	4	18.2%	10.3%	\$399	18.4%	7.2%	
	Middle	6	16.2%	\$506	13.0%	19.1%	2	13.3%	23.2%	\$171	9.9%	19.4%	4	18.2%	17.2%	\$335	15.5%	14.2%	
	Upper	16	43.2%	\$2,245	57.6%	52.0%	7	46.7%	38.3%	\$1,128	65.2%	46.4%	9	40.9%	47.2%	\$1,117	51.5%	54.9%	
	Unknown	3	8.1%	\$341	8.8%	0.0%	2	13.3%	18.4%	\$207	12.0%	21.3%	1	4.5%	20.7%	\$134	6.2%	22.1%	
	Total	37	100.0%	\$3,896	100.0%	100.0%	15	100.0%	100.0%	\$1,729	100.0%	100.0%	22	100.0%	100.0%	\$2,167	100.0%	100.0%	
HOME IMPROVEMENT	Low	11	21.6%	\$34	10.5%	13.5%	6	24.0%	15.1%	\$17	10.6%	4.2%	5	19.2%	12.0%	\$17	10.3%	1.2%	
	Moderate	17	33.3%	\$89	27.4%	15.4%	11	44.0%	28.3%	\$48	30.0%	13.2%	6	23.1%	17.3%	\$41	24.8%	4.2%	
	Middle	12	23.5%	\$67	20.6%	19.1%	3	12.0%	22.6%	\$9	5.6%	21.6%	9	34.6%	25.3%	\$58	35.2%	19.7%	
	Upper	9	17.6%	\$126	38.8%	52.0%	5	20.0%	30.2%	\$86	53.8%	49.9%	4	15.4%	34.7%	\$40	24.2%	60.4%	
	Unknown	2	3.9%	\$9	2.8%	0.0%	0	0.0%	3.8%	\$0	0.0%	11.0%	2	7.7%	10.7%	\$9	5.5%	14.6%	
	Total	51	100.0%	\$325	100.0%	100.0%	25	100.0%	100.0%	\$160	100.0%	100.0%	26	100.0%	100.0%	\$165	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	13.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	52.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	20	18.3%	\$602	8.0%	13.5%	10	20.0%	5.2%	\$312	8.6%	2.3%	10	16.9%	5.1%	\$290	7.4%	2.0%	
	Moderate	27	24.8%	\$935	12.4%	15.4%	14	28.0%	19.4%	\$179	5.0%	13.1%	13	22.0%	15.8%	\$756	19.2%	9.6%	
	Middle	20	18.3%	\$831	11.0%	19.1%	6	12.0%	22.2%	\$312	8.6%	19.5%	14	23.7%	21.5%	\$519	13.2%	16.7%	
	Upper	37	33.9%	\$4,831	64.0%	52.0%	18	36.0%	37.1%	\$2,600	72.0%	47.0%	19	32.2%	42.3%	\$2,231	56.6%	47.9%	
	Unknown	5	4.6%	\$350	4.6%	0.0%	2	4.0%	16.1%	\$207	5.7%	18.1%	3	5.1%	15.3%	\$143	3.6%	23.8%	
	Total	109	100.0%	\$7,549	100.0%	100.0%	50	100.0%	100.0%	\$3,610	100.0%	100.0%	59	100.0%	100.0%	\$3,939	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	33	70.2%	\$607	35.7%	92.5%	8	61.5%	35.8%	\$143	40.7%	37.0%	25	73.5%	44.4%	\$464	34.4%	40.1%	
	Over \$1 Million	10	21.3%	\$80	4.7%	6.4%	2	15.4%					8	23.5%					
	Total Rev. available	43	91.5%	\$687	40.4%	98.9%	10	76.9%					33	97.0%					
	Rev. Not Known	4	8.5%	\$1,011	59.5%	1.1%	3	23.1%					1	2.9%					
	Total	47	100.0%	\$1,698	100.0%	100.0%	13	100.0%					34	100.0%					
Small Business Loan Size	\$100,000 or Less	44	93.6%	\$596	35.1%		13	100.0%	94.2%	\$351	100.0%	43.4%	31	91.2%	91.3%	\$245	18.2%	33.4%	
	\$100,001 - \$250,000	2	4.3%	\$263	15.5%		0	0.0%	3.8%	\$0	0.0%	23.4%	2	5.9%	4.8%	\$263	19.5%	18.7%	
	\$250,001 - \$1 Million	1	2.1%	\$839	49.4%		0	0.0%	2.0%	\$0	0.0%	33.2%	1	2.9%	3.8%	\$839	62.3%	47.9%	
	Total	47	100.0%	\$1,698	100.0%		13	100.0%	100.0%	\$351	100.0%	100.0%	34	100.0%	100.0%	\$1,347	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	1	100.0%	\$32	100.0%	97.3%	1	100.0%	29.2%	\$32	100.0%	52.2%	0	0.0%	24.0%	\$0	0.0%	19.9%
Over \$1 Million		0	0.0%	\$0	0.0%	2.7%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		1	100.0%	\$32	100.0%	100.0%	1	100.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	1	100.0%	\$32	100.0%		1	100.0%	91.7%	\$32	100.0%	50.9%	0	0.0%	96.0%	\$0	0.0%	74.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.3%	\$0	0.0%	49.1%	0	0.0%	4.0%	\$0	0.0%	26.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	1	100.0%	\$32	100.0%		1	100.0%	100.0%	\$32	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Wilkes

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	20.0%	\$145	11.6%	8.0%	0	0.0%	6.8%	\$0	0.0%	5.1%	1	33.3%	8.3%	\$145	20.4%	7.2%
	Middle	2	40.0%	\$657	52.8%	84.6%	1	50.0%	85.0%	\$405	75.8%	83.6%	1	33.3%	80.6%	\$252	35.4%	78.8%
	Upper	2	40.0%	\$443	35.6%	7.4%	1	50.0%	8.3%	\$129	24.2%	11.4%	1	33.3%	11.2%	\$314	44.2%	14.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	5	100.0%	\$1,245	100.0%	100.0%	2	100.0%	100.0%	\$534	100.0%	100.0%	3	100.0%	100.0%	\$711	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	17.4%	\$414	15.7%	8.0%	3	17.6%	8.6%	\$262	14.5%	7.8%	1	16.7%	8.4%	\$152	18.2%	7.0%
	Middle	14	60.9%	\$1,753	66.3%	84.6%	12	70.6%	79.8%	\$1,511	83.6%	78.8%	2	33.3%	80.4%	\$242	28.9%	80.1%
	Upper	5	21.7%	\$478	18.1%	7.4%	2	11.8%	11.5%	\$35	1.9%	13.4%	3	50.0%	11.2%	\$443	52.9%	12.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,645	100.0%	100.0%	17	100.0%	100.0%	\$1,808	100.0%	100.0%	6	100.0%	100.0%	\$837	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	16.7%	\$4	3.3%	8.0%	1	11.1%	10.0%	\$3	3.3%	6.0%	1	33.3%	5.8%	\$1	3.4%	4.9%
	Middle	9	75.0%	\$91	75.8%	84.6%	8	88.9%	85.7%	\$88	96.7%	81.5%	1	33.3%	84.1%	\$3	10.3%	68.6%
	Upper	1	8.3%	\$25	20.8%	7.4%	0	0.0%	4.3%	\$0	0.0%	12.5%	1	33.3%	10.1%	\$25	86.2%	26.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$120	100.0%	100.0%	9	100.0%	100.0%	\$91	100.0%	100.0%	3	100.0%	100.0%	\$29	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	50.0%	\$0	0.0%	23.1%
	Middle	0	0.0%	\$0	0.0%	69.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	50.0%	\$0	0.0%	76.9%
	Upper	0	0.0%	\$0	0.0%	5.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	17.5%	\$563	14.0%	8.0%	4	14.3%	7.6%	\$265	10.9%	6.0%	3	25.0%	8.2%	\$298	18.9%	7.8%
	Middle	25	62.5%	\$2,501	62.4%	84.6%	21	75.0%	83.3%	\$2,004	82.4%	82.0%	4	33.3%	80.7%	\$497	31.5%	78.8%
	Upper	8	20.0%	\$946	23.6%	7.4%	3	10.7%	9.1%	\$164	6.7%	12.0%	5	41.7%	11.1%	\$782	49.6%	13.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$4,010	100.0%	100.0%	28	100.0%	100.0%	\$2,433	100.0%	100.0%	12	100.0%	100.0%	\$1,577	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.0%	\$2	0.4%	11.3%	1	14.3%	12.3%	\$1	0.3%	18.7%	1	5.6%	9.8%	\$1	0.7%	18.4%
	Middle	21	84.0%	\$495	95.6%	81.9%	6	85.7%	75.4%	\$380	99.7%	68.4%	15	83.3%	79.5%	\$115	83.9%	66.9%
	Upper	2	8.0%	\$21	4.1%	6.8%	0	0.0%	9.2%	\$0	0.0%	11.7%	2	11.1%	8.4%	\$21	15.3%	13.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	1.2%	0	0.0%	2.2%	\$0	0.0%	0.8%
	Total	25	100.0%	\$518	100.0%	100.0%	7	100.0%	100.0%	\$381	100.0%	100.0%	18	100.0%	100.0%	\$137	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.7%	\$0	0.0%	0.7%
	Middle	0	0.0%	\$0	0.0%	94.4%	0	0.0%	94.3%	\$0	0.0%	91.7%	0	0.0%	96.6%	\$0	0.0%	99.1%
	Upper	0	0.0%	\$0	0.0%	5.2%	0	0.0%	5.7%	\$0	0.0%	8.3%	0	0.0%	1.7%	\$0	0.0%	0.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Wilkes

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	7.4%	\$0	0.0%	3.8%	0	0.0%	4.6%	\$0	0.0%	2.3%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	22.2%	\$0	0.0%	14.5%	0	0.0%	21.1%	\$0	0.0%	14.0%	
	Middle	1	20.0%	\$145	11.6%	19.9%	0	0.0%	25.7%	\$0	0.0%	22.2%	1	33.3%	24.5%	\$145	20.4%	20.4%	
	Upper	4	80.0%	\$1,100	88.4%	37.3%	2	100.0%	35.6%	\$534	100.0%	51.3%	2	66.7%	39.2%	\$566	79.6%	54.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.1%	\$0	0.0%	8.2%	0	0.0%	10.6%	\$0	0.0%	9.3%	
	Total	5	100.0%	\$1,245	100.0%	100.0%	2	100.0%	100.0%	\$534	100.0%	100.0%	3	100.0%	100.0%	\$711	100.0%	100.0%	
REFINANCE	Low	1	4.3%	\$15	0.6%	24.7%	1	5.9%	10.2%	\$15	0.8%	5.7%	0	0.0%	6.2%	\$0	0.0%	3.7%	
	Moderate	5	21.7%	\$444	16.8%	18.0%	4	23.5%	19.9%	\$366	20.2%	12.9%	1	16.7%	17.4%	\$78	9.3%	11.4%	
	Middle	7	30.4%	\$960	36.3%	19.9%	6	35.3%	22.5%	\$671	37.1%	18.6%	1	16.7%	20.3%	\$289	34.5%	18.5%	
	Upper	10	43.5%	\$1,226	46.4%	37.3%	6	35.3%	36.6%	\$756	41.8%	47.0%	4	66.7%	43.4%	\$470	56.2%	52.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.7%	\$0	0.0%	15.8%	0	0.0%	12.6%	\$0	0.0%	14.0%	
	Total	23	100.0%	\$2,645	100.0%	100.0%	17	100.0%	100.0%	\$1,808	100.0%	100.0%	6	100.0%	100.0%	\$837	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	50.0%	\$13	10.8%	24.7%	5	55.6%	21.4%	\$12	13.2%	6.7%	1	33.3%	15.9%	\$1	3.4%	5.3%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	14.3%	\$0	0.0%	11.8%	0	0.0%	21.7%	\$0	0.0%	17.9%	
	Middle	2	16.7%	\$10	8.3%	19.9%	1	11.1%	22.9%	\$7	7.7%	26.2%	1	33.3%	20.3%	\$3	10.3%	15.7%	
	Upper	4	33.3%	\$97	80.8%	37.3%	3	33.3%	40.0%	\$72	79.1%	51.5%	1	33.3%	37.7%	\$25	86.2%	55.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	3.8%	0	0.0%	4.3%	\$0	0.0%	6.1%	
	Total	12	100.0%	\$120	100.0%	100.0%	9	100.0%	100.0%	\$91	100.0%	100.0%	3	100.0%	100.0%	\$29	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	37.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	17.5%	\$28	0.7%	24.7%	6	21.4%	9.3%	\$27	1.1%	4.5%	1	8.3%	5.9%	\$1	0.1%	2.8%	
	Moderate	5	12.5%	\$444	11.1%	18.0%	4	14.3%	20.7%	\$366	15.0%	13.7%	1	8.3%	19.8%	\$78	4.9%	12.6%	
	Middle	10	25.0%	\$1,115	27.8%	19.9%	7	25.0%	24.3%	\$678	27.9%	20.8%	3	25.0%	22.7%	\$437	27.7%	18.7%	
	Upper	18	45.0%	\$2,423	60.4%	37.3%	11	39.3%	36.1%	\$1,362	56.0%	49.3%	7	58.3%	40.6%	\$1,061	67.3%	51.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.6%	\$0	0.0%	11.7%	0	0.0%	11.1%	\$0	0.0%	14.7%	
	Total	40	100.0%	\$4,010	100.0%	100.0%	28	100.0%	100.0%	\$2,433	100.0%	100.0%	12	100.0%	100.0%	\$1,577	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	17	68.0%	\$96	18.5%	93.5%	4	57.1%	50.0%	\$18	4.7%	51.0%	13	72.2%	60.2%	\$78	56.9%	54.7%	
	Over \$1 Million	4	16.0%	\$20	3.9%	5.5%	0	0.0%					4	22.2%					
	Total Rev. available	21	84.0%	\$116	22.4%	99.0%	4	57.1%					17	94.4%					
	Rev. Not Known	4	16.0%	\$402	77.6%	1.1%	3	42.9%					1	5.6%					
	Total	25	100.0%	\$518	100.0%	100.0%	7	100.0%	100.0%				18	100.0%	100.0%				
Small Business Loan Size	\$100,000 or Less	24	96.0%	\$298	57.5%		6	85.7%	91.7%	\$161	42.3%	38.5%	18	100.0%	86.7%	\$137	100.0%	28.3%	
	\$100,001 - \$250,000	1	4.0%	\$220	42.5%		1	14.3%	4.9%	\$220	57.7%	20.9%	0	0.0%	6.3%	\$0	0.0%	17.9%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	40.6%	0	0.0%	7.0%	\$0	0.0%	53.8%	
	Total	25	100.0%	\$518	100.0%		7	100.0%	100.0%	\$381	100.0%	100.0%	18	100.0%	100.0%	\$137	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	67.9%	\$0	0.0%	67.8%	0	0.0%	84.7%	\$0	0.0%	97.3%
Over \$1 Million		0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.3%	\$0	0.0%	77.3%	0	0.0%	89.8%	\$0	0.0%	57.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.7%	\$0	0.0%	22.7%	0	0.0%	5.1%	\$0	0.0%	13.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.1%	\$0	0.0%	29.5%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Wilmington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	7	3.3%	\$898	1.6%	3.4%	6	5.4%	2.4%	\$785	2.9%	1.3%	1	1.0%	2.7%	\$113	0.4%	1.5%
	Moderate	15	7.1%	\$1,801	3.1%	9.7%	10	9.0%	6.7%	\$1,203	4.4%	3.9%	5	5.0%	6.7%	\$598	2.0%	4.1%
	Middle	76	36.0%	\$15,676	27.2%	43.1%	41	36.9%	47.5%	\$7,491	27.4%	38.7%	35	35.0%	47.5%	\$8,185	27.0%	38.3%
	Upper	113	53.6%	\$39,311	68.1%	43.7%	54	48.6%	43.4%	\$17,863	65.3%	56.1%	59	59.0%	43.1%	\$21,448	70.7%	56.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	211	100.0%	\$57,686	100.0%	100.0%	111	100.0%	100.0%	\$27,342	100.0%	100.0%	100	100.0%	100.0%	\$30,344	100.0%	100.0%
REFINANCE	Low	2	1.7%	\$175	0.6%	3.4%	1	2.0%	3.0%	\$71	0.6%	2.1%	1	1.5%	2.0%	\$104	0.5%	1.2%
	Moderate	7	5.9%	\$582	1.9%	9.7%	4	8.0%	8.2%	\$370	3.1%	4.9%	3	4.4%	7.7%	\$212	1.1%	4.5%
	Middle	39	33.1%	\$6,885	22.0%	43.1%	14	28.0%	45.4%	\$2,705	22.7%	36.5%	25	36.8%	43.8%	\$4,180	21.5%	34.2%
	Upper	70	59.3%	\$23,687	75.6%	43.7%	31	62.0%	43.4%	\$8,785	73.6%	56.5%	39	57.4%	46.5%	\$14,902	76.8%	60.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	118	100.0%	\$31,329	100.0%	100.0%	50	100.0%	100.0%	\$11,931	100.0%	100.0%	68	100.0%	100.0%	\$19,398	100.0%	100.0%
HOME IMPROVEMENT	Low	1	2.6%	\$6	0.7%	3.4%	1	4.5%	2.4%	\$6	1.2%	0.9%	0	0.0%	2.5%	\$0	0.0%	1.3%
	Moderate	6	15.4%	\$78	9.2%	9.7%	2	9.1%	8.6%	\$16	3.2%	4.1%	4	23.5%	8.8%	\$62	17.7%	3.3%
	Middle	16	41.0%	\$337	39.6%	43.1%	7	31.8%	39.7%	\$151	30.2%	25.7%	9	52.9%	44.7%	\$186	53.1%	23.9%
	Upper	16	41.0%	\$429	50.5%	43.7%	12	54.5%	49.3%	\$327	65.4%	69.3%	4	23.5%	44.0%	\$102	29.1%	71.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	39	100.0%	\$850	100.0%	100.0%	22	100.0%	100.0%	\$500	100.0%	100.0%	17	100.0%	100.0%	\$350	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	10.8%	0	0.0%	20.0%	\$0	0.0%	14.1%	0	0.0%	20.5%	\$0	0.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	19.6%	0	0.0%	13.3%	\$0	0.0%	7.5%	0	0.0%	28.2%	\$0	0.0%	25.1%
	Middle	0	0.0%	\$0	0.0%	41.5%	0	0.0%	33.3%	\$0	0.0%	56.6%	0	0.0%	38.5%	\$0	0.0%	47.5%
	Upper	0	0.0%	\$0	0.0%	28.1%	0	0.0%	33.3%	\$0	0.0%	21.8%	0	0.0%	12.8%	\$0	0.0%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	10	2.7%	\$1,079	1.2%	3.4%	8	4.4%	2.6%	\$862	2.2%	2.6%	2	1.1%	2.5%	\$217	0.4%	2.0%
	Moderate	28	7.6%	\$2,461	2.7%	9.7%	16	8.7%	7.3%	\$1,589	4.0%	4.5%	12	6.5%	7.2%	\$872	1.7%	6.5%
	Middle	131	35.6%	\$22,898	25.5%	43.1%	62	33.9%	46.5%	\$10,347	26.0%	39.5%	69	37.3%	46.0%	\$12,551	25.1%	37.8%
	Upper	199	54.1%	\$63,427	70.6%	43.7%	97	53.0%	43.5%	\$26,975	67.8%	53.3%	102	55.1%	44.2%	\$36,452	72.8%	53.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	368	100.0%	\$89,865	100.0%	100.0%	183	100.0%	100.0%	\$39,773	100.0%	100.0%	185	100.0%	100.0%	\$50,092	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	25	7.1%	\$1,521	7.9%	8.0%	11	8.1%	7.0%	\$643	5.8%	8.3%	14	6.5%	6.8%	\$878	10.9%	6.6%
	Moderate	53	15.1%	\$2,710	14.1%	13.5%	26	19.3%	11.5%	\$1,514	13.6%	13.3%	27	12.6%	11.4%	\$1,196	14.9%	14.5%
	Middle	123	35.1%	\$5,670	29.6%	35.6%	45	33.3%	36.0%	\$2,981	26.7%	29.0%	78	36.3%	37.3%	\$2,689	33.5%	33.4%
	Upper	148	42.3%	\$9,279	48.4%	42.6%	53	39.3%	43.9%	\$6,014	53.9%	48.1%	95	44.2%	42.9%	\$3,265	40.6%	44.1%
	Unknown	1	0.3%	\$7	0.0%	0.4%	0	0.0%	0.1%	\$0	0.0%	0.3%	1	0.5%	0.3%	\$7	0.1%	0.5%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	1.0%	0	0.0%	1.3%	\$0	0.0%	0.9%
Total	350	100.0%	\$19,187	100.0%	100.0%	135	100.0%	100.0%	\$11,152	100.0%	100.0%	215	100.0%	100.0%	\$8,035	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	2.6%
	Moderate	0	0.0%	\$0	0.0%	7.1%	0	0.0%	5.9%	\$0	0.0%	1.0%	0	0.0%	8.3%	\$0	0.0%	2.0%
	Middle	0	0.0%	\$0	0.0%	43.5%	0	0.0%	47.1%	\$0	0.0%	13.7%	0	0.0%	25.0%	\$0	0.0%	3.9%
	Upper	0	0.0%	\$0	0.0%	48.2%	0	0.0%	47.1%	\$0	0.0%	85.3%	0	0.0%	50.0%	\$0	0.0%	91.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Wilmington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison													
		Bank				Families by Family Income %	2014			2015										
		Count		Dollar			Count		Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	9	4.3%	\$861	1.5%	19.7%	5	4.5%	4.9%	\$514	1.9%	2.4%	4	4.0%	6.0%	\$347	1.1%	2.9%		
	Moderate	45	21.3%	\$6,267	10.9%	16.7%	27	24.3%	16.6%	\$3,594	13.1%	11.0%	18	18.0%	16.0%	\$2,673	8.8%	10.6%		
	Middle	25	11.8%	\$4,840	8.4%	21.6%	10	9.0%	17.5%	\$1,766	6.5%	14.6%	15	15.0%	18.1%	\$3,074	10.1%	15.0%		
	Upper	132	62.6%	\$45,718	79.3%	42.0%	69	62.2%	41.4%	\$21,468	78.5%	53.4%	63	63.0%	41.4%	\$24,250	79.9%	53.6%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	18.6%	0	0.0%	18.4%	\$0	0.0%	18.0%		
	Total	211	100.0%	\$57,686	100.0%	100.0%	111	100.0%	100.0%	\$27,342	100.0%	100.0%	100	100.0%	100.0%	\$30,344	100.0%	100.0%		
REFINANCE	Low	10	8.5%	\$1,253	4.0%	19.7%	2	4.0%	7.6%	\$174	1.5%	4.0%	8	11.8%	6.1%	\$1,079	5.6%	3.0%		
	Moderate	18	15.3%	\$2,067	6.6%	16.7%	9	18.0%	12.6%	\$931	7.8%	8.0%	9	13.2%	14.3%	\$1,136	5.9%	8.6%		
	Middle	18	15.3%	\$3,316	10.6%	21.6%	7	14.0%	17.4%	\$1,146	9.6%	13.3%	11	16.2%	17.3%	\$2,170	11.2%	13.3%		
	Upper	68	57.6%	\$23,977	76.5%	42.0%	30	60.0%	39.6%	\$9,336	78.2%	52.5%	38	55.9%	38.7%	\$14,641	75.5%	51.5%		
	Unknown	4	3.4%	\$716	2.3%	0.0%	2	4.0%	22.7%	\$344	2.9%	22.4%	2	2.9%	23.6%	\$372	1.9%	23.6%		
	Total	118	100.0%	\$31,329	100.0%	100.0%	50	100.0%	100.0%	\$11,931	100.0%	100.0%	68	100.0%	100.0%	\$19,398	100.0%	100.0%		
HOME IMPROVEMENT	Low	4	10.3%	\$21	2.5%	19.7%	2	9.1%	11.0%	\$12	2.4%	3.4%	2	11.8%	8.8%	\$9	2.6%	2.2%		
	Moderate	6	15.4%	\$38	4.5%	16.7%	5	22.7%	18.7%	\$33	6.6%	10.6%	1	5.9%	18.3%	\$5	1.4%	10.2%		
	Middle	8	20.5%	\$87	10.2%	21.6%	2	9.1%	25.8%	\$13	2.6%	17.8%	6	35.3%	23.9%	\$74	21.1%	12.9%		
	Upper	21	53.8%	\$704	82.8%	42.0%	13	59.1%	40.7%	\$442	88.4%	60.6%	8	47.1%	40.8%	\$262	74.9%	48.6%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.8%	\$0	0.0%	7.6%	0	0.0%	8.1%	\$0	0.0%	26.0%		
	Total	39	100.0%	\$850	100.0%	100.0%	22	100.0%	100.0%	\$500	100.0%	100.0%	17	100.0%	100.0%	\$350	100.0%	100.0%		
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%		
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		
HMDA TOTALS	Low	23	6.3%	\$2,135	2.4%	19.7%	9	4.9%	5.9%	\$700	1.8%	2.6%	14	7.6%	6.1%	\$1,435	2.9%	2.6%		
	Moderate	69	18.8%	\$8,372	9.3%	16.7%	41	22.4%	15.3%	\$4,558	11.5%	9.2%	28	15.1%	15.4%	\$3,814	7.6%	8.8%		
	Middle	51	13.9%	\$8,243	9.2%	21.6%	19	10.4%	17.7%	\$2,925	7.4%	13.0%	32	17.3%	17.9%	\$5,318	10.6%	12.7%		
	Upper	221	60.1%	\$70,399	78.3%	42.0%	112	61.2%	40.7%	\$31,246	78.6%	48.5%	109	58.9%	40.3%	\$39,153	78.2%	46.8%		
	Unknown	4	1.1%	\$716	0.8%	0.0%	2	1.1%	20.3%	\$344	0.9%	26.7%	2	1.1%	20.3%	\$372	0.7%	29.1%		
	Total	368	100.0%	\$89,865	100.0%	100.0%	183	100.0%	100.0%	\$39,773	100.0%	100.0%	185	100.0%	100.0%	\$50,092	100.0%	100.0%		
Small Business Loan Size	Total Businesses																			
	Revenue	\$1 Million or Less	201	57.4%	\$4,968	25.9%	92.7%	83	61.5%	46.7%	\$3,072	27.5%	38.2%	118	54.9%	52.1%	\$1,896	23.6%	44.0%	
		Over \$1 Million	142	40.6%	\$12,885	67.2%	7.1%	47	34.8%				95	44.2%						
		Total Rev. available	343	98.0%	\$17,853	93.1%	99.8%	130	96.3%				213	99.1%						
		Rev. Not Known	7	2.0%	\$1,334	7.0%	0.3%	5	3.7%				2	0.9%						
		Total	350	100.0%	\$19,187	100.0%	100.0%	135	100.0%				215	100.0%						
		Loan Size	\$100,000 or Less	309	88.3%	\$3,832	20.0%		110	81.5%	91.6%	\$1,768	15.9%	33.9%	199	92.6%	91.2%	\$2,064	25.7%	33.2%
			\$100,001 - \$250,000	18	5.1%	\$2,883	15.0%		11	8.1%	4.3%	\$1,670	15.0%	17.8%	7	3.3%	4.3%	\$1,213	15.1%	16.8%
			\$250,001 - \$1 Million	23	6.6%	\$12,472	65.0%		14	10.4%	4.1%	\$7,714	69.2%	48.3%	9	4.2%	4.5%	\$4,758	59.2%	50.0%
		Total	350	100.0%	\$19,187	100.0%		135	100.0%	100.0%	\$11,152	100.0%	100.0%	215	100.0%	100.0%	\$8,035	100.0%	100.0%	
Small Farm Loan Size	Total Farms																			
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	52.9%	\$0	0.0%	26.4%	0	0.0%	58.3%	\$0	0.0%	17.6%	
		Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%						
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
		Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.1%	\$0	0.0%	38.3%	0	0.0%	83.3%	\$0	0.0%	24.4%
			\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	8.3%	\$0	0.0%	25.1%
			\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	61.7%	0	0.0%	8.3%	\$0	0.0%	50.5%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: NC Winston-Salem

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count	Dollar		Count			Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	7	1.6%	\$834	1.0%	2.4%	2	0.8%	1.3%	\$149	0.3%	0.8%	5	2.7%	1.2%	\$685	1.9%	0.6%
	Moderate	35	8.2%	\$4,553	5.7%	14.8%	17	6.9%	11.4%	\$1,958	4.4%	7.5%	18	9.8%	11.8%	\$2,595	7.3%	8.2%
	Middle	164	38.2%	\$22,335	27.8%	49.9%	98	39.8%	46.2%	\$13,116	29.4%	38.4%	66	36.1%	45.9%	\$9,219	25.8%	39.6%
	Upper	223	52.0%	\$52,505	65.4%	32.8%	129	52.4%	41.1%	\$29,322	65.8%	53.4%	94	51.4%	41.1%	\$23,183	65.0%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	429	100.0%	\$80,227	100.0%	100.0%	246	100.0%	100.0%	\$44,545	100.0%	100.0%	183	100.0%	100.0%	\$35,682	100.0%	100.0%
REFINANCE	Low	7	1.8%	\$324	0.6%	2.4%	4	2.2%	1.9%	\$154	0.6%	9.1%	3	1.5%	1.3%	\$170	0.5%	0.7%
	Moderate	46	11.8%	\$5,276	9.2%	14.8%	24	13.0%	13.6%	\$3,085	11.7%	19.5%	22	10.8%	11.1%	\$2,191	7.1%	8.0%
	Middle	185	47.6%	\$22,036	38.4%	49.9%	91	49.2%	46.9%	\$10,624	40.2%	47.8%	94	46.1%	46.4%	\$11,412	36.9%	39.6%
	Upper	151	38.8%	\$29,747	51.8%	32.8%	66	35.7%	37.6%	\$12,591	47.6%	23.6%	85	41.7%	41.2%	\$17,156	55.5%	51.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	389	100.0%	\$57,383	100.0%	100.0%	185	100.0%	100.0%	\$26,454	100.0%	100.0%	204	100.0%	100.0%	\$30,929	100.0%	100.0%
HOME IMPROVEMENT	Low	5	1.8%	\$37	1.1%	2.4%	4	2.9%	3.0%	\$28	1.8%	2.2%	1	0.7%	2.2%	\$9	0.5%	1.0%
	Moderate	57	20.1%	\$475	14.1%	14.8%	33	23.9%	14.3%	\$347	22.9%	8.7%	24	16.6%	14.2%	\$128	6.9%	7.7%
	Middle	154	54.4%	\$1,618	48.1%	49.9%	71	51.4%	52.1%	\$640	42.2%	40.0%	83	57.2%	48.7%	\$978	52.9%	38.7%
	Upper	67	23.7%	\$1,236	36.7%	32.8%	30	21.7%	30.7%	\$502	33.1%	49.1%	37	25.5%	34.9%	\$734	39.7%	52.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	283	100.0%	\$3,366	100.0%	100.0%	138	100.0%	100.0%	\$1,517	100.0%	100.0%	145	100.0%	100.0%	\$1,849	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.3%	0	0.0%	2.0%	\$0	0.0%	2.7%	0	0.0%	5.0%	\$0	0.0%	2.2%
	Moderate	0	0.0%	\$0	0.0%	36.6%	0	0.0%	52.9%	\$0	0.0%	24.5%	0	0.0%	50.0%	\$0	0.0%	37.5%
	Middle	0	0.0%	\$0	0.0%	23.9%	0	0.0%	23.5%	\$0	0.0%	42.1%	0	0.0%	31.7%	\$0	0.0%	39.4%
	Upper	0	0.0%	\$0	0.0%	25.2%	0	0.0%	21.6%	\$0	0.0%	30.8%	0	0.0%	13.3%	\$0	0.0%	20.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	19	1.7%	\$1,195	0.8%	2.4%	10	1.8%	1.6%	\$331	0.5%	5.4%	9	1.7%	1.3%	\$864	1.3%	0.8%
	Moderate	138	12.5%	\$10,304	7.3%	14.8%	74	13.0%	12.5%	\$5,390	7.4%	14.6%	64	12.0%	11.8%	\$4,914	7.2%	10.0%
	Middle	503	45.7%	\$45,989	32.6%	49.9%	260	45.7%	46.6%	\$24,380	33.6%	43.7%	243	45.7%	46.2%	\$21,609	31.6%	39.6%
	Upper	441	40.1%	\$83,488	59.2%	32.8%	225	39.5%	39.3%	\$42,415	58.5%	36.3%	216	40.6%	40.7%	\$41,073	60.0%	49.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,101	100.0%	\$140,976	100.0%	100.0%	569	100.0%	100.0%	\$72,516	100.0%	100.0%	532	100.0%	100.0%	\$68,460	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	34	6.3%	\$2,203	8.4%	4.1%	12	8.5%	4.3%	\$789	6.1%	5.7%	22	5.6%	4.0%	\$1,414	10.7%	3.6%
	Moderate	89	16.6%	\$3,049	11.7%	16.5%	36	25.4%	15.0%	\$1,249	9.7%	15.6%	53	13.5%	15.6%	\$1,800	13.6%	16.2%
	Middle	246	45.9%	\$16,069	61.5%	44.8%	61	43.0%	42.5%	\$8,176	63.4%	46.5%	185	47.0%	43.4%	\$7,893	59.7%	48.0%
	Upper	167	31.2%	\$4,800	18.4%	34.6%	33	23.2%	36.3%	\$2,690	20.8%	31.4%	134	34.0%	35.8%	\$2,110	16.0%	31.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	0.9%	0	0.0%	1.3%	\$0	0.0%	0.6%
Total	536	100.0%	\$26,121	100.0%	100.0%	142	100.0%	100.0%	\$12,904	100.0%	100.0%	394	100.0%	100.0%	\$13,217	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	1.7%	\$0	0.0%	1.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	13.2%	\$0	0.0%	6.0%	0	0.0%	12.4%	\$0	0.0%	5.4%
	Middle	0	0.0%	\$0	0.0%	61.4%	0	0.0%	70.2%	\$0	0.0%	71.5%	0	0.0%	68.2%	\$0	0.0%	69.7%
	Upper	0	0.0%	\$0	0.0%	21.6%	0	0.0%	14.0%	\$0	0.0%	20.6%	0	0.0%	15.5%	\$0	0.0%	21.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	0.0%	0	0.0%	3.9%	\$0	0.0%	3.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: NC Winston-Salem

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	35	8.2%	\$2,817	3.5%	21.3%	16	6.5%	8.5%	\$1,331	3.0%	4.2%	19	10.4%	7.5%	\$1,486	4.2%	4.1%	
	Moderate	104	24.2%	\$11,503	14.3%	17.5%	79	32.1%	21.2%	\$9,000	20.2%	14.5%	25	13.7%	21.3%	\$2,503	7.0%	15.0%	
	Middle	98	22.8%	\$14,346	17.9%	20.8%	45	18.3%	19.9%	\$6,442	14.5%	17.1%	53	29.0%	21.8%	\$7,904	22.2%	19.3%	
	Upper	192	44.8%	\$51,561	64.3%	40.4%	106	43.1%	31.1%	\$27,772	62.3%	44.3%	86	47.0%	31.4%	\$23,789	66.7%	44.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.4%	\$0	0.0%	19.9%	0	0.0%	18.0%	\$0	0.0%	17.0%	
	Total	429	100.0%	\$80,227	100.0%	100.0%	246	100.0%	100.0%	\$44,545	100.0%	100.0%	183	100.0%	100.0%	\$35,682	100.0%	100.0%	
REFINANCE	Low	47	12.1%	\$3,552	6.2%	21.3%	28	15.1%	7.7%	\$2,273	8.6%	1.8%	19	9.3%	6.1%	\$1,279	4.1%	3.4%	
	Moderate	74	19.0%	\$6,898	12.0%	17.5%	35	18.9%	16.6%	\$3,438	13.0%	4.7%	39	19.1%	14.5%	\$3,460	11.2%	9.1%	
	Middle	75	19.3%	\$8,743	15.2%	20.8%	36	19.5%	18.4%	\$3,884	14.7%	6.4%	39	19.1%	19.1%	\$4,859	15.7%	15.6%	
	Upper	175	45.0%	\$35,765	62.3%	40.4%	76	41.1%	34.2%	\$15,667	59.2%	18.5%	99	48.5%	34.3%	\$20,098	65.0%	45.3%	
	Unknown	18	4.6%	\$2,425	4.2%	0.0%	10	5.4%	23.1%	\$1,192	4.5%	68.6%	8	3.9%	26.0%	\$1,233	4.0%	26.7%	
	Total	389	100.0%	\$57,383	100.0%	100.0%	185	100.0%	100.0%	\$26,454	100.0%	100.0%	204	100.0%	100.0%	\$30,929	100.0%	100.0%	
HOME IMPROVEMENT	Low	65	23.0%	\$249	7.4%	21.3%	34	24.6%	15.4%	\$131	8.6%	5.2%	31	21.4%	13.0%	\$118	6.4%	4.9%	
	Moderate	90	31.8%	\$574	17.1%	17.5%	40	29.0%	25.3%	\$239	15.8%	16.7%	50	34.5%	23.8%	\$335	18.1%	13.8%	
	Middle	55	19.4%	\$582	17.3%	20.8%	32	23.2%	24.8%	\$382	25.2%	21.3%	23	15.9%	21.6%	\$200	10.8%	15.0%	
	Upper	72	25.4%	\$1,956	58.1%	40.4%	31	22.5%	26.9%	\$760	50.1%	42.6%	41	28.3%	35.5%	\$1,196	64.7%	57.8%	
	Unknown	1	0.4%	\$5	0.1%	0.0%	1	0.7%	7.6%	\$5	0.3%	14.2%	0	0.0%	6.2%	\$0	0.0%	8.5%	
	Total	283	100.0%	\$3,366	100.0%	100.0%	138	100.0%	100.0%	\$1,517	100.0%	100.0%	145	100.0%	100.0%	\$1,849	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	147	13.4%	\$6,618	4.7%	21.3%	78	13.7%	8.5%	\$3,735	5.2%	2.7%	69	13.0%	7.2%	\$2,883	4.2%	3.6%	
	Moderate	268	24.3%	\$18,975	13.5%	17.5%	154	27.1%	19.6%	\$12,677	17.5%	8.7%	114	21.4%	18.8%	\$6,298	9.2%	11.9%	
	Middle	228	20.7%	\$23,671	16.8%	20.8%	113	19.9%	19.5%	\$10,708	14.8%	10.7%	115	21.6%	20.6%	\$12,963	18.9%	16.7%	
	Upper	439	39.9%	\$89,282	63.3%	40.4%	213	37.4%	31.9%	\$44,199	61.0%	28.6%	226	42.5%	32.6%	\$45,083	65.9%	42.3%	
	Unknown	19	1.7%	\$2,430	1.7%	0.0%	11	1.9%	20.5%	\$1,197	1.7%	49.3%	8	1.5%	20.9%	\$1,233	1.8%	25.5%	
	Total	1,101	100.0%	\$140,976	100.0%	100.0%	569	100.0%	100.0%	\$72,516	100.0%	100.0%	532	100.0%	100.0%	\$68,460	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	371	69.2%	\$5,885	22.5%	92.8%	88	62.0%	47.6%	\$2,314	17.9%	39.6%	283	71.8%	52.6%	\$3,571	27.0%	42.2%	
	Over \$1 Million	151	28.2%	\$17,894	68.5%	6.7%	44	31.0%				107	27.2%						
	Total Rev. available	522	97.4%	\$23,779	91.0%	99.5%	132	93.0%				390	99.0%						
	Rev. Not Known	14	2.6%	\$2,342	9.0%	0.5%	10	7.0%				4	1.0%						
	Total	536	100.0%	\$26,121	100.0%	100.0%	142	100.0%				394	100.0%						
Small Business Loan Size	\$100,000 or Less	489	91.2%	\$5,068	19.4%		116	81.7%	90.2%	\$1,835	14.2%	30.5%	373	94.7%	89.3%	\$3,233	24.5%	30.8%	
	\$100,001 - \$250,000	18	3.4%	\$2,915	11.2%		10	7.0%	5.2%	\$1,661	12.9%	18.3%	8	2.0%	6.0%	\$1,254	9.5%	20.6%	
	\$250,001 - \$1 Million	29	5.4%	\$18,138	69.4%		16	11.3%	4.7%	\$9,408	72.9%	51.2%	13	3.3%	4.7%	\$8,730	66.1%	48.6%	
	Total	536	100.0%	\$26,121	100.0%		142	100.0%	100.0%	\$12,904	100.0%	100.0%	394	100.0%	100.0%	\$13,217	100.0%	100.0%	
	Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	54.5%	\$0	0.0%	72.7%	0	0.0%	66.7%	\$0	0.0%	73.9%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
\$100,000 or Less		0	0.0%	\$0	0.0%		0	0.0%	84.3%	\$0	0.0%	41.5%	0	0.0%	78.3%	\$0	0.0%	33.6%	
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	13.2%	\$0	0.0%	40.8%	0	0.0%	15.5%	\$0	0.0%	37.7%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	17.7%	0	0.0%	6.2%	\$0	0.0%	28.6%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Beaufort

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar		Dollar			
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	0.5%	\$82	0.1%	1.3%	1	1.4%	0.6%	\$82	0.3%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	10	5.1%	\$3,435	4.8%	5.2%	4	5.8%	6.1%	\$1,937	7.7%	5.0%	6	4.8%	4.2%	\$1,498	3.2%	3.8%
	Middle	58	29.7%	\$15,962	22.2%	40.4%	21	30.4%	46.4%	\$5,318	21.2%	37.1%	37	29.4%	50.5%	\$10,644	22.8%	42.3%
	Upper	126	64.6%	\$52,298	72.9%	53.2%	43	62.3%	47.0%	\$17,713	70.7%	57.6%	83	65.9%	44.9%	\$34,585	74.0%	53.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	195	100.0%	\$71,777	100.0%	100.0%	69	100.0%	100.0%	\$25,050	100.0%	100.0%	126	100.0%	100.0%	\$46,727	100.0%	100.0%
REFINANCE	Low	1	0.6%	\$51	0.1%	1.3%	1	1.6%	0.6%	\$51	0.4%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.1%
	Moderate	16	10.2%	\$3,313	8.0%	5.2%	11	17.2%	5.6%	\$1,874	14.9%	5.3%	5	5.4%	4.2%	\$1,439	5.0%	4.6%
	Middle	64	40.8%	\$13,945	33.7%	40.4%	19	29.7%	42.0%	\$3,078	24.5%	30.6%	45	48.4%	41.7%	\$10,867	37.6%	33.4%
	Upper	76	48.4%	\$24,122	58.2%	53.2%	33	51.6%	51.8%	\$7,556	60.2%	63.9%	43	46.2%	53.6%	\$16,566	57.4%	61.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	157	100.0%	\$41,431	100.0%	100.0%	64	100.0%	100.0%	\$12,559	100.0%	100.0%	93	100.0%	100.0%	\$28,872	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	1.1%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	2.3%	\$0	0.0%	0.1%	0	0.0%	3.7%	\$0	0.0%	0.8%
	Middle	9	50.0%	\$115	30.7%	40.4%	1	16.7%	44.8%	\$17	11.7%	40.9%	8	66.7%	52.8%	\$98	42.8%	31.9%
	Upper	9	50.0%	\$259	69.3%	53.2%	5	83.3%	51.7%	\$128	88.3%	58.9%	4	33.3%	43.5%	\$131	57.2%	67.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$374	100.0%	100.0%	6	100.0%	100.0%	\$145	100.0%	100.0%	12	100.0%	100.0%	\$229	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	11.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	33.3%	\$0	0.0%	18.8%
	Upper	0	0.0%	\$0	0.0%	63.9%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	66.7%	\$0	0.0%	81.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.5%	\$133	0.1%	1.3%	2	1.4%	0.6%	\$133	0.4%	0.2%	0	0.0%	0.5%	\$0	0.0%	0.2%
	Moderate	26	7.0%	\$6,748	5.9%	5.2%	15	10.8%	5.8%	\$3,811	10.1%	5.1%	11	4.8%	4.2%	\$2,937	3.9%	4.0%
	Middle	131	35.4%	\$30,022	26.4%	40.4%	41	29.5%	45.1%	\$8,413	22.3%	35.2%	90	39.0%	47.6%	\$21,609	28.5%	38.6%
	Upper	211	57.0%	\$76,679	67.5%	53.2%	81	58.3%	48.5%	\$25,397	67.3%	59.6%	130	56.3%	47.8%	\$51,282	67.6%	57.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	370	100.0%	\$113,582	100.0%	100.0%	139	100.0%	100.0%	\$37,754	100.0%	100.0%	231	100.0%	100.0%	\$75,828	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	7	7.4%	\$878	21.5%	6.2%	4	10.3%	7.7%	\$559	18.8%	10.8%	3	5.4%	7.4%	\$319	29.0%	12.8%
	Moderate	5	5.3%	\$23	0.6%	5.1%	3	7.7%	5.6%	\$9	0.3%	6.3%	2	3.6%	4.0%	\$14	1.3%	3.7%
	Middle	30	31.6%	\$1,182	29.0%	30.7%	13	33.3%	31.1%	\$766	25.7%	24.5%	17	30.4%	33.2%	\$416	37.8%	24.4%
	Upper	53	55.8%	\$1,998	49.0%	57.9%	19	48.7%	55.6%	\$1,647	55.2%	58.4%	34	60.7%	55.4%	\$351	31.9%	59.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	95	100.0%	\$4,081	100.0%	100.0%	39	100.0%	100.0%	\$2,981	100.0%	100.0%	56	100.0%	100.0%	\$1,100	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	35.3%	0	0.0%	50.0%	\$0	0.0%	27.3%	0	0.0%	20.0%	\$0	0.0%	0.6%
	Upper	0	0.0%	\$0	0.0%	55.9%	0	0.0%	50.0%	\$0	0.0%	72.7%	0	0.0%	80.0%	\$0	0.0%	99.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: SC Beaufort

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	4	2.1%	\$320	0.4%	14.1%	1	1.4%	2.2%	\$50	0.2%	0.8%	3	2.4%	2.0%	\$270	0.6%	0.8%	
	Moderate	10	5.1%	\$1,242	1.7%	16.2%	5	7.2%	11.6%	\$543	2.2%	6.2%	5	4.0%	11.9%	\$699	1.5%	6.9%	
	Middle	17	8.7%	\$3,105	4.3%	19.7%	5	7.2%	16.5%	\$985	3.9%	11.6%	12	9.5%	19.4%	\$2,120	4.5%	14.1%	
	Upper	162	83.1%	\$66,754	93.0%	49.9%	57	82.6%	58.1%	\$23,272	92.9%	71.2%	105	83.3%	56.2%	\$43,482	93.1%	68.2%	
	Unknown	2	1.0%	\$356	0.5%	0.0%	1	1.4%	11.6%	\$200	0.8%	10.1%	1	0.8%	10.3%	\$156	0.3%	10.0%	
	Total	195	100.0%	\$71,777	100.0%	100.0%	69	100.0%	100.0%	\$25,050	100.0%	100.0%	126	100.0%	100.0%	\$46,727	100.0%	100.0%	
REFINANCE	Low	11	7.0%	\$1,204	2.9%	14.1%	7	10.9%	4.6%	\$794	6.3%	2.1%	4	4.3%	3.5%	\$410	1.4%	1.4%	
	Moderate	22	14.0%	\$3,154	7.6%	16.2%	14	21.9%	9.4%	\$2,110	16.8%	4.6%	8	8.6%	10.0%	\$1,044	3.6%	4.8%	
	Middle	33	21.0%	\$6,043	14.6%	19.7%	11	17.2%	16.8%	\$1,986	15.8%	11.2%	22	23.7%	16.4%	\$4,057	14.1%	10.4%	
	Upper	88	56.1%	\$30,596	73.8%	49.9%	30	46.9%	51.6%	\$7,460	59.4%	65.7%	58	62.4%	53.9%	\$23,136	80.1%	68.9%	
	Unknown	3	1.9%	\$434	1.0%	0.0%	2	3.1%	17.7%	\$209	1.7%	16.4%	1	1.1%	16.2%	\$225	0.8%	14.5%	
	Total	157	100.0%	\$41,431	100.0%	100.0%	64	100.0%	100.0%	\$12,559	100.0%	100.0%	93	100.0%	100.0%	\$28,872	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.6%	\$7	1.9%	14.1%	1	16.7%	8.0%	\$7	4.8%	0.3%	0	0.0%	8.3%	\$0	0.0%	1.2%	
	Moderate	2	11.1%	\$36	9.6%	16.2%	0	0.0%	9.2%	\$0	0.0%	5.4%	2	16.7%	13.0%	\$36	15.7%	5.5%	
	Middle	5	27.8%	\$46	12.3%	19.7%	2	33.3%	21.8%	\$25	17.2%	9.5%	3	25.0%	16.7%	\$21	9.2%	5.3%	
	Upper	10	55.6%	\$285	76.2%	49.9%	3	50.0%	43.7%	\$113	77.9%	79.6%	7	58.3%	54.6%	\$172	75.1%	77.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	5.2%	0	0.0%	7.4%	\$0	0.0%	10.7%	
	Total	18	100.0%	\$374	100.0%	100.0%	6	100.0%	100.0%	\$145	100.0%	100.0%	12	100.0%	100.0%	\$229	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	49.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	16	4.3%	\$1,531	1.3%	14.1%	9	6.5%	3.0%	\$851	2.3%	1.2%	7	3.0%	2.6%	\$680	0.9%	1.0%	
	Moderate	34	9.2%	\$4,432	3.9%	16.2%	19	13.7%	10.9%	\$2,653	7.0%	5.7%	15	6.5%	11.3%	\$1,779	2.3%	6.0%	
	Middle	55	14.9%	\$9,194	8.1%	19.7%	18	12.9%	16.7%	\$2,996	7.9%	11.4%	37	16.0%	18.4%	\$6,198	8.2%	12.4%	
	Upper	260	70.3%	\$97,635	86.0%	49.9%	90	64.7%	56.0%	\$30,845	81.7%	69.6%	170	73.6%	55.4%	\$66,790	88.1%	67.8%	
	Unknown	5	1.4%	\$790	0.7%	0.0%	3	2.2%	13.5%	\$409	1.1%	12.0%	2	0.9%	12.3%	\$381	0.5%	12.6%	
	Total	370	100.0%	\$113,582	100.0%	100.0%	139	100.0%	100.0%	\$37,754	100.0%	100.0%	231	100.0%	100.0%	\$75,828	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	66	69.5%	\$1,483	36.3%	93.3%	25	64.1%	47.5%	\$1,023	34.3%	47.9%	41	73.2%	54.0%	\$460	41.8%	41.5%	
	Over \$1 Million	24	25.3%	\$1,322	32.4%	6.6%	9	23.1%					15	26.8%					
	Total Rev. available	90	94.8%	\$2,805	68.7%	99.9%	34	87.2%					56	100.0%					
	Rev. Not Known	5	5.3%	\$1,276	31.3%	0.1%	5	12.8%					0	0.0%					
	Total	95	100.0%	\$4,081	100.0%	100.0%	39	100.0%					56	100.0%					
Small Business Loan Size	\$100,000 or Less	88	92.6%	\$1,276	31.3%		34	87.2%	91.8%	\$686	23.0%	29.3%	54	96.4%	92.0%	\$590	53.6%	31.9%	
	\$100,001 - \$250,000	2	2.1%	\$420	10.3%		1	2.6%	3.7%	\$210	7.0%	15.4%	1	1.8%	3.8%	\$210	19.1%	16.5%	
	\$250,001 - \$1 Million	5	5.3%	\$2,385	58.4%		4	10.3%	4.5%	\$2,085	69.9%	55.4%	1	1.8%	4.1%	\$300	27.3%	51.7%	
	Total	95	100.0%	\$4,081	100.0%		39	100.0%	100.0%	\$2,981	100.0%	100.0%	56	100.0%	100.0%	\$1,100	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	94.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	72.8%
Over \$1 Million		0	0.0%	\$0	0.0%	5.6%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	80.0%	\$0	0.0%	27.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	20.0%	\$0	0.0%	72.8%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: SC Charleston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	14	1.2%	\$4,112	1.1%	1.7%	4	0.7%	1.0%	\$955	0.5%	0.8%	10	1.8%	1.0%	\$3,157	1.7%	1.0%
	Moderate	113	9.7%	\$22,301	6.1%	18.3%	64	10.6%	14.3%	\$11,656	6.4%	10.2%	49	8.7%	15.5%	\$10,645	5.8%	11.3%
	Middle	478	40.9%	\$119,053	32.7%	48.7%	226	37.4%	47.5%	\$52,898	29.2%	38.3%	252	44.8%	47.1%	\$66,155	36.1%	38.6%
	Upper	563	48.2%	\$218,501	60.0%	31.3%	311	51.4%	37.2%	\$115,428	63.8%	50.7%	252	44.8%	36.4%	\$103,073	56.3%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,168</i>	<i>100.0%</i>	<i>\$363,967</i>	<i>100.0%</i>	<i>100.0%</i>	<i>605</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$180,937</i>	<i>100.0%</i>	<i>100.0%</i>	<i>563</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$183,030</i>	<i>100.0%</i>	<i>100.0%</i>
REFINANCE	Low	7	1.4%	\$1,748	1.2%	1.7%	2	1.2%	1.3%	\$308	0.7%	0.5%	5	1.6%	1.1%	\$1,440	1.4%	1.0%
	Moderate	50	10.3%	\$9,304	6.4%	18.3%	17	10.4%	14.2%	\$2,546	5.9%	26.0%	33	10.2%	12.7%	\$6,758	6.7%	8.5%
	Middle	168	34.6%	\$37,129	25.7%	48.7%	72	44.2%	46.9%	\$14,607	34.1%	46.8%	96	29.8%	43.3%	\$22,522	22.2%	33.1%
	Upper	260	53.6%	\$96,166	66.6%	31.3%	72	44.2%	37.5%	\$25,434	59.3%	26.7%	188	58.4%	42.9%	\$70,732	69.7%	57.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>485</i>	<i>100.0%</i>	<i>\$144,347</i>	<i>100.0%</i>	<i>100.0%</i>	<i>163</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$42,895</i>	<i>100.0%</i>	<i>100.0%</i>	<i>322</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$101,452</i>	<i>100.0%</i>	<i>100.0%</i>
HOME IMPROVEMENT	Low	2	1.5%	\$80	2.9%	1.7%	2	3.8%	1.8%	\$80	7.5%	1.9%	0	0.0%	1.1%	\$0	0.0%	1.5%
	Moderate	28	21.2%	\$428	15.5%	18.3%	15	28.3%	21.1%	\$193	18.2%	8.9%	13	16.5%	20.4%	\$235	13.9%	12.7%
	Middle	52	39.4%	\$973	35.3%	48.7%	18	34.0%	48.4%	\$238	22.4%	33.6%	34	43.0%	46.2%	\$735	43.3%	27.4%
	Upper	50	37.9%	\$1,276	46.3%	31.3%	18	34.0%	28.7%	\$550	51.8%	55.7%	32	40.5%	32.2%	\$726	42.8%	58.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>132</i>	<i>100.0%</i>	<i>\$2,757</i>	<i>100.0%</i>	<i>100.0%</i>	<i>53</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,061</i>	<i>100.0%</i>	<i>100.0%</i>	<i>79</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,696</i>	<i>100.0%</i>	<i>100.0%</i>
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	6.7%	0	0.0%	7.5%	\$0	0.0%	0.5%	0	0.0%	12.0%	\$0	0.0%	6.9%
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	27.5%	\$0	0.0%	11.2%	0	0.0%	30.0%	\$0	0.0%	27.3%
	Middle	0	0.0%	\$0	0.0%	47.1%	0	0.0%	45.0%	\$0	0.0%	38.1%	0	0.0%	32.0%	\$0	0.0%	30.4%
	Upper	0	0.0%	\$0	0.0%	23.8%	0	0.0%	20.0%	\$0	0.0%	50.3%	0	0.0%	26.0%	\$0	0.0%	35.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	
HMDA TOTALS	Low	23	1.3%	\$5,940	1.2%	1.7%	8	1.0%	1.1%	\$1,343	0.6%	0.6%	15	1.6%	1.1%	\$4,597	1.6%	1.4%
	Moderate	191	10.7%	\$32,033	6.3%	18.3%	96	11.7%	14.6%	\$14,395	6.4%	17.9%	95	9.9%	14.7%	\$17,638	6.2%	11.3%
	Middle	698	39.1%	\$157,155	30.8%	48.7%	316	38.5%	47.4%	\$67,743	30.1%	42.4%	382	39.6%	45.7%	\$89,412	31.2%	36.2%
	Upper	873	48.9%	\$315,943	61.8%	31.3%	401	48.8%	36.9%	\$141,412	62.9%	39.0%	472	49.0%	38.5%	\$174,531	61.0%	51.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	<i>1,785</i>	<i>100.0%</i>	<i>\$511,071</i>	<i>100.0%</i>	<i>100.0%</i>	<i>821</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$224,893</i>	<i>100.0%</i>	<i>100.0%</i>	<i>964</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$286,178</i>	<i>100.0%</i>	<i>100.0%</i>
SMALL BUSINESSES	Small Businesses																	
	Low	7	2.0%	\$783	2.6%	4.0%	4	2.8%	4.1%	\$221	1.4%	5.3%	3	1.5%	4.7%	\$562	3.9%	6.7%
	Moderate	62	18.1%	\$5,736	19.0%	20.4%	26	17.9%	18.5%	\$2,556	16.0%	26.2%	36	18.2%	18.6%	\$3,180	22.3%	24.3%
	Middle	98	28.6%	\$11,715	38.7%	42.0%	43	29.7%	37.2%	\$5,829	36.5%	32.1%	55	27.8%	37.8%	\$5,886	41.2%	32.5%
	Upper	176	51.3%	\$12,026	39.7%	33.6%	72	49.7%	37.7%	\$7,382	46.2%	35.3%	104	52.5%	37.2%	\$4,644	32.5%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.1%	0	0.0%	1.6%	\$0	0.0%	0.9%	
<i>Total</i>	<i>343</i>	<i>100.0%</i>	<i>\$30,260</i>	<i>100.0%</i>	<i>100.0%</i>	<i>145</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$15,988</i>	<i>100.0%</i>	<i>100.0%</i>	<i>198</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$14,272</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	1.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	0.6%
	Moderate	0	0.0%	\$0	0.0%	18.5%	0	0.0%	10.0%	\$0	0.0%	10.8%	0	0.0%	9.6%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	54.6%	0	0.0%	75.0%	\$0	0.0%	83.3%	0	0.0%	75.0%	\$0	0.0%	69.2%
	Upper	0	0.0%	\$0	0.0%	25.6%	0	0.0%	11.7%	\$0	0.0%	3.0%	0	0.0%	7.7%	\$0	0.0%	20.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	2.8%	0	0.0%	5.8%	\$0	0.0%	6.8%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: SC Charleston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	21	1.8%	\$2,254	0.6%	21.7%	10	1.7%	3.5%	\$975	0.5%	1.5%	11	2.0%	3.9%	\$1,279	0.7%	1.6%
	Moderate	162	13.9%	\$26,760	7.4%	17.1%	87	14.4%	16.5%	\$14,165	7.8%	9.8%	75	13.3%	16.7%	\$12,595	6.9%	10.1%
	Middle	226	19.3%	\$46,674	12.8%	20.4%	127	21.0%	21.5%	\$25,183	13.9%	16.7%	99	17.6%	21.1%	\$21,491	11.7%	16.6%
	Upper	757	64.8%	\$287,853	79.1%	40.8%	379	62.6%	43.2%	\$140,188	77.5%	58.5%	378	67.1%	43.7%	\$147,665	80.7%	58.4%
	Unknown	2	0.2%	\$426	0.1%	0.0%	2	0.3%	15.3%	\$426	0.2%	13.6%	0	0.0%	14.5%	\$0	0.0%	13.3%
	Total	1,168	100.0%	\$363,967	100.0%	100.0%	605	100.0%	100.0%	\$180,937	100.0%	100.0%	563	100.0%	100.0%	\$183,030	100.0%	100.0%
REFINANCE	Low	14	2.9%	\$1,408	1.0%	21.7%	8	4.9%	4.9%	\$847	2.0%	0.8%	6	1.9%	3.4%	\$561	0.6%	1.4%
	Moderate	59	12.2%	\$8,014	5.6%	17.1%	27	16.6%	12.1%	\$3,587	8.4%	2.7%	32	9.9%	10.4%	\$4,427	4.4%	5.5%
	Middle	73	15.1%	\$13,301	9.2%	20.4%	18	11.0%	16.8%	\$2,821	6.6%	4.6%	55	17.1%	15.9%	\$10,480	10.3%	11.0%
	Upper	323	66.6%	\$117,477	81.4%	40.8%	104	63.8%	40.6%	\$34,209	79.8%	22.3%	219	68.0%	44.1%	\$83,268	82.1%	59.6%
	Unknown	16	3.3%	\$4,147	2.9%	0.0%	6	3.7%	25.7%	\$1,431	3.3%	69.6%	10	3.1%	26.3%	\$2,716	2.7%	22.6%
	Total	485	100.0%	\$144,347	100.0%	100.0%	163	100.0%	100.0%	\$42,895	100.0%	100.0%	322	100.0%	100.0%	\$101,452	100.0%	100.0%
HOME IMPROVEMENT	Low	5	3.8%	\$27	1.0%	21.7%	3	5.7%	20.2%	\$14	1.3%	6.2%	2	2.5%	19.0%	\$13	0.8%	2.5%
	Moderate	22	16.7%	\$156	5.7%	17.1%	13	24.5%	17.1%	\$92	8.7%	9.0%	9	11.4%	14.5%	\$64	3.8%	6.3%
	Middle	21	15.9%	\$229	8.3%	20.4%	10	18.9%	18.8%	\$87	8.2%	12.2%	11	13.9%	18.9%	\$142	8.4%	12.3%
	Upper	83	62.9%	\$2,315	84.0%	40.8%	26	49.1%	34.2%	\$838	79.0%	60.0%	57	72.2%	41.7%	\$1,477	87.1%	69.2%
	Unknown	1	0.8%	\$30	1.1%	0.0%	1	1.9%	9.7%	\$30	2.8%	12.6%	0	0.0%	5.9%	\$0	0.0%	9.8%
	Total	132	100.0%	\$2,757	100.0%	100.0%	53	100.0%	100.0%	\$1,061	100.0%	100.0%	79	100.0%	100.0%	\$1,696	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	40	2.2%	\$3,689	0.7%	21.7%	21	2.6%	4.6%	\$1,836	0.8%	1.2%	19	2.0%	4.3%	\$1,853	0.6%	1.5%
	Moderate	243	13.6%	\$34,930	6.8%	17.1%	127	15.5%	15.2%	\$17,844	7.9%	6.1%	116	12.0%	14.4%	\$17,086	6.0%	7.9%
	Middle	320	17.9%	\$60,204	11.8%	20.4%	155	18.9%	20.0%	\$28,091	12.5%	10.4%	165	17.1%	19.2%	\$32,113	11.2%	13.7%
	Upper	1,163	65.2%	\$407,645	79.8%	40.8%	509	62.0%	42.0%	\$175,235	77.9%	39.6%	654	67.8%	43.7%	\$232,410	81.2%	55.6%
	Unknown	19	1.1%	\$4,603	0.9%	0.0%	9	1.1%	18.2%	\$1,887	0.8%	42.7%	10	1.0%	18.4%	\$2,716	0.9%	21.4%
	Total	1,785	100.0%	\$511,071	100.0%	100.0%	821	100.0%	100.0%	\$224,893	100.0%	100.0%	964	100.0%	100.0%	\$286,178	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	191	55.7%	\$7,344	24.3%	92.5%	77	53.1%	47.4%	\$3,344	20.9%	39.6%	114	57.6%	52.5%	\$4,000	28.0%	43.7%
	Over \$1 Million	141	41.1%	\$20,489	67.7%	7.1%	61	42.1%					80	40.4%				
	Total Rev. available	332	96.8%	\$27,833	92.0%	99.6%	138	95.2%					194	98.0%				
	Rev. Not Known	11	3.2%	\$2,427	8.0%	0.5%	7	4.8%					4	2.0%				
	Total	343	100.0%	\$30,260	100.0%	100.0%	145	100.0%					198	100.0%				
Small Business Loan Size	\$100,000 or Less	287	83.7%	\$5,887	19.5%		113	77.9%	92.2%	\$2,964	18.5%	30.0%	174	87.9%	91.3%	\$2,923	20.5%	29.2%
	\$100,001 - \$250,000	21	6.1%	\$3,732	12.3%		14	9.7%	3.4%	\$2,412	15.1%	14.5%	7	3.5%	3.8%	\$1,320	9.2%	14.6%
	\$250,001 - \$1 Million	35	10.2%	\$20,641	68.2%		18	12.4%	4.3%	\$10,612	66.4%	55.5%	17	8.6%	4.9%	\$10,029	70.3%	56.2%
	Total	343	100.0%	\$30,260	100.0%		145	100.0%	100.0%	\$15,988	100.0%	100.0%	198	100.0%	100.0%	\$14,272	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.8%	0	0.0%	51.7%	\$0	0.0%	63.6%	0	0.0%	44.2%	\$0	0.0%	39.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.2%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.7%	\$0	0.0%	39.5%	0	0.0%	86.5%	\$0	0.0%	39.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	36.6%	0	0.0%	11.5%	\$0	0.0%	46.7%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	23.9%	0	0.0%	1.9%	\$0	0.0%	14.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Columbia

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	1	0.3%	\$65	0.1%	1.2%	0	0.0%	0.6%	\$0	0.0%	0.3%	1	0.5%	0.5%	\$65	0.1%	0.4%
	Moderate	30	7.9%	\$4,171	4.1%	22.1%	11	6.5%	9.8%	\$1,608	3.6%	6.2%	19	9.0%	10.8%	\$2,563	4.5%	6.9%
	Middle	74	19.4%	\$13,581	13.3%	36.7%	33	19.5%	34.7%	\$6,138	13.7%	29.0%	41	19.3%	35.1%	\$7,443	13.0%	29.6%
	Upper	276	72.4%	\$84,156	82.5%	40.0%	125	74.0%	55.0%	\$36,931	82.7%	64.4%	151	71.2%	53.5%	\$47,225	82.4%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	381	100.0%	\$101,973	100.0%	100.0%	169	100.0%	100.0%	\$44,677	100.0%	100.0%	212	100.0%	100.0%	\$57,296	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	0.6%	0	0.0%	0.6%	\$0	0.0%	0.3%
	Moderate	17	6.7%	\$2,256	3.9%	22.1%	7	9.0%	14.3%	\$914	5.1%	17.7%	10	5.7%	10.7%	\$1,342	3.4%	7.2%
	Middle	57	22.5%	\$8,608	15.0%	36.7%	18	23.1%	34.2%	\$3,303	18.3%	43.5%	39	22.3%	33.6%	\$5,305	13.5%	26.9%
	Upper	179	70.8%	\$46,489	81.1%	40.0%	53	67.9%	50.8%	\$13,822	76.6%	38.2%	126	72.0%	55.1%	\$32,667	83.1%	65.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	253	100.0%	\$57,353	100.0%	100.0%	78	100.0%	100.0%	\$18,039	100.0%	100.0%	175	100.0%	100.0%	\$39,314	100.0%	100.0%
HOME IMPROVEMENT	Low	1	1.0%	\$8	0.4%	1.2%	0	0.0%	1.3%	\$0	0.0%	0.7%	1	1.6%	1.1%	\$8	0.6%	0.5%
	Moderate	23	23.0%	\$233	10.6%	22.1%	7	18.4%	17.1%	\$42	4.8%	10.7%	16	25.8%	15.9%	\$191	14.4%	8.0%
	Middle	25	25.0%	\$390	17.7%	36.7%	9	23.7%	31.0%	\$177	20.1%	20.7%	16	25.8%	31.4%	\$213	16.1%	23.8%
	Upper	51	51.0%	\$1,571	71.3%	40.0%	22	57.9%	50.5%	\$660	75.1%	67.9%	29	46.8%	51.6%	\$911	68.9%	67.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	100	100.0%	\$2,202	100.0%	100.0%	38	100.0%	100.0%	\$879	100.0%	100.0%	62	100.0%	100.0%	\$1,323	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	16.7%	\$0	0.0%	33.7%	0	0.0%	11.6%	\$0	0.0%	24.2%
	Moderate	0	0.0%	\$0	0.0%	31.9%	0	0.0%	23.8%	\$0	0.0%	15.3%	0	0.0%	32.6%	\$0	0.0%	15.3%
	Middle	0	0.0%	\$0	0.0%	27.5%	0	0.0%	28.6%	\$0	0.0%	24.8%	0	0.0%	32.6%	\$0	0.0%	36.5%
	Upper	0	0.0%	\$0	0.0%	25.5%	0	0.0%	31.0%	\$0	0.0%	26.1%	0	0.0%	23.3%	\$0	0.0%	24.1%
	Unknown	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	0.3%	\$73	0.0%	1.2%	0	0.0%	0.7%	\$0	0.0%	1.3%	2	0.4%	0.6%	\$73	0.1%	1.5%
	Moderate	70	9.5%	\$6,660	4.1%	22.1%	25	8.8%	11.6%	\$2,564	4.0%	14.9%	45	10.0%	11.0%	\$4,096	4.2%	7.4%
	Middle	156	21.3%	\$22,579	14.0%	36.7%	60	21.1%	34.4%	\$9,618	15.1%	39.6%	96	21.4%	34.5%	\$12,961	13.2%	29.0%
	Upper	506	68.9%	\$132,216	81.9%	40.0%	200	70.2%	53.4%	\$51,413	80.8%	44.1%	306	68.2%	54.0%	\$80,803	82.5%	62.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	734	100.0%	\$161,528	100.0%	100.0%	285	100.0%	100.0%	\$63,595	100.0%	100.0%	449	100.0%	100.0%	\$97,933	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	1	2.9%	\$106	2.1%	2.6%	0	0.0%	2.1%	\$0	0.0%	1.8%	1	4.5%	2.1%	\$106	3.3%	2.6%
	Moderate	11	31.4%	\$1,218	24.3%	19.7%	3	23.1%	16.8%	\$530	29.1%	21.7%	8	36.4%	18.1%	\$688	21.6%	21.5%
	Middle	12	34.3%	\$2,391	47.8%	38.2%	4	30.8%	35.7%	\$822	45.2%	38.7%	8	36.4%	35.9%	\$1,569	49.3%	39.2%
	Upper	11	31.4%	\$1,289	25.8%	39.2%	6	46.2%	43.1%	\$468	25.7%	36.4%	5	22.7%	42.1%	\$821	25.8%	35.6%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	1.0%	0	0.0%	1.7%	\$0	0.0%	0.9%
Total	35	100.0%	\$5,004	100.0%	100.0%	13	100.0%	100.0%	\$1,820	100.0%	100.0%	22	100.0%	100.0%	\$3,184	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	35.2%	0	0.0%	59.7%	\$0	0.0%	65.7%	0	0.0%	61.0%	\$0	0.0%	60.5%
	Middle	0	0.0%	\$0	0.0%	37.6%	0	0.0%	20.8%	\$0	0.0%	22.7%	0	0.0%	24.8%	\$0	0.0%	22.5%
	Upper	0	0.0%	\$0	0.0%	26.6%	0	0.0%	19.5%	\$0	0.0%	11.7%	0	0.0%	14.3%	\$0	0.0%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size

Assessment Area: SC Columbia

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	12	3.1%	\$1,048	1.0%	20.7%	3	1.8%	5.3%	\$239	0.5%	2.6%	9	4.2%	8.6%	\$809	1.4%	4.5%
	Moderate	47	12.3%	\$6,099	6.0%	17.0%	20	11.8%	18.5%	\$2,662	6.0%	12.5%	27	12.7%	20.7%	\$3,437	6.0%	14.9%
	Middle	74	19.4%	\$12,035	11.8%	20.3%	39	23.1%	19.6%	\$5,953	13.3%	17.3%	35	16.5%	20.1%	\$6,082	10.6%	18.9%
	Upper	248	65.1%	\$82,791	81.2%	42.0%	107	63.3%	36.2%	\$35,823	80.2%	49.3%	141	66.5%	31.4%	\$46,968	82.0%	43.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.5%	\$0	0.0%	18.3%	0	0.0%	19.2%	\$0	0.0%	17.8%
	Total	381	100.0%	\$101,973	100.0%	100.0%	169	100.0%	100.0%	\$44,677	100.0%	100.0%	212	100.0%	100.0%	\$57,296	100.0%	100.0%
REFINANCE	Low	13	5.1%	\$1,083	1.9%	20.7%	8	10.3%	5.1%	\$666	3.7%	0.4%	5	2.9%	5.9%	\$417	1.1%	3.1%
	Moderate	27	10.7%	\$3,245	5.7%	17.0%	9	11.5%	11.8%	\$1,197	6.6%	1.1%	18	10.3%	11.9%	\$2,048	5.2%	7.8%
	Middle	41	16.2%	\$6,923	12.1%	20.3%	12	15.4%	16.6%	\$2,086	11.6%	1.9%	29	16.6%	17.4%	\$4,837	12.3%	14.4%
	Upper	161	63.6%	\$43,716	76.2%	42.0%	44	56.4%	35.3%	\$12,647	70.1%	6.5%	117	66.9%	32.8%	\$31,069	79.0%	43.1%
	Unknown	11	4.3%	\$2,386	4.2%	0.0%	5	6.4%	31.2%	\$1,443	8.0%	90.1%	6	3.4%	32.0%	\$943	2.4%	31.7%
	Total	253	100.0%	\$57,353	100.0%	100.0%	78	100.0%	100.0%	\$18,039	100.0%	100.0%	175	100.0%	100.0%	\$39,314	100.0%	100.0%
HOME IMPROVEMENT	Low	12	12.0%	\$46	2.1%	20.7%	6	15.8%	6.2%	\$23	2.6%	2.6%	6	9.7%	5.5%	\$23	1.7%	2.4%
	Moderate	4	4.0%	\$23	1.0%	17.0%	2	5.3%	12.6%	\$13	1.5%	9.4%	2	3.2%	18.6%	\$10	0.8%	10.7%
	Middle	13	13.0%	\$126	5.7%	20.3%	2	5.3%	17.1%	\$20	2.3%	15.0%	11	17.7%	20.1%	\$106	8.0%	17.5%
	Upper	70	70.0%	\$2,002	90.9%	42.0%	28	73.7%	40.6%	\$823	93.6%	62.1%	42	67.7%	49.0%	\$1,179	89.1%	58.2%
	Unknown	1	1.0%	\$5	0.2%	0.0%	0	0.0%	23.5%	\$0	0.0%	10.9%	1	1.6%	6.8%	\$5	0.4%	11.2%
	Total	100	100.0%	\$2,202	100.0%	100.0%	38	100.0%	100.0%	\$879	100.0%	100.0%	62	100.0%	100.0%	\$1,323	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	37	5.0%	\$2,177	1.3%	20.7%	17	6.0%	5.3%	\$928	1.5%	0.9%	20	4.5%	7.5%	\$1,249	1.3%	3.8%
	Moderate	78	10.6%	\$9,367	5.8%	17.0%	31	10.9%	16.0%	\$3,872	6.1%	3.7%	47	10.5%	17.5%	\$5,495	5.6%	11.7%
	Middle	128	17.4%	\$19,084	11.8%	20.3%	53	18.6%	18.4%	\$8,059	12.7%	5.5%	75	16.7%	19.1%	\$11,025	11.3%	16.5%
	Upper	479	65.3%	\$128,509	79.6%	42.0%	179	62.8%	36.0%	\$49,293	77.5%	16.5%	300	66.8%	32.3%	\$79,216	80.9%	41.7%
	Unknown	12	1.6%	\$2,391	1.5%	0.0%	5	1.8%	24.3%	\$1,443	2.3%	73.4%	7	1.6%	23.6%	\$948	1.0%	26.4%
	Total	734	100.0%	\$161,528	100.0%	100.0%	285	100.0%	100.0%	\$63,595	100.0%	100.0%	449	100.0%	100.0%	\$97,933	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	22	62.9%	\$2,002	40.0%	92.0%	8	61.5%	46.7%	\$188	10.3%	35.8%	14	63.6%	50.8%	\$1,814	57.0%	37.2%
	Over \$1 Million	11	31.4%	\$2,402	48.0%	7.4%	4	30.8%				7	31.8%					
	Total Rev. available	33	94.3%	\$4,404	88.0%	99.4%	12	92.3%				21	95.4%					
	Rev. Not Known	2	5.7%	\$600	12.0%	0.6%	1	7.7%				1	4.5%					
	Total	35	100.0%	\$5,004	100.0%	100.0%	13	100.0%				22	100.0%					
Small Business Loan Size	\$100,000 or Less	25	71.4%	\$619	12.4%		9	69.2%	90.3%	\$213	11.7%	29.4%	16	72.7%	90.7%	\$406	12.8%	29.7%
	\$100,001 - \$250,000	2	5.7%	\$256	5.1%		1	7.7%	4.8%	\$150	8.2%	17.3%	1	4.5%	4.2%	\$106	3.3%	14.9%
	\$250,001 - \$1 Million	8	22.9%	\$4,129	82.5%		3	23.1%	5.0%	\$1,457	80.1%	53.3%	5	22.7%	5.1%	\$2,672	83.9%	55.4%
	Total	35	100.0%	\$5,004	100.0%		13	100.0%	100.0%	\$1,820	100.0%	100.0%	22	100.0%	100.0%	\$3,184	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	96.0%	0	0.0%	48.1%	\$0	0.0%	55.1%	0	0.0%	35.2%	\$0	0.0%	34.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	4.0%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Total Farms																	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	83.1%	\$0	0.0%	33.1%	0	0.0%	76.2%	\$0	0.0%	23.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.7%	\$0	0.0%	39.8%	0	0.0%	16.2%	\$0	0.0%	36.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.2%	\$0	0.0%	27.1%	0	0.0%	7.6%	\$0	0.0%	39.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Origination & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 HEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: SC Greenwood

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Owner Occupied Units %	2014			2015									
		Count		Dollar			Count		Dollar			Count			Dollar				
		#	%	\$ (000s)	\$ %		#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.8%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	11	47.8%	\$2,032	49.8%	51.3%	3	37.5%	50.7%	\$374	31.1%	46.8%	8	53.3%	48.1%	\$1,658	57.5%	44.7%	
	Upper	12	52.2%	\$2,052	50.2%	45.5%	5	62.5%	49.2%	\$829	68.9%	53.1%	7	46.7%	51.2%	\$1,223	42.5%	54.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>23</i>	<i>100.0%</i>	<i>\$4,084</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$1,203</i>	<i>100.0%</i>	<i>100.0%</i>	<i>15</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$2,881</i>	<i>100.0%</i>	<i>100.0%</i>	
REFINANCE	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	1.4%	\$0	0.0%	0.7%	0	0.0%	1.3%	\$0	0.0%	0.4%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	27	46.6%	\$4,115	45.1%	51.3%	17	50.0%	50.2%	\$2,209	45.5%	46.5%	10	41.7%	44.3%	\$1,906	44.6%	43.2%	
	Upper	31	53.4%	\$5,013	54.9%	45.5%	17	50.0%	48.3%	\$2,649	54.5%	52.8%	14	58.3%	54.5%	\$2,364	55.4%	56.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>58</i>	<i>100.0%</i>	<i>\$9,128</i>	<i>100.0%</i>	<i>100.0%</i>	<i>34</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,858</i>	<i>100.0%</i>	<i>100.0%</i>	<i>24</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$4,270</i>	<i>100.0%</i>	<i>100.0%</i>	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	2.1%	\$0	0.0%	0.1%	0	0.0%	3.1%	\$0	0.0%	0.9%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	6	60.0%	\$91	48.9%	51.3%	5	71.4%	63.8%	\$81	73.0%	75.2%	1	33.3%	46.9%	\$10	13.3%	35.6%	
	Upper	4	40.0%	\$95	51.1%	45.5%	2	28.6%	34.0%	\$30	27.0%	24.6%	2	66.7%	50.0%	\$65	86.7%	63.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>10</i>	<i>100.0%</i>	<i>\$186</i>	<i>100.0%</i>	<i>100.0%</i>	<i>7</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$111</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$75</i>	<i>100.0%</i>	<i>100.0%</i>	
MULTI FAMILY	Multi-Family Units																		
	Low	0	0.0%	\$0	0.0%	15.5%	0	0.0%	18.2%	\$0	0.0%	5.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	59.4%	0	0.0%	54.5%	\$0	0.0%	63.7%	0	0.0%	16.7%	\$0	0.0%	2.7%	
	Upper	0	0.0%	\$0	0.0%	25.1%	0	0.0%	27.3%	\$0	0.0%	31.1%	0	0.0%	83.3%	\$0	0.0%	97.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>		
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	3.2%	0	0.0%	0.9%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.6%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	44	48.4%	\$6,238	46.6%	51.3%	25	51.0%	51.1%	\$2,664	43.2%	47.9%	19	45.2%	46.4%	\$3,574	49.5%	41.9%	
	Upper	47	51.6%	\$7,160	53.4%	45.5%	24	49.0%	48.0%	\$3,508	56.8%	51.6%	23	54.8%	52.5%	\$3,652	50.5%	57.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<i>Total</i>	<i>91</i>	<i>100.0%</i>	<i>\$13,398</i>	<i>100.0%</i>	<i>100.0%</i>	<i>49</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$6,172</i>	<i>100.0%</i>	<i>100.0%</i>	<i>42</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$7,226</i>	<i>100.0%</i>	<i>100.0%</i>	
SMALL BUSINESSES	Small Businesses																		
	Low	0	0.0%	\$0	0.0%	5.9%	0	0.0%	6.0%	\$0	0.0%	5.0%	0	0.0%	5.2%	\$0	0.0%	3.7%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	9	81.8%	\$1,002	57.2%	41.0%	6	75.0%	35.1%	\$212	22.0%	30.8%	3	100.0%	39.2%	\$790	100.0%	49.4%	
	Upper	2	18.2%	\$751	42.8%	53.1%	2	25.0%	57.7%	\$751	78.0%	63.9%	0	0.0%	53.5%	\$0	0.0%	44.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.1%	\$0	0.0%	0.2%	0	0.0%	2.0%	\$0	0.0%	2.4%	
<i>Total</i>	<i>11</i>	<i>100.0%</i>	<i>\$1,753</i>	<i>100.0%</i>	<i>100.0%</i>	<i>8</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$963</i>	<i>100.0%</i>	<i>100.0%</i>	<i>3</i>	<i>100.0%</i>	<i>100.0%</i>	<i>\$790</i>	<i>100.0%</i>	<i>100.0%</i>		
SMALL FARM	Small Farms																		
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	42.2%	0	0.0%	28.6%	\$0	0.0%	10.2%	0	0.0%	33.3%	\$0	0.0%	38.4%	
	Upper	0	0.0%	\$0	0.0%	57.8%	0	0.0%	71.4%	\$0	0.0%	89.8%	0	0.0%	66.7%	\$0	0.0%	61.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	<i>0</i>	<i>0.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>0</i>	<i>0.0%</i>	<i>100.0%</i>	<i>\$0</i>	<i>0.0%</i>	<i>100.0%</i>		

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: SC Greenwood

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014					2015							
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	\$ %	Bank	Agg	Bank	Agg	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	4.3%	\$0	0.0%	2.1%	0	0.0%	3.4%	\$0	0.0%	1.5%	
	Moderate	5	21.7%	\$512	12.5%	16.5%	1	12.5%	15.9%	\$216	18.0%	10.1%	4	26.7%	18.2%	\$296	10.3%	12.2%	
	Middle	7	30.4%	\$1,069	26.2%	17.3%	3	37.5%	24.0%	\$307	25.5%	20.9%	4	26.7%	20.8%	\$762	26.4%	17.9%	
	Upper	11	47.8%	\$2,503	61.3%	48.1%	4	50.0%	36.3%	\$680	56.5%	48.3%	7	46.7%	36.4%	\$1,823	63.3%	47.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	18.7%	0	0.0%	21.1%	\$0	0.0%	21.4%	
	Total	23	100.0%	\$4,084	100.0%	100.0%	8	100.0%	100.0%	\$1,203	100.0%	100.0%	15	100.0%	100.0%	\$2,881	100.0%	100.0%	
REFINANCE	Low	2	3.4%	\$126	1.4%	18.0%	2	5.9%	5.7%	\$126	2.6%	2.8%	0	0.0%	6.1%	\$0	0.0%	2.5%	
	Moderate	10	17.2%	\$986	10.8%	16.5%	8	23.5%	10.7%	\$805	16.6%	6.7%	2	8.3%	10.4%	\$181	4.2%	6.7%	
	Middle	10	17.2%	\$1,068	11.7%	17.3%	6	17.6%	20.0%	\$560	11.5%	14.9%	4	16.7%	13.8%	\$508	11.9%	10.9%	
	Upper	36	62.1%	\$6,948	76.1%	48.1%	18	52.9%	45.0%	\$3,367	69.3%	57.0%	18	75.0%	44.5%	\$3,581	83.9%	53.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.6%	\$0	0.0%	18.5%	0	0.0%	25.3%	\$0	0.0%	26.5%	
	Total	58	100.0%	\$9,128	100.0%	100.0%	34	100.0%	100.0%	\$4,858	100.0%	100.0%	24	100.0%	100.0%	\$4,270	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	14.9%	\$0	0.0%	6.3%	0	0.0%	1.6%	\$0	0.0%	1.4%	
	Moderate	1	10.0%	\$5	2.7%	16.5%	1	14.3%	12.8%	\$5	4.5%	6.2%	0	0.0%	15.6%	\$0	0.0%	5.0%	
	Middle	1	10.0%	\$10	5.4%	17.3%	0	0.0%	27.7%	\$0	0.0%	32.8%	1	33.3%	29.7%	\$10	13.3%	16.1%	
	Upper	8	80.0%	\$171	91.9%	48.1%	6	85.7%	44.7%	\$106	95.5%	54.7%	2	66.7%	50.0%	\$65	86.7%	75.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	2.2%	
	Total	10	100.0%	\$186	100.0%	100.0%	7	100.0%	100.0%	\$111	100.0%	100.0%	3	100.0%	100.0%	\$75	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	48.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	2	2.2%	\$126	0.9%	18.0%	2	4.1%	5.3%	\$126	2.0%	2.3%	0	0.0%	4.3%	\$0	0.0%	1.8%	
	Moderate	16	17.6%	\$1,503	11.2%	16.5%	10	20.4%	13.6%	\$1,026	16.6%	8.3%	6	14.3%	15.1%	\$477	6.6%	9.3%	
	Middle	18	19.8%	\$2,147	16.0%	17.3%	9	18.4%	22.4%	\$867	14.0%	17.8%	9	21.4%	18.5%	\$1,280	17.7%	14.3%	
	Upper	55	60.4%	\$9,622	71.8%	48.1%	28	57.1%	39.6%	\$4,153	67.3%	49.5%	27	64.3%	40.0%	\$5,469	75.7%	48.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.1%	\$0	0.0%	22.1%	0	0.0%	22.1%	\$0	0.0%	26.5%	
	Total	91	100.0%	\$13,398	100.0%	100.0%	49	100.0%	100.0%	\$6,172	100.0%	100.0%	42	100.0%	100.0%	\$7,226	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	8	72.7%	\$1,535	87.6%	92.3%	6	75.0%	50.9%	\$755	78.4%	64.0%	2	66.7%	55.2%	\$780	98.7%	46.7%	
	Over \$1 Million	1	9.1%	\$10	0.6%	6.9%	0	0.0%					1	33.3%					
	Total Rev. available	9	81.8%	\$1,545	88.2%	99.2%	6	75.0%					3	100.0%					
	Rev. Not Known	2	18.2%	\$208	11.9%	0.9%	2	25.0%					0	0.0%					
	Total	11	100.0%	\$1,753	100.0%	100.0%	8	100.0%					3	100.0%					
Small Business Loan Size	\$100,000 or Less	8	72.7%	\$115	6.6%		6	75.0%	88.0%	\$75	7.8%	22.5%	2	66.7%	92.1%	\$40	5.1%	33.8%	
	\$100,001 - \$250,000	1	9.1%	\$138	7.9%		1	12.5%	6.3%	\$138	14.3%	22.0%	0	0.0%	4.4%	\$0	0.0%	19.0%	
	\$250,001 - \$1 Million	2	18.2%	\$1,500	85.6%		1	12.5%	5.7%	\$750	77.9%	55.5%	1	33.3%	3.5%	\$750	94.9%	47.2%	
	Total	11	100.0%	\$1,753	100.0%		8	100.0%	100.0%	\$963	100.0%	100.0%	3	100.0%	100.0%	\$790	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.5%	0	0.0%	28.6%	\$0	0.0%	13.0%	0	0.0%	83.3%	\$0	0.0%	96.1%
Over \$1 Million		0	0.0%	\$0	0.0%	4.5%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	64.1%	0	0.0%	83.3%	\$0	0.0%	49.8%	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	14.3%	\$0	0.0%	35.9%	0	0.0%	16.7%	\$0	0.0%	50.2%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Oconee

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count #	% %	Dollar \$ (000s) \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %			Count #	Agg %	Dollar \$ (000s) \$ % \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	19.0%	\$1,644	11.9%	41.9%	2	10.0%	32.1%	\$331	4.6%	23.7%	6	27.3%	30.1%	\$1,313	19.9%	20.6%
	Upper	34	81.0%	\$12,127	88.1%	58.1%	18	90.0%	67.9%	\$6,845	95.4%	76.3%	16	72.7%	69.9%	\$5,282	80.1%	79.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	42	100.0%	\$13,771	100.0%	100.0%	20	100.0%	100.0%	\$7,176	100.0%	100.0%	22	100.0%	100.0%	\$6,595	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	25.0%	\$970	19.7%	41.9%	3	23.1%	34.1%	\$240	8.9%	25.5%	4	26.7%	30.1%	\$730	32.6%	23.2%
	Upper	21	75.0%	\$3,965	80.3%	58.1%	10	76.9%	65.9%	\$2,453	91.1%	74.5%	11	73.3%	69.9%	\$1,512	67.4%	76.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$4,935	100.0%	100.0%	13	100.0%	100.0%	\$2,693	100.0%	100.0%	15	100.0%	100.0%	\$2,242	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	19	57.6%	\$153	55.2%	41.9%	10	47.6%	45.6%	\$68	38.9%	39.7%	9	75.0%	55.2%	\$85	83.3%	31.5%
	Upper	14	42.4%	\$124	44.8%	58.1%	11	52.4%	54.4%	\$107	61.1%	60.3%	3	25.0%	44.8%	\$17	16.7%	68.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$277	100.0%	100.0%	21	100.0%	100.0%	\$175	100.0%	100.0%	12	100.0%	100.0%	\$102	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.6%	0	0.0%	50.0%	\$0	0.0%	92.8%	0	0.0%	25.0%	\$0	0.0%	10.9%
	Upper	0	0.0%	\$0	0.0%	52.4%	0	0.0%	50.0%	\$0	0.0%	7.2%	0	0.0%	75.0%	\$0	0.0%	89.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	34	33.0%	\$2,767	14.6%	41.9%	15	27.8%	33.3%	\$639	6.4%	26.1%	19	38.8%	31.1%	\$2,128	23.8%	21.5%
	Upper	69	67.0%	\$16,216	85.4%	58.1%	39	72.2%	66.7%	\$9,405	93.6%	73.9%	30	61.2%	68.9%	\$6,811	76.2%	78.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	103	100.0%	\$18,983	100.0%	100.0%	54	100.0%	100.0%	\$10,044	100.0%	100.0%	49	100.0%	100.0%	\$8,939	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	28.6%	\$917	56.5%	39.9%	1	14.3%	32.1%	\$818	71.4%	26.6%	7	33.3%	33.2%	\$99	20.8%	25.6%
	Upper	20	71.4%	\$705	43.5%	60.1%	6	85.7%	66.3%	\$327	28.6%	72.7%	14	66.7%	65.0%	\$378	79.2%	73.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	0.8%	0	0.0%	1.8%	\$0	0.0%	0.7%
Total	28	100.0%	\$1,622	100.0%	100.0%	7	100.0%	100.0%	\$1,145	100.0%	100.0%	21	100.0%	100.0%	\$477	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	59.0%	0	0.0%	70.0%	\$0	0.0%	44.5%	0	0.0%	71.4%	\$0	0.0%	89.5%
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	30.0%	\$0	0.0%	55.5%	0	0.0%	28.6%	\$0	0.0%	10.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: SC Oconee

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014						2015						
		Bank		Families by Family Income			Count		Dollar				Count		Dollar				
		Count	Dollar	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	2.4%																\$40
	Moderate	1	2.4%	\$55	0.4%	15.9%	0	0.0%	10.1%	\$0	0.0%	5.2%	1	4.5%	11.3%	\$55	0.8%	5.3%	
	Middle	1	2.4%	\$152	1.1%	18.0%	0	0.0%	18.3%	\$0	0.0%	12.2%	1	4.5%	18.0%	\$152	2.3%	10.7%	
	Upper	39	92.9%	\$13,524	98.2%	50.7%	19	95.0%	51.7%	\$7,136	99.4%	67.1%	20	90.9%	55.5%	\$6,388	96.9%	71.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.8%	\$0	0.0%	14.7%	0	0.0%	13.6%	\$0	0.0%	12.0%	
	Total	42	100.0%	\$13,771	100.0%	100.0%	20	100.0%	100.0%	\$7,176	100.0%	100.0%	22	100.0%	100.0%	\$6,595	100.0%	100.0%	
REFINANCE	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	3.6%	\$0	0.0%	1.5%	0	0.0%	2.8%	\$0	0.0%	1.1%	
	Moderate	2	7.1%	\$153	3.1%	15.9%	0	0.0%	8.8%	\$0	0.0%	4.3%	2	13.3%	9.1%	\$153	6.8%	4.6%	
	Middle	7	25.0%	\$941	19.1%	18.0%	3	23.1%	15.3%	\$253	9.4%	9.2%	4	26.7%	11.0%	\$688	30.7%	7.7%	
	Upper	19	67.9%	\$3,841	77.8%	50.7%	10	76.9%	57.7%	\$2,440	90.6%	69.9%	9	60.0%	58.2%	\$1,401	62.5%	67.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	15.1%	0	0.0%	19.0%	\$0	0.0%	18.8%	
	Total	28	100.0%	\$4,935	100.0%	100.0%	13	100.0%	100.0%	\$2,693	100.0%	100.0%	15	100.0%	100.0%	\$2,242	100.0%	100.0%	
HOME IMPROVEMENT	Low	6	18.2%	\$16	5.8%	15.4%	3	14.3%	10.5%	\$10	5.7%	3.3%	3	25.0%	9.0%	\$6	5.9%	1.9%	
	Moderate	7	21.2%	\$30	10.8%	15.9%	6	28.6%	21.1%	\$24	13.7%	5.3%	1	8.3%	9.0%	\$6	5.9%	1.8%	
	Middle	8	24.2%	\$52	18.8%	18.0%	4	19.0%	12.3%	\$21	12.0%	4.2%	4	33.3%	26.9%	\$31	30.4%	16.6%	
	Upper	12	36.4%	\$179	64.6%	50.7%	8	38.1%	54.4%	\$120	68.6%	86.0%	4	33.3%	49.3%	\$59	57.8%	75.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	1.2%	0	0.0%	6.0%	\$0	0.0%	4.0%	
	Total	33	100.0%	\$277	100.0%	100.0%	21	100.0%	100.0%	\$175	100.0%	100.0%	12	100.0%	100.0%	\$102	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	50.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	6.8%	\$56	0.3%	15.4%	4	7.4%	2.9%	\$50	0.5%	1.0%	3	6.1%	2.3%	\$6	0.1%	0.8%	
	Moderate	10	9.7%	\$238	1.3%	15.9%	6	11.1%	10.1%	\$24	0.2%	4.8%	4	8.2%	10.4%	\$214	2.4%	4.9%	
	Middle	16	15.5%	\$1,145	6.0%	18.0%	7	13.0%	17.0%	\$274	2.7%	10.8%	9	18.4%	15.9%	\$871	9.7%	9.6%	
	Upper	70	68.0%	\$17,544	92.4%	50.7%	37	68.5%	53.7%	\$9,696	96.5%	66.7%	33	67.3%	56.0%	\$7,848	87.8%	68.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	16.7%	0	0.0%	15.3%	\$0	0.0%	15.8%	
	Total	103	100.0%	\$18,983	100.0%	100.0%	54	100.0%	100.0%	\$10,044	100.0%	100.0%	49	100.0%	100.0%	\$8,939	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	18	64.3%	\$347	21.4%	94.4%	4	57.1%	50.4%	\$192	16.8%	48.8%	14	66.7%	55.2%	\$155	32.5%	42.9%
		Over \$1 Million	5	17.9%	\$320	19.7%	4.9%	1	14.3%					4	19.0%				
		Total Rev. available	23	82.2%	\$667	41.1%	99.3%	5	71.4%					18	85.7%				
	Rev. Not Known	5	17.9%	\$955	58.9%	0.7%	2	28.6%					3	14.3%					
	Total	28	100.0%	\$1,622	100.0%	100.0%	7	100.0%					21	100.0%					
	Loan Size	\$100,000 or Less	25	89.3%	\$430	26.5%		5	71.4%	91.5%	\$147	12.8%	35.1%	20	95.2%	93.1%	\$283	59.3%	39.2%
\$100,001 - \$250,000		2	7.1%	\$374	23.1%		1	14.3%	5.6%	\$180	15.7%	26.9%	1	4.8%	3.7%	\$194	40.7%	19.4%	
\$250,001 - \$1 Million		1	3.6%	\$818	50.4%		1	14.3%	2.9%	\$818	71.4%	38.1%	0	0.0%	3.2%	\$0	0.0%	41.4%	
Total		28	100.0%	\$1,622	100.0%		7	100.0%	100.0%	\$1,145	100.0%	100.0%	21	100.0%	100.0%	\$477	100.0%	100.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%					0	0.0%					
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.1%	0	0.0%	40.0%	\$0	0.0%	40.2%	0	0.0%	28.6%	\$0	0.0%	46.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	2.9%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	80.0%	\$0	0.0%	9.5%	0	0.0%	85.7%	\$0	0.0%	33.1%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	36.2%	0	0.0%	14.3%	\$0	0.0%	66.9%	
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	54.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: SC Spartanburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	2	1.3%	\$91	0.4%	1.7%	2	2.5%	0.4%	\$91	0.7%	0.1%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Moderate	9	5.9%	\$651	2.6%	15.9%	7	8.8%	9.4%	\$463	3.5%	6.6%	2	2.8%	10.2%	\$188	1.6%	7.0%
	Middle	73	48.0%	\$10,971	43.9%	53.4%	31	38.8%	58.2%	\$4,733	36.2%	56.1%	42	58.3%	57.6%	\$6,238	52.4%	55.8%
	Upper	68	44.7%	\$13,277	53.1%	29.0%	40	50.0%	32.0%	\$7,800	59.6%	37.2%	28	38.9%	31.9%	\$5,477	46.0%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	152	100.0%	\$24,990	100.0%	100.0%	80	100.0%	100.0%	\$13,087	100.0%	100.0%	72	100.0%	100.0%	\$11,903	100.0%	100.0%
REFINANCE	Low	2	1.6%	\$73	0.5%	1.7%	1	1.5%	0.4%	\$42	0.5%	0.1%	1	1.6%	0.4%	\$31	0.4%	0.2%
	Moderate	11	8.7%	\$990	6.3%	15.9%	8	12.1%	11.9%	\$746	9.4%	6.7%	3	4.9%	10.8%	\$244	3.1%	7.4%
	Middle	72	56.7%	\$8,158	51.8%	53.4%	41	62.1%	50.7%	\$4,419	55.4%	52.2%	31	50.8%	51.0%	\$3,739	48.2%	48.3%
	Upper	42	33.1%	\$6,514	41.4%	29.0%	16	24.2%	36.9%	\$2,771	34.7%	40.9%	26	42.6%	37.8%	\$3,743	48.3%	44.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	127	100.0%	\$15,735	100.0%	100.0%	66	100.0%	100.0%	\$7,978	100.0%	100.0%	61	100.0%	100.0%	\$7,757	100.0%	100.0%
HOME IMPROVEMENT	Low	1	0.7%	\$10	0.5%	1.7%	0	0.0%	1.0%	\$0	0.0%	0.4%	1	1.3%	1.2%	\$10	0.9%	0.4%
	Moderate	33	23.4%	\$170	8.9%	15.9%	15	24.6%	16.8%	\$78	9.3%	11.7%	18	22.5%	14.3%	\$92	8.6%	7.5%
	Middle	59	41.8%	\$936	48.9%	53.4%	23	37.7%	54.9%	\$389	46.3%	56.5%	36	45.0%	54.1%	\$547	50.9%	49.2%
	Upper	48	34.0%	\$800	41.8%	29.0%	23	37.7%	27.3%	\$374	44.5%	31.3%	25	31.3%	30.4%	\$426	39.6%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	141	100.0%	\$1,916	100.0%	100.0%	61	100.0%	100.0%	\$841	100.0%	100.0%	80	100.0%	100.0%	\$1,075	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	7.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	33.7%	0	0.0%	37.5%	\$0	0.0%	78.7%	0	0.0%	26.3%	\$0	0.0%	21.7%
	Middle	0	0.0%	\$0	0.0%	34.8%	0	0.0%	25.0%	\$0	0.0%	9.4%	0	0.0%	36.8%	\$0	0.0%	37.4%
	Upper	0	0.0%	\$0	0.0%	23.9%	0	0.0%	37.5%	\$0	0.0%	11.9%	0	0.0%	36.8%	\$0	0.0%	40.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	1.2%	\$174	0.4%	1.7%	3	1.4%	0.4%	\$133	0.6%	0.1%	2	0.9%	0.4%	\$41	0.2%	0.1%
	Moderate	53	12.6%	\$1,811	4.2%	15.9%	30	14.5%	10.5%	\$1,287	5.9%	9.4%	23	10.8%	10.5%	\$524	2.5%	8.5%
	Middle	204	48.6%	\$20,065	47.1%	53.4%	95	45.9%	55.8%	\$9,541	43.6%	53.0%	109	51.2%	55.5%	\$10,524	50.8%	52.0%
	Upper	158	37.6%	\$20,591	48.3%	29.0%	79	38.2%	33.3%	\$10,945	50.0%	37.5%	79	37.1%	33.6%	\$9,646	46.5%	39.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	420	100.0%	\$42,641	100.0%	100.0%	207	100.0%	100.0%	\$21,906	100.0%	100.0%	213	100.0%	100.0%	\$20,735	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	1	0.6%	\$15	0.1%	2.3%	0	0.0%	2.3%	\$0	0.0%	3.9%	1	0.8%	2.1%	\$15	0.3%	2.8%
	Moderate	43	24.2%	\$1,350	12.8%	19.5%	19	32.2%	18.8%	\$347	7.4%	21.1%	24	20.2%	17.5%	\$1,003	17.1%	16.3%
	Middle	80	44.9%	\$5,683	53.8%	45.8%	22	37.3%	41.7%	\$2,397	51.0%	38.0%	58	48.7%	44.5%	\$3,286	56.1%	43.2%
	Upper	54	30.3%	\$3,515	33.3%	32.4%	18	30.5%	35.2%	\$1,957	41.6%	36.1%	36	30.3%	34.1%	\$1,558	26.6%	36.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	0.9%	0	0.0%	1.8%	\$0	0.0%	0.9%	
Total	178	100.0%	\$10,563	100.0%	100.0%	59	100.0%	100.0%	\$4,701	100.0%	100.0%	119	100.0%	100.0%	\$5,862	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.2%	0	0.0%	5.0%	\$0	0.0%	3.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	68.3%	0	0.0%	50.0%	\$0	0.0%	60.1%	0	0.0%	77.8%	\$0	0.0%	69.0%
	Upper	0	0.0%	\$0	0.0%	23.6%	0	0.0%	25.0%	\$0	0.0%	8.9%	0	0.0%	5.6%	\$0	0.0%	2.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	20.0%	\$0	0.0%	27.4%	0	0.0%	16.7%	\$0	0.0%	28.2%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: SC Spartanburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014					2015						
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	6	3.9%	\$564	2.3%	20.8%	3	3.8%	6.7%	\$228	1.7%	3.5%	3	4.2%	5.8%	\$336	2.8%	3.1%
	Moderate	37	24.3%	\$4,047	16.2%	17.3%	20	25.0%	22.5%	\$2,121	16.2%	17.0%	17	23.6%	23.9%	\$1,926	16.2%	17.8%
	Middle	29	19.1%	\$3,888	15.6%	20.3%	15	18.8%	21.9%	\$1,766	13.5%	21.1%	14	19.4%	22.3%	\$2,122	17.8%	21.5%
	Upper	79	52.0%	\$16,263	65.1%	41.7%	42	52.5%	29.2%	\$8,972	68.6%	40.3%	37	51.4%	28.7%	\$7,291	61.3%	39.8%
	Unknown	1	0.7%	\$228	0.9%	0.0%	0	0.0%	19.8%	\$0	0.0%	18.1%	1	1.4%	19.3%	\$228	1.9%	17.8%
	Total	152	100.0%	\$24,990	100.0%	100.0%	80	100.0%	100.0%	\$13,087	100.0%	100.0%	72	100.0%	100.0%	\$11,903	100.0%	100.0%
REFINANCE	Low	13	10.2%	\$948	6.0%	20.8%	7	10.6%	8.9%	\$444	5.6%	3.4%	6	9.8%	6.6%	\$504	6.5%	3.8%
	Moderate	26	20.5%	\$2,285	14.5%	17.3%	13	19.7%	16.3%	\$1,366	17.1%	7.9%	13	21.3%	13.7%	\$919	11.8%	9.1%
	Middle	32	25.2%	\$3,127	19.9%	20.3%	17	25.8%	19.9%	\$1,661	20.8%	12.2%	15	24.6%	19.0%	\$1,466	18.9%	15.8%
	Upper	48	37.8%	\$8,320	52.9%	41.7%	22	33.3%	35.3%	\$3,553	44.5%	33.0%	26	42.6%	37.3%	\$4,767	61.5%	45.9%
	Unknown	8	6.3%	\$1,055	6.7%	0.0%	7	10.6%	19.6%	\$954	12.0%	43.5%	1	1.6%	23.5%	\$101	1.3%	25.4%
	Total	127	100.0%	\$15,735	100.0%	100.0%	66	100.0%	100.0%	\$7,978	100.0%	100.0%	61	100.0%	100.0%	\$7,757	100.0%	100.0%
HOME IMPROVEMENT	Low	28	19.9%	\$92	4.8%	20.8%	16	26.2%	15.7%	\$58	6.9%	3.7%	12	15.0%	12.5%	\$34	3.2%	3.5%
	Moderate	31	22.0%	\$209	10.9%	17.3%	13	21.3%	18.5%	\$93	11.1%	13.3%	18	22.5%	17.6%	\$116	10.8%	10.1%
	Middle	24	17.0%	\$259	13.5%	20.3%	8	13.1%	20.6%	\$115	13.7%	20.2%	16	20.0%	26.4%	\$144	13.4%	24.1%
	Upper	57	40.4%	\$1,346	70.3%	41.7%	24	39.3%	40.6%	\$575	68.4%	58.0%	33	41.3%	39.8%	\$771	71.7%	57.6%
	Unknown	1	0.7%	\$10	0.5%	0.0%	0	0.0%	4.5%	\$0	0.0%	4.8%	1	1.3%	3.6%	\$10	0.9%	4.8%
	Total	141	100.0%	\$1,916	100.0%	100.0%	61	100.0%	100.0%	\$841	100.0%	100.0%	80	100.0%	100.0%	\$1,075	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	41.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	47	11.2%	\$1,604	3.8%	20.8%	26	12.6%	7.7%	\$730	3.3%	3.4%	21	9.9%	6.3%	\$874	4.2%	3.0%
	Moderate	94	22.4%	\$6,541	15.3%	17.3%	46	22.2%	20.4%	\$3,580	16.3%	13.1%	48	22.5%	20.7%	\$2,961	14.3%	13.8%
	Middle	85	20.2%	\$7,274	17.1%	20.3%	40	19.3%	21.2%	\$3,542	16.2%	17.2%	45	21.1%	21.5%	\$3,732	18.0%	18.0%
	Upper	184	43.8%	\$25,929	60.8%	41.7%	88	42.5%	31.5%	\$13,100	59.8%	36.4%	96	45.1%	31.6%	\$12,829	61.9%	37.8%
	Unknown	10	2.4%	\$1,293	3.0%	0.0%	7	3.4%	19.2%	\$954	4.4%	30.0%	3	1.4%	20.0%	\$339	1.6%	27.5%
	Total	420	100.0%	\$42,641	100.0%	100.0%	207	100.0%	100.0%	\$21,906	100.0%	100.0%	213	100.0%	100.0%	\$20,735	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	113	63.5%	\$3,097	29.3%	91.3%	38	64.4%	46.2%	\$1,683	35.8%	38.3%	75	63.0%	51.1%	\$1,414	24.1%	34.5%
	Over \$1 Million	60	33.7%	\$6,593	62.4%	8.2%	18	30.5%					42	35.3%				
	<i>Total Rev. available</i>	173	97.2%	\$9,690	91.7%	99.5%	56	94.9%					117	98.3%				
	Rev. Not Known	5	2.8%	\$873	8.3%	0.6%	3	5.1%					2	1.7%				
	Total	178	100.0%	\$10,563	100.0%	100.0%	59	100.0%					119	100.0%				
Small Business Loan Size	\$100,000 or Less	154	86.5%	\$1,726	16.3%		46	78.0%	89.0%	\$593	12.6%	24.7%	108	90.8%	90.7%	\$1,133	19.3%	27.7%
	\$100,001 - \$250,000	9	5.1%	\$1,578	14.9%		7	11.9%	5.4%	\$1,203	25.6%	18.3%	2	1.7%	4.1%	\$375	6.4%	14.5%
	\$250,001 - \$1 Million	15	8.4%	\$7,259	68.7%		6	10.2%	5.6%	\$2,905	61.8%	57.0%	9	7.6%	5.3%	\$4,354	74.3%	57.8%
	Total	178	100.0%	\$10,563	100.0%		59	100.0%	100.0%	\$4,701	100.0%	100.0%	119	100.0%	100.0%	\$5,862	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	97.7%	0	0.0%	35.0%	\$0	0.0%	40.2%	0	0.0%	55.6%	\$0	0.0%	71.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.3%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.0%	\$0	0.0%	57.1%	0	0.0%	94.4%	\$0	0.0%	66.2%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.0%	\$0	0.0%	42.9%	0	0.0%	5.6%	\$0	0.0%	33.8%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Cleveland

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units	2014		2015											
		Count	Dollar		Count	Dollar	Count		Dollar									
		#	%	\$ (000s)	\$ %	%	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	4	7.5%	\$244	3.1%	2.8%	1	3.4%	2.2%	\$50	1.2%	1.3%	3	12.5%	2.5%	\$194	5.0%	1.4%
	Moderate	3	5.7%	\$278	3.5%	4.8%	2	6.9%	4.4%	\$161	4.0%	2.7%	1	4.2%	4.0%	\$117	3.0%	3.2%
	Middle	26	49.1%	\$3,565	45.0%	59.2%	17	58.6%	54.5%	\$2,146	52.8%	51.6%	9	37.5%	51.6%	\$1,419	36.8%	49.4%
	Upper	20	37.7%	\$3,841	48.4%	33.3%	9	31.0%	39.0%	\$1,710	42.0%	44.3%	11	45.8%	41.9%	\$2,131	55.2%	45.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	53	100.0%	\$7,928	100.0%	100.0%	29	100.0%	100.0%	\$4,067	100.0%	100.0%	24	100.0%	100.0%	\$3,861	100.0%	100.0%
REFINANCE	Low	1	2.0%	\$73	1.2%	2.8%	1	5.6%	2.8%	\$73	3.3%	1.8%	0	0.0%	2.0%	\$0	0.0%	1.1%
	Moderate	2	4.0%	\$134	2.2%	4.8%	1	5.6%	3.1%	\$69	3.2%	1.6%	1	3.1%	3.0%	\$65	1.6%	1.5%
	Middle	31	62.0%	\$3,813	61.4%	59.2%	9	50.0%	53.4%	\$1,065	48.7%	50.7%	22	68.8%	54.0%	\$2,748	68.2%	52.6%
	Upper	16	32.0%	\$2,192	35.3%	33.3%	7	38.9%	40.8%	\$978	44.8%	45.9%	9	28.1%	41.0%	\$1,214	30.1%	44.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$6,212	100.0%	100.0%	18	100.0%	100.0%	\$2,185	100.0%	100.0%	32	100.0%	100.0%	\$4,027	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	0.8%	\$0	0.0%	0.1%	0	0.0%	4.1%	\$0	0.0%	1.3%
	Moderate	2	10.5%	\$14	5.8%	4.8%	0	0.0%	6.7%	\$0	0.0%	5.5%	2	16.7%	2.8%	\$14	7.8%	1.1%
	Middle	10	52.6%	\$156	64.7%	59.2%	3	42.9%	57.1%	\$32	52.5%	57.1%	7	58.3%	54.5%	\$124	68.9%	46.3%
	Upper	7	36.8%	\$71	29.5%	33.3%	4	57.1%	35.3%	\$29	47.5%	37.3%	3	25.0%	38.6%	\$42	23.3%	51.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$241	100.0%	100.0%	7	100.0%	100.0%	\$61	100.0%	100.0%	12	100.0%	100.0%	\$180	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	25.6%	0	0.0%	10.0%	\$0	0.0%	5.8%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.4%	0	0.0%	5.0%	\$0	0.0%	22.8%	0	0.0%	10.0%	\$0	0.0%	10.9%
	Middle	0	0.0%	\$0	0.0%	35.9%	0	0.0%	50.0%	\$0	0.0%	46.5%	0	0.0%	55.0%	\$0	0.0%	11.8%
	Upper	0	0.0%	\$0	0.0%	23.2%	0	0.0%	35.0%	\$0	0.0%	24.8%	0	0.0%	35.0%	\$0	0.0%	77.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	4.1%	\$317	2.2%	2.8%	2	3.7%	2.4%	\$123	1.9%	1.6%	3	4.4%	2.4%	\$194	2.4%	1.2%
	Moderate	7	5.7%	\$426	3.0%	4.8%	3	5.6%	4.0%	\$230	3.6%	2.9%	4	5.9%	3.6%	\$196	2.4%	2.9%
	Middle	67	54.9%	\$7,534	52.4%	59.2%	29	53.7%	54.1%	\$3,243	51.4%	51.2%	38	55.9%	52.7%	\$4,291	53.2%	48.7%
	Upper	43	35.2%	\$6,104	42.4%	33.3%	20	37.0%	39.5%	\$2,717	43.0%	44.2%	23	33.8%	41.3%	\$3,387	42.0%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	122	100.0%	\$14,381	100.0%	100.0%	54	100.0%	100.0%	\$6,313	100.0%	100.0%	68	100.0%	100.0%	\$8,068	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	4.1%	0	0.0%	3.1%	\$0	0.0%	2.9%	0	0.0%	3.4%	\$0	0.0%	2.1%
	Moderate	0	0.0%	\$0	0.0%	7.1%	0	0.0%	9.0%	\$0	0.0%	6.9%	0	0.0%	7.7%	\$0	0.0%	9.5%
	Middle	53	67.9%	\$1,620	88.4%	50.9%	10	66.7%	50.1%	\$1,032	98.8%	45.4%	43	68.3%	48.5%	\$588	74.6%	46.3%
	Upper	25	32.1%	\$213	11.6%	37.9%	5	33.3%	36.6%	\$13	1.2%	44.5%	20	31.7%	38.6%	\$200	25.4%	41.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.2%	\$0	0.0%	0.4%	0	0.0%	1.9%	\$0	0.0%	0.7%
Total	78	100.0%	\$1,833	100.0%	100.0%	15	100.0%	100.0%	\$1,045	100.0%	100.0%	63	100.0%	100.0%	\$788	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	22.3%
	Middle	0	0.0%	\$0	0.0%	75.2%	0	0.0%	86.7%	\$0	0.0%	98.5%	0	0.0%	69.2%	\$0	0.0%	75.6%
	Upper	0	0.0%	\$0	0.0%	24.8%	0	0.0%	13.3%	\$0	0.0%	1.5%	0	0.0%	15.4%	\$0	0.0%	2.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Cleveland

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	\$ %	\$ %	
HOME PURCHASE	Low	9	17.0%	\$664	8.4%	19.7%	8	27.6%	5.2%	\$620	15.2%	2.9%	1	4.2%	2.4%	\$44	1.1%	1.3%	
	Moderate	6	11.3%	\$650	8.2%	18.0%	4	13.8%	17.6%	\$451	11.1%	13.2%	2	8.3%	13.1%	\$199	5.2%	9.1%	
	Middle	15	28.3%	\$1,633	20.6%	20.0%	7	24.1%	19.7%	\$801	19.7%	18.7%	8	33.3%	19.6%	\$832	21.5%	17.4%	
	Upper	22	41.5%	\$4,902	61.8%	42.3%	9	31.0%	28.3%	\$2,116	52.0%	36.3%	13	54.2%	34.8%	\$2,786	72.2%	41.8%	
	Unknown	1	1.9%	\$79	1.0%	0.0%	1	3.4%	29.3%	\$79	1.9%	28.9%	0	0.0%	30.1%	\$0	0.0%	30.4%	
	Total	53	100.0%	\$7,928	100.0%	100.0%	29	100.0%	100.0%	\$4,067	100.0%	100.0%	24	100.0%	100.0%	\$3,861	100.0%	100.0%	
REFINANCE	Low	8	16.0%	\$665	10.7%	19.7%	2	11.1%	5.9%	\$179	8.2%	3.1%	6	18.8%	3.6%	\$486	12.1%	2.0%	
	Moderate	8	16.0%	\$678	10.9%	18.0%	5	27.8%	13.1%	\$493	22.6%	9.4%	3	9.4%	8.3%	\$185	4.6%	5.4%	
	Middle	13	26.0%	\$1,344	21.6%	20.0%	5	27.8%	17.9%	\$472	21.6%	14.0%	8	25.0%	18.9%	\$872	21.7%	14.6%	
	Upper	20	40.0%	\$3,456	55.6%	42.3%	5	27.8%	36.6%	\$972	44.5%	45.2%	15	46.9%	40.8%	\$2,484	61.7%	47.6%	
	Unknown	1	2.0%	\$69	1.1%	0.0%	1	5.6%	26.5%	\$69	3.2%	28.3%	0	0.0%	28.4%	\$0	0.0%	30.5%	
	Total	50	100.0%	\$6,212	100.0%	100.0%	18	100.0%	100.0%	\$2,185	100.0%	100.0%	32	100.0%	100.0%	\$4,027	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.3%	\$3	1.2%	19.7%	0	0.0%	5.9%	\$0	0.0%	4.8%	1	8.3%	7.6%	\$3	1.7%	7.3%	
	Moderate	5	26.3%	\$18	7.5%	18.0%	3	42.9%	24.4%	\$11	18.0%	18.4%	2	16.7%	14.5%	\$7	3.9%	6.9%	
	Middle	3	15.8%	\$22	9.1%	20.0%	1	14.3%	24.4%	\$10	16.4%	20.7%	2	16.7%	22.8%	\$12	6.7%	14.7%	
	Upper	10	52.6%	\$198	82.2%	42.3%	3	42.9%	42.0%	\$40	65.6%	47.2%	7	58.3%	47.6%	\$158	87.8%	54.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.4%	\$0	0.0%	8.9%	0	0.0%	7.6%	\$0	0.0%	16.8%	
	Total	19	100.0%	\$241	100.0%	100.0%	7	100.0%	100.0%	\$61	100.0%	100.0%	12	100.0%	100.0%	\$180	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	42.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	18	14.8%	\$1,332	9.3%	19.7%	10	18.5%	5.4%	\$799	12.7%	2.9%	8	11.8%	3.1%	\$533	6.6%	1.6%	
	Moderate	19	15.6%	\$1,346	9.4%	18.0%	12	22.2%	16.1%	\$955	15.1%	11.5%	7	10.3%	11.2%	\$391	4.8%	7.2%	
	Middle	31	25.4%	\$2,999	20.9%	20.0%	13	24.1%	19.1%	\$1,283	20.3%	16.6%	18	26.5%	19.4%	\$1,716	21.3%	15.4%	
	Upper	52	42.6%	\$8,556	59.5%	42.3%	17	31.5%	31.7%	\$3,128	49.5%	38.6%	35	51.5%	37.5%	\$5,428	67.3%	42.1%	
	Unknown	2	1.6%	\$148	1.0%	0.0%	2	3.7%	27.7%	\$148	2.3%	30.4%	0	0.0%	28.9%	\$0	0.0%	33.7%	
	Total	122	100.0%	\$14,381	100.0%	100.0%	54	100.0%	100.0%	\$6,313	100.0%	100.0%	68	100.0%	100.0%	\$8,068	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	53	67.9%	\$362	19.7%	92.2%	10	66.7%	49.1%	\$29	2.8%	43.7%	43	68.3%	50.6%	\$333	42.3%	46.3%
		Over \$1 Million	25	32.1%	\$1,471	80.3%	7.3%	5	33.3%					20	31.7%				
		Total Rev. available	78	100.0%	\$1,833	100.0%	99.5%	15	100.0%					63	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%				
	Total	78	100.0%	\$1,833	100.0%	100.0%	15	100.0%					63	100.0%					
Small Business	Loan Size	\$100,000 or Less	75	96.2%	\$627	34.2%		13	86.7%	87.3%	\$113	10.8%	21.9%	62	98.4%	89.9%	\$514	65.2%	25.0%
		\$100,001 - \$250,000	1	1.3%	\$182	9.9%		1	6.7%	6.6%	\$182	17.4%	22.0%	0	0.0%	5.2%	\$0	0.0%	21.2%
		\$250,001 - \$1 Million	2	2.6%	\$1,024	55.9%		1	6.7%	6.1%	\$750	71.8%	56.1%	1	1.6%	4.9%	\$274	34.8%	53.8%
		Total	78	100.0%	\$1,833	100.0%		15	100.0%	100.0%	\$1,045	100.0%	100.0%	63	100.0%	100.0%	\$788	100.0%	100.0%
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	46.7%	\$0	0.0%	64.7%	0	0.0%	30.8%	\$0	0.0%	72.6%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	66.7%	\$0	0.0%	23.1%	0	0.0%	69.2%	\$0	0.0%	7.2%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	26.7%	\$0	0.0%	52.8%	0	0.0%	7.7%	\$0	0.0%	14.7%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	24.1%	0	0.0%	23.1%	\$0	0.0%	78.1%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Cookeville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	8.7%	\$0	0.0%	9.3%	0	0.0%	8.8%	\$0	0.0%	8.1%
	Middle	5	45.5%	\$1,058	58.6%	55.4%	2	28.6%	58.0%	\$333	36.9%	55.2%	3	75.0%	57.5%	\$725	80.3%	55.9%
	Upper	6	54.5%	\$748	41.4%	33.2%	5	71.4%	33.3%	\$570	63.1%	35.5%	1	25.0%	33.7%	\$178	19.7%	36.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,806	100.0%	100.0%	7	100.0%	100.0%	\$903	100.0%	100.0%	4	100.0%	100.0%	\$903	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	8.7%	\$159	6.4%	11.4%	1	8.3%	13.1%	\$79	7.3%	18.6%	1	9.1%	11.4%	\$80	5.6%	10.9%
	Middle	14	60.9%	\$1,480	59.2%	55.4%	8	66.7%	56.2%	\$756	70.1%	52.1%	6	54.5%	57.0%	\$724	51.0%	54.6%
	Upper	7	30.4%	\$860	34.4%	33.2%	3	25.0%	30.7%	\$244	22.6%	29.3%	4	36.4%	31.6%	\$616	43.4%	34.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,499	100.0%	100.0%	12	100.0%	100.0%	\$1,079	100.0%	100.0%	11	100.0%	100.0%	\$1,420	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	19.2%	\$0	0.0%	10.4%	0	0.0%	17.2%	\$0	0.0%	10.0%
	Middle	1	33.3%	\$7	33.3%	55.4%	1	50.0%	44.4%	\$7	43.8%	47.1%	0	0.0%	46.5%	\$0	0.0%	41.2%
	Upper	2	66.7%	\$14	66.7%	33.2%	1	50.0%	36.4%	\$9	56.3%	42.5%	1	100.0%	36.4%	\$5	100.0%	48.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	3	100.0%	\$21	100.0%	100.0%	2	100.0%	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	28.7%	0	0.0%	25.0%	\$0	0.0%	15.8%	0	0.0%	14.3%	\$0	0.0%	3.8%
	Middle	0	0.0%	\$0	0.0%	44.4%	0	0.0%	25.0%	\$0	0.0%	29.4%	0	0.0%	57.1%	\$0	0.0%	71.7%
	Upper	0	0.0%	\$0	0.0%	26.9%	0	0.0%	50.0%	\$0	0.0%	54.8%	0	0.0%	28.6%	\$0	0.0%	24.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	5.4%	\$159	3.7%	11.4%	1	4.8%	11.1%	\$79	4.0%	12.6%	1	6.3%	10.2%	\$80	3.4%	8.9%
	Middle	20	54.1%	\$2,545	58.8%	55.4%	11	52.4%	56.3%	\$1,096	54.9%	53.7%	9	56.3%	56.7%	\$1,449	62.2%	55.8%
	Upper	15	40.5%	\$1,622	37.5%	33.2%	9	42.9%	32.6%	\$823	41.2%	33.6%	6	37.5%	33.2%	\$799	34.3%	35.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	37	100.0%	\$4,326	100.0%	100.0%	21	100.0%	100.0%	\$1,998	100.0%	100.0%	16	100.0%	100.0%	\$2,328	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	45.5%	\$1,312	82.8%	23.9%	2	40.0%	24.1%	\$121	47.6%	28.9%	3	50.0%	22.4%	\$1,191	89.5%	31.2%
	Middle	4	36.4%	\$143	9.0%	36.4%	2	40.0%	33.3%	\$59	23.2%	31.9%	2	33.3%	33.6%	\$84	6.3%	26.8%
	Upper	2	18.2%	\$130	8.2%	39.7%	1	20.0%	40.6%	\$74	29.1%	38.0%	1	16.7%	42.8%	\$56	4.2%	41.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.0%	\$0	0.0%	1.2%	0	0.0%	1.2%	\$0	0.0%	0.8%
Total	11	100.0%	\$1,585	100.0%	100.0%	5	100.0%	100.0%	\$254	100.0%	100.0%	6	100.0%	100.0%	\$1,331	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	9.7%	0	0.0%	6.7%	\$0	0.0%	0.9%	0	0.0%	15.4%	\$0	0.0%	8.4%
	Middle	0	0.0%	\$0	0.0%	67.7%	0	0.0%	66.7%	\$0	0.0%	56.0%	0	0.0%	53.8%	\$0	0.0%	83.9%
	Upper	0	0.0%	\$0	0.0%	22.6%	0	0.0%	26.7%	\$0	0.0%	43.1%	0	0.0%	30.8%	\$0	0.0%	7.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Cookeville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014					2015						
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg		
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	3.2%	\$0	0.0%	1.7%	0	0.0%	3.2%	\$0	0.0%	1.5%
	Moderate	1	9.1%	\$86	4.8%	15.9%	1	14.3%	11.1%	\$86	9.5%	8.0%	0	0.0%	17.7%	\$0	0.0%	12.4%
	Middle	6	54.5%	\$751	41.6%	20.2%	5	71.4%	21.6%	\$661	73.2%	18.3%	1	25.0%	21.8%	\$90	10.0%	19.3%
	Upper	4	36.4%	\$969	53.7%	43.5%	1	14.3%	36.9%	\$156	17.3%	45.8%	3	75.0%	36.4%	\$813	90.0%	46.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	27.1%	\$0	0.0%	26.3%	0	0.0%	20.9%	\$0	0.0%	20.8%
	Total	11	100.0%	\$1,806	100.0%	100.0%	7	100.0%	100.0%	\$903	100.0%	100.0%	4	100.0%	100.0%	\$903	100.0%	100.0%
REFINANCE	Low	3	13.0%	\$314	12.6%	20.3%	2	16.7%	5.8%	\$139	12.9%	2.7%	1	9.1%	4.0%	\$175	12.3%	1.9%
	Moderate	4	17.4%	\$275	11.0%	15.9%	2	16.7%	13.7%	\$147	13.6%	9.2%	2	18.2%	14.0%	\$128	9.0%	8.3%
	Middle	6	26.1%	\$597	23.9%	20.2%	5	41.7%	24.1%	\$527	48.8%	19.8%	1	9.1%	20.5%	\$70	4.9%	16.3%
	Upper	6	26.1%	\$759	30.4%	43.5%	3	25.0%	37.6%	\$266	24.7%	44.2%	3	27.3%	39.5%	\$493	34.7%	48.6%
	Unknown	4	17.4%	\$554	22.2%	0.0%	0	0.0%	18.9%	\$0	0.0%	24.2%	4	36.4%	22.0%	\$554	39.0%	25.0%
	Total	23	100.0%	\$2,499	100.0%	100.0%	12	100.0%	100.0%	\$1,079	100.0%	100.0%	11	100.0%	100.0%	\$1,420	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	11.1%	\$0	0.0%	5.6%	0	0.0%	9.1%	\$0	0.0%	2.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	12.1%	\$0	0.0%	10.1%	0	0.0%	21.2%	\$0	0.0%	13.4%
	Middle	2	66.7%	\$12	57.1%	20.2%	1	50.0%	34.3%	\$7	43.8%	22.1%	1	100.0%	28.3%	\$5	100.0%	31.4%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	40.4%	\$0	0.0%	61.8%	0	0.0%	40.4%	\$0	0.0%	49.7%
	Unknown	1	33.3%	\$9	42.9%	0.0%	1	50.0%	2.0%	\$9	56.3%	0.4%	0	0.0%	1.0%	\$0	0.0%	3.5%
	Total	3	100.0%	\$21	100.0%	100.0%	2	100.0%	100.0%	\$16	100.0%	100.0%	1	100.0%	100.0%	\$5	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	8.1%	\$314	7.3%	20.3%	2	9.5%	4.7%	\$139	7.0%	2.1%	1	6.3%	3.8%	\$175	7.5%	1.6%
	Moderate	5	13.5%	\$361	8.3%	15.9%	3	14.3%	12.1%	\$233	11.7%	8.4%	2	12.5%	16.6%	\$128	5.5%	10.4%
	Middle	14	37.8%	\$1,360	31.4%	20.2%	11	52.4%	23.4%	\$1,195	59.8%	18.8%	3	18.8%	21.6%	\$165	7.1%	17.6%
	Upper	10	27.0%	\$1,728	39.9%	43.5%	4	19.0%	37.3%	\$422	21.1%	45.2%	6	37.5%	37.6%	\$1,306	56.1%	45.1%
	Unknown	5	13.5%	\$563	13.0%	0.0%	1	4.8%	22.6%	\$9	0.5%	25.5%	4	25.0%	20.4%	\$554	23.8%	25.3%
	Total	37	100.0%	\$4,326	100.0%	100.0%	21	100.0%	100.0%	\$1,998	100.0%	100.0%	16	100.0%	100.0%	\$2,328	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	2	18.2%	\$36	2.3%	92.2%	2	40.0%	36.9%	\$36	14.2%	30.4%	0	0.0%	40.3%	\$0	0.0%	35.3%
	Over \$1 Million	7	63.6%	\$884	55.8%	7.4%	2	40.0%					5	83.3%				
	<i>Total Rev. available</i>	9	81.8%	\$920	58.1%	99.6%	4	80.0%					5	83.3%				
	Rev. Not Known	2	18.2%	\$665	42.0%	0.4%	1	20.0%					1	16.7%				
	Total	11	100.0%	\$1,585	100.0%	100.0%	5	100.0%					6	100.0%				
Small Business Loan Size	\$100,000 or Less	7	63.6%	\$274	17.3%		4	80.0%	93.8%	\$134	52.8%	37.2%	3	50.0%	93.5%	\$140	10.5%	35.2%
	\$100,001 - \$250,000	2	18.2%	\$370	23.3%		1	20.0%	3.6%	\$120	47.2%	19.5%	1	16.7%	3.2%	\$250	18.8%	16.2%
	\$250,001 - \$1 Million	2	18.2%	\$941	59.4%		0	0.0%	2.6%	\$0	0.0%	43.2%	2	33.3%	3.2%	\$941	70.7%	48.7%
	Total	11	100.0%	\$1,585	100.0%		5	100.0%	100.0%	\$254	100.0%	100.0%	6	100.0%	100.0%	\$1,331	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	73.3%	\$0	0.0%	92.7%	0	0.0%	69.2%	\$0	0.0%	87.5%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.7%	\$0	0.0%	39.7%	0	0.0%	84.6%	\$0	0.0%	27.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	13.3%	\$0	0.0%	60.3%	0	0.0%	15.4%	\$0	0.0%	72.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Franklin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	63.6%	\$1,593	63.8%	62.7%	5	62.5%	52.5%	\$1,160	60.4%	49.4%	2	66.7%	60.2%	\$433	75.3%	58.1%
	Upper	4	36.4%	\$904	36.2%	37.3%	3	37.5%	47.5%	\$762	39.6%	50.6%	1	33.3%	39.8%	\$142	24.7%	41.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$2,497	100.0%	100.0%	8	100.0%	100.0%	\$1,922	100.0%	100.0%	3	100.0%	100.0%	\$575	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	72.7%	\$1,002	72.0%	62.7%	3	60.0%	55.5%	\$272	46.7%	53.0%	5	83.3%	59.3%	\$730	90.3%	61.3%
	Upper	3	27.3%	\$389	28.0%	37.3%	2	40.0%	44.5%	\$311	53.3%	47.0%	1	16.7%	40.7%	\$78	9.7%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$1,391	100.0%	100.0%	5	100.0%	100.0%	\$583	100.0%	100.0%	6	100.0%	100.0%	\$808	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	80.0%	\$105	63.3%	62.7%	3	75.0%	51.2%	\$76	98.7%	46.4%	5	83.3%	50.0%	\$29	32.6%	66.6%
	Upper	2	20.0%	\$61	36.7%	37.3%	1	25.0%	48.8%	\$1	1.3%	53.6%	1	16.7%	50.0%	\$60	67.4%	33.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$166	100.0%	100.0%	4	100.0%	100.0%	\$77	100.0%	100.0%	6	100.0%	100.0%	\$89	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	94.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	5.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	23	71.9%	\$2,700	66.6%	62.7%	11	64.7%	53.6%	\$1,508	58.4%	50.7%	12	80.0%	59.4%	\$1,192	81.0%	59.6%
	Upper	9	28.1%	\$1,354	33.4%	37.3%	6	35.3%	46.4%	\$1,074	41.6%	49.3%	3	20.0%	40.6%	\$280	19.0%	40.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$4,054	100.0%	100.0%	17	100.0%	100.0%	\$2,582	100.0%	100.0%	15	100.0%	100.0%	\$1,472	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	85.0%	\$974	97.3%	70.0%	3	75.0%	65.6%	\$463	96.3%	83.5%	14	87.5%	74.5%	\$511	98.3%	91.8%
	Upper	3	15.0%	\$27	2.7%	30.0%	1	25.0%	32.0%	\$18	3.7%	16.1%	2	12.5%	23.2%	\$9	1.7%	7.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	0.4%	0	0.0%	2.2%	\$0	0.0%	0.4%
Total	20	100.0%	\$1,001	100.0%	100.0%	4	100.0%	100.0%	\$481	100.0%	100.0%	16	100.0%	100.0%	\$520	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	73.9%	0	0.0%	78.9%	\$0	0.0%	90.9%	0	0.0%	89.5%	\$0	0.0%	96.5%
	Upper	0	0.0%	\$0	0.0%	26.1%	0	0.0%	15.8%	\$0	0.0%	8.2%	0	0.0%	5.3%	\$0	0.0%	1.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	0.9%	0	0.0%	5.3%	\$0	0.0%	2.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Franklin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014					2015						
		Count		Dollar			Count		Dollar			Count		Dollar				
#	%	\$(000s)	\$ %	%	#	%	%	\$(000s)	\$ %	\$ %	#	%	%	\$(000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	3.1%	\$0	0.0%	1.4%	0	0.0%	2.5%	\$0	0.0%	1.2%
	Moderate	1	9.1%	\$74	3.0%	16.5%	1	12.5%	20.0%	\$74	3.9%	13.1%	0	0.0%	17.9%	\$0	0.0%	10.9%
	Middle	1	9.1%	\$144	5.8%	22.6%	1	12.5%	15.7%	\$144	7.5%	12.6%	0	0.0%	16.5%	\$0	0.0%	14.5%
	Upper	9	81.8%	\$2,279	91.3%	46.6%	6	75.0%	35.0%	\$1,704	88.7%	50.0%	3	100.0%	37.8%	\$575	100.0%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.3%	\$0	0.0%	22.9%	0	0.0%	25.4%	\$0	0.0%	22.9%
	Total	11	100.0%	\$2,497	100.0%	100.0%	8	100.0%	100.0%	\$1,922	100.0%	100.0%	3	100.0%	100.0%	\$575	100.0%	100.0%
REFINANCE	Low	1	9.1%	\$132	9.5%	14.4%	1	20.0%	4.5%	\$132	22.6%	2.6%	0	0.0%	2.8%	\$0	0.0%	1.4%
	Moderate	1	9.1%	\$83	6.0%	16.5%	0	0.0%	11.0%	\$0	0.0%	6.4%	1	16.7%	11.8%	\$83	10.3%	6.4%
	Middle	1	9.1%	\$78	5.6%	22.6%	0	0.0%	12.5%	\$0	0.0%	9.3%	1	16.7%	18.0%	\$78	9.7%	10.6%
	Upper	8	72.7%	\$1,098	78.9%	46.6%	4	80.0%	49.9%	\$451	77.4%	58.1%	4	66.7%	47.3%	\$647	80.1%	64.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	22.1%	\$0	0.0%	23.5%	0	0.0%	20.1%	\$0	0.0%	16.9%
	Total	11	100.0%	\$1,391	100.0%	100.0%	5	100.0%	100.0%	\$583	100.0%	100.0%	6	100.0%	100.0%	\$808	100.0%	100.0%
HOME IMPROVEMENT	Low	3	30.0%	\$5	3.0%	14.4%	2	50.0%	16.3%	\$2	2.6%	8.0%	1	16.7%	8.3%	\$3	3.4%	3.6%
	Moderate	3	30.0%	\$6	3.6%	16.5%	0	0.0%	16.3%	\$0	0.0%	11.9%	3	50.0%	27.1%	\$6	6.7%	12.7%
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	14.0%	\$0	0.0%	8.3%	0	0.0%	16.7%	\$0	0.0%	14.7%
	Upper	4	40.0%	\$155	93.4%	46.6%	2	50.0%	48.8%	\$75	97.4%	62.8%	2	33.3%	45.8%	\$80	89.9%	66.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.7%	\$0	0.0%	9.0%	0	0.0%	2.1%	\$0	0.0%	2.6%
	Total	10	100.0%	\$166	100.0%	100.0%	4	100.0%	100.0%	\$77	100.0%	100.0%	6	100.0%	100.0%	\$89	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	14.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	46.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	4	12.5%	\$137	3.4%	14.4%	3	17.6%	4.3%	\$134	5.2%	2.0%	1	6.7%	2.9%	\$3	0.2%	1.3%
	Moderate	5	15.6%	\$163	4.0%	16.5%	1	5.9%	16.3%	\$74	2.9%	10.5%	4	26.7%	15.8%	\$89	6.0%	8.9%
	Middle	2	6.3%	\$222	5.5%	22.6%	1	5.9%	14.4%	\$144	5.6%	11.2%	1	6.7%	17.1%	\$78	5.3%	12.8%
	Upper	21	65.6%	\$3,532	87.1%	46.6%	12	70.6%	41.4%	\$2,230	86.4%	53.4%	9	60.0%	42.0%	\$1,302	88.5%	57.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.6%	\$0	0.0%	22.9%	0	0.0%	22.2%	\$0	0.0%	19.9%
	Total	32	100.0%	\$4,054	100.0%	100.0%	17	100.0%	100.0%	\$2,582	100.0%	100.0%	15	100.0%	100.0%	\$1,472	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	17	85.0%	\$981	98.0%	94.1%	3	75.0%	40.4%	\$463	96.3%	52.3%	14	87.5%	45.7%	\$518	99.6%	42.7%
	Over \$1 Million	3	15.0%	\$20	2.0%	4.4%	1	25.0%					2	12.5%				
	Total Rev. available	20	100.0%	\$1,001	100.0%	98.5%	4	100.0%					16	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.5%	0	0.0%					0	0.0%				
	Total	20	100.0%	\$1,001	100.0%	100.0%	4	100.0%					16	100.0%				
Small Business Loan Size	\$100,000 or Less	18	90.0%	\$241	24.1%		3	75.0%	95.2%	\$81	16.8%	36.0%	15	93.8%	96.3%	\$160	30.8%	36.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	9.4%	0	0.0%	0.7%	\$0	0.0%	5.4%
	\$250,001 - \$1 Million	2	10.0%	\$760	75.9%		1	25.0%	3.2%	\$400	83.2%	54.5%	1	6.3%	3.0%	\$360	69.2%	58.1%
	Total	20	100.0%	\$1,001	100.0%		4	100.0%	100.0%	\$481	100.0%	100.0%	16	100.0%	100.0%	\$520	100.0%	100.0%
	Total	20	100.0%	\$1,001	100.0%		4	100.0%	100.0%	\$481	100.0%	100.0%	16	100.0%	100.0%	\$520	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	31.6%	\$0	0.0%	30.9%	0	0.0%	21.1%	\$0	0.0%	26.7%
	Over \$1 Million	0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	89.5%	\$0	0.0%	31.8%	0	0.0%	100.0%	\$0	0.0%	100.0%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.3%	\$0	0.0%	46.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count	Dollar	Count	Dollar	Count	Dollar	Agg	Count	Dollar	Agg	Count	Dollar	Agg				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	17	85.0%	\$1,735	87.3%	91.4%	6	85.7%	92.9%	\$614	92.9%	93.1%	11	84.6%	93.1%	\$1,121	84.5%	93.3%
	Upper	3	15.0%	\$253	12.7%	8.6%	1	14.3%	7.1%	\$47	7.1%	6.9%	2	15.4%	6.9%	\$206	15.5%	6.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$1,988	100.0%	100.0%	7	100.0%	100.0%	\$661	100.0%	100.0%	13	100.0%	100.0%	\$1,327	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	18	85.7%	\$2,245	85.0%	91.4%	12	100.0%	91.9%	\$1,426	100.0%	93.1%	6	66.7%	91.6%	\$819	67.4%	91.1%
	Upper	3	14.3%	\$396	15.0%	8.6%	0	0.0%	8.1%	\$0	0.0%	6.9%	3	33.3%	8.4%	\$396	32.6%	8.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	21	100.0%	\$2,641	100.0%	100.0%	12	100.0%	100.0%	\$1,426	100.0%	100.0%	9	100.0%	100.0%	\$1,215	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	32	94.1%	\$368	98.1%	91.4%	13	100.0%	88.7%	\$75	100.0%	93.5%	19	90.5%	88.8%	\$293	97.7%	92.6%
	Upper	2	5.9%	\$7	1.9%	8.6%	0	0.0%	11.3%	\$0	0.0%	6.5%	2	9.5%	11.2%	\$7	2.3%	7.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$375	100.0%	100.0%	13	100.0%	100.0%	\$75	100.0%	100.0%	21	100.0%	100.0%	\$300	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	99.3%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	67	89.3%	\$4,348	86.9%	91.4%	31	96.9%	92.1%	\$2,115	97.8%	93.1%	36	83.7%	92.1%	\$2,233	78.6%	92.5%
	Upper	8	10.7%	\$656	13.1%	8.6%	1	3.1%	7.9%	\$47	2.2%	6.9%	7	16.3%	7.9%	\$609	21.4%	7.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$5,004	100.0%	100.0%	32	100.0%	100.0%	\$2,162	100.0%	100.0%	43	100.0%	100.0%	\$2,842	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	55	96.5%	\$1,286	95.6%	93.3%	6	100.0%	91.6%	\$916	100.0%	88.4%	49	96.1%	92.4%	\$370	86.2%	92.6%
	Upper	2	3.5%	\$59	4.4%	6.7%	0	0.0%	6.1%	\$0	0.0%	11.0%	2	3.9%	4.7%	\$59	13.8%	6.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	2.9%	\$0	0.0%	1.3%
Total	57	100.0%	\$1,345	100.0%	100.0%	6	100.0%	100.0%	\$916	100.0%	100.0%	51	100.0%	100.0%	\$429	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	91.6%	0	0.0%	80.0%	\$0	0.0%	77.0%	0	0.0%	85.0%	\$0	0.0%	98.8%
	Upper	0	0.0%	\$0	0.0%	8.4%	0	0.0%	20.0%	\$0	0.0%	23.0%	0	0.0%	15.0%	\$0	0.0%	1.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Giles Lawrence

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2015, 2014					2014						2015						
		Bank		Families by Family Income			Count		Dollar				Count		Dollar				
		Count	Dollar				Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	2	10.0%	\$68	3.4%	19.5%	1	14.3%	5.2%	\$49	7.4%	3.4%	1	7.7%	3.5%	\$19	1.4%	2.0%	
	Moderate	4	20.0%	\$291	14.6%	20.0%	1	14.3%	16.2%	\$47	7.1%	12.4%	3	23.1%	19.5%	\$244	18.4%	13.9%	
	Middle	4	20.0%	\$505	25.4%	19.7%	2	28.6%	19.9%	\$199	30.1%	18.2%	2	15.4%	22.7%	\$306	23.1%	20.5%	
	Upper	10	50.0%	\$1,124	56.5%	40.8%	3	42.9%	32.1%	\$366	55.4%	41.6%	7	53.8%	30.1%	\$758	57.1%	42.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.5%	\$0	0.0%	24.4%	0	0.0%	24.2%	\$0	0.0%	21.4%	
	Total	20	100.0%	\$1,988	100.0%	100.0%	7	100.0%	100.0%	\$661	100.0%	100.0%	13	100.0%	100.0%	\$1,327	100.0%	100.0%	
REFINANCE	Low	2	9.5%	\$81	3.1%	19.5%	2	16.7%	7.0%	\$81	5.7%	3.2%	0	0.0%	5.3%	\$0	0.0%	3.4%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	14.0%	\$0	0.0%	9.0%	0	0.0%	13.5%	\$0	0.0%	8.7%	
	Middle	3	14.3%	\$337	12.8%	19.7%	2	16.7%	22.5%	\$255	17.9%	18.7%	1	11.1%	18.2%	\$82	6.7%	15.7%	
	Upper	16	76.2%	\$2,223	84.2%	40.8%	8	66.7%	36.7%	\$1,090	76.4%	48.4%	8	88.9%	38.8%	\$1,133	93.3%	46.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.8%	\$0	0.0%	20.6%	0	0.0%	24.2%	\$0	0.0%	25.5%	
	Total	21	100.0%	\$2,641	100.0%	100.0%	12	100.0%	100.0%	\$1,426	100.0%	100.0%	9	100.0%	100.0%	\$1,215	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	26.5%	\$45	12.0%	19.5%	4	30.8%	15.3%	\$11	14.7%	2.4%	5	23.8%	9.9%	\$34	11.3%	6.3%	
	Moderate	16	47.1%	\$61	16.3%	20.0%	6	46.2%	23.4%	\$24	32.0%	9.9%	10	47.6%	26.3%	\$37	12.3%	15.8%	
	Middle	2	5.9%	\$8	2.1%	19.7%	1	7.7%	21.8%	\$3	4.0%	18.3%	1	4.8%	26.3%	\$5	1.7%	29.3%	
	Upper	7	20.6%	\$261	69.6%	40.8%	2	15.4%	37.9%	\$37	49.3%	67.9%	5	23.8%	31.6%	\$224	74.7%	46.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.6%	\$0	0.0%	1.5%	0	0.0%	5.9%	\$0	0.0%	1.8%	
	Total	34	100.0%	\$375	100.0%	100.0%	13	100.0%	100.0%	\$75	100.0%	100.0%	21	100.0%	100.0%	\$300	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	40.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	13	17.3%	\$194	3.9%	19.5%	7	21.9%	6.8%	\$141	6.5%	3.3%	6	14.0%	4.8%	\$53	1.9%	2.6%	
	Moderate	20	26.7%	\$352	7.0%	20.0%	7	21.9%	16.1%	\$71	3.3%	11.0%	13	30.2%	18.3%	\$281	9.9%	12.1%	
	Middle	9	12.0%	\$850	17.0%	19.7%	5	15.6%	21.0%	\$457	21.1%	18.3%	4	9.3%	21.6%	\$393	13.8%	19.0%	
	Upper	33	44.0%	\$3,608	72.1%	40.8%	13	40.6%	34.3%	\$1,493	69.1%	45.1%	20	46.5%	33.0%	\$2,115	74.4%	43.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	21.7%	\$0	0.0%	22.3%	0	0.0%	22.2%	\$0	0.0%	22.6%	
	Total	75	100.0%	\$5,004	100.0%	100.0%	32	100.0%	100.0%	\$2,162	100.0%	100.0%	43	100.0%	100.0%	\$2,842	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	42	73.7%	\$1,156	85.9%	92.3%	5	83.3%	37.2%	\$896	97.8%	53.2%	37	72.5%	43.0%	\$260	60.6%	44.6%	
	Over \$1 Million	14	24.6%	\$185	13.8%	6.3%	1	16.7%					13	25.5%					
	Total Rev. available	56	98.3%	\$1,341	99.7%	98.6%	6	100.0%					50	98.0%					
	Rev. Not Known	1	1.8%	\$4	0.3%	1.4%	0	0.0%					1	2.0%					
	Total	57	100.0%	\$1,345	100.0%	100.0%	6	100.0%					51	100.0%					
Small Business Loan Size	\$100,000 or Less	56	98.2%	\$499	37.1%		5	83.3%	94.6%	\$70	7.6%	33.5%	51	100.0%	96.4%	\$429	100.0%	54.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.1%	\$0	0.0%	17.8%	0	0.0%	2.2%	\$0	0.0%	17.5%	
	\$250,001 - \$1 Million	1	1.8%	\$846	62.9%		1	16.7%	2.3%	\$846	92.4%	48.7%	0	0.0%	1.3%	\$0	0.0%	27.7%	
	Total	57	100.0%	\$1,345	100.0%		6	100.0%	100.0%	\$916	100.0%	100.0%	51	100.0%	100.0%	\$429	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	31.1%	\$0	0.0%	66.4%	0	0.0%	30.0%	\$0	0.0%	57.6%
Over \$1 Million		0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.7%	\$0	0.0%	24.3%	0	0.0%	85.0%	\$0	0.0%	26.3%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	8.9%	\$0	0.0%	43.3%	0	0.0%	10.0%	\$0	0.0%	35.6%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.4%	\$0	0.0%	32.3%	0	0.0%	5.0%	\$0	0.0%	38.2%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Hardin

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	51.2%	0	0.0%	47.0%	\$0	0.0%	45.4%	0	0.0%	43.1%	\$0	0.0%	36.7%
	Middle	0	0.0%	\$0	0.0%	34.2%	0	0.0%	41.4%	\$0	0.0%	41.8%	0	0.0%	40.5%	\$0	0.0%	46.2%
	Upper	2	100.0%	\$681	100.0%	14.6%	0	0.0%	11.6%	\$0	0.0%	12.8%	2	100.0%	16.2%	\$681	100.0%	17.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.1%
	Total	2	100.0%	\$681	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$681	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	35.7%	\$393	33.4%	51.2%	3	30.0%	38.3%	\$242	28.2%	34.0%	2	50.0%	42.6%	\$151	47.2%	48.9%
	Middle	8	57.1%	\$718	61.0%	34.2%	6	60.0%	39.2%	\$549	64.0%	37.8%	2	50.0%	44.3%	\$169	52.8%	38.3%
	Upper	1	7.1%	\$67	5.7%	14.6%	1	10.0%	22.0%	\$67	7.8%	27.7%	0	0.0%	12.6%	\$0	0.0%	12.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.6%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Total	14	100.0%	\$1,178	100.0%	100.0%	10	100.0%	100.0%	\$858	100.0%	100.0%	4	100.0%	100.0%	\$320	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	25	80.6%	\$99	79.2%	51.2%	12	85.7%	53.3%	\$43	91.5%	49.2%	13	76.5%	60.5%	\$56	71.8%	46.7%
	Middle	3	9.7%	\$14	11.2%	34.2%	1	7.1%	30.0%	\$2	4.3%	41.2%	2	11.8%	23.7%	\$12	15.4%	17.4%
	Upper	3	9.7%	\$12	9.6%	14.6%	1	7.1%	16.7%	\$2	4.3%	9.6%	2	11.8%	15.8%	\$10	12.8%	35.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	31	100.0%	\$125	100.0%	100.0%	14	100.0%	100.0%	\$47	100.0%	100.0%	17	100.0%	100.0%	\$78	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	78.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	12.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	8.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	30	63.8%	\$492	24.8%	51.2%	15	62.5%	43.8%	\$285	31.5%	40.1%	15	65.2%	44.1%	\$207	19.2%	41.3%
	Middle	11	23.4%	\$732	36.9%	34.2%	7	29.2%	39.8%	\$551	60.9%	39.9%	4	17.4%	40.6%	\$181	16.8%	42.7%
	Upper	6	12.8%	\$760	38.3%	14.6%	2	8.3%	16.2%	\$69	7.6%	19.6%	4	17.4%	15.0%	\$691	64.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.3%	0	0.0%	0.4%	\$0	0.0%	0.2%
	Total	47	100.0%	\$1,984	100.0%	100.0%	24	100.0%	100.0%	\$905	100.0%	100.0%	23	100.0%	100.0%	\$1,079	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	32	64.0%	\$204	39.3%	55.2%	12	80.0%	51.3%	\$36	26.9%	74.5%	20	57.1%	52.0%	\$168	43.6%	59.1%
	Middle	5	10.0%	\$194	37.4%	26.9%	1	6.7%	24.4%	\$70	52.2%	12.5%	4	11.4%	25.3%	\$124	32.2%	26.9%
	Upper	13	26.0%	\$121	23.3%	17.9%	2	13.3%	20.3%	\$28	20.9%	11.9%	11	31.4%	19.9%	\$93	24.2%	13.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	1.1%	0	0.0%	2.7%	\$0	0.0%	0.9%
	Total	50	100.0%	\$519	100.0%	100.0%	15	100.0%	100.0%	\$134	100.0%	100.0%	35	100.0%	100.0%	\$385	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	46.6%	0	0.0%	37.9%	\$0	0.0%	41.3%	0	0.0%	52.2%	\$0	0.0%	64.6%
	Middle	0	0.0%	\$0	0.0%	32.9%	0	0.0%	44.8%	\$0	0.0%	55.2%	0	0.0%	39.1%	\$0	0.0%	34.7%
	Upper	0	0.0%	\$0	0.0%	20.5%	0	0.0%	17.2%	\$0	0.0%	3.5%	0	0.0%	8.7%	\$0	0.0%	0.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Hardin

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison												
		2014, 2015					2014					2015							
		Bank		Dollar		Families by Family Income %	Count		Dollar			Count		Dollar					
		Count	Dollar	Bank	Agg		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg					
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %			
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	7.1%	\$0	0.0%	4.4%	0	0.0%	6.1%	\$0	0.0%	3.2%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	13.8%	\$0	0.0%	9.7%	0	0.0%	16.2%	\$0	0.0%	9.7%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	16.4%	\$0	0.0%	13.2%	0	0.0%	16.8%	\$0	0.0%	13.3%	
	Upper	2	100.0%	\$681	100.0%	35.5%	0	0.0%	35.8%	\$0	0.0%	48.5%	2	100.0%	41.9%	\$681	100.0%	57.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.9%	\$0	0.0%	24.2%	0	0.0%	19.1%	\$0	0.0%	16.1%	
	Total	2	100.0%	\$681	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	2	100.0%	100.0%	\$681	100.0%	100.0%	
REFINANCE	Low	1	7.1%	\$29	2.5%	24.4%	1	10.0%	9.6%	\$29	3.4%	5.5%	0	0.0%	7.7%	\$0	0.0%	3.4%	
	Moderate	4	28.6%	\$215	18.3%	21.2%	2	20.0%	14.8%	\$114	13.3%	7.8%	2	50.0%	18.0%	\$101	31.6%	8.8%	
	Middle	4	28.6%	\$409	34.7%	19.0%	4	40.0%	15.3%	\$409	47.7%	13.3%	0	0.0%	10.4%	\$0	0.0%	7.2%	
	Upper	5	35.7%	\$525	44.6%	35.5%	3	30.0%	45.0%	\$306	35.7%	55.6%	2	50.0%	39.3%	\$219	68.4%	55.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.3%	\$0	0.0%	17.8%	0	0.0%	24.6%	\$0	0.0%	25.3%	
	Total	14	100.0%	\$1,178	100.0%	100.0%	10	100.0%	100.0%	\$858	100.0%	100.0%	4	100.0%	100.0%	\$320	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	22.6%	\$16	12.8%	24.4%	5	35.7%	23.3%	\$10	21.3%	9.9%	2	11.8%	15.8%	\$6	7.7%	11.0%	
	Moderate	12	38.7%	\$45	36.0%	21.2%	6	42.9%	26.7%	\$22	46.8%	3.6%	6	35.3%	31.6%	\$23	29.5%	11.8%	
	Middle	7	22.6%	\$36	28.8%	19.0%	2	14.3%	23.3%	\$10	21.3%	31.8%	5	29.4%	18.4%	\$26	33.3%	16.4%	
	Upper	5	16.1%	\$28	22.4%	35.5%	1	7.1%	23.3%	\$5	10.6%	45.0%	4	23.5%	31.6%	\$23	29.5%	55.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.3%	\$0	0.0%	9.7%	0	0.0%	2.6%	\$0	0.0%	5.1%	
	Total	31	100.0%	\$125	100.0%	100.0%	14	100.0%	100.0%	\$47	100.0%	100.0%	17	100.0%	100.0%	\$78	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	8	17.0%	\$45	2.3%	24.4%	6	25.0%	9.1%	\$39	4.3%	5.0%	2	8.7%	7.2%	\$6	0.6%	3.4%	
	Moderate	16	34.0%	\$260	13.1%	21.2%	8	33.3%	15.0%	\$136	15.0%	8.8%	8	34.8%	17.8%	\$124	11.5%	9.4%	
	Middle	11	23.4%	\$445	22.4%	19.0%	6	25.0%	16.4%	\$419	46.3%	13.5%	5	21.7%	14.8%	\$26	2.4%	11.1%	
	Upper	12	25.5%	\$1,234	62.2%	35.5%	4	16.7%	38.9%	\$311	34.4%	51.7%	8	34.8%	40.4%	\$923	85.5%	56.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.7%	\$0	0.0%	21.0%	0	0.0%	19.8%	\$0	0.0%	19.2%	
	Total	47	100.0%	\$1,984	100.0%	100.0%	24	100.0%	100.0%	\$905	100.0%	100.0%	23	100.0%	100.0%	\$1,079	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	33	66.0%	\$394	75.9%	91.9%	9	60.0%	41.6%	\$118	88.1%	27.1%	24	68.6%	45.2%	\$276	71.7%	47.5%	
	Over \$1 Million	14	28.0%	\$66	12.7%	7.1%	5	33.3%					9	25.7%					
	Total Rev. available	47	94.0%	\$460	88.6%	99.0%	14	93.3%					33	94.3%					
	Rev. Not Known	3	6.0%	\$59	11.4%	0.9%	1	6.7%					2	5.7%					
	Total	50	100.0%	\$519	100.0%	100.0%	15	100.0%					35	100.0%					
	Small Business Loan Size	\$100,000 or Less	50	100.0%	\$519	100.0%		15	100.0%	90.4%	\$134	100.0%	19.9%	35	100.0%	94.6%	\$385	100.0%	35.7%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.6%	\$0	0.0%	26.0%	0	0.0%	2.3%	\$0	0.0%	13.1%
		\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	4.1%	\$0	0.0%	54.1%	0	0.0%	3.2%	\$0	0.0%	51.2%
		Total	50	100.0%	\$519	100.0%		15	100.0%	100.0%	\$134	100.0%	100.0%	35	100.0%	100.0%	\$385	100.0%	100.0%
Small Farm Revenue		Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	65.5%	\$0	0.0%	60.2%	0	0.0%	56.5%	\$0	0.0%	48.3%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	82.8%	\$0	0.0%	28.5%	0	0.0%	73.9%	\$0	0.0%	23.5%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	10.3%	\$0	0.0%	30.5%	0	0.0%	17.4%	\$0	0.0%	34.1%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	41.0%	0	0.0%	8.7%	\$0	0.0%	42.4%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans
Assessment Area: TN Johnson City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014					2015							
		Count		Dollar		#	Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	1	1.7%	\$66	0.6%	1.4%	1	2.7%	1.1%	\$66	1.1%	0.5%	0	0.0%	0.8%	\$0	0.0%	0.6%
	Moderate	2	3.3%	\$184	1.7%	12.2%	1	2.7%	9.7%	\$108	1.8%	6.8%	1	4.3%	7.4%	\$76	1.7%	5.0%
	Middle	12	20.0%	\$1,644	15.6%	41.3%	7	18.9%	38.5%	\$859	14.1%	35.6%	5	21.7%	36.9%	\$785	17.6%	34.2%
	Upper	45	75.0%	\$8,648	82.0%	45.2%	28	75.7%	50.7%	\$5,046	83.0%	57.1%	17	73.9%	54.9%	\$3,602	80.7%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$10,542	100.0%	100.0%	37	100.0%	100.0%	\$6,079	100.0%	100.0%	23	100.0%	100.0%	\$4,463	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.4%	0	0.0%	2.5%	\$0	0.0%	1.3%	0	0.0%	1.3%	\$0	0.0%	0.6%
	Moderate	8	13.3%	\$829	9.8%	12.2%	3	10.0%	13.4%	\$282	6.7%	9.9%	5	16.7%	10.2%	\$547	12.8%	7.9%
	Middle	18	30.0%	\$2,096	24.8%	41.3%	4	13.3%	35.7%	\$459	11.0%	34.8%	14	46.7%	36.8%	\$1,637	38.2%	33.4%
	Upper	34	56.7%	\$5,543	65.5%	45.2%	23	76.7%	48.4%	\$3,443	82.3%	53.9%	11	36.7%	51.8%	\$2,100	49.0%	58.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	60	100.0%	\$8,468	100.0%	100.0%	30	100.0%	100.0%	\$4,184	100.0%	100.0%	30	100.0%	100.0%	\$4,284	100.0%	100.0%
HOME IMPROVEMENT	Low	2	5.0%	\$14	2.8%	1.4%	0	0.0%	1.8%	\$0	0.0%	1.4%	2	10.0%	3.2%	\$14	4.1%	1.0%
	Moderate	9	22.5%	\$105	20.7%	12.2%	5	25.0%	11.0%	\$61	37.4%	6.6%	4	20.0%	10.6%	\$44	12.8%	4.9%
	Middle	12	30.0%	\$119	23.4%	41.3%	5	25.0%	44.2%	\$22	13.5%	46.9%	7	35.0%	44.2%	\$97	28.1%	42.2%
	Upper	17	42.5%	\$270	53.1%	45.2%	10	50.0%	42.9%	\$80	49.1%	45.1%	7	35.0%	41.9%	\$190	55.1%	51.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$508	100.0%	100.0%	20	100.0%	100.0%	\$163	100.0%	100.0%	20	100.0%	100.0%	\$345	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	0.4%
	Moderate	0	0.0%	\$0	0.0%	33.0%	0	0.0%	19.0%	\$0	0.0%	16.2%	0	0.0%	41.7%	\$0	0.0%	56.2%
	Middle	0	0.0%	\$0	0.0%	15.4%	0	0.0%	28.6%	\$0	0.0%	10.7%	0	0.0%	22.2%	\$0	0.0%	11.7%
	Upper	0	0.0%	\$0	0.0%	50.5%	0	0.0%	52.4%	\$0	0.0%	73.1%	0	0.0%	33.3%	\$0	0.0%	31.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	3	1.9%	\$80	0.4%	1.4%	1	1.1%	1.6%	\$66	0.6%	0.8%	2	2.7%	1.2%	\$14	0.2%	0.6%
	Moderate	19	11.9%	\$1,118	5.7%	12.2%	9	10.3%	11.0%	\$451	4.3%	8.1%	10	13.7%	8.9%	\$667	7.3%	9.0%
	Middle	42	26.3%	\$3,859	19.8%	41.3%	16	18.4%	37.8%	\$1,340	12.9%	34.6%	26	35.6%	37.2%	\$2,519	27.7%	32.8%
	Upper	96	60.0%	\$14,461	74.1%	45.2%	61	70.1%	49.5%	\$8,569	82.2%	56.5%	35	47.9%	52.8%	\$5,892	64.8%	57.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	160	100.0%	\$19,518	100.0%	100.0%	87	100.0%	100.0%	\$10,426	100.0%	100.0%	73	100.0%	100.0%	\$9,092	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	4	2.1%	\$12	0.3%	2.2%	3	7.1%	2.4%	\$6	0.3%	2.1%	1	0.7%	1.5%	\$6	0.4%	0.7%
	Moderate	63	32.6%	\$1,439	36.7%	18.2%	26	61.9%	20.4%	\$1,091	47.6%	18.4%	37	24.5%	18.6%	\$348	21.3%	21.7%
	Middle	50	25.9%	\$542	13.8%	30.5%	7	16.7%	28.3%	\$109	4.8%	25.5%	43	28.5%	28.4%	\$433	26.5%	21.2%
	Upper	76	39.4%	\$1,932	49.2%	48.8%	6	14.3%	47.3%	\$1,084	47.3%	53.4%	70	46.4%	50.4%	\$848	51.9%	56.0%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.1%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	0.5%	0	0.0%	1.1%	\$0	0.0%	0.4%
Total	193	100.0%	\$3,925	100.0%	100.0%	42	100.0%	100.0%	\$2,290	100.0%	100.0%	151	100.0%	100.0%	\$1,635	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	5.2%	0	0.0%	3.3%	\$0	0.0%	25.7%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	57.1%	0	0.0%	73.3%	\$0	0.0%	61.0%	0	0.0%	69.2%	\$0	0.0%	72.3%
	Upper	0	0.0%	\$0	0.0%	37.7%	0	0.0%	23.3%	\$0	0.0%	13.3%	0	0.0%	30.8%	\$0	0.0%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Johnson City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	3	5.0%	\$215	2.0%	18.1%	2	5.4%	5.8%	\$139	2.3%	2.6%	1	4.3%	4.6%	\$76	1.7%	2.1%
	Moderate	7	11.7%	\$849	8.1%	16.7%	4	10.8%	15.7%	\$480	7.9%	10.0%	3	13.0%	16.7%	\$369	8.3%	10.7%
	Middle	21	35.0%	\$2,810	26.7%	19.4%	12	32.4%	19.2%	\$1,556	25.6%	16.0%	9	39.1%	18.3%	\$1,254	28.1%	15.1%
	Upper	29	48.3%	\$6,668	63.3%	45.9%	19	51.4%	43.9%	\$3,904	64.2%	57.7%	10	43.5%	44.4%	\$2,764	61.9%	57.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	15.4%	\$0	0.0%	13.7%	0	0.0%	16.0%	\$0	0.0%	14.5%
	Total	60	100.0%	\$10,542	100.0%	100.0%	37	100.0%	100.0%	\$6,079	100.0%	100.0%	23	100.0%	100.0%	\$4,463	100.0%	100.0%
REFINANCE	Low	3	5.0%	\$223	2.6%	18.1%	2	6.7%	6.6%	\$154	3.7%	3.2%	1	3.3%	4.4%	\$69	1.6%	2.3%
	Moderate	9	15.0%	\$909	10.7%	16.7%	5	16.7%	14.8%	\$543	13.0%	10.4%	4	13.3%	12.7%	\$366	8.5%	7.3%
	Middle	10	16.7%	\$1,036	12.2%	19.4%	3	10.0%	17.5%	\$274	6.5%	14.2%	7	23.3%	19.5%	\$762	17.8%	15.1%
	Upper	36	60.0%	\$5,919	69.9%	45.9%	20	66.7%	41.3%	\$3,213	76.8%	51.5%	16	53.3%	38.1%	\$2,706	63.2%	48.2%
	Unknown	2	3.3%	\$381	4.5%	0.0%	0	0.0%	19.7%	\$0	0.0%	20.6%	2	6.7%	25.3%	\$381	8.9%	27.1%
	Total	60	100.0%	\$8,468	100.0%	100.0%	30	100.0%	100.0%	\$4,184	100.0%	100.0%	30	100.0%	100.0%	\$4,284	100.0%	100.0%
HOME IMPROVEMENT	Low	10	25.0%	\$35	6.9%	18.1%	8	40.0%	9.8%	\$25	15.3%	3.4%	2	10.0%	12.9%	\$10	2.9%	7.0%
	Moderate	11	27.5%	\$53	10.4%	16.7%	7	35.0%	22.1%	\$31	19.0%	12.7%	4	20.0%	17.1%	\$22	6.4%	10.3%
	Middle	3	7.5%	\$15	3.0%	19.4%	0	0.0%	26.4%	\$0	0.0%	29.4%	3	15.0%	25.8%	\$15	4.3%	20.7%
	Upper	14	35.0%	\$393	77.4%	45.9%	3	15.0%	38.0%	\$95	58.3%	50.6%	11	55.0%	40.1%	\$298	86.4%	58.7%
	Unknown	2	5.0%	\$12	2.4%	0.0%	2	10.0%	3.7%	\$12	7.4%	3.8%	0	0.0%	4.1%	\$0	0.0%	3.3%
	Total	40	100.0%	\$508	100.0%	100.0%	20	100.0%	100.0%	\$163	100.0%	100.0%	20	100.0%	100.0%	\$345	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	16	10.0%	\$473	2.4%	18.1%	12	13.8%	6.3%	\$318	3.1%	2.7%	4	5.5%	5.0%	\$155	1.7%	2.2%
	Moderate	27	16.9%	\$1,811	9.3%	16.7%	16	18.4%	15.7%	\$1,054	10.1%	9.8%	11	15.1%	15.2%	\$757	8.3%	9.0%
	Middle	34	21.3%	\$3,861	19.8%	19.4%	15	17.2%	18.9%	\$1,830	17.6%	15.2%	19	26.0%	19.0%	\$2,031	22.3%	14.3%
	Upper	79	49.4%	\$12,980	66.5%	45.9%	42	48.3%	42.4%	\$7,212	69.2%	53.4%	37	50.7%	41.5%	\$5,768	63.4%	51.2%
	Unknown	4	2.5%	\$393	2.0%	0.0%	2	2.3%	16.8%	\$12	0.1%	19.0%	2	2.7%	19.3%	\$381	4.2%	23.4%
	Total	160	100.0%	\$19,518	100.0%	100.0%	87	100.0%	100.0%	\$10,426	100.0%	100.0%	73	100.0%	100.0%	\$9,092	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	123	63.7%	\$1,003	25.6%	92.5%	29	69.0%	46.2%	\$216	9.4%	41.8%	94	62.3%	49.2%	\$787	48.1%	45.1%
	Over \$1 Million	68	35.2%	\$2,588	65.9%	6.9%	11	26.2%					57	37.7%				
	Total Rev. available	191	98.9%	\$3,591	91.5%	99.4%	40	95.2%					151	100.0%				
	Rev. Not Known	2	1.0%	\$334	8.5%	0.6%	2	4.8%					0	0.0%				
	Total	193	100.0%	\$3,925	100.0%	100.0%	42	100.0%					151	100.0%				
Small Business Loan Size	\$100,000 or Less	188	97.4%	\$1,741	44.4%		38	90.5%	88.7%	\$356	15.5%	28.6%	150	99.3%	88.3%	\$1,385	84.7%	29.1%
	\$100,001 - \$250,000	3	1.6%	\$584	14.9%		2	4.8%	6.9%	\$334	14.6%	24.8%	1	0.7%	6.1%	\$250	15.3%	21.1%
	\$250,001 - \$1 Million	2	1.0%	\$1,600	40.8%		2	4.8%	4.4%	\$1,600	69.9%	46.6%	0	0.0%	5.5%	\$0	0.0%	49.8%
	Total	193	100.0%	\$3,925	100.0%		42	100.0%	100.0%	\$2,290	100.0%	100.0%	151	100.0%	100.0%	\$1,635	100.0%	100.0%
	Total	193	100.0%	\$3,925	100.0%		42	100.0%	100.0%	\$2,290	100.0%	100.0%	151	100.0%	100.0%	\$1,635	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.4%	0	0.0%	80.0%	\$0	0.0%	96.0%	0	0.0%	76.9%	\$0	0.0%	86.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%		0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	90.0%	\$0	0.0%	42.5%	0	0.0%	92.3%	\$0	0.0%	64.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.3%	\$0	0.0%	5.9%	0	0.0%	5.1%	\$0	0.0%	18.4%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.7%	\$0	0.0%	51.6%	0	0.0%	2.6%	\$0	0.0%	17.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Kingsport

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Dollar			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Moderate	2	5.0%	\$158	2.7%	18.8%	1	4.5%	15.8%	\$48	1.5%	12.2%	1	5.6%	14.9%	\$110	4.1%	11.9%
	Middle	15	37.5%	\$2,061	34.9%	50.4%	8	36.4%	44.9%	\$942	29.4%	39.2%	7	38.9%	45.1%	\$1,119	41.4%	40.9%
	Upper	23	57.5%	\$3,689	62.4%	29.8%	13	59.1%	38.6%	\$2,215	69.1%	48.1%	10	55.6%	39.0%	\$1,474	54.5%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	40	100.0%	\$5,908	100.0%	100.0%	22	100.0%	100.0%	\$3,205	100.0%	100.0%	18	100.0%	100.0%	\$2,703	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.1%	\$0	0.0%	0.8%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	11	22.0%	\$779	11.9%	18.8%	3	13.6%	16.7%	\$183	6.2%	13.0%	8	28.6%	16.1%	\$596	16.6%	12.3%
	Middle	14	28.0%	\$1,611	24.5%	50.4%	8	36.4%	47.6%	\$918	30.9%	42.4%	6	21.4%	44.9%	\$693	19.3%	41.0%
	Upper	25	50.0%	\$4,174	63.6%	29.8%	11	50.0%	34.6%	\$1,869	62.9%	43.8%	14	50.0%	38.1%	\$2,305	64.1%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	50	100.0%	\$6,564	100.0%	100.0%	22	100.0%	100.0%	\$2,970	100.0%	100.0%	28	100.0%	100.0%	\$3,594	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	1.4%	\$0	0.0%	0.5%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Moderate	4	36.4%	\$29	15.3%	18.8%	3	75.0%	19.7%	\$24	82.8%	12.9%	1	14.3%	18.7%	\$5	3.1%	12.1%
	Middle	4	36.4%	\$95	50.3%	50.4%	0	0.0%	48.6%	\$0	0.0%	48.2%	4	57.1%	48.7%	\$95	59.4%	42.6%
	Upper	3	27.3%	\$65	34.4%	29.8%	1	25.0%	30.3%	\$5	17.2%	38.4%	2	28.6%	32.0%	\$60	37.5%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$189	100.0%	100.0%	4	100.0%	100.0%	\$29	100.0%	100.0%	7	100.0%	100.0%	\$160	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	3.9%	0	0.0%	8.3%	\$0	0.0%	4.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.4%	0	0.0%	41.7%	\$0	0.0%	26.2%	0	0.0%	14.3%	\$0	0.0%	38.7%
	Middle	0	0.0%	\$0	0.0%	51.1%	0	0.0%	25.0%	\$0	0.0%	29.9%	0	0.0%	74.3%	\$0	0.0%	57.5%
	Upper	0	0.0%	\$0	0.0%	22.6%	0	0.0%	25.0%	\$0	0.0%	39.7%	0	0.0%	11.4%	\$0	0.0%	3.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	1.0%	0	0.0%	0.9%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	0.5%
	Moderate	17	16.8%	\$966	7.6%	18.8%	7	14.6%	16.5%	\$255	4.1%	12.9%	10	18.9%	15.6%	\$711	11.0%	13.2%
	Middle	33	32.7%	\$3,767	29.8%	50.4%	16	33.3%	46.1%	\$1,860	30.0%	40.4%	17	32.1%	45.5%	\$1,907	29.5%	41.7%
	Upper	51	50.5%	\$7,928	62.6%	29.8%	25	52.1%	36.5%	\$4,089	65.9%	46.0%	26	49.1%	38.0%	\$3,839	59.5%	44.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	101	100.0%	\$12,661	100.0%	100.0%	48	100.0%	100.0%	\$6,204	100.0%	100.0%	53	100.0%	100.0%	\$6,457	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	2.2%	0	0.0%	1.3%	\$0	0.0%	1.7%	0	0.0%	1.3%	\$0	0.0%	2.6%
	Moderate	24	18.9%	\$581	16.9%	17.9%	10	45.5%	14.8%	\$10	0.8%	15.2%	14	13.3%	15.0%	\$571	26.8%	13.2%
	Middle	42	33.1%	\$908	26.3%	51.4%	4	18.2%	53.5%	\$196	14.9%	54.1%	38	36.2%	51.9%	\$712	33.4%	58.5%
	Upper	61	48.0%	\$1,957	56.8%	28.5%	8	36.4%	28.5%	\$1,110	84.3%	28.4%	53	50.5%	30.6%	\$847	39.8%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.5%	
Total	127	100.0%	\$3,446	100.0%	100.0%	22	100.0%	100.0%	\$1,316	100.0%	100.0%	105	100.0%	100.0%	\$2,130	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	27.1%	\$0	0.0%	35.7%	0	0.0%	14.3%	\$0	0.0%	15.2%
	Middle	0	0.0%	\$0	0.0%	54.7%	0	0.0%	60.4%	\$0	0.0%	53.2%	0	0.0%	59.2%	\$0	0.0%	72.6%
	Upper	0	0.0%	\$0	0.0%	23.5%	0	0.0%	12.5%	\$0	0.0%	11.1%	0	0.0%	26.5%	\$0	0.0%	12.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Kingsport

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	4	10.0%	\$277	4.7%	21.2%	3	13.6%	6.7%	\$182	5.7%	3.3%	1	5.6%	6.9%	\$95	3.5%	3.5%	
	Moderate	7	17.5%	\$721	12.2%	17.3%	5	22.7%	20.8%	\$518	16.2%	14.2%	2	11.1%	21.3%	\$203	7.5%	14.5%	
	Middle	10	25.0%	\$1,515	25.6%	20.5%	5	22.7%	22.7%	\$623	19.4%	20.2%	5	27.8%	23.0%	\$892	33.0%	20.4%	
	Upper	19	47.5%	\$3,395	57.5%	41.0%	9	40.9%	35.4%	\$1,882	58.7%	48.4%	10	55.6%	34.2%	\$1,513	56.0%	48.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.4%	\$0	0.0%	14.0%	0	0.0%	14.6%	\$0	0.0%	13.6%	
	Total	40	100.0%	\$5,908	100.0%	100.0%	22	100.0%	100.0%	\$3,205	100.0%	100.0%	18	100.0%	100.0%	\$2,703	100.0%	100.0%	
REFINANCE	Low	2	4.0%	\$206	3.1%	21.2%	2	9.1%	9.8%	\$206	6.9%	5.0%	0	0.0%	7.2%	\$0	0.0%	3.4%	
	Moderate	8	16.0%	\$803	12.2%	17.3%	4	18.2%	16.5%	\$383	12.9%	10.9%	4	14.3%	14.4%	\$420	11.7%	8.7%	
	Middle	11	22.0%	\$950	14.5%	20.5%	5	22.7%	19.7%	\$384	12.9%	16.0%	6	21.4%	20.7%	\$566	15.7%	15.9%	
	Upper	26	52.0%	\$4,214	64.2%	41.0%	10	45.5%	35.3%	\$1,916	64.5%	48.4%	16	57.1%	37.6%	\$2,298	63.9%	50.6%	
	Unknown	3	6.0%	\$391	6.0%	0.0%	1	4.5%	18.7%	\$81	2.7%	19.6%	2	7.1%	20.1%	\$310	8.6%	21.4%	
	Total	50	100.0%	\$6,564	100.0%	100.0%	22	100.0%	100.0%	\$2,970	100.0%	100.0%	28	100.0%	100.0%	\$3,594	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	9.1%	\$5	2.6%	21.2%	0	0.0%	14.2%	\$0	0.0%	5.4%	1	14.3%	11.1%	\$5	3.1%	4.9%	
	Moderate	3	27.3%	\$18	9.5%	17.3%	2	50.0%	19.4%	\$13	44.8%	13.3%	1	14.3%	19.2%	\$5	3.1%	14.3%	
	Middle	2	18.2%	\$16	8.5%	20.5%	2	50.0%	26.7%	\$16	55.2%	27.3%	0	0.0%	27.6%	\$0	0.0%	23.4%	
	Upper	5	45.5%	\$150	79.4%	41.0%	0	0.0%	36.7%	\$0	0.0%	51.7%	5	71.4%	39.0%	\$150	93.8%	52.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.1%	\$0	0.0%	2.2%	0	0.0%	3.1%	\$0	0.0%	4.8%	
	Total	11	100.0%	\$189	100.0%	100.0%	4	100.0%	100.0%	\$29	100.0%	100.0%	7	100.0%	100.0%	\$160	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	7	6.9%	\$488	3.9%	21.2%	5	10.4%	8.4%	\$388	6.3%	3.9%	2	3.8%	7.3%	\$100	1.5%	3.4%	
	Moderate	18	17.8%	\$1,542	12.2%	17.3%	11	22.9%	19.1%	\$914	14.7%	12.6%	7	13.2%	18.5%	\$628	9.7%	11.8%	
	Middle	23	22.8%	\$2,481	19.6%	20.5%	12	25.0%	21.9%	\$1,023	16.5%	18.5%	11	20.8%	22.3%	\$1,458	22.6%	18.0%	
	Upper	50	49.5%	\$7,759	61.3%	41.0%	19	39.6%	35.3%	\$3,798	61.2%	47.1%	31	58.5%	35.6%	\$3,961	61.3%	47.0%	
	Unknown	3	3.0%	\$391	3.1%	0.0%	1	2.1%	15.2%	\$81	1.3%	17.9%	2	3.8%	16.3%	\$310	4.8%	19.8%	
	Total	101	100.0%	\$12,661	100.0%	100.0%	48	100.0%	100.0%	\$6,204	100.0%	100.0%	53	100.0%	100.0%	\$6,457	100.0%	100.0%	
Small Business	Revenue	Total Businesses																	
		\$1 Million or Less	89	70.1%	\$1,218	35.3%	92.8%	17	77.3%	46.3%	\$740	56.2%	43.6%	72	68.6%	49.6%	\$478	22.4%	47.0%
		Over \$1 Million	38	29.9%	\$2,228	64.7%	6.5%	5	22.7%					33	31.4%				
		Total Rev. available	127	100.0%	\$3,446	100.0%	99.3%	22	100.0%					105	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%					0	0.0%				
	Total	127	100.0%	\$3,446	100.0%	100.0%	22	100.0%					105	100.0%					
	Loan Size	\$100,000 or Less	120	94.5%	\$818	23.7%		18	81.8%	89.1%	\$104	7.9%	30.1%	102	97.1%	87.9%	\$714	33.5%	27.2%
		\$100,001 - \$250,000	2	1.6%	\$276	8.0%		2	9.1%	6.2%	\$276	21.0%	21.9%	0	0.0%	6.8%	\$0	0.0%	21.8%
		\$250,001 - \$1 Million	5	3.9%	\$2,352	68.3%		2	9.1%	4.7%	\$936	71.1%	48.0%	3	2.9%	5.4%	\$1,416	66.5%	51.0%
		Total	127	100.0%	\$3,446	100.0%		22	100.0%	100.0%	\$1,316	100.0%	100.0%	105	100.0%	100.0%	\$2,130	100.0%	100.0%
Total		127	100.0%	\$3,446	100.0%		22	100.0%	100.0%	\$1,316	100.0%	100.0%	105	100.0%	100.0%	\$2,130	100.0%	100.0%	
Small Farm	Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	81.3%	\$0	0.0%	95.7%	0	0.0%	79.6%	\$0	0.0%	66.8%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	81.3%	\$0	0.0%	30.4%	0	0.0%	87.8%	\$0	0.0%	33.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.7%	\$0	0.0%	58.3%	0	0.0%	10.2%	\$0	0.0%	45.1%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	11.3%	0	0.0%	2.0%	\$0	0.0%	21.9%	
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Knoxville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg	Bank		Agg			
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	7	1.3%	\$620	0.6%	2.0%	3	1.2%	1.3%	\$249	0.5%	0.9%	4	1.4%	1.2%	\$371	0.6%	0.7%
	Moderate	39	7.3%	\$4,106	3.7%	12.8%	22	8.8%	9.7%	\$1,885	3.6%	6.4%	17	6.0%	10.1%	\$2,221	3.7%	6.9%
	Middle	214	40.0%	\$33,364	29.7%	52.1%	93	37.1%	50.2%	\$14,792	28.0%	42.6%	121	42.6%	51.5%	\$18,572	31.2%	44.2%
	Upper	275	51.4%	\$74,243	66.1%	33.1%	133	53.0%	38.7%	\$35,833	67.9%	50.2%	142	50.0%	37.2%	\$38,410	64.5%	48.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	535	100.0%	\$112,333	100.0%	100.0%	251	100.0%	100.0%	\$52,759	100.0%	100.0%	284	100.0%	100.0%	\$59,574	100.0%	100.0%
REFINANCE	Low	8	1.6%	\$558	0.7%	2.0%	5	2.1%	1.7%	\$444	1.3%	0.9%	3	1.1%	1.2%	\$114	0.2%	0.6%
	Moderate	39	7.6%	\$3,443	4.1%	12.8%	24	10.1%	10.7%	\$2,180	6.2%	7.2%	15	5.5%	9.7%	\$1,263	2.6%	6.8%
	Middle	240	47.1%	\$31,381	37.5%	52.1%	120	50.6%	50.7%	\$14,856	42.2%	44.3%	120	44.0%	49.0%	\$16,525	34.1%	42.4%
	Upper	223	43.7%	\$48,208	57.7%	33.1%	88	37.1%	36.8%	\$17,699	50.3%	47.5%	135	49.5%	40.0%	\$30,509	63.0%	50.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	510	100.0%	\$83,590	100.0%	100.0%	237	100.0%	100.0%	\$35,179	100.0%	100.0%	273	100.0%	100.0%	\$48,411	100.0%	100.0%
HOME IMPROVEMENT	Low	6	2.1%	\$68	1.4%	2.0%	0	0.0%	1.8%	\$0	0.0%	0.7%	6	3.6%	1.7%	\$68	2.8%	1.0%
	Moderate	77	27.4%	\$578	12.0%	12.8%	32	28.6%	13.4%	\$174	7.4%	6.1%	45	26.6%	15.2%	\$404	16.3%	8.5%
	Middle	125	44.5%	\$1,819	37.8%	52.1%	49	43.8%	49.4%	\$795	33.9%	42.4%	76	45.0%	51.2%	\$1,024	41.4%	45.2%
	Upper	73	26.0%	\$2,351	48.8%	33.1%	31	27.7%	35.3%	\$1,376	58.7%	50.9%	42	24.9%	31.9%	\$975	39.5%	45.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	281	100.0%	\$4,816	100.0%	100.0%	112	100.0%	100.0%	\$2,345	100.0%	100.0%	169	100.0%	100.0%	\$2,471	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	20.1%	0	0.0%	15.2%	\$0	0.0%	18.0%	0	0.0%	14.9%	\$0	0.0%	12.6%
	Moderate	0	0.0%	\$0	0.0%	24.7%	0	0.0%	30.3%	\$0	0.0%	29.2%	0	0.0%	23.4%	\$0	0.0%	13.7%
	Middle	0	0.0%	\$0	0.0%	36.4%	0	0.0%	47.0%	\$0	0.0%	51.4%	0	0.0%	45.7%	\$0	0.0%	39.2%
	Upper	0	0.0%	\$0	0.0%	18.3%	0	0.0%	7.6%	\$0	0.0%	1.5%	0	0.0%	16.0%	\$0	0.0%	34.6%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	1.6%	\$1,246	0.6%	2.0%	8	1.3%	1.6%	\$693	0.8%	1.6%	13	1.8%	1.3%	\$553	0.5%	1.4%
	Moderate	155	11.7%	\$8,127	4.0%	12.8%	78	13.0%	10.3%	\$4,239	4.7%	7.6%	77	10.6%	10.3%	\$3,888	3.5%	7.3%
	Middle	579	43.7%	\$66,564	33.2%	52.1%	262	43.7%	50.3%	\$30,443	33.7%	43.5%	317	43.7%	50.5%	\$36,121	32.7%	43.3%
	Upper	571	43.1%	\$124,802	62.2%	33.1%	252	42.0%	37.8%	\$54,908	60.8%	47.2%	319	43.9%	37.9%	\$69,894	63.3%	47.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,326	100.0%	\$200,739	100.0%	100.0%	600	100.0%	100.0%	\$90,283	100.0%	100.0%	726	100.0%	100.0%	\$110,456	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	46	5.0%	\$1,669	3.6%	3.9%	22	7.1%	4.1%	\$1,365	6.3%	4.9%	24	3.9%	3.9%	\$304	1.2%	4.9%
	Moderate	262	28.2%	\$12,267	26.5%	16.6%	105	33.7%	16.5%	\$3,638	16.8%	16.8%	157	25.5%	16.1%	\$8,629	35.2%	18.1%
	Middle	279	30.1%	\$15,264	33.0%	42.9%	80	25.6%	38.7%	\$7,469	34.4%	37.9%	199	32.3%	39.8%	\$7,795	31.8%	37.1%
	Upper	339	36.5%	\$16,997	36.8%	36.1%	104	33.3%	38.6%	\$9,191	42.4%	39.1%	235	38.1%	38.4%	\$7,806	31.8%	39.1%
	Unknown	2	0.2%	\$35	0.1%	0.7%	1	0.3%	0.4%	\$25	0.1%	0.9%	1	0.2%	0.4%	\$10	0.0%	0.4%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	0.4%	0	0.0%	1.5%	\$0	0.0%	0.4%
Total	928	100.0%	\$46,232	100.0%	100.0%	312	100.0%	100.0%	\$21,688	100.0%	100.0%	616	100.0%	100.0%	\$24,544	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.9%	0	0.0%	14.3%	\$0	0.0%	20.7%	0	0.0%	11.6%	\$0	0.0%	22.0%
	Middle	0	0.0%	\$0	0.0%	63.6%	0	0.0%	66.1%	\$0	0.0%	59.4%	0	0.0%	65.1%	\$0	0.0%	73.4%
	Upper	0	0.0%	\$0	0.0%	23.4%	0	0.0%	19.6%	\$0	0.0%	19.9%	0	0.0%	23.3%	\$0	0.0%	4.6%
	Unknown	0	0.0%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Knoxville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count	Dollar		Count	Dollar		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
						#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	39	7.3%	\$3,204	2.9%	19.0%	19	7.6%	7.0%	\$1,513	2.9%	3.3%	20	7.0%	7.3%	\$1,691	2.8%	3.7%	
	Moderate	110	20.6%	\$14,023	12.5%	16.1%	52	20.7%	18.0%	\$6,178	11.7%	12.1%	58	20.4%	18.9%	\$7,845	13.2%	13.1%	
	Middle	104	19.4%	\$15,457	13.8%	20.9%	45	17.9%	19.8%	\$6,728	12.8%	17.0%	59	20.8%	19.5%	\$8,729	14.7%	17.5%	
	Upper	281	52.5%	\$79,644	70.9%	43.9%	135	53.8%	35.7%	\$38,340	72.7%	50.1%	146	51.4%	34.7%	\$41,304	69.3%	47.9%	
	Unknown	1	0.2%	\$5	0.0%	0.0%	0	0.0%	19.6%	\$0	0.0%	17.5%	1	0.4%	19.7%	\$5	0.0%	17.8%	
	Total	535	100.0%	\$112,333	100.0%	100.0%	251	100.0%	100.0%	\$52,759	100.0%	100.0%	284	100.0%	100.0%	\$59,574	100.0%	100.0%	
REFINANCE	Low	46	9.0%	\$3,703	4.4%	19.0%	30	12.7%	7.6%	\$2,086	5.9%	3.9%	16	5.9%	6.2%	\$1,617	3.3%	3.2%	
	Moderate	94	18.4%	\$9,422	11.3%	16.1%	52	21.9%	15.9%	\$5,269	15.0%	10.7%	42	15.4%	13.8%	\$4,153	8.6%	9.0%	
	Middle	88	17.3%	\$11,093	13.3%	20.9%	41	17.3%	19.5%	\$5,049	14.4%	16.5%	47	17.2%	18.5%	\$6,044	12.5%	15.4%	
	Upper	256	50.2%	\$55,335	66.2%	43.9%	104	43.9%	36.9%	\$21,222	60.3%	49.0%	152	55.7%	36.3%	\$34,113	70.5%	47.0%	
	Unknown	26	5.1%	\$4,037	4.8%	0.0%	10	4.2%	20.1%	\$1,553	4.4%	19.9%	16	5.9%	25.2%	\$2,484	5.1%	25.5%	
	Total	510	100.0%	\$83,590	100.0%	100.0%	237	100.0%	100.0%	\$35,179	100.0%	100.0%	273	100.0%	100.0%	\$48,411	100.0%	100.0%	
HOME IMPROVEMENT	Low	59	21.0%	\$178	3.7%	19.0%	28	25.0%	14.5%	\$76	3.2%	4.5%	31	18.3%	11.7%	\$102	4.1%	3.7%	
	Moderate	72	25.6%	\$425	8.8%	16.1%	37	33.0%	18.0%	\$192	8.2%	10.8%	35	20.7%	18.4%	\$233	9.4%	11.9%	
	Middle	41	14.6%	\$402	8.3%	20.9%	13	11.6%	23.1%	\$119	5.1%	18.9%	28	16.6%	23.1%	\$283	11.5%	21.9%	
	Upper	104	37.0%	\$3,779	78.5%	43.9%	32	28.6%	38.1%	\$1,943	82.9%	57.8%	72	42.6%	39.6%	\$1,836	74.3%	57.2%	
	Unknown	5	1.8%	\$32	0.7%	0.0%	2	1.8%	6.4%	\$15	0.6%	8.0%	3	1.8%	7.3%	\$17	0.7%	5.4%	
	Total	281	100.0%	\$4,816	100.0%	100.0%	112	100.0%	100.0%	\$2,345	100.0%	100.0%	169	100.0%	100.0%	\$2,471	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	43.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	144	10.9%	\$7,085	3.5%	19.0%	77	12.8%	7.6%	\$3,675	4.1%	3.4%	67	9.2%	7.0%	\$3,410	3.1%	3.3%	
	Moderate	276	20.8%	\$23,870	11.9%	16.1%	141	23.5%	17.2%	\$11,639	12.9%	11.1%	135	18.6%	16.9%	\$12,231	11.1%	10.8%	
	Middle	233	17.6%	\$26,952	13.4%	20.9%	99	16.5%	19.8%	\$11,896	13.2%	16.1%	134	18.5%	19.2%	\$15,056	13.6%	15.7%	
	Upper	641	48.3%	\$138,758	69.1%	43.9%	271	45.2%	36.1%	\$61,505	68.1%	47.7%	370	51.0%	35.4%	\$77,253	69.9%	44.7%	
	Unknown	32	2.4%	\$4,074	2.0%	0.0%	12	2.0%	19.2%	\$1,568	1.7%	21.7%	20	2.8%	21.5%	\$2,506	2.3%	25.5%	
	Total	1,326	100.0%	\$200,739	100.0%	100.0%	600	100.0%	100.0%	\$90,283	100.0%	100.0%	726	100.0%	100.0%	\$110,456	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	654	70.5%	\$9,066	19.6%	91.4%	189	60.6%	45.3%	\$4,012	18.5%	32.0%	465	75.5%	50.6%	\$5,054	20.6%	36.0%	
	Over \$1 Million	236	25.4%	\$27,870	60.3%	8.2%	111	35.6%				125	20.3%						
	Total Rev. available	890	95.9%	\$36,936	79.9%	99.6%	300	96.2%				590	95.8%						
	Rev. Not Known	38	4.1%	\$9,296	20.1%	0.4%	12	3.8%				26	4.2%						
	Total	928	100.0%	\$46,232	100.0%	100.0%	312	100.0%				616	100.0%						
Small Business Loan Size	\$100,000 or Less	836	90.1%	\$8,852	19.1%		265	84.9%	88.4%	\$3,204	14.8%	22.3%	571	92.7%	89.4%	\$5,648	23.0%	24.1%	
	\$100,001 - \$250,000	39	4.2%	\$6,996	15.1%		19	6.1%	5.3%	\$3,148	14.5%	17.4%	20	3.2%	4.7%	\$3,848	15.7%	15.7%	
	\$250,001 - \$1 Million	53	5.7%	\$30,384	65.7%		28	9.0%	6.2%	\$15,336	70.7%	60.3%	25	4.1%	5.9%	\$15,048	61.3%	60.2%	
	Total	928	100.0%	\$46,232	100.0%		312	100.0%	100.0%	\$21,688	100.0%	100.0%	616	100.0%	100.0%	\$24,544	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.8%	0	0.0%	26.8%	\$0	0.0%	25.3%	0	0.0%	39.5%	\$0	0.0%	61.0%
Over \$1 Million		0	0.0%	\$0	0.0%	1.2%	0	0.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	78.6%	\$0	0.0%	20.0%	0	0.0%	83.7%	\$0	0.0%	22.7%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	16.1%	\$0	0.0%	46.6%	0	0.0%	11.6%	\$0	0.0%	45.3%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.4%	\$0	0.0%	33.4%	0	0.0%	4.7%	\$0	0.0%	32.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Morristown

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	11.0%	\$0	0.0%	7.5%	0	0.0%	12.7%	\$0	0.0%	9.1%
	Middle	6	50.0%	\$785	36.0%	65.1%	5	71.4%	62.2%	\$660	48.3%	58.1%	1	20.0%	61.4%	\$125	15.4%	61.0%
	Upper	6	50.0%	\$1,395	64.0%	18.8%	2	28.6%	26.8%	\$706	51.7%	34.4%	4	80.0%	26.0%	\$689	84.6%	29.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	12	100.0%	\$2,180	100.0%	100.0%	7	100.0%	100.0%	\$1,366	100.0%	100.0%	5	100.0%	100.0%	\$814	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	16.0%	0	0.0%	11.5%	\$0	0.0%	9.4%	0	0.0%	13.1%	\$0	0.0%	9.4%
	Middle	15	75.0%	\$1,430	65.1%	65.1%	6	60.0%	64.3%	\$469	41.1%	71.6%	9	90.0%	65.5%	\$961	91.1%	65.7%
	Upper	5	25.0%	\$765	34.9%	18.8%	4	40.0%	24.2%	\$671	58.9%	19.0%	1	10.0%	21.4%	\$94	8.9%	24.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$2,195	100.0%	100.0%	10	100.0%	100.0%	\$1,140	100.0%	100.0%	10	100.0%	100.0%	\$1,055	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	20.0%	\$21	9.3%	16.0%	1	20.0%	15.1%	\$3	2.8%	7.8%	3	20.0%	18.5%	\$18	15.3%	12.0%
	Middle	14	70.0%	\$190	84.1%	65.1%	3	60.0%	66.3%	\$95	88.0%	77.9%	11	73.3%	65.2%	\$95	80.5%	74.2%
	Upper	2	10.0%	\$15	6.6%	18.8%	1	20.0%	18.6%	\$10	9.3%	14.3%	1	6.7%	16.3%	\$5	4.2%	13.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$226	100.0%	100.0%	5	100.0%	100.0%	\$108	100.0%	100.0%	15	100.0%	100.0%	\$118	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	41.3%	0	0.0%	33.3%	\$0	0.0%	8.7%	0	0.0%	30.8%	\$0	0.0%	22.0%
	Middle	0	0.0%	\$0	0.0%	49.0%	0	0.0%	50.0%	\$0	0.0%	89.7%	0	0.0%	46.2%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	9.7%	0	0.0%	16.7%	\$0	0.0%	1.6%	0	0.0%	23.1%	\$0	0.0%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	7.7%	\$21	0.5%	16.0%	1	4.5%	11.6%	\$3	0.1%	8.4%	3	10.0%	13.3%	\$18	0.9%	10.0%
	Middle	35	67.3%	\$2,405	52.3%	65.1%	14	63.6%	63.2%	\$1,224	46.8%	65.5%	21	70.0%	63.0%	\$1,181	59.4%	62.3%
	Upper	13	25.0%	\$2,175	47.3%	18.8%	7	31.8%	25.2%	\$1,387	53.1%	26.1%	6	20.0%	23.6%	\$788	39.7%	27.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	52	100.0%	\$4,601	100.0%	100.0%	22	100.0%	100.0%	\$2,614	100.0%	100.0%	30	100.0%	100.0%	\$1,987	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	38	27.5%	\$1,599	38.6%	25.7%	15	71.4%	28.5%	\$844	38.8%	41.7%	23	19.7%	23.7%	\$755	38.5%	40.6%
	Middle	73	52.9%	\$2,293	55.4%	60.0%	6	28.6%	55.0%	\$1,334	61.2%	50.7%	67	57.3%	57.4%	\$959	48.9%	47.6%
	Upper	27	19.6%	\$246	5.9%	14.3%	0	0.0%	14.4%	\$0	0.0%	6.9%	27	23.1%	16.8%	\$246	12.6%	11.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.6%	0	0.0%	2.1%	\$0	0.0%	0.6%
Total	138	100.0%	\$4,138	100.0%	100.0%	21	100.0%	100.0%	\$2,178	100.0%	100.0%	117	100.0%	100.0%	\$1,960	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	14.3%	\$0	0.0%	0.5%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	72.4%	0	0.0%	85.7%	\$0	0.0%	99.5%	0	0.0%	85.7%	\$0	0.0%	95.8%
	Upper	0	0.0%	\$0	0.0%	13.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	4.2%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Morristown

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	1	8.3%	\$52	2.4%	20.9%	1	14.3%	6.0%	\$52	3.8%	3.0%	0	0.0%	4.6%	\$0	0.0%	2.7%	
	Moderate	2	16.7%	\$273	12.5%	18.0%	0	0.0%	20.3%	\$0	0.0%	15.1%	2	40.0%	21.1%	\$273	33.5%	16.6%	
	Middle	3	25.0%	\$398	18.3%	21.5%	1	14.3%	19.9%	\$56	4.1%	17.0%	2	40.0%	22.2%	\$342	42.0%	21.1%	
	Upper	6	50.0%	\$1,457	66.8%	39.6%	5	71.4%	30.2%	\$1,258	92.1%	44.8%	1	20.0%	27.4%	\$199	24.4%	37.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.5%	\$0	0.0%	20.1%	0	0.0%	24.6%	\$0	0.0%	21.7%	
	Total	12	100.0%	\$2,180	100.0%	100.0%	7	100.0%	100.0%	\$1,366	100.0%	100.0%	5	100.0%	100.0%	\$814	100.0%	100.0%	
REFINANCE	Low	2	10.0%	\$204	9.3%	20.9%	1	10.0%	4.9%	\$101	8.9%	2.2%	1	10.0%	7.8%	\$103	9.8%	4.5%	
	Moderate	8	40.0%	\$618	28.2%	18.0%	5	50.0%	14.0%	\$434	38.1%	7.2%	3	30.0%	15.9%	\$184	17.4%	11.9%	
	Middle	3	15.0%	\$386	17.6%	21.5%	0	0.0%	20.3%	\$0	0.0%	12.9%	3	30.0%	20.1%	\$386	36.6%	16.7%	
	Upper	7	35.0%	\$987	45.0%	39.6%	4	40.0%	34.3%	\$605	53.1%	30.3%	3	30.0%	29.9%	\$382	36.2%	35.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	26.5%	\$0	0.0%	47.4%	0	0.0%	26.3%	\$0	0.0%	31.7%	
	Total	20	100.0%	\$2,195	100.0%	100.0%	10	100.0%	100.0%	\$1,140	100.0%	100.0%	10	100.0%	100.0%	\$1,055	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	5.0%	\$5	2.2%	20.9%	0	0.0%	12.8%	\$0	0.0%	7.4%	1	6.7%	10.9%	\$5	4.2%	4.2%	
	Moderate	6	30.0%	\$36	15.9%	18.0%	0	0.0%	23.3%	\$0	0.0%	17.9%	6	40.0%	30.4%	\$36	30.5%	22.6%	
	Middle	5	25.0%	\$25	11.1%	21.5%	2	40.0%	20.9%	\$13	12.0%	20.1%	3	20.0%	21.7%	\$12	10.2%	18.0%	
	Upper	8	40.0%	\$160	70.8%	39.6%	3	60.0%	36.0%	\$95	88.0%	47.7%	5	33.3%	31.5%	\$65	55.1%	54.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	7.0%	\$0	0.0%	6.9%	0	0.0%	5.4%	\$0	0.0%	0.6%	
	Total	20	100.0%	\$226	100.0%	100.0%	5	100.0%	100.0%	\$108	100.0%	100.0%	15	100.0%	100.0%	\$118	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	4	7.7%	\$261	5.7%	20.9%	2	9.1%	6.0%	\$153	5.9%	2.7%	2	6.7%	6.1%	\$108	5.4%	3.2%	
	Moderate	16	30.8%	\$927	20.1%	18.0%	5	22.7%	18.0%	\$434	16.6%	11.2%	11	36.7%	19.5%	\$493	24.8%	14.2%	
	Middle	11	21.2%	\$809	17.6%	21.5%	3	13.6%	20.0%	\$69	2.6%	14.8%	8	26.7%	21.2%	\$740	37.2%	18.3%	
	Upper	21	40.4%	\$2,604	56.6%	39.6%	12	54.5%	32.1%	\$1,958	74.9%	37.2%	9	30.0%	28.4%	\$646	32.5%	35.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.9%	\$0	0.0%	34.1%	0	0.0%	24.7%	\$0	0.0%	28.9%	
	Total	52	100.0%	\$4,601	100.0%	100.0%	22	100.0%	100.0%	\$2,614	100.0%	100.0%	30	100.0%	100.0%	\$1,987	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	90	65.2%	\$1,588	38.4%	91.6%	10	47.6%	39.5%	\$672	30.9%	32.7%	80	68.4%	50.2%	\$916	46.7%	42.2%	
	Over \$1 Million	47	34.1%	\$2,492	60.2%	8.1%	11	52.4%				36	30.8%						
	Total Rev. available	137	99.3%	\$4,080	98.6%	99.7%	21	100.0%				116	99.2%						
	Rev. Not Known	1	0.7%	\$58	1.4%	0.3%	0	0.0%				1	0.9%						
	Total	138	100.0%	\$4,138	100.0%	100.0%	21	100.0%				117	100.0%						
	Small Business Loan Size	\$100,000 or Less	129	93.5%	\$1,050	25.4%		16	76.2%	89.2%	\$159	7.3%	26.9%	113	96.6%	90.8%	\$891	45.5%	27.0%
		\$100,001 - \$250,000	2	1.4%	\$400	9.7%		0	0.0%	5.3%	\$0	0.0%	19.1%	2	1.7%	4.7%	\$400	20.4%	20.5%
		\$250,001 - \$1 Million	7	5.1%	\$2,688	65.0%		5	23.8%	5.5%	\$2,019	92.7%	54.0%	2	1.7%	4.4%	\$669	34.1%	52.6%
		Total	138	100.0%	\$4,138	100.0%		21	100.0%	100.0%	\$2,178	100.0%	100.0%	117	100.0%	100.0%	\$1,960	100.0%	100.0%
Small Farm Revenue		Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	42.9%	\$0	0.0%	50.1%	0	0.0%	42.9%	\$0	0.0%	72.9%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%						
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	71.4%	\$0	0.0%	3.3%	0	0.0%	85.7%	\$0	0.0%	41.1%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	28.6%	\$0	0.0%	96.7%	0	0.0%	14.3%	\$0	0.0%	58.9%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: TN Sevier

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	1.8%	\$102	1.1%	1.5%	0	0.0%	2.6%	\$0	0.0%	1.7%	1	3.4%	1.2%	\$102	2.1%	0.9%
	Middle	34	60.7%	\$5,109	56.0%	59.4%	15	55.6%	59.7%	\$2,233	51.6%	60.2%	19	65.5%	64.2%	\$2,876	60.0%	64.9%
	Upper	20	35.7%	\$3,764	41.3%	39.1%	12	44.4%	37.7%	\$2,093	48.4%	38.2%	8	27.6%	34.4%	\$1,671	34.9%	34.1%
	Unknown	1	1.8%	\$145	1.6%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	1	3.4%	0.1%	\$145	3.0%	0.1%
	<i>Total</i>	56	100.0%	\$9,120	100.0%	100.0%	27	100.0%	100.0%	\$4,326	100.0%	100.0%	29	100.0%	100.0%	\$4,794	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.3%	\$0	0.0%	0.1%	0	0.0%	0.6%	\$0	0.0%	0.5%
	Middle	41	62.1%	\$5,368	60.3%	59.4%	20	62.5%	63.8%	\$2,585	60.9%	64.7%	21	61.8%	62.8%	\$2,783	59.7%	66.1%
	Upper	25	37.9%	\$3,540	39.7%	39.1%	12	37.5%	35.7%	\$1,661	39.1%	35.0%	13	38.2%	36.5%	\$1,879	40.3%	33.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.2%	0	0.0%	0.1%	\$0	0.0%	0.1%
	<i>Total</i>	66	100.0%	\$8,908	100.0%	100.0%	32	100.0%	100.0%	\$4,246	100.0%	100.0%	34	100.0%	100.0%	\$4,662	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.5%	0	0.0%	0.9%	\$0	0.0%	0.0%	0	0.0%	1.9%	\$0	0.0%	3.3%
	Middle	15	88.2%	\$132	91.0%	59.4%	3	75.0%	64.2%	\$17	81.0%	68.2%	12	92.3%	61.7%	\$115	92.7%	63.2%
	Upper	2	11.8%	\$13	9.0%	39.1%	1	25.0%	34.9%	\$4	19.0%	31.7%	1	7.7%	36.4%	\$9	7.3%	33.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	17	100.0%	\$145	100.0%	100.0%	4	100.0%	100.0%	\$21	100.0%	100.0%	13	100.0%	100.0%	\$124	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.7%	0	0.0%	25.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	64.8%	0	0.0%	50.0%	\$0	0.0%	36.1%	0	0.0%	83.3%	\$0	0.0%	22.4%
	Upper	0	0.0%	\$0	0.0%	26.5%	0	0.0%	25.0%	\$0	0.0%	43.3%	0	0.0%	16.7%	\$0	0.0%	77.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	0.7%	\$102	0.6%	1.5%	0	0.0%	1.8%	\$0	0.0%	1.2%	1	1.3%	1.0%	\$102	1.1%	0.8%
	Middle	90	64.7%	\$10,609	58.4%	59.4%	38	60.3%	61.3%	\$4,835	56.3%	61.8%	52	68.4%	63.6%	\$5,774	60.3%	64.9%
	Upper	47	33.8%	\$7,317	40.3%	39.1%	25	39.7%	36.9%	\$3,758	43.7%	37.0%	22	28.9%	35.3%	\$3,559	37.2%	34.3%
	Unknown	1	0.7%	\$145	0.8%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	1	1.3%	0.1%	\$145	1.5%	0.1%
	<i>Total</i>	139	100.0%	\$18,173	100.0%	100.0%	63	100.0%	100.0%	\$8,593	100.0%	100.0%	76	100.0%	100.0%	\$9,580	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	15.6%	\$64	1.9%	6.8%	4	23.5%	4.9%	\$4	0.3%	3.5%	10	13.7%	6.8%	\$60	3.1%	5.7%
	Middle	46	51.1%	\$3,082	91.8%	62.3%	8	47.1%	62.4%	\$1,381	97.3%	64.6%	38	52.1%	62.5%	\$1,701	87.8%	70.8%
	Upper	30	33.3%	\$211	6.3%	30.8%	5	29.4%	30.7%	\$34	2.4%	31.4%	25	34.2%	29.1%	\$177	9.1%	23.1%
	Unknown	0	0.0%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.5%	0	0.0%	1.6%	\$0	0.0%	0.4%	
<i>Total</i>	90	100.0%	\$3,357	100.0%	100.0%	17	100.0%	100.0%	\$1,419	100.0%	100.0%	73	100.0%	100.0%	\$1,938	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	53.6%	0	0.0%	61.5%	\$0	0.0%	83.8%	0	0.0%	28.6%	\$0	0.0%	78.1%
	Upper	0	0.0%	\$0	0.0%	43.5%	0	0.0%	38.5%	\$0	0.0%	16.2%	0	0.0%	71.4%	\$0	0.0%	21.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: TN Sevier

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count	Dollar		Count		Dollar							
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	3.6%	\$92	1.0%	17.0%	1	3.7%	2.4%	\$39	0.9%	1.1%	1	3.4%	2.4%	\$53	1.1%	1.3%	
	Moderate	5	8.9%	\$553	6.1%	16.3%	2	7.4%	13.4%	\$228	5.3%	9.9%	3	10.3%	13.2%	\$325	6.8%	9.4%	
	Middle	11	19.6%	\$1,602	17.6%	21.7%	6	22.2%	18.6%	\$972	22.5%	15.9%	5	17.2%	17.2%	\$630	13.1%	14.8%	
	Upper	38	67.9%	\$6,873	75.4%	45.0%	18	66.7%	47.6%	\$3,087	71.4%	54.2%	20	69.0%	49.7%	\$3,786	79.0%	57.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	18.8%	0	0.0%	17.5%	\$0	0.0%	17.2%	
	Total	56	100.0%	\$9,120	100.0%	100.0%	27	100.0%	100.0%	\$4,326	100.0%	100.0%	29	100.0%	100.0%	\$4,794	100.0%	100.0%	
REFINANCE	Low	7	10.6%	\$700	7.9%	17.0%	2	6.3%	3.5%	\$189	4.5%	1.9%	5	14.7%	3.8%	\$511	11.0%	1.9%	
	Moderate	12	18.2%	\$1,075	12.1%	16.3%	7	21.9%	11.5%	\$632	14.9%	7.8%	5	14.7%	12.6%	\$443	9.5%	7.5%	
	Middle	15	22.7%	\$2,110	23.7%	21.7%	6	18.8%	15.4%	\$662	15.6%	11.5%	9	26.5%	15.8%	\$1,448	31.1%	11.4%	
	Upper	31	47.0%	\$4,890	54.9%	45.0%	16	50.0%	50.6%	\$2,630	61.9%	57.5%	15	44.1%	47.1%	\$2,260	48.5%	52.2%	
	Unknown	1	1.5%	\$133	1.5%	0.0%	1	3.1%	19.0%	\$133	3.1%	21.2%	0	0.0%	20.6%	\$0	0.0%	26.9%	
	Total	66	100.0%	\$8,908	100.0%	100.0%	32	100.0%	100.0%	\$4,246	100.0%	100.0%	34	100.0%	100.0%	\$4,662	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	4.6%	\$0	0.0%	2.9%	0	0.0%	4.5%	\$0	0.0%	3.0%	
	Moderate	4	23.5%	\$30	20.7%	16.3%	1	25.0%	14.7%	\$4	19.0%	9.4%	3	23.1%	13.0%	\$26	21.0%	8.4%	
	Middle	4	23.5%	\$29	20.0%	21.7%	2	50.0%	18.3%	\$13	61.9%	13.7%	2	15.4%	11.7%	\$16	12.9%	12.2%	
	Upper	9	52.9%	\$86	59.3%	45.0%	1	25.0%	42.2%	\$4	19.0%	63.5%	8	61.5%	49.4%	\$82	66.1%	63.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.2%	\$0	0.0%	10.5%	0	0.0%	21.4%	\$0	0.0%	12.9%	
	Total	17	100.0%	\$145	100.0%	100.0%	4	100.0%	100.0%	\$21	100.0%	100.0%	13	100.0%	100.0%	\$124	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	9	6.5%	\$792	4.4%	17.0%	3	4.8%	2.8%	\$228	2.7%	1.4%	6	7.9%	3.0%	\$564	5.9%	1.5%	
	Moderate	21	15.1%	\$1,658	9.1%	16.3%	10	15.9%	12.8%	\$864	10.1%	9.1%	11	14.5%	13.0%	\$794	8.3%	8.5%	
	Middle	30	21.6%	\$3,741	20.6%	21.7%	14	22.2%	17.5%	\$1,647	19.2%	14.2%	16	21.1%	16.4%	\$2,094	21.9%	13.3%	
	Upper	78	56.1%	\$11,849	65.2%	45.0%	35	55.6%	48.3%	\$5,721	66.6%	55.2%	43	56.6%	48.7%	\$6,128	64.0%	54.9%	
	Unknown	1	0.7%	\$133	0.7%	0.0%	1	1.6%	18.7%	\$133	1.5%	20.1%	0	0.0%	19.0%	\$0	0.0%	21.8%	
	Total	139	100.0%	\$18,173	100.0%	100.0%	63	100.0%	100.0%	\$8,593	100.0%	100.0%	76	100.0%	100.0%	\$9,580	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	73	81.1%	\$502	15.0%	93.6%	14	82.4%	48.6%	\$68	4.8%	47.0%	59	80.8%	51.4%	\$434	22.4%	47.3%
		Over \$1 Million	17	18.9%	\$2,855	85.0%	6.0%	3	17.6%				14	19.2%					
		Total Rev. available	90	100.0%	\$3,357	100.0%	99.6%	17	100.0%				73	100.0%					
		Rev. Not Known	0	0.0%	\$0	0.0%	0.5%	0	0.0%				0	0.0%					
		Total	90	100.0%	\$3,357	100.0%	100.0%	17	100.0%				73	100.0%					
Loan Size	\$100,000 or Less	86	95.6%	\$697	20.8%		15	88.2%	91.0%	\$69	4.9%	26.5%	71	97.3%	91.2%	\$628	32.4%	27.6%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.0%	\$0	0.0%	17.1%	0	0.0%	3.6%	\$0	0.0%	14.8%	
	\$250,001 - \$1 Million	4	4.4%	\$2,660	79.2%		2	11.8%	5.0%	\$1,350	95.1%	56.4%	2	2.7%	5.1%	\$1,310	67.6%	57.7%	
	Total	90	100.0%	\$3,357	100.0%		17	100.0%	100.0%	\$1,419	100.0%	100.0%	73	100.0%	100.0%	\$1,938	100.0%	100.0%	
	Small Farm	Total Farms																	
		Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	46.2%	\$0	0.0%	85.6%	0	0.0%	28.6%	\$0	0.0%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	85.7%	\$0	0.0%	22.6%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Charlottesville

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	3	0.9%	\$564	0.5%	0.9%	2	1.1%	1.1%	\$196	0.3%	0.8%	1	0.7%	1.2%	\$368	0.7%	0.8%
	Moderate	25	7.7%	\$5,755	5.1%	9.5%	11	6.3%	7.9%	\$2,557	4.4%	5.5%	14	9.4%	8.2%	\$3,198	5.9%	6.5%
	Middle	137	42.2%	\$42,754	38.0%	46.2%	76	43.2%	47.1%	\$23,188	39.6%	41.9%	61	40.9%	50.6%	\$19,566	36.3%	45.5%
	Upper	160	49.2%	\$63,322	56.3%	43.4%	87	49.4%	43.9%	\$32,583	55.7%	51.8%	73	49.0%	40.1%	\$30,739	57.1%	47.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	325	100.0%	\$112,395	100.0%	100.0%	176	100.0%	100.0%	\$58,524	100.0%	100.0%	149	100.0%	100.0%	\$53,871	100.0%	100.0%
REFINANCE	Low	4	2.2%	\$608	1.1%	0.9%	1	1.1%	1.5%	\$146	0.6%	0.9%	3	3.1%	1.1%	\$462	1.7%	0.7%
	Moderate	13	7.0%	\$1,792	3.4%	9.5%	6	6.8%	7.0%	\$669	2.6%	4.8%	7	7.1%	8.5%	\$1,123	4.1%	6.5%
	Middle	83	44.6%	\$21,209	40.0%	46.2%	36	40.9%	49.5%	\$8,658	34.0%	43.4%	47	48.0%	47.6%	\$12,551	45.6%	41.8%
	Upper	86	46.2%	\$29,418	55.5%	43.4%	45	51.1%	42.0%	\$16,013	62.8%	50.9%	41	41.8%	42.8%	\$13,405	48.7%	51.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	186	100.0%	\$53,027	100.0%	100.0%	88	100.0%	100.0%	\$25,486	100.0%	100.0%	98	100.0%	100.0%	\$27,541	100.0%	100.0%
HOME IMPROVEMENT	Low	1	4.2%	\$10	1.7%	0.9%	0	0.0%	1.0%	\$0	0.0%	0.2%	1	6.3%	2.0%	\$10	2.3%	1.0%
	Moderate	0	0.0%	\$0	0.0%	9.5%	0	0.0%	11.4%	\$0	0.0%	3.7%	0	0.0%	13.4%	\$0	0.0%	7.8%
	Middle	13	54.2%	\$305	50.8%	46.2%	4	50.0%	46.9%	\$43	27.0%	54.1%	9	56.3%	54.7%	\$262	59.4%	42.1%
	Upper	10	41.7%	\$285	47.5%	43.4%	4	50.0%	40.7%	\$116	73.0%	42.0%	6	37.5%	30.0%	\$169	38.3%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	24	100.0%	\$600	100.0%	100.0%	8	100.0%	100.0%	\$159	100.0%	100.0%	16	100.0%	100.0%	\$441	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	13.8%	0	0.0%	57.1%	\$0	0.0%	87.2%	0	0.0%	31.6%	\$0	0.0%	51.4%
	Moderate	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.3%	\$0	0.0%	19.6%
	Middle	0	0.0%	\$0	0.0%	40.3%	0	0.0%	28.6%	\$0	0.0%	12.3%	0	0.0%	57.9%	\$0	0.0%	26.5%
	Upper	0	0.0%	\$0	0.0%	24.6%	0	0.0%	14.3%	\$0	0.0%	0.5%	0	0.0%	5.3%	\$0	0.0%	2.5%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	8	1.5%	\$1,182	0.7%	0.9%	3	1.1%	1.3%	\$342	0.4%	2.9%	5	1.9%	1.3%	\$840	1.0%	2.4%
	Moderate	38	7.1%	\$7,547	4.5%	9.5%	17	6.3%	7.9%	\$3,226	3.8%	5.1%	21	8.0%	8.6%	\$4,321	5.3%	6.9%
	Middle	233	43.6%	\$64,268	38.7%	46.2%	116	42.6%	47.8%	\$31,889	37.9%	41.9%	117	44.5%	49.8%	\$32,379	39.6%	43.4%
	Upper	256	47.9%	\$93,025	56.0%	43.4%	136	50.0%	43.0%	\$48,712	57.9%	50.1%	120	45.6%	40.3%	\$44,313	54.1%	47.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	535	100.0%	\$166,022	100.0%	100.0%	272	100.0%	100.0%	\$84,169	100.0%	100.0%	263	100.0%	100.0%	\$81,853	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	4	1.4%	\$120	0.7%	2.3%	1	1.4%	3.5%	\$1	0.0%	1.6%	3	1.5%	2.8%	\$119	1.1%	1.8%
	Moderate	18	6.5%	\$159	0.9%	6.7%	7	9.6%	7.6%	\$78	1.1%	5.6%	11	5.4%	6.2%	\$81	0.7%	3.0%
	Middle	130	47.1%	\$12,862	69.8%	44.6%	37	50.7%	43.7%	\$5,445	73.8%	48.0%	93	45.8%	44.8%	\$7,417	67.1%	47.7%
	Upper	124	44.9%	\$5,295	28.7%	46.1%	28	38.4%	43.3%	\$1,853	25.1%	43.5%	96	47.3%	44.8%	\$3,442	31.1%	46.2%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.7%	\$0	0.0%	1.3%	0	0.0%	1.4%	\$0	0.0%	1.3%
Total	276	100.0%	\$18,436	100.0%	100.0%	73	100.0%	100.0%	\$7,377	100.0%	100.0%	203	100.0%	100.0%	\$11,059	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.8%	0	0.0%	8.3%	\$0	0.0%	6.9%	0	0.0%	7.7%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	32.5%	0	0.0%	54.2%	\$0	0.0%	71.8%	0	0.0%	48.7%	\$0	0.0%	50.1%
	Upper	0	0.0%	\$0	0.0%	53.8%	0	0.0%	37.5%	\$0	0.0%	21.2%	0	0.0%	43.6%	\$0	0.0%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Charlottesville

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	%	\$ (000s)	\$ %	\$ %	Bank	Agg	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	14	4.3%	\$1,834	1.6%	19.0%	7	4.0%	4.1%	\$826	1.4%	1.8%	7	4.7%	5.0%	\$1,008	1.9%	2.3%	
	Moderate	68	20.9%	\$14,666	13.0%	14.9%	36	20.5%	15.9%	\$7,405	12.7%	10.0%	32	21.5%	16.2%	\$7,261	13.5%	10.7%	
	Middle	41	12.6%	\$10,624	9.5%	19.3%	26	14.8%	18.3%	\$6,461	11.0%	14.8%	15	10.1%	18.5%	\$4,163	7.7%	15.5%	
	Upper	202	62.2%	\$85,271	75.9%	46.8%	107	60.8%	45.2%	\$43,832	74.9%	58.4%	95	63.8%	41.5%	\$41,439	76.9%	52.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	16.4%	\$0	0.0%	14.9%	0	0.0%	18.8%	\$0	0.0%	18.9%	
	Total	325	100.0%	\$112,395	100.0%	100.0%	176	100.0%	100.0%	\$58,524	100.0%	100.0%	149	100.0%	100.0%	\$53,871	100.0%	100.0%	
REFINANCE	Low	18	9.7%	\$2,230	4.2%	19.0%	10	11.4%	8.2%	\$1,178	4.6%	3.9%	8	8.2%	6.8%	\$1,052	3.8%	3.1%	
	Moderate	28	15.1%	\$4,111	7.8%	14.9%	12	13.6%	15.2%	\$1,754	6.9%	9.7%	16	16.3%	12.5%	\$2,357	8.6%	7.5%	
	Middle	34	18.3%	\$7,633	14.4%	19.3%	20	22.7%	18.1%	\$4,776	18.7%	15.4%	14	14.3%	17.2%	\$2,857	10.4%	13.8%	
	Upper	102	54.8%	\$34,572	65.2%	46.8%	44	50.0%	41.0%	\$13,987	54.9%	51.1%	58	59.2%	42.9%	\$20,585	74.7%	51.4%	
	Unknown	4	2.2%	\$4,481	8.5%	0.0%	2	2.3%	17.5%	\$3,791	14.9%	19.8%	2	2.0%	20.6%	\$690	2.5%	24.2%	
	Total	186	100.0%	\$53,027	100.0%	100.0%	88	100.0%	100.0%	\$25,486	100.0%	100.0%	98	100.0%	100.0%	\$27,541	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	12.5%	\$15	2.5%	19.0%	2	25.0%	12.4%	\$12	7.5%	4.5%	1	6.3%	11.7%	\$3	0.7%	2.8%	
	Moderate	3	12.5%	\$23	3.8%	14.9%	2	25.0%	22.8%	\$13	8.2%	8.2%	1	6.3%	18.2%	\$10	2.3%	10.5%	
	Middle	4	16.7%	\$30	5.0%	19.3%	1	12.5%	19.9%	\$4	2.5%	8.8%	3	18.8%	21.8%	\$26	5.9%	14.6%	
	Upper	13	54.2%	\$526	87.7%	46.8%	3	37.5%	43.0%	\$130	81.8%	50.6%	10	62.5%	47.2%	\$396	89.8%	69.7%	
	Unknown	1	4.2%	\$6	1.0%	0.0%	0	0.0%	2.0%	\$0	0.0%	28.0%	1	6.3%	1.0%	\$6	1.4%	2.4%	
	Total	24	100.0%	\$600	100.0%	100.0%	8	100.0%	100.0%	\$159	100.0%	100.0%	16	100.0%	100.0%	\$441	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	19.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	46.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	35	6.5%	\$4,079	2.5%	19.0%	19	7.0%	6.1%	\$2,016	2.4%	2.5%	16	6.1%	6.1%	\$2,063	2.5%	2.6%	
	Moderate	99	18.5%	\$18,800	11.3%	14.9%	50	18.4%	16.2%	\$9,172	10.9%	9.6%	49	18.6%	14.9%	\$9,628	11.8%	9.1%	
	Middle	79	14.8%	\$18,287	11.0%	19.3%	47	17.3%	18.3%	\$11,241	13.4%	14.5%	32	12.2%	18.2%	\$7,046	8.6%	14.3%	
	Upper	317	59.3%	\$120,369	72.5%	46.8%	154	56.6%	43.6%	\$57,949	68.8%	54.6%	163	62.0%	42.2%	\$62,420	76.3%	50.6%	
	Unknown	5	0.9%	\$4,487	2.7%	0.0%	2	0.7%	15.8%	\$3,791	4.5%	18.8%	3	1.1%	18.6%	\$696	0.9%	23.3%	
	Total	535	100.0%	\$166,022	100.0%	100.0%	272	100.0%	100.0%	\$84,169	100.0%	100.0%	263	100.0%	100.0%	\$81,853	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	171	62.0%	\$4,185	22.7%	92.5%	33	45.2%	42.8%	\$847	11.5%	38.7%	138	68.0%	49.3%	\$3,338	30.2%	41.6%	
	Over \$1 Million	97	35.1%	\$13,099	71.1%	7.2%	37	50.7%					60	29.6%					
	Total Rev. available	268	97.1%	\$17,284	93.8%	99.7%	70	95.9%					198	97.6%					
	Rev. Not Known	8	2.9%	\$1,152	6.2%	0.3%	3	4.1%					5	2.5%					
	Total	276	100.0%	\$18,436	100.0%	100.0%	73	100.0%					203	100.0%					
	Small Business Loan Size	\$100,000 or Less	239	86.6%	\$3,044	16.5%		56	76.7%	93.3%	\$1,239	16.8%	37.9%	183	90.1%	93.4%	\$1,805	16.3%	38.4%
		\$100,001 - \$250,000	17	6.2%	\$3,052	16.6%		10	13.7%	3.7%	\$1,904	25.8%	17.9%	7	3.4%	3.3%	\$1,148	10.4%	15.9%
		\$250,001 - \$1 Million	20	7.2%	\$12,340	66.9%		7	9.6%	3.0%	\$4,234	57.4%	44.2%	13	6.4%	3.4%	\$8,106	73.3%	45.7%
		Total	276	100.0%	\$18,436	100.0%		73	100.0%	100.0%	\$7,377	100.0%	100.0%	203	100.0%	100.0%	\$11,059	100.0%	100.0%
Total Farms																			
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	54.2%	\$0	0.0%	67.8%	0	0.0%	64.1%	\$0	0.0%	68.1%	
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.8%	\$0	0.0%	75.4%	0	0.0%	97.4%	\$0	0.0%	69.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	4.2%	\$0	0.0%	24.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.6%	\$0	0.0%	31.0%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			#	%	%	Dollar		Count		Dollar				
		#	%	\$ (000s)	\$ %	%				\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	9.8%	\$629	8.2%	8.9%	2	10.5%	5.2%	\$491	13.0%	5.4%	2	9.1%	10.3%	\$138	3.5%	8.8%
	Middle	26	63.4%	\$4,521	58.7%	63.6%	9	47.4%	63.5%	\$1,414	37.5%	60.0%	17	77.3%	59.6%	\$3,107	79.0%	59.4%
	Upper	11	26.8%	\$2,557	33.2%	27.5%	8	42.1%	31.3%	\$1,867	49.5%	34.6%	3	13.6%	30.2%	\$690	17.5%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	41	100.0%	\$7,707	100.0%	100.0%	19	100.0%	100.0%	\$3,772	100.0%	100.0%	22	100.0%	100.0%	\$3,935	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	7	9.3%	\$657	4.9%	8.9%	2	5.9%	9.6%	\$287	5.1%	10.6%	5	12.2%	7.1%	\$370	4.8%	7.6%
	Middle	45	60.0%	\$7,938	59.6%	63.6%	20	58.8%	60.4%	\$3,409	60.3%	59.3%	25	61.0%	59.4%	\$4,529	59.0%	57.6%
	Upper	23	30.7%	\$4,728	35.5%	27.5%	12	35.3%	30.1%	\$1,954	34.6%	30.1%	11	26.8%	33.4%	\$2,774	36.2%	34.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	75	100.0%	\$13,323	100.0%	100.0%	34	100.0%	100.0%	\$5,650	100.0%	100.0%	41	100.0%	100.0%	\$7,673	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	2.9%	\$6	1.3%	8.9%	1	6.3%	4.0%	\$6	3.2%	2.4%	0	0.0%	8.3%	\$0	0.0%	7.0%
	Middle	20	57.1%	\$331	69.1%	63.6%	8	50.0%	64.0%	\$139	75.1%	69.8%	12	63.2%	54.8%	\$192	65.3%	51.3%
	Upper	14	40.0%	\$142	29.6%	27.5%	7	43.8%	32.0%	\$40	21.6%	27.8%	7	36.8%	36.9%	\$102	34.7%	41.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	35	100.0%	\$479	100.0%	100.0%	16	100.0%	100.0%	\$185	100.0%	100.0%	19	100.0%	100.0%	\$294	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	47.3%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	7.9%	\$1,292	6.0%	8.9%	5	7.2%	6.9%	\$784	8.2%	7.8%	7	8.5%	8.8%	\$508	4.3%	8.2%
	Middle	91	60.3%	\$12,790	59.5%	63.6%	37	53.6%	62.3%	\$4,962	51.6%	60.0%	54	65.9%	59.1%	\$7,828	65.8%	58.3%
	Upper	48	31.8%	\$7,427	34.5%	27.5%	27	39.1%	30.8%	\$3,861	40.2%	32.2%	21	25.6%	32.1%	\$3,566	30.0%	33.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	151	100.0%	\$21,509	100.0%	100.0%	69	100.0%	100.0%	\$9,607	100.0%	100.0%	82	100.0%	100.0%	\$11,902	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	26	21.7%	\$3,191	55.7%	9.1%	12	40.0%	8.3%	\$1,729	59.8%	15.7%	14	15.6%	8.8%	\$1,462	51.5%	13.3%
	Middle	56	46.7%	\$1,727	30.2%	53.9%	11	36.7%	49.1%	\$609	21.1%	48.5%	45	50.0%	52.4%	\$1,118	39.4%	59.2%
	Upper	38	31.7%	\$810	14.1%	36.8%	7	23.3%	33.0%	\$552	19.1%	33.3%	31	34.4%	31.7%	\$258	9.1%	25.1%
	Unknown	0	0.0%	\$0	0.0%	0.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.2%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	9.6%	\$0	0.0%	2.5%	0	0.0%	6.9%	\$0	0.0%	2.2%
Total	120	100.0%	\$5,728	100.0%	100.0%	30	100.0%	100.0%	\$2,890	100.0%	100.0%	90	100.0%	100.0%	\$2,838	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	50.0%	\$325	28.9%	8.0%	1	50.0%	8.5%	\$97	19.5%	3.9%	1	50.0%	16.0%	\$228	36.3%	13.6%
	Middle	2	50.0%	\$800	71.1%	66.0%	1	50.0%	74.5%	\$400	80.5%	83.3%	1	50.0%	62.0%	\$400	63.7%	65.2%
	Upper	0	0.0%	\$0	0.0%	26.0%	0	0.0%	14.9%	\$0	0.0%	12.6%	0	0.0%	20.0%	\$0	0.0%	20.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	0.1%	0	0.0%	2.0%	\$0	0.0%	0.5%
Total	4	100.0%	\$1,125	100.0%	100.0%	2	100.0%	100.0%	\$497	100.0%	100.0%	2	100.0%	100.0%	\$628	100.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Eastern Shore of VA

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	%	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	1	2.4%	\$71	0.9%	19.8%	1	5.3%	1.6%	\$71	1.9%	0.6%	0	0.0%	4.1%	\$0	0.0%	1.8%	
	Moderate	6	14.6%	\$615	8.0%	17.1%	2	10.5%	9.9%	\$211	5.6%	6.2%	4	18.2%	12.8%	\$404	10.3%	7.9%	
	Middle	6	14.6%	\$578	7.5%	21.3%	3	15.8%	17.8%	\$290	7.7%	14.0%	3	13.6%	16.8%	\$288	7.3%	12.7%	
	Upper	28	68.3%	\$6,443	83.6%	41.8%	13	68.4%	59.9%	\$3,200	84.8%	69.4%	15	68.2%	55.8%	\$3,243	82.4%	68.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	10.8%	\$0	0.0%	9.8%	0	0.0%	10.5%	\$0	0.0%	9.1%	
	Total	41	100.0%	\$7,707	100.0%	100.0%	19	100.0%	100.0%	\$3,772	100.0%	100.0%	22	100.0%	100.0%	\$3,935	100.0%	100.0%	
REFINANCE	Low	4	5.3%	\$307	2.3%	19.8%	3	8.8%	4.9%	\$234	4.1%	2.3%	1	2.4%	1.4%	\$73	1.0%	0.6%	
	Moderate	7	9.3%	\$652	4.9%	17.1%	4	11.8%	8.3%	\$403	7.1%	4.5%	3	7.3%	9.9%	\$249	3.2%	5.7%	
	Middle	16	21.3%	\$1,828	13.7%	21.3%	7	20.6%	12.7%	\$950	16.8%	8.4%	9	22.0%	13.4%	\$878	11.4%	8.9%	
	Upper	47	62.7%	\$10,382	77.9%	41.8%	20	58.8%	56.7%	\$4,063	71.9%	64.4%	27	65.9%	58.1%	\$6,319	82.4%	67.6%	
	Unknown	1	1.3%	\$154	1.2%	0.0%	0	0.0%	17.4%	\$0	0.0%	20.4%	1	2.4%	17.3%	\$154	2.0%	17.2%	
	Total	75	100.0%	\$13,323	100.0%	100.0%	34	100.0%	100.0%	\$5,650	100.0%	100.0%	41	100.0%	100.0%	\$7,673	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	25.7%	\$30	6.3%	19.8%	4	25.0%	18.7%	\$15	8.1%	4.0%	5	26.3%	13.1%	\$15	5.1%	3.5%	
	Moderate	6	17.1%	\$38	7.9%	17.1%	3	18.8%	14.7%	\$21	11.4%	3.7%	3	15.8%	15.5%	\$17	5.8%	10.5%	
	Middle	6	17.1%	\$59	12.3%	21.3%	3	18.8%	14.7%	\$25	13.5%	12.6%	3	15.8%	19.0%	\$34	11.6%	13.7%	
	Upper	14	40.0%	\$352	73.5%	41.8%	6	37.5%	49.3%	\$124	67.0%	77.3%	8	42.1%	47.6%	\$228	77.6%	53.1%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.7%	\$0	0.0%	2.4%	0	0.0%	4.8%	\$0	0.0%	19.2%	
	Total	35	100.0%	\$479	100.0%	100.0%	16	100.0%	100.0%	\$185	100.0%	100.0%	19	100.0%	100.0%	\$294	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	41.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	14	9.3%	\$408	1.9%	19.8%	8	11.6%	4.4%	\$320	3.3%	1.5%	6	7.3%	3.7%	\$88	0.7%	1.3%	
	Moderate	19	12.6%	\$1,305	6.1%	17.1%	9	13.0%	9.6%	\$635	6.6%	5.3%	10	12.2%	11.8%	\$670	5.6%	6.9%	
	Middle	28	18.5%	\$2,465	11.5%	21.3%	13	18.8%	15.3%	\$1,265	13.2%	11.3%	15	18.3%	15.5%	\$1,200	10.1%	10.9%	
	Upper	89	58.9%	\$17,177	79.9%	41.8%	39	56.5%	57.6%	\$7,387	76.9%	67.1%	50	61.0%	56.1%	\$9,790	82.3%	67.6%	
	Unknown	1	0.7%	\$154	0.7%	0.0%	0	0.0%	13.1%	\$0	0.0%	14.7%	1	1.2%	12.9%	\$154	1.3%	13.2%	
	Total	151	100.0%	\$21,509	100.0%	100.0%	69	100.0%	100.0%	\$9,607	100.0%	100.0%	82	100.0%	100.0%	\$11,902	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	83	69.2%	\$861	15.0%	92.7%	17	56.7%	50.6%	\$315	10.9%	43.4%	66	73.3%	53.9%	\$546	19.2%	35.8%	
	Over \$1 Million	34	28.3%	\$3,512	61.3%	5.4%	12	40.0%					22	24.4%					
	Total Rev. available	117	97.5%	\$4,373	76.3%	98.1%	29	96.7%					88	97.7%					
	Rev. Not Known	3	2.5%	\$1,355	23.7%	1.9%	1	3.3%					2	2.2%					
	Total	120	100.0%	\$5,728	100.0%	100.0%	30	100.0%					90	100.0%					
Small Business Loan Size	\$100,000 or Less	109	90.8%	\$1,126	19.7%		23	76.7%	93.5%	\$263	9.1%	34.7%	86	95.6%	92.8%	\$863	30.4%	36.2%	
	\$100,001 - \$250,000	1	0.8%	\$127	2.2%		1	3.3%	2.6%	\$127	4.4%	11.1%	0	0.0%	3.5%	\$0	0.0%	15.9%	
	\$250,001 - \$1 Million	10	8.3%	\$4,475	78.1%		6	20.0%	4.0%	\$2,500	86.5%	54.2%	4	4.4%	3.8%	\$1,975	69.6%	47.9%	
	Total	120	100.0%	\$5,728	100.0%		30	100.0%	100.0%	\$2,890	100.0%	100.0%	90	100.0%	100.0%	\$2,838	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	97.4%	0	0.0%	36.2%	\$0	0.0%	31.3%	0	0.0%	34.0%	\$0	0.0%	27.9%
Over \$1 Million		4	100.0%	\$1,125	100.0%	2.6%	2	100.0%					2	100.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		4	100.0%	\$1,125	100.0%	100.0%	2	100.0%					2	100.0%					
Small Farm Loan Size		\$100,000 or Less	1	25.0%	\$97	8.6%		1	50.0%	80.9%	\$97	19.5%	23.2%	0	0.0%	78.0%	\$0	0.0%	25.1%
	\$100,001 - \$250,000	1	25.0%	\$228	20.3%		0	0.0%	10.6%	\$0	0.0%	27.3%	1	50.0%	14.0%	\$228	36.3%	34.4%	
	\$250,001 - \$500,000	2	50.0%	\$800	71.1%		1	50.0%	8.5%	\$400	80.5%	49.5%	1	50.0%	8.0%	\$400	63.7%	40.5%	
	Total	4	100.0%	\$1,125	100.0%		2	100.0%	100.0%	\$497	100.0%	100.0%	2	100.0%	100.0%	\$628	100.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Franklin City

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		2015, 2014				Owner Occupied Units %	2014					2015						
		Bank		Owner Occupied Units			Count		Dollar			Count		Dollar				
		Count #	%	Dollar \$ (000s)	%		Bank #	Agg %	Bank \$ (000s)	%	Agg %	Bank #	Agg %	Bank \$ (000s)	%	Agg %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	6.8%	\$0	0.0%	3.3%	0	0.0%	5.8%	\$0	0.0%	3.1%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	29.4%	0	0.0%	18.0%	\$0	0.0%	16.1%	0	0.0%	19.0%	\$0	0.0%	15.6%
	Upper	6	100.0%	\$1,097	100.0%	64.3%	3	100.0%	75.2%	\$572	100.0%	80.6%	3	100.0%	75.2%	\$525	100.0%	81.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	6	100.0%	\$1,097	100.0%	100.0%	3	100.0%	100.0%	\$572	100.0%	100.0%	3	100.0%	100.0%	\$525	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	6.3%	0	0.0%	4.6%	\$0	0.0%	3.3%	0	0.0%	6.1%	\$0	0.0%	2.9%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	5	23.8%	\$677	23.8%	29.4%	4	30.8%	25.7%	\$352	23.4%	19.3%	1	12.5%	20.6%	\$325	24.3%	19.6%
	Upper	16	76.2%	\$2,166	76.2%	64.3%	9	69.2%	69.7%	\$1,153	76.6%	77.4%	7	87.5%	72.8%	\$1,013	75.7%	77.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	21	100.0%	\$2,843	100.0%	100.0%	13	100.0%	100.0%	\$1,505	100.0%	100.0%	8	100.0%	100.0%	\$1,338	100.0%	100.0%
HOME IMPROVEMENT	Low	1	9.1%	\$9	4.6%	6.3%	0	0.0%	14.1%	\$0	0.0%	10.5%	1	12.5%	8.6%	\$9	7.2%	3.1%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	2	18.2%	\$10	5.1%	29.4%	1	33.3%	32.4%	\$9	12.7%	42.4%	1	12.5%	18.5%	\$1	0.8%	8.6%
	Upper	8	72.7%	\$177	90.3%	64.3%	2	66.7%	53.5%	\$62	87.3%	47.2%	6	75.0%	72.8%	\$115	92.0%	88.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	11	100.0%	\$196	100.0%	100.0%	3	100.0%	100.0%	\$71	100.0%	100.0%	8	100.0%	100.0%	\$125	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	55.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	1.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	43.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	2.6%	\$9	0.2%	6.3%	0	0.0%	6.8%	\$0	0.0%	3.5%	1	5.3%	6.3%	\$9	0.5%	3.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	7	18.4%	\$687	16.6%	29.4%	5	26.3%	22.8%	\$361	16.8%	18.4%	2	10.5%	19.5%	\$326	16.4%	17.2%
	Upper	30	78.9%	\$3,440	83.2%	64.3%	14	73.7%	70.4%	\$1,787	83.2%	78.1%	16	84.2%	74.0%	\$1,653	83.1%	79.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.2%	\$0	0.0%	0.1%
	Total	38	100.0%	\$4,136	100.0%	100.0%	19	100.0%	100.0%	\$2,148	100.0%	100.0%	19	100.0%	100.0%	\$1,988	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	5	11.1%	\$381	10.6%	9.9%	3	15.8%	7.9%	\$30	1.8%	3.1%	2	7.7%	9.8%	\$351	18.3%	8.9%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	4	8.9%	\$1,010	28.2%	18.9%	1	5.3%	19.1%	\$500	30.1%	18.2%	3	11.5%	21.1%	\$510	26.6%	16.3%
	Upper	36	80.0%	\$2,188	61.1%	71.2%	15	78.9%	70.7%	\$1,130	68.1%	78.1%	21	80.8%	68.0%	\$1,058	55.1%	74.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.3%	\$0	0.0%	0.6%	0	0.0%	1.2%	\$0	0.0%	0.2%
Total	45	100.0%	\$3,579	100.0%	100.0%	19	100.0%	100.0%	\$1,660	100.0%	100.0%	26	100.0%	100.0%	\$1,919	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	44.2%	0	0.0%	75.0%	\$0	0.0%	87.7%	0	0.0%	56.4%	\$0	0.0%	83.9%
	Upper	0	0.0%	\$0	0.0%	55.8%	0	0.0%	25.0%	\$0	0.0%	12.3%	0	0.0%	43.6%	\$0	0.0%	16.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Franklin City

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	#	%	%	Bank	Agg	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	3.2%	\$0	0.0%	1.8%	0	0.0%	4.7%	\$0	0.0%	2.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	20.9%	\$0	0.0%	14.8%	0	0.0%	22.3%	\$0	0.0%	16.0%	
	Middle	2	33.3%	\$425	38.7%	17.5%	0	0.0%	24.8%	\$0	0.0%	25.3%	2	66.7%	20.4%	\$425	81.0%	23.1%	
	Upper	4	66.7%	\$672	61.3%	45.8%	3	100.0%	27.3%	\$572	100.0%	35.6%	1	33.3%	31.4%	\$100	19.0%	38.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	23.7%	\$0	0.0%	22.5%	0	0.0%	21.2%	\$0	0.0%	20.0%	
	Total	6	100.0%	\$1,097	100.0%	100.0%	3	100.0%	100.0%	\$572	100.0%	100.0%	3	100.0%	100.0%	\$525	100.0%	100.0%	
REFINANCE	Low	5	23.8%	\$646	22.7%	21.3%	3	23.1%	6.2%	\$313	20.8%	5.7%	2	25.0%	3.5%	\$333	24.9%	2.7%	
	Moderate	2	9.5%	\$258	9.1%	15.3%	1	7.7%	12.0%	\$184	12.2%	7.4%	1	12.5%	10.5%	\$74	5.5%	6.6%	
	Middle	7	33.3%	\$777	27.3%	17.5%	5	38.5%	19.1%	\$553	36.7%	14.4%	2	25.0%	17.1%	\$224	16.7%	14.1%	
	Upper	6	28.6%	\$1,076	37.8%	45.8%	3	23.1%	31.5%	\$369	24.5%	36.0%	3	37.5%	35.5%	\$707	52.8%	39.6%	
	Unknown	1	4.8%	\$86	3.0%	0.0%	1	7.7%	31.1%	\$86	5.7%	36.5%	0	0.0%	33.3%	\$0	0.0%	37.0%	
	Total	21	100.0%	\$2,843	100.0%	100.0%	13	100.0%	100.0%	\$1,505	100.0%	100.0%	8	100.0%	100.0%	\$1,338	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	26.8%	\$0	0.0%	13.1%	0	0.0%	19.8%	\$0	0.0%	6.9%	
	Moderate	2	18.2%	\$10	5.1%	15.3%	0	0.0%	8.5%	\$0	0.0%	3.6%	2	25.0%	22.2%	\$10	8.0%	18.7%	
	Middle	4	36.4%	\$48	24.5%	17.5%	1	33.3%	28.2%	\$9	12.7%	34.1%	3	37.5%	25.9%	\$39	31.2%	29.1%	
	Upper	5	45.5%	\$138	70.4%	45.8%	2	66.7%	33.8%	\$62	87.3%	38.3%	3	37.5%	32.1%	\$76	60.8%	45.3%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	10.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	11	100.0%	\$196	100.0%	100.0%	3	100.0%	100.0%	\$71	100.0%	100.0%	8	100.0%	100.0%	\$125	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	13.2%	\$646	15.6%	21.3%	3	15.8%	7.3%	\$313	14.6%	3.9%	2	10.5%	6.3%	\$333	16.8%	2.5%	
	Moderate	4	10.5%	\$268	6.5%	15.3%	1	5.3%	15.7%	\$184	8.6%	11.0%	3	15.8%	17.6%	\$84	4.2%	11.5%	
	Middle	13	34.2%	\$1,250	30.2%	17.5%	6	31.6%	22.8%	\$562	26.2%	20.6%	7	36.8%	19.9%	\$688	34.6%	18.9%	
	Upper	15	39.5%	\$1,886	45.6%	45.8%	8	42.1%	29.8%	\$1,003	46.7%	35.7%	7	36.8%	33.0%	\$883	44.4%	39.3%	
	Unknown	1	2.6%	\$86	2.1%	0.0%	1	5.3%	24.4%	\$86	4.0%	28.7%	0	0.0%	23.1%	\$0	0.0%	27.8%	
	Total	38	100.0%	\$4,136	100.0%	100.0%	19	100.0%	100.0%	\$2,148	100.0%	100.0%	19	100.0%	100.0%	\$1,988	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	29	64.4%	\$259	7.2%	93.1%	11	57.9%	47.9%	\$107	6.4%	32.5%	18	69.2%	51.6%	\$152	7.9%	38.8%
		Over \$1 Million	13	28.9%	\$2,858	79.9%	4.5%	6	31.6%				7	26.9%					
		Total Rev. available	42	93.3%	\$3,117	87.1%	97.6%	17	89.5%				25	96.1%					
		Rev. Not Known	3	6.7%	\$462	12.9%	2.4%	2	10.5%				1	3.8%					
		Total	45	100.0%	\$3,579	100.0%	100.0%	19	100.0%				26	100.0%					
	Loan Size	\$100,000 or Less	35	77.8%	\$429	12.0%		15	78.9%	93.0%	\$272	16.4%	40.5%	20	76.9%	91.8%	\$157	8.2%	34.1%
		\$100,001 - \$250,000	4	8.9%	\$688	19.2%		2	10.5%	4.2%	\$388	23.4%	21.9%	2	7.7%	4.7%	\$300	15.6%	22.2%
		\$250,001 - \$1 Million	6	13.3%	\$2,462	68.8%		2	10.5%	2.8%	\$1,000	60.2%	37.6%	4	15.4%	3.5%	\$1,462	76.2%	43.7%
		Total	45	100.0%	\$3,579	100.0%		19	100.0%	100.0%	\$1,660	100.0%	100.0%	26	100.0%	100.0%	\$1,919	100.0%	100.0%
Small Farm	Total Farms																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	52.3%	\$0	0.0%	58.2%	0	0.0%	51.3%	\$0	0.0%	73.7%
		Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%				0	0.0%					
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	72.7%	\$0	0.0%	18.4%	0	0.0%	66.7%	\$0	0.0%	12.9%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	15.9%	\$0	0.0%	30.9%	0	0.0%	23.1%	\$0	0.0%	42.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	11.4%	\$0	0.0%	50.7%	0	0.0%	10.3%	\$0	0.0%	44.6%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Harrisonburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Bank		Agg	Bank		Agg		Bank		Dollar		
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	6.1%	\$2,029	5.5%	8.5%	7	6.8%	6.4%	\$1,334	6.5%	5.3%	4	5.2%	7.9%	\$695	4.2%	6.5%
	Middle	103	57.2%	\$20,255	54.4%	69.1%	55	53.4%	65.3%	\$9,861	48.2%	59.7%	48	62.3%	65.4%	\$10,394	62.1%	62.7%
	Upper	66	36.7%	\$14,926	40.1%	22.4%	41	39.8%	28.3%	\$9,282	45.3%	35.0%	25	32.5%	26.7%	\$5,644	33.7%	30.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	180	100.0%	\$37,210	100.0%	100.0%	103	100.0%	100.0%	\$20,477	100.0%	100.0%	77	100.0%	100.0%	\$16,733	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	7.4%	\$1,956	7.9%	8.5%	2	3.3%	6.5%	\$344	4.3%	5.2%	10	9.8%	8.3%	\$1,612	9.7%	8.4%
	Middle	98	60.1%	\$13,474	54.7%	69.1%	38	62.3%	68.1%	\$4,447	55.2%	65.5%	60	58.8%	62.8%	\$9,027	54.4%	59.7%
	Upper	53	32.5%	\$9,213	37.4%	22.4%	21	34.4%	25.4%	\$3,263	40.5%	29.4%	32	31.4%	29.0%	\$5,950	35.9%	31.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	163	100.0%	\$24,643	100.0%	100.0%	61	100.0%	100.0%	\$8,054	100.0%	100.0%	102	100.0%	100.0%	\$16,589	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	14.7%	\$27	6.9%	8.5%	5	20.8%	8.7%	\$27	10.2%	5.1%	0	0.0%	7.4%	\$0	0.0%	12.9%
	Middle	24	70.6%	\$272	69.6%	69.1%	15	62.5%	70.9%	\$157	59.0%	71.0%	9	90.0%	73.0%	\$115	92.0%	71.4%
	Upper	5	14.7%	\$92	23.5%	22.4%	4	16.7%	20.4%	\$82	30.8%	23.9%	1	10.0%	19.7%	\$10	8.0%	15.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	34	100.0%	\$391	100.0%	100.0%	24	100.0%	100.0%	\$266	100.0%	100.0%	10	100.0%	100.0%	\$125	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	32.2%	0	0.0%	25.0%	\$0	0.0%	19.1%	0	0.0%	29.4%	\$0	0.0%	66.5%
	Middle	0	0.0%	\$0	0.0%	56.0%	0	0.0%	62.5%	\$0	0.0%	61.4%	0	0.0%	58.8%	\$0	0.0%	31.7%
	Upper	0	0.0%	\$0	0.0%	11.8%	0	0.0%	12.5%	\$0	0.0%	19.5%	0	0.0%	11.8%	\$0	0.0%	1.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	28	7.4%	\$4,012	6.4%	8.5%	14	7.4%	6.6%	\$1,705	5.9%	5.4%	14	7.4%	8.1%	\$2,307	6.9%	17.6%
	Middle	225	59.7%	\$34,001	54.6%	69.1%	108	57.4%	66.5%	\$14,465	50.2%	61.8%	117	61.9%	64.6%	\$19,536	58.4%	56.5%
	Upper	124	32.9%	\$24,231	38.9%	22.4%	66	35.1%	26.9%	\$12,627	43.8%	32.7%	58	30.7%	27.2%	\$11,604	34.7%	25.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	377	100.0%	\$62,244	100.0%	100.0%	188	100.0%	100.0%	\$28,797	100.0%	100.0%	189	100.0%	100.0%	\$33,447	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	40	27.6%	\$311	3.3%	12.4%	18	50.0%	11.9%	\$166	3.8%	13.7%	22	20.2%	11.8%	\$145	2.9%	11.3%
	Middle	72	49.7%	\$5,858	62.6%	68.6%	11	30.6%	65.1%	\$2,280	51.5%	63.8%	61	56.0%	65.5%	\$3,578	72.5%	67.4%
	Upper	33	22.8%	\$3,193	34.1%	19.0%	7	19.4%	21.1%	\$1,979	44.7%	22.0%	26	23.9%	21.2%	\$1,214	24.6%	20.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.9%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	0.7%
Total	145	100.0%	\$9,362	100.0%	100.0%	36	100.0%	100.0%	\$4,425	100.0%	100.0%	109	100.0%	100.0%	\$4,937	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	10.7%	0	0.0%	6.9%	\$0	0.0%	6.2%	0	0.0%	5.1%	\$0	0.0%	7.5%
	Middle	0	0.0%	\$0	0.0%	75.5%	0	0.0%	80.8%	\$0	0.0%	86.4%	0	0.0%	81.4%	\$0	0.0%	80.3%
	Upper	0	0.0%	\$0	0.0%	13.8%	0	0.0%	12.3%	\$0	0.0%	7.4%	0	0.0%	13.5%	\$0	0.0%	12.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Harrisonburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	%	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	9	5.0%	\$850	2.3%	18.1%	5	4.9%	6.7%	\$462	2.3%	3.9%	4	5.2%	6.3%	\$388	2.3%	3.6%	
	Moderate	32	17.8%	\$4,107	11.0%	20.3%	18	17.5%	19.4%	\$2,220	10.8%	14.5%	14	18.2%	22.1%	\$1,887	11.3%	16.3%	
	Middle	46	25.6%	\$8,097	21.8%	21.8%	26	25.2%	21.9%	\$4,147	20.3%	20.3%	20	26.0%	21.9%	\$3,950	23.6%	21.2%	
	Upper	93	51.7%	\$24,156	64.9%	39.9%	54	52.4%	34.0%	\$13,648	66.7%	43.9%	39	50.6%	31.2%	\$10,508	62.8%	40.8%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	18.0%	\$0	0.0%	17.5%	0	0.0%	18.4%	\$0	0.0%	18.1%	
	Total	180	100.0%	\$37,210	100.0%	100.0%	103	100.0%	100.0%	\$20,477	100.0%	100.0%	77	100.0%	100.0%	\$16,733	100.0%	100.0%	
REFINANCE	Low	12	7.4%	\$896	3.6%	18.1%	5	8.2%	5.5%	\$332	4.1%	2.8%	7	6.9%	6.1%	\$564	3.4%	3.4%	
	Moderate	38	23.3%	\$4,164	16.9%	20.3%	17	27.9%	17.1%	\$1,675	20.8%	12.5%	21	20.6%	16.7%	\$2,489	15.0%	12.2%	
	Middle	39	23.9%	\$4,892	19.9%	21.8%	15	24.6%	20.6%	\$1,700	21.1%	18.4%	24	23.5%	21.2%	\$3,192	19.2%	17.3%	
	Upper	67	41.1%	\$13,679	55.5%	39.9%	19	31.1%	34.9%	\$3,692	45.8%	42.2%	48	47.1%	37.0%	\$9,987	60.2%	45.7%	
	Unknown	7	4.3%	\$1,012	4.1%	0.0%	5	8.2%	21.9%	\$655	8.1%	24.1%	2	2.0%	19.0%	\$357	2.2%	21.4%	
	Total	163	100.0%	\$24,643	100.0%	100.0%	61	100.0%	100.0%	\$8,054	100.0%	100.0%	102	100.0%	100.0%	\$16,589	100.0%	100.0%	
HOME IMPROVEMENT	Low	7	20.6%	\$33	8.4%	18.1%	6	25.0%	11.7%	\$28	10.5%	6.8%	1	10.0%	10.7%	\$5	4.0%	1.9%	
	Moderate	7	20.6%	\$53	13.6%	20.3%	4	16.7%	19.4%	\$29	10.9%	22.1%	3	30.0%	19.7%	\$24	19.2%	6.7%	
	Middle	9	26.5%	\$68	17.4%	21.8%	7	29.2%	24.3%	\$52	19.5%	14.6%	2	20.0%	18.0%	\$16	12.8%	7.7%	
	Upper	11	32.4%	\$237	60.6%	39.9%	7	29.2%	39.8%	\$157	59.0%	44.9%	4	40.0%	49.2%	\$80	64.0%	80.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.9%	\$0	0.0%	11.6%	0	0.0%	2.5%	\$0	0.0%	2.7%	
	Total	34	100.0%	\$391	100.0%	100.0%	24	100.0%	100.0%	\$266	100.0%	100.0%	10	100.0%	100.0%	\$125	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	18.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	28	7.4%	\$1,779	2.9%	18.1%	16	8.5%	6.5%	\$822	2.9%	3.5%	12	6.3%	6.4%	\$957	2.9%	2.9%	
	Moderate	77	20.4%	\$8,324	13.4%	20.3%	39	20.7%	18.5%	\$3,924	13.6%	13.7%	38	20.1%	19.7%	\$4,400	13.2%	12.0%	
	Middle	94	24.9%	\$13,057	21.0%	21.8%	48	25.5%	21.5%	\$5,899	20.5%	19.3%	46	24.3%	21.3%	\$7,158	21.4%	16.1%	
	Upper	171	45.4%	\$38,072	61.2%	39.9%	80	42.6%	34.4%	\$17,497	60.8%	42.8%	91	48.1%	34.1%	\$20,575	61.5%	35.9%	
	Unknown	7	1.9%	\$1,012	1.6%	0.0%	5	2.7%	19.1%	\$655	2.3%	20.6%	2	1.1%	18.4%	\$357	1.1%	33.1%	
	Total	377	100.0%	\$62,244	100.0%	100.0%	188	100.0%	100.0%	\$28,797	100.0%	100.0%	189	100.0%	100.0%	\$33,447	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	84	57.9%	\$1,582	16.9%	91.9%	18	50.0%	48.8%	\$95	2.1%	39.1%	66	60.6%	51.6%	\$1,487	30.1%	39.9%	
	Over \$1 Million	58	40.0%	\$7,433	79.4%	7.4%	16	44.4%					42	38.5%					
	Total Rev. available	142	97.9%	\$9,015	96.3%	99.3%	34	94.4%					108	99.1%					
	Rev. Not Known	3	2.1%	\$347	3.7%	0.7%	2	5.6%					1	0.9%					
	Total	145	100.0%	\$9,362	100.0%	100.0%	36	100.0%					109	100.0%					
Small Business Loan Size	\$100,000 or Less	133	91.7%	\$1,194	12.8%		30	83.3%	89.4%	\$354	8.0%	23.7%	103	94.5%	92.0%	\$840	17.0%	30.1%	
	\$100,001 - \$250,000	3	2.1%	\$624	6.7%		2	5.6%	5.2%	\$400	9.0%	17.9%	1	0.9%	3.7%	\$224	4.5%	15.3%	
	\$250,001 - \$1 Million	9	6.2%	\$7,544	80.6%		4	11.1%	5.3%	\$3,671	83.0%	58.4%	5	4.6%	4.3%	\$3,873	78.4%	54.6%	
	Total	145	100.0%	\$9,362	100.0%		36	100.0%	100.0%	\$4,425	100.0%	100.0%	109	100.0%	100.0%	\$4,937	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%	0	0.0%	79.2%	\$0	0.0%	85.9%	0	0.0%	75.0%	\$0	0.0%	82.2%	
Over \$1 Million	0	0.0%	\$0	0.0%	1.7%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	76.9%	\$0	0.0%	29.6%	0	0.0%	83.3%	\$0	0.0%	34.7%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.3%	\$0	0.0%	21.9%	0	0.0%	7.7%	\$0	0.0%	18.4%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	10.8%	\$0	0.0%	48.5%	0	0.0%	9.0%	\$0	0.0%	46.9%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Lynchburg

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Count		Dollar		Count			Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	1	0.8%	\$84	0.4%	1.2%	0	0.0%	0.8%	\$0	0.0%	0.6%	1	1.6%	0.8%	\$84	0.7%	0.5%
	Moderate	11	9.2%	\$1,336	5.8%	15.7%	5	8.6%	11.8%	\$780	6.9%	7.9%	6	9.8%	13.2%	\$556	4.7%	9.0%
	Middle	82	68.9%	\$14,599	63.2%	65.2%	39	67.2%	64.0%	\$6,958	61.3%	60.2%	43	70.5%	62.4%	\$7,641	65.0%	59.5%
	Upper	25	21.0%	\$7,092	30.7%	18.0%	14	24.1%	23.4%	\$3,621	31.9%	31.3%	11	18.0%	23.6%	\$3,471	29.5%	31.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	119	100.0%	\$23,111	100.0%	100.0%	58	100.0%	100.0%	\$11,359	100.0%	100.0%	61	100.0%	100.0%	\$11,752	100.0%	100.0%
REFINANCE	Low	2	0.8%	\$162	0.5%	1.2%	1	1.0%	0.7%	\$81	0.6%	0.2%	1	0.7%	0.3%	\$81	0.4%	0.4%
	Moderate	32	13.6%	\$3,401	10.5%	15.7%	17	17.5%	13.2%	\$1,722	13.2%	8.8%	15	10.8%	12.2%	\$1,679	8.7%	8.0%
	Middle	164	69.5%	\$21,551	66.8%	65.2%	66	68.0%	63.9%	\$9,108	69.9%	61.8%	98	70.5%	62.8%	\$12,443	64.6%	58.5%
	Upper	38	16.1%	\$7,165	22.2%	18.0%	13	13.4%	22.2%	\$2,120	16.3%	29.2%	25	18.0%	24.8%	\$5,045	26.2%	33.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	236	100.0%	\$32,279	100.0%	100.0%	97	100.0%	100.0%	\$13,031	100.0%	100.0%	139	100.0%	100.0%	\$19,248	100.0%	100.0%
HOME IMPROVEMENT	Low	3	2.7%	\$12	0.8%	1.2%	0	0.0%	0.9%	\$0	0.0%	0.1%	3	5.4%	2.2%	\$12	1.6%	4.7%
	Moderate	21	18.6%	\$166	11.5%	15.7%	12	21.1%	13.1%	\$113	16.4%	6.3%	9	16.1%	12.5%	\$53	7.0%	4.5%
	Middle	78	69.0%	\$1,089	75.6%	65.2%	38	66.7%	69.7%	\$456	66.2%	67.7%	40	71.4%	72.5%	\$633	84.2%	66.2%
	Upper	11	9.7%	\$174	12.1%	18.0%	7	12.3%	16.3%	\$120	17.4%	25.9%	4	7.1%	12.7%	\$54	7.2%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	113	100.0%	\$1,441	100.0%	100.0%	57	100.0%	100.0%	\$689	100.0%	100.0%	56	100.0%	100.0%	\$752	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	4.2%	0	0.0%	21.1%	\$0	0.0%	23.7%	0	0.0%	13.6%	\$0	0.0%	8.2%
	Moderate	0	0.0%	\$0	0.0%	32.7%	0	0.0%	21.1%	\$0	0.0%	18.5%	0	0.0%	31.8%	\$0	0.0%	43.2%
	Middle	0	0.0%	\$0	0.0%	45.5%	0	0.0%	21.1%	\$0	0.0%	16.7%	0	0.0%	40.9%	\$0	0.0%	44.7%
	Upper	0	0.0%	\$0	0.0%	17.5%	0	0.0%	36.8%	\$0	0.0%	41.0%	0	0.0%	13.6%	\$0	0.0%	3.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	1.3%	\$258	0.5%	1.2%	1	0.5%	0.8%	\$81	0.3%	1.4%	5	2.0%	0.8%	\$177	0.6%	1.0%
	Moderate	64	13.7%	\$4,903	8.6%	15.7%	34	16.0%	12.5%	\$2,615	10.4%	8.6%	30	11.7%	12.8%	\$2,288	7.2%	10.5%
	Middle	324	69.2%	\$37,239	65.5%	65.2%	143	67.5%	64.3%	\$16,522	65.9%	59.3%	181	70.7%	63.2%	\$20,717	65.2%	58.4%
	Upper	74	15.8%	\$14,431	25.4%	18.0%	34	16.0%	22.4%	\$5,861	23.4%	30.8%	40	15.6%	23.3%	\$8,570	27.0%	30.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	468	100.0%	\$56,831	100.0%	100.0%	212	100.0%	100.0%	\$25,079	100.0%	100.0%	256	100.0%	100.0%	\$31,752	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	36	9.4%	\$5,410	25.8%	4.7%	17	16.5%	4.5%	\$4,162	36.3%	7.5%	19	6.8%	4.3%	\$1,248	13.2%	5.6%
	Moderate	82	21.4%	\$5,028	24.0%	16.1%	38	36.9%	17.6%	\$2,525	22.0%	17.5%	44	15.7%	17.2%	\$2,503	26.4%	17.9%
	Middle	184	47.9%	\$7,891	37.7%	59.0%	33	32.0%	54.0%	\$3,191	27.9%	47.4%	151	53.7%	54.8%	\$4,700	49.6%	53.3%
	Upper	82	21.4%	\$2,610	12.5%	20.2%	15	14.6%	20.9%	\$1,576	13.8%	25.7%	67	23.8%	20.9%	\$1,034	10.9%	22.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.0%	\$0	0.0%	1.9%	0	0.0%	2.7%	\$0	0.0%	1.2%
	Total	384	100.0%	\$20,939	100.0%	100.0%	103	100.0%	100.0%	\$11,454	100.0%	100.0%	281	100.0%	100.0%	\$9,485	100.0%	100.0%
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.5%	0	0.0%	5.3%	\$0	0.0%	3.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	84.1%	0	0.0%	81.6%	\$0	0.0%	84.2%	0	0.0%	84.2%	\$0	0.0%	83.2%
	Upper	0	0.0%	\$0	0.0%	12.4%	0	0.0%	13.2%	\$0	0.0%	12.8%	0	0.0%	14.0%	\$0	0.0%	8.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.8%	\$0	0.0%	8.3%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Lynchburg

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$(000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	11	9.2%	\$980	4.2%	20.3%	5	8.6%	7.9%	\$464	4.1%	4.0%	6	9.8%	7.2%	\$516	4.4%	3.6%	
	Moderate	26	21.8%	\$2,904	12.6%	19.0%	13	22.4%	21.5%	\$1,475	13.0%	16.0%	13	21.3%	19.6%	\$1,429	12.2%	14.5%	
	Middle	19	16.0%	\$2,367	10.2%	20.9%	10	17.2%	19.6%	\$1,181	10.4%	18.2%	9	14.8%	20.9%	\$1,186	10.1%	19.4%	
	Upper	63	52.9%	\$16,860	73.0%	39.8%	30	51.7%	31.5%	\$8,239	72.5%	42.9%	33	54.1%	31.8%	\$8,621	73.4%	43.4%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.5%	\$0	0.0%	18.9%	0	0.0%	20.5%	\$0	0.0%	19.0%	
	Total	119	100.0%	\$23,111	100.0%	100.0%	58	100.0%	100.0%	\$11,359	100.0%	100.0%	61	100.0%	100.0%	\$11,752	100.0%	100.0%	
REFINANCE	Low	35	14.8%	\$2,849	8.8%	20.3%	15	15.5%	8.3%	\$1,224	9.4%	4.4%	20	14.4%	7.2%	\$1,625	8.4%	3.8%	
	Moderate	56	23.7%	\$6,604	20.5%	19.0%	21	21.6%	15.7%	\$2,408	18.5%	11.0%	35	25.2%	15.1%	\$4,196	21.8%	10.1%	
	Middle	48	20.3%	\$6,641	20.6%	20.9%	16	16.5%	21.0%	\$2,653	20.4%	18.4%	32	23.0%	19.1%	\$3,988	20.7%	16.6%	
	Upper	88	37.3%	\$15,153	46.9%	39.8%	37	38.1%	32.6%	\$5,771	44.3%	41.2%	51	36.7%	33.4%	\$9,382	48.7%	43.4%	
	Unknown	9	3.8%	\$1,032	3.2%	0.0%	8	8.2%	22.4%	\$975	7.5%	25.0%	1	0.7%	25.2%	\$57	0.3%	26.1%	
	Total	236	100.0%	\$32,279	100.0%	100.0%	97	100.0%	100.0%	\$13,031	100.0%	100.0%	139	100.0%	100.0%	\$19,248	100.0%	100.0%	
HOME IMPROVEMENT	Low	34	30.1%	\$134	9.3%	20.3%	19	33.3%	17.0%	\$55	8.0%	5.1%	15	26.8%	16.1%	\$79	10.5%	6.4%	
	Moderate	34	30.1%	\$342	23.7%	19.0%	17	29.8%	20.4%	\$251	36.4%	12.5%	17	30.4%	19.9%	\$91	12.1%	10.0%	
	Middle	16	14.2%	\$261	18.1%	20.9%	7	12.3%	25.3%	\$162	23.5%	23.2%	9	16.1%	25.0%	\$99	13.2%	19.7%	
	Upper	29	25.7%	\$704	48.9%	39.8%	14	24.6%	34.4%	\$221	32.1%	52.8%	15	26.8%	35.7%	\$483	64.2%	52.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.9%	\$0	0.0%	6.4%	0	0.0%	3.3%	\$0	0.0%	11.7%	
	Total	113	100.0%	\$1,441	100.0%	100.0%	57	100.0%	100.0%	\$689	100.0%	100.0%	56	100.0%	100.0%	\$752	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	19.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	80	17.1%	\$3,963	7.0%	20.3%	39	18.4%	8.7%	\$1,743	7.0%	4.0%	41	16.0%	7.8%	\$2,220	7.0%	3.6%	
	Moderate	116	24.8%	\$9,850	17.3%	19.0%	51	24.1%	19.1%	\$4,134	16.5%	13.4%	65	25.4%	17.8%	\$5,716	18.0%	11.9%	
	Middle	83	17.7%	\$9,269	16.3%	20.9%	33	15.6%	20.5%	\$3,996	15.9%	17.7%	50	19.5%	20.4%	\$5,273	16.6%	17.2%	
	Upper	180	38.5%	\$32,717	57.6%	39.8%	81	38.2%	32.1%	\$14,231	56.7%	40.8%	99	38.7%	32.6%	\$18,486	58.2%	41.1%	
	Unknown	9	1.9%	\$1,032	1.8%	0.0%	8	3.8%	19.6%	\$975	3.9%	24.0%	1	0.4%	21.4%	\$57	0.2%	26.3%	
	Total	468	100.0%	\$56,831	100.0%	100.0%	212	100.0%	100.0%	\$25,079	100.0%	100.0%	256	100.0%	100.0%	\$31,752	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	247	64.3%	\$5,122	24.5%	93.1%	58	56.3%	45.4%	\$2,933	25.6%	32.6%	189	67.3%	48.9%	\$2,189	23.1%	37.4%	
	Over \$1 Million	129	33.6%	\$14,319	68.4%	6.5%	42	40.8%					87	31.0%					
	Total Rev. available	376	97.9%	\$19,441	92.9%	99.6%	100	97.1%					276	98.3%					
	Rev. Not Known	8	2.1%	\$1,498	7.2%	0.4%	3	2.9%					5	1.8%					
	Total	384	100.0%	\$20,939	100.0%	100.0%	103	100.0%					281	100.0%					
Small Business Loan Size	\$100,000 or Less	342	89.1%	\$3,644	17.4%		80	77.7%	91.0%	\$1,305	11.4%	30.1%	262	93.2%	90.7%	\$2,339	24.7%	30.7%	
	\$100,001 - \$250,000	12	3.1%	\$1,949	9.3%		7	6.8%	4.6%	\$1,107	9.7%	17.7%	5	1.8%	4.5%	\$842	8.9%	16.7%	
	\$250,001 - \$1 Million	30	7.8%	\$15,346	73.3%		16	15.5%	4.4%	\$9,042	78.9%	52.2%	14	5.0%	4.8%	\$6,304	66.5%	52.5%	
	Total	384	100.0%	\$20,939	100.0%		103	100.0%	100.0%	\$11,454	100.0%	100.0%	281	100.0%	100.0%	\$9,485	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	99.5%	0	0.0%	84.2%	\$0	0.0%	93.5%	0	0.0%	63.2%	\$0	0.0%	58.9%
Over \$1 Million		0	0.0%	\$0	0.0%	0.5%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	89.5%	\$0	0.0%	62.6%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	10.5%	\$0	0.0%	37.4%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Orange

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Agg \$ %				
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	35.3%	\$1,325	36.6%	57.8%	2	28.6%	37.0%	\$779	36.4%	33.3%	4	40.0%	38.7%	\$546	36.7%	36.9%
	Upper	11	64.7%	\$2,300	63.4%	42.2%	5	71.4%	63.0%	\$1,360	63.6%	66.7%	6	60.0%	61.3%	\$940	63.3%	63.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	17	100.0%	\$3,625	100.0%	100.0%	7	100.0%	100.0%	\$2,139	100.0%	100.0%	10	100.0%	100.0%	\$1,486	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	18	54.5%	\$2,819	49.8%	57.8%	7	53.8%	47.0%	\$958	41.9%	42.7%	11	55.0%	47.5%	\$1,861	55.1%	43.0%
	Upper	15	45.5%	\$2,843	50.2%	42.2%	6	46.2%	53.0%	\$1,327	58.1%	57.3%	9	45.0%	52.5%	\$1,516	44.9%	57.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	33	100.0%	\$5,662	100.0%	100.0%	13	100.0%	100.0%	\$2,285	100.0%	100.0%	20	100.0%	100.0%	\$3,377	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	6	66.7%	\$148	78.3%	57.8%	4	57.1%	52.8%	\$129	75.9%	44.2%	2	100.0%	51.6%	\$19	100.0%	27.3%
	Upper	3	33.3%	\$41	21.7%	42.2%	3	42.9%	47.2%	\$41	24.1%	55.8%	0	0.0%	48.4%	\$0	0.0%	72.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$189	100.0%	100.0%	7	100.0%	100.0%	\$170	100.0%	100.0%	2	100.0%	100.0%	\$19	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	97.4%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	2.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	30	50.8%	\$4,292	45.3%	57.8%	13	48.1%	42.0%	\$1,866	40.6%	38.0%	17	53.1%	42.8%	\$2,426	49.7%	39.2%
	Upper	29	49.2%	\$5,184	54.7%	42.2%	14	51.9%	58.0%	\$2,728	59.4%	62.0%	15	46.9%	57.2%	\$2,456	50.3%	60.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	59	100.0%	\$9,476	100.0%	100.0%	27	100.0%	100.0%	\$4,594	100.0%	100.0%	32	100.0%	100.0%	\$4,882	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	14	87.5%	\$2,095	97.7%	66.0%	10	83.3%	65.4%	\$677	93.3%	71.7%	4	100.0%	62.0%	\$1,418	100.0%	78.5%
	Upper	2	12.5%	\$49	2.3%	34.0%	2	16.7%	29.6%	\$49	6.7%	24.3%	0	0.0%	34.8%	\$0	0.0%	19.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	4.0%	0	0.0%	3.3%	\$0	0.0%	2.5%
Total	16	100.0%	\$2,144	100.0%	100.0%	12	100.0%	100.0%	\$726	100.0%	100.0%	4	100.0%	100.0%	\$1,418	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	88.7%	0	0.0%	82.4%	\$0	0.0%	97.2%	0	0.0%	97.1%	\$0	0.0%	98.4%
	Upper	0	0.0%	\$0	0.0%	11.3%	0	0.0%	17.6%	\$0	0.0%	2.8%	0	0.0%	2.9%	\$0	0.0%	1.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Orange

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	12.9%	0	0.0%	1.0%	\$0	0.0%	0.3%	0	0.0%	1.1%	\$0	0.0%	0.6%
	Moderate	1	5.9%	\$175	4.8%	11.4%	0	0.0%	11.0%	\$0	0.0%	7.0%	1	10.0%	13.3%	\$175	11.8%	9.4%
	Middle	7	41.2%	\$1,290	35.6%	21.7%	4	57.1%	22.6%	\$960	44.9%	19.4%	3	30.0%	24.8%	\$330	22.2%	21.5%
	Upper	9	52.9%	\$2,160	59.6%	54.0%	3	42.9%	44.8%	\$1,179	55.1%	54.7%	6	60.0%	39.2%	\$981	66.0%	48.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	20.6%	\$0	0.0%	18.6%	0	0.0%	21.6%	\$0	0.0%	20.1%
	Total	17	100.0%	\$3,625	100.0%	100.0%	7	100.0%	100.0%	\$2,139	100.0%	100.0%	10	100.0%	100.0%	\$1,486	100.0%	100.0%
REFINANCE	Low	2	6.1%	\$330	5.8%	12.9%	0	0.0%	1.8%	\$0	0.0%	1.2%	2	10.0%	2.7%	\$330	9.8%	1.4%
	Moderate	4	12.1%	\$503	8.9%	11.4%	2	15.4%	10.7%	\$261	11.4%	7.5%	2	10.0%	9.6%	\$242	7.2%	5.7%
	Middle	5	15.2%	\$652	11.5%	21.7%	0	0.0%	14.8%	\$0	0.0%	11.5%	5	25.0%	12.1%	\$652	19.3%	10.1%
	Upper	21	63.6%	\$3,991	70.5%	54.0%	11	84.6%	51.4%	\$2,024	88.6%	55.7%	10	50.0%	45.2%	\$1,967	58.2%	47.9%
	Unknown	1	3.0%	\$186	3.3%	0.0%	0	0.0%	21.2%	\$0	0.0%	24.0%	1	5.0%	30.4%	\$186	5.5%	34.9%
	Total	33	100.0%	\$5,662	100.0%	100.0%	13	100.0%	100.0%	\$2,285	100.0%	100.0%	20	100.0%	100.0%	\$3,377	100.0%	100.0%
HOME IMPROVEMENT	Low	1	11.1%	\$9	4.8%	12.9%	1	14.3%	11.1%	\$9	5.3%	2.2%	0	0.0%	9.7%	\$0	0.0%	1.3%
	Moderate	1	11.1%	\$5	2.6%	11.4%	1	14.3%	11.1%	\$5	2.9%	6.0%	0	0.0%	11.3%	\$0	0.0%	4.6%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	23.6%	\$0	0.0%	27.8%	0	0.0%	16.1%	\$0	0.0%	7.8%
	Upper	7	77.8%	\$175	92.6%	54.0%	5	71.4%	52.8%	\$156	91.8%	59.8%	2	100.0%	61.3%	\$19	100.0%	77.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	4.3%	0	0.0%	1.6%	\$0	0.0%	9.1%
	Total	9	100.0%	\$189	100.0%	100.0%	7	100.0%	100.0%	\$170	100.0%	100.0%	2	100.0%	100.0%	\$19	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	12.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	21.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	54.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
HMDA TOTALS	Low	3	5.1%	\$339	3.6%	12.9%	1	3.7%	2.0%	\$9	0.2%	0.7%	2	6.3%	2.1%	\$330	6.8%	0.9%
	Moderate	6	10.2%	\$683	7.2%	11.4%	3	11.1%	10.9%	\$266	5.8%	7.1%	3	9.4%	11.7%	\$417	8.5%	7.8%
	Middle	12	20.3%	\$1,942	20.5%	21.7%	4	14.8%	19.6%	\$960	20.9%	16.3%	8	25.0%	19.2%	\$982	20.1%	16.7%
	Upper	37	62.7%	\$6,326	66.8%	54.0%	19	70.4%	47.8%	\$3,359	73.1%	54.5%	18	56.3%	42.6%	\$2,967	60.8%	48.6%
	Unknown	1	1.7%	\$186	2.0%	0.0%	0	0.0%	19.7%	\$0	0.0%	21.5%	1	3.1%	24.3%	\$186	3.8%	26.0%
	Total	59	100.0%	\$9,476	100.0%	100.0%	27	100.0%	100.0%	\$4,594	100.0%	100.0%	32	100.0%	100.0%	\$4,882	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	10	62.5%	\$92	4.3%	95.2%	8	66.7%	48.4%	\$74	10.2%	36.0%	2	50.0%	51.6%	\$18	1.3%	37.8%
	Over \$1 Million	6	37.5%	\$2,052	95.7%	3.8%	4	33.3%				2	50.0%					
	Total Rev. available	16	100.0%	\$2,144	100.0%	99.0%	12	100.0%				4	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%				0	0.0%					
	Total	16	100.0%	\$2,144	100.0%	100.0%	12	100.0%				4	100.0%					
Small Business Loan Size	\$100,000 or Less	11	68.8%	\$114	5.3%		9	75.0%	95.7%	\$96	13.2%	44.7%	2	50.0%	94.7%	\$18	1.3%	39.6%
	\$100,001 - \$250,000	3	18.8%	\$630	29.4%		3	25.0%	1.8%	\$630	86.8%	12.6%	0	0.0%	2.4%	\$0	0.0%	14.4%
	\$250,001 - \$1 Million	2	12.5%	\$1,400	65.3%		0	0.0%	2.5%	\$0	0.0%	42.7%	2	50.0%	2.8%	\$1,400	98.7%	45.9%
	Total	16	100.0%	\$2,144	100.0%		12	100.0%	100.0%	\$726	100.0%	100.0%	4	100.0%	100.0%	\$1,418	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.2%	0	0.0%	23.5%	\$0	0.0%	19.1%	0	0.0%	26.5%	\$0	0.0%	61.8%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.8%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	88.2%	\$0	0.0%	46.9%	0	0.0%	91.2%	\$0	0.0%	38.4%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	11.8%	\$0	0.0%	53.1%	0	0.0%	2.9%	\$0	0.0%	10.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	5.9%	\$0	0.0%	50.7%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases
Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Radford

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank		Owner Occupied Units		2014			2015									
		Count		Dollar		#	%	%	Bank		%	Bank		%	Dollar			
		#	%	\$ (000s)	\$ %				\$ (000s)	\$ %		\$ %	#		%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	13.2%	\$3,025	10.4%	19.3%	13	18.6%	17.7%	\$1,856	13.7%	13.7%	6	8.1%	14.6%	\$1,169	7.5%	11.2%
	Middle	63	43.8%	\$10,047	34.4%	55.6%	30	42.9%	48.6%	\$4,953	36.4%	44.9%	33	44.6%	51.4%	\$5,094	32.7%	46.2%
	Upper	62	43.1%	\$16,102	55.2%	25.1%	27	38.6%	33.7%	\$6,780	49.9%	41.4%	35	47.3%	34.0%	\$9,322	59.8%	42.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	144	100.0%	\$29,174	100.0%	100.0%	70	100.0%	100.0%	\$13,589	100.0%	100.0%	74	100.0%	100.0%	\$15,585	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	20	11.2%	\$2,788	9.2%	19.3%	9	12.0%	15.8%	\$1,173	9.9%	13.6%	11	10.6%	14.8%	\$1,615	8.8%	11.6%
	Middle	86	48.0%	\$12,909	42.6%	55.6%	37	49.3%	54.8%	\$5,373	45.1%	52.9%	49	47.1%	53.0%	\$7,536	41.0%	50.0%
	Upper	73	40.8%	\$14,606	48.2%	25.1%	29	38.7%	29.3%	\$5,361	45.0%	33.3%	44	42.3%	32.1%	\$9,245	50.3%	38.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	179	100.0%	\$30,303	100.0%	100.0%	75	100.0%	100.0%	\$11,907	100.0%	100.0%	104	100.0%	100.0%	\$18,396	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	18.8%	\$111	20.0%	19.3%	5	27.8%	17.8%	\$44	14.0%	9.7%	4	13.3%	18.6%	\$67	27.8%	12.5%
	Middle	30	62.5%	\$341	61.4%	55.6%	10	55.6%	57.3%	\$209	66.6%	52.0%	20	66.7%	56.8%	\$132	54.8%	44.1%
	Upper	9	18.8%	\$103	18.6%	25.1%	3	16.7%	24.9%	\$61	19.4%	38.3%	6	20.0%	24.5%	\$42	17.4%	43.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	48	100.0%	\$555	100.0%	100.0%	18	100.0%	100.0%	\$314	100.0%	100.0%	30	100.0%	100.0%	\$241	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	8.8%	0	0.0%	12.5%	\$0	0.0%	1.2%	0	0.0%	18.2%	\$0	0.0%	2.6%
	Middle	0	0.0%	\$0	0.0%	32.5%	0	0.0%	50.0%	\$0	0.0%	87.5%	0	0.0%	36.4%	\$0	0.0%	16.8%
	Upper	0	0.0%	\$0	0.0%	58.7%	0	0.0%	37.5%	\$0	0.0%	11.2%	0	0.0%	45.5%	\$0	0.0%	80.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	48	12.9%	\$5,924	9.9%	19.3%	27	16.6%	17.0%	\$3,073	11.9%	12.8%	21	10.1%	14.9%	\$2,851	8.3%	10.5%
	Middle	179	48.2%	\$23,297	38.8%	55.6%	77	47.2%	51.4%	\$10,535	40.8%	50.2%	102	49.0%	52.2%	\$12,762	37.3%	44.7%
	Upper	144	38.8%	\$30,811	51.3%	25.1%	59	36.2%	31.5%	\$12,202	47.3%	36.9%	85	40.9%	32.8%	\$18,609	54.4%	44.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	371	100.0%	\$60,032	100.0%	100.0%	163	100.0%	100.0%	\$25,810	100.0%	100.0%	208	100.0%	100.0%	\$34,222	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	16	16.0%	\$76	2.2%	16.9%	3	16.7%	16.9%	\$11	0.6%	26.6%	13	15.9%	15.0%	\$65	4.3%	18.0%
	Middle	58	58.0%	\$2,419	71.4%	55.6%	12	66.7%	51.0%	\$1,153	61.6%	51.2%	46	56.1%	53.5%	\$1,266	83.6%	62.9%
	Upper	26	26.0%	\$892	26.3%	27.2%	3	16.7%	28.4%	\$709	37.9%	19.7%	23	28.0%	28.3%	\$183	12.1%	16.6%
	Unknown	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.2%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.6%	\$0	0.0%	2.4%	0	0.0%	3.2%	\$0	0.0%	2.5%
Total	100	100.0%	\$3,387	100.0%	100.0%	18	100.0%	100.0%	\$1,873	100.0%	100.0%	82	100.0%	100.0%	\$1,514	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.8%	0	0.0%	17.8%	\$0	0.0%	8.2%	0	0.0%	24.1%	\$0	0.0%	29.7%
	Middle	0	0.0%	\$0	0.0%	70.5%	0	0.0%	57.8%	\$0	0.0%	36.4%	0	0.0%	60.3%	\$0	0.0%	40.8%
	Upper	0	0.0%	\$0	0.0%	13.7%	0	0.0%	24.4%	\$0	0.0%	55.3%	0	0.0%	15.5%	\$0	0.0%	29.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Radford

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	%	Bank	Agg	Bank	Agg	\$ %	\$ %
HOME PURCHASE	Low	10	6.9%	\$783	2.7%	21.0%	5	7.1%	5.2%	\$362	2.7%	2.4%	5	6.8%	5.8%	\$421	2.7%	2.8%
	Moderate	25	17.4%	\$3,063	10.5%	15.6%	16	22.9%	16.6%	\$2,037	15.0%	11.6%	9	12.2%	15.9%	\$1,026	6.6%	11.3%
	Middle	27	18.8%	\$3,909	13.4%	20.9%	11	15.7%	21.0%	\$1,446	10.6%	18.8%	16	21.6%	19.7%	\$2,463	15.8%	17.8%
	Upper	82	56.9%	\$21,419	73.4%	42.6%	38	54.3%	40.0%	\$9,744	71.7%	52.2%	44	59.5%	36.3%	\$11,675	74.9%	47.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.2%	\$0	0.0%	15.0%	0	0.0%	22.3%	\$0	0.0%	21.1%
	Total	144	100.0%	\$29,174	100.0%	100.0%	70	100.0%	100.0%	\$13,589	100.0%	100.0%	74	100.0%	100.0%	\$15,585	100.0%	100.0%
REFINANCE	Low	8	4.5%	\$663	2.2%	21.0%	3	4.0%	7.4%	\$261	2.2%	4.6%	5	4.8%	4.1%	\$402	2.2%	1.9%
	Moderate	33	18.4%	\$3,667	12.1%	15.6%	18	24.0%	16.8%	\$2,049	17.2%	12.4%	15	14.4%	13.1%	\$1,618	8.8%	8.5%
	Middle	44	24.6%	\$5,359	17.7%	20.9%	20	26.7%	18.3%	\$2,303	19.3%	15.4%	24	23.1%	19.6%	\$3,056	16.6%	15.6%
	Upper	87	48.6%	\$19,646	64.8%	42.6%	31	41.3%	36.9%	\$6,934	58.2%	45.6%	56	53.8%	39.7%	\$12,712	69.1%	49.0%
	Unknown	7	3.9%	\$968	3.2%	0.0%	3	4.0%	20.6%	\$360	3.0%	22.0%	4	3.8%	23.5%	\$608	3.3%	24.9%
	Total	179	100.0%	\$30,303	100.0%	100.0%	75	100.0%	100.0%	\$11,907	100.0%	100.0%	104	100.0%	100.0%	\$18,396	100.0%	100.0%
HOME IMPROVEMENT	Low	13	27.1%	\$53	9.5%	21.0%	6	33.3%	19.4%	\$27	8.6%	7.3%	7	23.3%	11.8%	\$26	10.8%	3.2%
	Moderate	14	29.2%	\$89	16.0%	15.6%	3	16.7%	17.4%	\$25	8.0%	10.1%	11	36.7%	25.5%	\$64	26.6%	17.4%
	Middle	9	18.8%	\$198	35.7%	20.9%	6	33.3%	22.1%	\$182	58.0%	13.5%	3	10.0%	23.2%	\$16	6.6%	16.0%
	Upper	12	25.0%	\$215	38.7%	42.6%	3	16.7%	37.9%	\$80	25.5%	62.4%	9	30.0%	34.5%	\$135	56.0%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.2%	\$0	0.0%	6.8%	0	0.0%	5.0%	\$0	0.0%	6.7%
	Total	48	100.0%	\$555	100.0%	100.0%	18	100.0%	100.0%	\$314	100.0%	100.0%	30	100.0%	100.0%	\$241	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	21.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	15.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	20.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	42.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	31	8.4%	\$1,499	2.5%	21.0%	14	8.6%	7.1%	\$650	2.5%	3.0%	17	8.2%	5.5%	\$849	2.5%	2.2%
	Moderate	72	19.4%	\$6,819	11.4%	15.6%	37	22.7%	16.6%	\$4,111	15.9%	11.1%	35	16.8%	15.4%	\$2,708	7.9%	9.4%
	Middle	80	21.6%	\$9,466	15.8%	20.9%	37	22.7%	20.1%	\$3,931	15.2%	16.4%	43	20.7%	19.7%	\$5,535	16.2%	15.3%
	Upper	181	48.8%	\$41,280	68.8%	42.6%	72	44.2%	38.6%	\$16,758	64.9%	47.1%	109	52.4%	37.2%	\$24,522	71.7%	43.4%
	Unknown	7	1.9%	\$968	1.6%	0.0%	3	1.8%	17.6%	\$360	1.4%	22.3%	4	1.9%	22.1%	\$608	1.8%	29.6%
	Total	371	100.0%	\$60,032	100.0%	100.0%	163	100.0%	100.0%	\$25,810	100.0%	100.0%	208	100.0%	100.0%	\$34,222	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	70	70.0%	\$594	17.5%	92.1%	14	77.8%	41.3%	\$152	8.1%	29.7%	56	68.3%	51.7%	\$442	29.2%	42.7%
	Over \$1 Million	28	28.0%	\$2,085	61.6%	7.2%	3	16.7%					25	30.5%				
	Total Rev. available	98	98.0%	\$2,679	79.1%	99.3%	17	94.5%					81	98.8%				
	Rev. Not Known	2	2.0%	\$708	20.9%	0.7%	1	5.6%					1	1.2%				
Total	100	100.0%	\$3,387	100.0%	100.0%	18	100.0%					82	100.0%					
Small Business Loan Size	\$100,000 or Less	95	95.0%	\$837	24.7%		15	83.3%	93.5%	\$173	9.2%	33.8%	80	97.6%	93.3%	\$664	43.9%	34.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	3.4%	\$0	0.0%	16.8%	0	0.0%	3.2%	\$0	0.0%	14.9%
	\$250,001 - \$1 Million	5	5.0%	\$2,550	75.3%		3	16.7%	3.1%	\$1,700	90.8%	49.4%	2	2.4%	3.5%	\$850	56.1%	50.3%
	Total	100	100.0%	\$3,387	100.0%		18	100.0%	100.0%	\$1,873	100.0%	100.0%	82	100.0%	100.0%	\$1,514	100.0%	100.0%
	Total Farms																	
Small Farm Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	71.1%	\$0	0.0%	93.0%	0	0.0%	48.3%	\$0	0.0%	56.3%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	86.7%	\$0	0.0%	45.0%	0	0.0%	86.2%	\$0	0.0%
\$100,001 - \$250,000		0	0.0%	\$0	0.0%		0	0.0%	11.1%	\$0	0.0%	37.6%	0	0.0%	10.3%	\$0	0.0%	33.4%
\$250,001 - \$500,000		0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	17.5%	0	0.0%	3.4%	\$0	0.0%	25.9%
Total		0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Roanoke

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	4	1.2%	\$308	0.5%	1.9%	2	1.4%	1.6%	\$126	0.5%	0.9%	2	1.1%	1.2%	\$182	0.5%	0.8%
	Moderate	48	14.9%	\$6,521	10.4%	21.1%	24	16.2%	17.2%	\$3,469	12.8%	11.5%	24	13.8%	15.4%	\$3,052	8.5%	10.0%
	Middle	138	42.9%	\$28,492	45.3%	41.4%	68	45.9%	42.6%	\$12,549	46.3%	42.1%	70	40.2%	43.4%	\$15,943	44.5%	42.5%
	Upper	132	41.0%	\$27,610	43.9%	35.6%	54	36.5%	38.6%	\$10,940	40.4%	45.4%	78	44.8%	40.0%	\$16,670	46.5%	46.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	322	100.0%	\$62,931	100.0%	100.0%	148	100.0%	100.0%	\$27,084	100.0%	100.0%	174	100.0%	100.0%	\$35,847	100.0%	100.0%
REFINANCE	Low	8	1.5%	\$480	0.6%	1.9%	3	1.2%	1.3%	\$180	0.6%	0.8%	5	1.7%	1.2%	\$300	0.7%	0.6%
	Moderate	98	18.3%	\$9,942	13.2%	21.1%	49	19.7%	16.3%	\$4,349	13.4%	12.2%	49	17.1%	17.1%	\$5,593	13.2%	12.4%
	Middle	210	39.3%	\$28,917	38.5%	41.4%	91	36.5%	43.8%	\$11,495	35.3%	43.7%	119	41.6%	43.6%	\$17,422	41.0%	44.0%
	Upper	219	40.9%	\$35,748	47.6%	35.6%	106	42.6%	38.6%	\$16,533	50.8%	43.3%	113	39.5%	38.1%	\$19,215	45.2%	43.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	535	100.0%	\$75,087	100.0%	100.0%	249	100.0%	100.0%	\$32,557	100.0%	100.0%	286	100.0%	100.0%	\$42,530	100.0%	100.0%
HOME IMPROVEMENT	Low	8	3.6%	\$46	1.9%	1.9%	3	2.7%	2.0%	\$19	1.9%	1.0%	5	4.4%	2.6%	\$27	1.9%	1.3%
	Moderate	91	40.4%	\$568	23.3%	21.1%	48	42.9%	22.7%	\$268	27.0%	15.5%	43	38.1%	25.5%	\$300	20.8%	16.8%
	Middle	80	35.6%	\$753	30.9%	41.4%	40	35.7%	43.3%	\$337	33.9%	38.9%	40	35.4%	40.4%	\$416	28.9%	43.1%
	Upper	46	20.4%	\$1,067	43.8%	35.6%	21	18.8%	32.1%	\$369	37.2%	44.5%	25	22.1%	31.5%	\$698	48.4%	38.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	225	100.0%	\$2,434	100.0%	100.0%	112	100.0%	100.0%	\$993	100.0%	100.0%	113	100.0%	100.0%	\$1,441	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	8.5%	0	0.0%	20.0%	\$0	0.0%	8.3%	0	0.0%	14.3%	\$0	0.0%	4.7%
	Moderate	0	0.0%	\$0	0.0%	21.8%	0	0.0%	16.0%	\$0	0.0%	19.9%	0	0.0%	10.7%	\$0	0.0%	3.2%
	Middle	0	0.0%	\$0	0.0%	44.7%	0	0.0%	32.0%	\$0	0.0%	11.5%	0	0.0%	50.0%	\$0	0.0%	15.1%
	Upper	0	0.0%	\$0	0.0%	25.1%	0	0.0%	32.0%	\$0	0.0%	60.3%	0	0.0%	25.0%	\$0	0.0%	77.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	20	1.8%	\$834	0.6%	1.9%	8	1.6%	1.6%	\$325	0.5%	1.1%	12	2.1%	1.4%	\$509	0.6%	0.8%
	Moderate	237	21.9%	\$17,031	12.1%	21.1%	121	23.8%	17.4%	\$8,086	13.3%	12.1%	116	20.2%	16.8%	\$8,945	11.2%	10.9%
	Middle	428	39.6%	\$58,162	41.4%	41.4%	199	39.1%	43.1%	\$24,381	40.2%	41.8%	229	40.0%	43.3%	\$33,781	42.3%	42.3%
	Upper	397	36.7%	\$64,425	45.9%	35.6%	181	35.6%	37.9%	\$27,842	45.9%	45.0%	216	37.7%	38.6%	\$36,583	45.8%	46.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	1,082	100.0%	\$140,452	100.0%	100.0%	509	100.0%	100.0%	\$60,634	100.0%	100.0%	573	100.0%	100.0%	\$79,818	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	37	4.0%	\$713	1.6%	2.9%	17	7.0%	4.0%	\$402	1.7%	5.0%	20	2.9%	3.9%	\$311	1.6%	5.2%
	Moderate	229	24.8%	\$4,208	9.6%	20.9%	98	40.5%	19.5%	\$2,734	11.3%	15.9%	131	19.2%	18.5%	\$1,474	7.4%	19.7%
	Middle	337	36.5%	\$22,491	51.1%	40.3%	68	28.1%	39.2%	\$12,031	49.8%	40.5%	269	39.5%	40.8%	\$10,460	52.7%	35.8%
	Upper	320	34.7%	\$16,621	37.7%	36.0%	59	24.4%	35.1%	\$9,012	37.3%	37.8%	261	38.3%	35.4%	\$7,609	38.3%	38.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	0.8%	0	0.0%	1.5%	\$0	0.0%	0.7%
Total	923	100.0%	\$44,033	100.0%	100.0%	242	100.0%	100.0%	\$24,179	100.0%	100.0%	681	100.0%	100.0%	\$19,854	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	22.1%	0	0.0%	28.8%	\$0	0.0%	44.0%	0	0.0%	22.7%	\$0	0.0%	15.1%
	Middle	0	0.0%	\$0	0.0%	53.4%	0	0.0%	60.6%	\$0	0.0%	37.7%	0	0.0%	62.7%	\$0	0.0%	78.3%
	Upper	1	100.0%	\$100	100.0%	23.6%	1	100.0%	9.1%	\$100	100.0%	16.7%	0	0.0%	13.3%	\$0	0.0%	5.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	1.5%	0	0.0%	1.3%	\$0	0.0%	1.4%
Total	1	100.0%	\$100	100.0%	100.0%	1	100.0%	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Roanoke

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %		Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	Bank #	Agg %	%	Bank \$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	30	9.3%	\$2,537	4.0%	20.2%	16	10.8%	8.5%	\$1,362	5.0%	4.4%	14	8.0%	6.4%	\$1,175	3.3%	3.3%	
	Moderate	74	23.0%	\$8,752	13.9%	18.4%	45	30.4%	21.3%	\$5,526	20.4%	15.7%	29	16.7%	20.3%	\$3,226	9.0%	14.4%	
	Middle	67	20.8%	\$10,548	16.8%	21.6%	20	13.5%	19.9%	\$3,090	11.4%	18.6%	47	27.0%	19.7%	\$7,458	20.8%	18.4%	
	Upper	150	46.6%	\$40,952	65.1%	39.9%	66	44.6%	29.9%	\$16,964	62.6%	43.2%	84	48.3%	30.1%	\$23,988	66.9%	42.1%	
	Unknown	1	0.3%	\$142	0.2%	0.0%	1	0.7%	20.3%	\$142	0.5%	18.2%	0	0.0%	23.6%	\$0	0.0%	21.9%	
	Total	322	100.0%	\$62,931	100.0%	100.0%	148	100.0%	100.0%	\$27,084	100.0%	100.0%	174	100.0%	100.0%	\$35,847	100.0%	100.0%	
REFINANCE	Low	78	14.6%	\$5,722	7.6%	20.2%	45	18.1%	10.5%	\$3,160	9.7%	6.2%	33	11.5%	6.3%	\$2,562	6.0%	3.4%	
	Moderate	121	22.6%	\$12,837	17.1%	18.4%	47	18.9%	17.5%	\$4,657	14.3%	13.3%	74	25.9%	15.7%	\$8,180	19.2%	11.0%	
	Middle	132	24.7%	\$16,763	22.3%	21.6%	61	24.5%	20.2%	\$7,547	23.2%	18.6%	71	24.8%	19.8%	\$9,216	21.7%	17.1%	
	Upper	181	33.8%	\$36,652	48.8%	39.9%	82	32.9%	30.0%	\$15,215	46.7%	39.5%	99	34.6%	33.1%	\$21,437	50.4%	43.0%	
	Unknown	23	4.3%	\$3,113	4.1%	0.0%	14	5.6%	21.8%	\$1,978	6.1%	22.4%	9	3.1%	25.2%	\$1,135	2.7%	25.5%	
	Total	535	100.0%	\$75,087	100.0%	100.0%	249	100.0%	100.0%	\$32,557	100.0%	100.0%	286	100.0%	100.0%	\$42,530	100.0%	100.0%	
HOME IMPROVEMENT	Low	60	26.7%	\$255	10.5%	20.2%	34	30.4%	17.9%	\$168	16.9%	6.6%	26	23.0%	17.5%	\$87	6.0%	6.4%	
	Moderate	68	30.2%	\$466	19.1%	18.4%	39	34.8%	24.9%	\$298	30.0%	14.1%	29	25.7%	23.8%	\$168	11.7%	12.7%	
	Middle	45	20.0%	\$649	26.7%	21.6%	23	20.5%	21.9%	\$258	26.0%	20.7%	22	19.5%	22.5%	\$391	27.1%	23.1%	
	Upper	50	22.2%	\$1,051	43.2%	39.9%	15	13.4%	27.0%	\$265	26.7%	43.0%	35	31.0%	33.1%	\$786	54.5%	51.0%	
	Unknown	2	0.9%	\$13	0.5%	0.0%	1	0.9%	8.4%	\$4	0.4%	15.6%	1	0.9%	3.2%	\$9	0.6%	6.9%	
	Total	225	100.0%	\$2,434	100.0%	100.0%	112	100.0%	100.0%	\$993	100.0%	100.0%	113	100.0%	100.0%	\$1,441	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	168	15.5%	\$8,514	6.1%	20.2%	95	18.7%	10.1%	\$4,690	7.7%	5.0%	73	12.7%	7.1%	\$3,824	4.8%	3.3%	
	Moderate	263	24.3%	\$22,055	15.7%	18.4%	131	25.7%	20.2%	\$10,481	17.3%	14.4%	132	23.0%	18.7%	\$11,574	14.5%	12.6%	
	Middle	244	22.6%	\$27,960	19.9%	21.6%	104	20.4%	20.2%	\$10,895	18.0%	18.1%	140	24.4%	19.9%	\$17,065	21.4%	17.4%	
	Upper	381	35.2%	\$78,655	56.0%	39.9%	163	32.0%	29.6%	\$32,444	53.5%	40.7%	218	38.0%	31.4%	\$46,211	57.9%	41.4%	
	Unknown	26	2.4%	\$3,268	2.3%	0.0%	16	3.1%	19.9%	\$2,124	3.5%	21.8%	10	1.7%	22.9%	\$1,144	1.4%	25.3%	
	Total	1,082	100.0%	\$140,452	100.0%	100.0%	509	100.0%	100.0%	\$60,634	100.0%	100.0%	573	100.0%	100.0%	\$79,818	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	583	63.2%	\$8,544	19.4%	92.2%	130	53.7%	44.1%	\$4,452	18.4%	38.5%	453	66.5%	52.3%	\$4,092	20.6%	47.8%	
	Over \$1 Million	321	34.8%	\$32,769	74.4%	7.3%	101	41.7%				220	32.3%						
	Total Rev. available	904	98.0%	\$41,313	93.8%	99.5%	231	95.4%				673	98.8%						
	Rev. Not Known	19	2.1%	\$2,720	6.2%	0.5%	11	4.5%				8	1.2%						
	Total	923	100.0%	\$44,033	100.0%	100.0%	242	100.0%				681	100.0%						
Small Business Loan Size	\$100,000 or Less	849	92.0%	\$8,248	18.7%		199	82.2%	90.4%	\$2,961	12.2%	26.5%	650	95.4%	89.3%	\$5,287	26.6%	27.7%	
	\$100,001 - \$250,000	20	2.2%	\$3,535	8.0%		10	4.1%	4.0%	\$1,870	7.7%	14.4%	10	1.5%	4.9%	\$1,665	8.4%	16.5%	
	\$250,001 - \$1 Million	54	5.9%	\$32,250	73.2%		33	13.6%	5.6%	\$19,348	80.0%	59.1%	21	3.1%	5.7%	\$12,902	65.0%	55.8%	
	Total	923	100.0%	\$44,033	100.0%		242	100.0%	100.0%	\$24,179	100.0%	100.0%	681	100.0%	100.0%	\$19,854	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.3%	0	0.0%	40.9%	\$0	0.0%	39.0%	0	0.0%	45.3%	\$0	0.0%	80.8%
Over \$1 Million		1	100.0%	\$100	100.0%	1.7%	1	100.0%				0	0.0%						
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%				0	0.0%						
Total		1	100.0%	\$100	100.0%	100.0%	1	100.0%				0	0.0%						
Small Farm Loan Size		\$100,000 or Less	1	100.0%	\$100	100.0%		1	100.0%	97.0%	\$100	100.0%	66.6%	0	0.0%	97.3%	\$0	0.0%	69.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	8.7%	0	0.0%	1.3%	\$0	0.0%	12.1%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	1.5%	\$0	0.0%	24.7%	0	0.0%	1.3%	\$0	0.0%	18.1%	
	Total	1	100.0%	\$100	100.0%		1	100.0%	100.0%	\$100	100.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Rockbridge

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	80.0%	\$1,344	83.6%	66.6%	4	66.7%	68.6%	\$948	78.3%	64.4%	4	100.0%	71.3%	\$396	100.0%	63.4%
	Upper	2	20.0%	\$263	16.4%	33.4%	2	33.3%	30.4%	\$263	21.7%	34.1%	0	0.0%	28.3%	\$0	0.0%	36.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.9%	\$0	0.0%	1.5%	0	0.0%	0.3%	\$0	0.0%	0.4%
	Total	10	100.0%	\$1,607	100.0%	100.0%	6	100.0%	100.0%	\$1,211	100.0%	100.0%	4	100.0%	100.0%	\$396	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	8	38.1%	\$1,165	29.4%	66.6%	3	33.3%	58.5%	\$465	26.1%	50.1%	5	41.7%	67.1%	\$700	32.2%	61.8%
	Upper	13	61.9%	\$2,792	70.6%	33.4%	6	66.7%	40.8%	\$1,319	73.9%	49.3%	7	58.3%	32.0%	\$1,473	67.8%	37.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.7%	\$0	0.0%	0.7%	0	0.0%	0.9%	\$0	0.0%	1.3%
	Total	21	100.0%	\$3,957	100.0%	100.0%	9	100.0%	100.0%	\$1,784	100.0%	100.0%	12	100.0%	100.0%	\$2,173	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	12	60.0%	\$69	52.7%	66.6%	11	68.8%	83.0%	\$65	65.0%	70.9%	1	25.0%	71.1%	\$4	12.9%	76.4%
	Upper	8	40.0%	\$62	47.3%	33.4%	5	31.3%	17.0%	\$35	35.0%	29.1%	3	75.0%	28.9%	\$27	87.1%	23.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$131	100.0%	100.0%	16	100.0%	100.0%	\$100	100.0%	100.0%	4	100.0%	100.0%	\$31	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	55.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	44.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	28	54.9%	\$2,578	45.3%	66.6%	18	58.1%	65.2%	\$1,478	47.8%	57.9%	10	50.0%	69.2%	\$1,100	42.3%	61.4%
	Upper	23	45.1%	\$3,117	54.7%	33.4%	13	41.9%	34.0%	\$1,617	52.2%	41.0%	10	50.0%	30.2%	\$1,500	57.7%	37.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.8%	\$0	0.0%	1.1%	0	0.0%	0.6%	\$0	0.0%	0.8%
	Total	51	100.0%	\$5,695	100.0%	100.0%	31	100.0%	100.0%	\$3,095	100.0%	100.0%	20	100.0%	100.0%	\$2,600	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	21	50.0%	\$2,142	47.6%	55.1%	5	71.4%	50.7%	\$32	4.0%	46.3%	16	45.7%	57.0%	\$2,110	57.1%	59.0%
	Upper	21	50.0%	\$2,360	52.4%	44.9%	2	28.6%	46.3%	\$775	96.0%	50.9%	19	54.3%	40.4%	\$1,585	42.9%	39.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.0%	\$0	0.0%	2.8%	0	0.0%	2.6%	\$0	0.0%	1.3%
Total	42	100.0%	\$4,502	100.0%	100.0%	7	100.0%	100.0%	\$807	100.0%	100.0%	35	100.0%	100.0%	\$3,695	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	70.4%	0	0.0%	47.1%	\$0	0.0%	79.5%	0	0.0%	76.5%	\$0	0.0%	86.4%
	Upper	0	0.0%	\$0	0.0%	29.6%	0	0.0%	47.1%	\$0	0.0%	19.6%	0	0.0%	23.5%	\$0	0.0%	13.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	0.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Rockbridge

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Families by Family Income %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	2.8%	\$0	0.0%	1.3%	0	0.0%	7.2%	\$0	0.0%	3.4%
	Moderate	4	40.0%	\$248	15.4%	17.5%	2	33.3%	21.1%	\$142	11.7%	12.9%	2	50.0%	16.0%	\$106	26.8%	11.0%
	Middle	1	10.0%	\$140	8.7%	19.6%	0	0.0%	20.8%	\$0	0.0%	18.3%	1	25.0%	20.8%	\$140	35.4%	18.6%
	Upper	5	50.0%	\$1,219	75.9%	45.8%	4	66.7%	36.0%	\$1,069	88.3%	49.7%	1	25.0%	40.1%	\$150	37.9%	53.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	19.3%	\$0	0.0%	17.7%	0	0.0%	16.0%	\$0	0.0%	13.8%
	Total	10	100.0%	\$1,607	100.0%	100.0%	6	100.0%	100.0%	\$1,211	100.0%	100.0%	4	100.0%	100.0%	\$396	100.0%	100.0%
REFINANCE	Low	1	4.8%	\$54	1.4%	17.2%	1	11.1%	10.6%	\$54	3.0%	7.2%	0	0.0%	5.3%	\$0	0.0%	2.7%
	Moderate	2	9.5%	\$201	5.1%	17.5%	1	11.1%	12.3%	\$142	8.0%	7.9%	1	8.3%	11.9%	\$59	2.7%	6.9%
	Middle	3	14.3%	\$473	12.0%	19.6%	0	0.0%	17.6%	\$0	0.0%	13.6%	3	25.0%	17.6%	\$473	21.8%	14.3%
	Upper	15	71.4%	\$3,229	81.6%	45.8%	7	77.8%	45.4%	\$1,588	89.0%	55.5%	8	66.7%	48.3%	\$1,641	75.5%	55.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.1%	\$0	0.0%	15.8%	0	0.0%	16.9%	\$0	0.0%	20.6%
	Total	21	100.0%	\$3,957	100.0%	100.0%	9	100.0%	100.0%	\$1,784	100.0%	100.0%	12	100.0%	100.0%	\$2,173	100.0%	100.0%
HOME IMPROVEMENT	Low	2	10.0%	\$6	4.6%	17.2%	2	12.5%	12.8%	\$6	6.0%	4.5%	0	0.0%	5.3%	\$0	0.0%	1.5%
	Moderate	5	25.0%	\$29	22.1%	17.5%	5	31.3%	27.7%	\$29	29.0%	7.4%	0	0.0%	13.2%	\$0	0.0%	4.2%
	Middle	6	30.0%	\$46	35.1%	19.6%	2	12.5%	17.0%	\$15	15.0%	27.4%	4	100.0%	34.2%	\$31	100.0%	16.2%
	Upper	6	30.0%	\$40	30.5%	45.8%	6	37.5%	38.3%	\$40	40.0%	55.0%	0	0.0%	42.1%	\$0	0.0%	66.8%
	Unknown	1	5.0%	\$10	7.6%	0.0%	1	6.3%	4.3%	\$10	10.0%	5.7%	0	0.0%	5.3%	\$0	0.0%	11.3%
	Total	20	100.0%	\$131	100.0%	100.0%	16	100.0%	100.0%	\$100	100.0%	100.0%	4	100.0%	100.0%	\$31	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	17.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	19.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	45.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	3	5.9%	\$60	1.1%	17.2%	3	9.7%	6.9%	\$60	1.9%	4.1%	0	0.0%	6.2%	\$0	0.0%	2.9%
	Moderate	11	21.6%	\$478	8.4%	17.5%	8	25.8%	17.8%	\$313	10.1%	10.5%	3	15.0%	13.8%	\$165	6.3%	8.4%
	Middle	10	19.6%	\$659	11.6%	19.6%	2	6.5%	19.1%	\$15	0.5%	16.3%	8	40.0%	20.0%	\$644	24.8%	15.8%
	Upper	26	51.0%	\$4,488	78.8%	45.8%	17	54.8%	40.3%	\$2,697	87.1%	52.4%	9	45.0%	44.1%	\$1,791	68.9%	53.5%
	Unknown	1	2.0%	\$10	0.2%	0.0%	1	3.2%	15.9%	\$10	0.3%	16.6%	0	0.0%	15.9%	\$0	0.0%	19.4%
	Total	51	100.0%	\$5,695	100.0%	100.0%	31	100.0%	100.0%	\$3,095	100.0%	100.0%	20	100.0%	100.0%	\$2,600	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	28	66.7%	\$286	6.4%	94.6%	6	85.7%	41.0%	\$82	10.2%	48.2%	22	62.9%	52.3%	\$204	5.5%	38.1%
	Over \$1 Million	14	33.3%	\$4,216	93.6%	4.4%	1	14.3%				13	37.1%					
	Total Rev. available	42	100.0%	\$4,502	100.0%	99.0%	7	100.0%				35	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%				0	0.0%					
	Total	42	100.0%	\$4,502	100.0%	100.0%	7	100.0%				35	100.0%					
Small Business Loan Size	\$100,000 or Less	37	88.1%	\$341	7.6%		6	85.7%	97.0%	\$82	10.2%	49.9%	31	88.6%	94.4%	\$259	7.0%	34.5%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	1.6%	\$0	0.0%	14.2%	0	0.0%	2.6%	\$0	0.0%	13.3%
	\$250,001 - \$1 Million	5	11.9%	\$4,161	92.4%		1	14.3%	1.4%	\$725	89.8%	35.9%	4	11.4%	3.0%	\$3,436	93.0%	52.2%
	Total	42	100.0%	\$4,502	100.0%		7	100.0%	100.0%	\$807	100.0%	100.0%	35	100.0%	100.0%	\$3,695	100.0%	100.0%
	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.1%	0	0.0%	52.9%	\$0	0.0%	83.4%	0	0.0%	52.9%	\$0	0.0%	75.6%
Over \$1 Million	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%					
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	94.1%	\$0	0.0%	45.1%	0	0.0%	100.0%	\$0	0.0%	100.0%	
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	5.9%	\$0	0.0%	54.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Shenandoah

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	4	8.9%	\$440	6.4%	8.8%	2	9.1%	6.5%	\$235	7.5%	5.0%	2	8.7%	5.4%	\$205	5.4%	4.1%
	Middle	18	40.0%	\$2,611	37.7%	41.8%	7	31.8%	49.9%	\$942	30.1%	47.8%	11	47.8%	49.5%	\$1,669	43.9%	46.6%
	Upper	23	51.1%	\$3,878	56.0%	49.4%	13	59.1%	43.5%	\$1,949	62.3%	47.2%	10	43.5%	45.2%	\$1,929	50.7%	49.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	45	100.0%	\$6,929	100.0%	100.0%	22	100.0%	100.0%	\$3,126	100.0%	100.0%	23	100.0%	100.0%	\$3,803	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	8	14.0%	\$1,314	16.7%	8.8%	5	25.0%	8.3%	\$606	25.5%	9.1%	3	8.1%	6.0%	\$708	12.9%	5.6%
	Middle	21	36.8%	\$3,089	39.3%	41.8%	8	40.0%	46.2%	\$897	37.7%	46.0%	13	35.1%	44.7%	\$2,192	40.0%	45.5%
	Upper	28	49.1%	\$3,455	44.0%	49.4%	7	35.0%	45.6%	\$876	36.8%	45.0%	21	56.8%	49.4%	\$2,579	47.1%	48.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	57	100.0%	\$7,858	100.0%	100.0%	20	100.0%	100.0%	\$2,379	100.0%	100.0%	37	100.0%	100.0%	\$5,479	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	30.6%	\$79	19.0%	8.8%	5	25.0%	9.0%	\$33	24.6%	4.8%	6	37.5%	8.7%	\$46	16.3%	10.2%
	Middle	8	22.2%	\$65	15.6%	41.8%	6	30.0%	48.4%	\$30	22.4%	49.7%	2	12.5%	42.1%	\$35	12.4%	39.2%
	Upper	17	47.2%	\$272	65.4%	49.4%	9	45.0%	42.6%	\$71	53.0%	45.6%	8	50.0%	49.2%	\$201	71.3%	50.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	36	100.0%	\$416	100.0%	100.0%	20	100.0%	100.0%	\$134	100.0%	100.0%	16	100.0%	100.0%	\$282	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	6.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	66.7%	\$0	0.0%	50.0%
	Middle	0	0.0%	\$0	0.0%	56.3%	0	0.0%	66.7%	\$0	0.0%	19.1%	0	0.0%	33.3%	\$0	0.0%	50.0%
	Upper	0	0.0%	\$0	0.0%	37.4%	0	0.0%	33.3%	\$0	0.0%	80.9%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	23	16.7%	\$1,833	12.1%	8.8%	12	19.4%	7.3%	\$874	15.5%	6.5%	11	14.5%	5.9%	\$959	10.0%	5.0%
	Middle	47	34.1%	\$5,765	37.9%	41.8%	21	33.9%	48.4%	\$1,869	33.1%	46.7%	26	34.2%	46.9%	\$3,896	40.7%	46.0%
	Upper	68	49.3%	\$7,605	50.0%	49.4%	29	46.8%	44.2%	\$2,896	51.4%	46.8%	39	51.3%	47.2%	\$4,709	49.2%	49.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	<i>Total</i>	138	100.0%	\$15,203	100.0%	100.0%	62	100.0%	100.0%	\$5,639	100.0%	100.0%	76	100.0%	100.0%	\$9,564	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	9.9%	\$48	5.4%	5.7%	4	26.7%	5.2%	\$11	7.4%	1.9%	5	6.6%	3.5%	\$37	5.0%	1.4%
	Middle	34	37.4%	\$380	42.8%	39.1%	5	33.3%	35.6%	\$65	43.9%	37.6%	29	38.2%	41.1%	\$315	42.6%	48.2%
	Upper	48	52.7%	\$459	51.7%	55.3%	6	40.0%	56.9%	\$72	48.6%	58.6%	42	55.3%	53.7%	\$387	52.4%	48.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.4%	\$0	0.0%	1.9%	0	0.0%	1.6%	\$0	0.0%	1.8%
<i>Total</i>	91	100.0%	\$887	100.0%	100.0%	15	100.0%	100.0%	\$148	100.0%	100.0%	76	100.0%	100.0%	\$739	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	11.0%	0	0.0%	3.8%	\$0	0.0%	0.2%	0	0.0%	3.4%	\$0	0.0%	1.0%
	Middle	0	0.0%	\$0	0.0%	38.7%	0	0.0%	29.2%	\$0	0.0%	22.2%	0	0.0%	31.0%	\$0	0.0%	29.8%
	Upper	0	0.0%	\$0	0.0%	50.3%	0	0.0%	67.0%	\$0	0.0%	77.7%	0	0.0%	65.5%	\$0	0.0%	69.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
<i>Total</i>	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Shenandoah

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	Bank \$ %	Agg \$ %			
HOME PURCHASE	Low	2	4.4%	\$153	2.2%	15.2%	2	9.1%	2.6%	\$153	4.9%	1.3%	0	0.0%	3.5%	\$0	0.0%	1.9%	
	Moderate	7	15.6%	\$833	12.0%	14.9%	3	13.6%	16.8%	\$302	9.7%	12.4%	4	17.4%	16.0%	\$531	14.0%	11.9%	
	Middle	10	22.2%	\$1,420	20.5%	20.2%	5	22.7%	19.7%	\$926	29.6%	18.4%	5	21.7%	19.4%	\$494	13.0%	17.8%	
	Upper	26	57.8%	\$4,523	65.3%	49.8%	12	54.5%	36.3%	\$1,745	55.8%	42.8%	14	60.9%	37.9%	\$2,778	73.0%	46.7%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	24.6%	\$0	0.0%	25.1%	0	0.0%	23.2%	\$0	0.0%	21.7%	
	Total	45	100.0%	\$6,929	100.0%	100.0%	22	100.0%	100.0%	\$3,126	100.0%	100.0%	23	100.0%	100.0%	\$3,803	100.0%	100.0%	
REFINANCE	Low	6	10.5%	\$817	10.4%	15.2%	3	15.0%	5.4%	\$340	14.3%	3.0%	3	8.1%	4.7%	\$477	8.7%	2.9%	
	Moderate	6	10.5%	\$650	8.3%	14.9%	2	10.0%	12.5%	\$166	7.0%	8.4%	4	10.8%	10.6%	\$484	8.8%	7.3%	
	Middle	15	26.3%	\$1,992	25.3%	20.2%	4	20.0%	17.3%	\$388	16.3%	14.3%	11	29.7%	18.4%	\$1,604	29.3%	15.9%	
	Upper	27	47.4%	\$3,873	49.3%	49.8%	9	45.0%	43.4%	\$1,136	47.8%	46.8%	18	48.6%	40.5%	\$2,737	50.0%	45.1%	
	Unknown	3	5.3%	\$526	6.7%	0.0%	2	10.0%	21.4%	\$349	14.7%	27.5%	1	2.7%	25.7%	\$177	3.2%	28.8%	
	Total	57	100.0%	\$7,858	100.0%	100.0%	20	100.0%	100.0%	\$2,379	100.0%	100.0%	37	100.0%	100.0%	\$5,479	100.0%	100.0%	
HOME IMPROVEMENT	Low	9	25.0%	\$67	16.1%	15.2%	7	35.0%	9.8%	\$57	42.5%	2.3%	2	12.5%	6.3%	\$10	3.5%	8.1%	
	Moderate	12	33.3%	\$56	13.5%	14.9%	9	45.0%	25.4%	\$42	31.3%	13.9%	3	18.8%	15.9%	\$14	5.0%	5.8%	
	Middle	2	5.6%	\$10	2.4%	20.2%	1	5.0%	19.7%	\$5	3.7%	14.9%	1	6.3%	16.7%	\$5	1.8%	18.4%	
	Upper	13	36.1%	\$283	68.0%	49.8%	3	15.0%	41.0%	\$30	22.4%	64.8%	10	62.5%	54.8%	\$253	89.7%	57.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	4.1%	\$0	0.0%	4.0%	0	0.0%	6.3%	\$0	0.0%	10.2%	
	Total	36	100.0%	\$416	100.0%	100.0%	20	100.0%	100.0%	\$134	100.0%	100.0%	16	100.0%	100.0%	\$282	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	15.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	14.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	49.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	17	12.3%	\$1,037	6.8%	15.2%	12	19.4%	4.2%	\$550	9.8%	2.0%	5	6.6%	4.2%	\$487	5.1%	2.4%	
	Moderate	25	18.1%	\$1,539	10.1%	14.9%	14	22.6%	15.8%	\$510	9.0%	10.7%	11	14.5%	13.6%	\$1,029	10.8%	9.7%	
	Middle	27	19.6%	\$3,422	22.5%	20.2%	10	16.1%	18.8%	\$1,319	23.4%	16.4%	17	22.4%	18.8%	\$2,103	22.0%	16.9%	
	Upper	66	47.8%	\$8,679	57.1%	49.8%	24	38.7%	39.3%	\$2,911	51.6%	44.2%	42	55.3%	40.1%	\$5,768	60.3%	46.1%	
	Unknown	3	2.2%	\$526	3.5%	0.0%	2	3.2%	22.1%	\$349	6.2%	26.7%	1	1.3%	23.4%	\$177	1.9%	24.8%	
	Total	138	100.0%	\$15,203	100.0%	100.0%	62	100.0%	100.0%	\$5,639	100.0%	100.0%	76	100.0%	100.0%	\$9,564	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	75	82.4%	\$697	78.6%	94.2%	13	86.7%	46.7%	\$93	62.8%	44.5%	62	81.6%	56.7%	\$604	81.7%	57.2%	
	Over \$1 Million	16	17.6%	\$190	21.4%	4.6%	2	13.3%					14	18.4%					
	Total Rev. available	91	100.0%	\$887	100.0%	98.8%	15	100.0%					76	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	1.2%	0	0.0%					0	0.0%					
	Total	91	100.0%	\$887	100.0%	100.0%	15	100.0%					76	100.0%					
Small Business Loan Size	\$100,000 or Less	91	100.0%	\$887	100.0%		15	100.0%	95.7%	\$148	100.0%	42.0%	76	100.0%	96.2%	\$739	100.0%	50.0%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.1%	\$0	0.0%	13.5%	0	0.0%	2.3%	\$0	0.0%	18.3%	
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	2.2%	\$0	0.0%	44.5%	0	0.0%	1.5%	\$0	0.0%	31.7%	
	Total	91	100.0%	\$887	100.0%		15	100.0%	100.0%	\$148	100.0%	100.0%	76	100.0%	100.0%	\$739	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.7%	0	0.0%	52.8%	\$0	0.0%	80.4%	0	0.0%	65.5%	\$0	0.0%	89.9%	
Over \$1 Million	0	0.0%	\$0	0.0%	0.3%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	87.7%	\$0	0.0%	42.6%	0	0.0%	87.4%	\$0	0.0%	43.6%		
\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	7.5%	\$0	0.0%	24.8%	0	0.0%	8.0%	\$0	0.0%	26.7%		
\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.7%	\$0	0.0%	32.6%	0	0.0%	4.6%	\$0	0.0%	29.7%		
Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%		

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Smyth

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar			Count			Dollar			
		#	%	\$ (000s)	\$ %	#			%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	7.8%	0	0.0%	6.2%	\$0	0.0%	4.6%	0	0.0%	8.7%	\$0	0.0%	7.1%
	Middle	4	100.0%	\$608	100.0%	92.2%	2	100.0%	93.8%	\$315	100.0%	95.4%	2	100.0%	91.3%	\$293	100.0%	92.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	4	100.0%	\$608	100.0%	100.0%	2	100.0%	100.0%	\$315	100.0%	100.0%	2	100.0%	100.0%	\$293	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	11.1%	\$82	5.2%	7.8%	1	9.1%	6.9%	\$56	5.6%	6.6%	1	14.3%	7.5%	\$26	4.4%	6.3%
	Middle	16	88.9%	\$1,505	94.8%	92.2%	10	90.9%	93.1%	\$937	94.4%	93.4%	6	85.7%	92.5%	\$568	95.6%	93.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	18	100.0%	\$1,587	100.0%	100.0%	11	100.0%	100.0%	\$993	100.0%	100.0%	7	100.0%	100.0%	\$594	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	10.0%	\$40	54.8%	7.8%	1	16.7%	9.3%	\$40	69.0%	12.6%	0	0.0%	8.7%	\$0	0.0%	8.9%
	Middle	9	90.0%	\$33	45.2%	92.2%	5	83.3%	90.7%	\$18	31.0%	87.4%	4	100.0%	91.3%	\$15	100.0%	91.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	10	100.0%	\$73	100.0%	100.0%	6	100.0%	100.0%	\$58	100.0%	100.0%	4	100.0%	100.0%	\$15	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	29.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	70.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	9.4%	\$122	5.4%	7.8%	2	10.5%	6.8%	\$96	7.0%	5.7%	1	7.7%	8.2%	\$26	2.9%	6.4%
	Middle	29	90.6%	\$2,146	94.6%	92.2%	17	89.5%	93.2%	\$1,270	93.0%	94.3%	12	92.3%	91.8%	\$876	97.1%	93.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	32	100.0%	\$2,268	100.0%	100.0%	19	100.0%	100.0%	\$1,366	100.0%	100.0%	13	100.0%	100.0%	\$902	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	2	13.3%	\$7	6.6%	11.0%	1	50.0%	10.4%	\$1	16.7%	9.5%	1	7.7%	14.1%	\$6	6.0%	15.8%
	Middle	13	86.7%	\$99	93.4%	89.0%	1	50.0%	87.1%	\$5	83.3%	89.4%	12	92.3%	83.1%	\$94	94.0%	83.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.5%	\$0	0.0%	1.1%	0	0.0%	2.9%	\$0	0.0%	1.1%
Total	15	100.0%	\$106	100.0%	100.0%	2	100.0%	100.0%	\$6	100.0%	100.0%	13	100.0%	100.0%	\$100	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	2.7%	0	0.0%	0.9%	\$0	0.0%	0.2%	0	0.0%	0.8%	\$0	0.0%	0.2%
	Middle	0	0.0%	\$0	0.0%	97.3%	0	0.0%	99.1%	\$0	0.0%	99.8%	0	0.0%	99.2%	\$0	0.0%	99.8%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Smyth

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2015, 2014					2014						2015					
		Bank		Families by Family Income		Count	Count		Dollar		Count	Dollar		Count	Dollar			
		Count	Dollar	%	%		Bank	Agg	Bank	Agg		Bank	Agg		Bank	Agg		
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	9.5%	\$0	0.0%	5.0%	0	0.0%	7.5%	\$0	0.0%	5.2%
	Moderate	1	25.0%	\$117	19.2%	19.9%	1	50.0%	26.1%	\$117	37.1%	21.3%	0	0.0%	30.2%	\$0	0.0%	24.6%
	Middle	1	25.0%	\$84	13.8%	22.6%	0	0.0%	19.1%	\$0	0.0%	18.1%	1	50.0%	23.0%	\$84	28.7%	23.2%
	Upper	2	50.0%	\$407	66.9%	34.0%	1	50.0%	30.7%	\$198	62.9%	42.7%	1	50.0%	21.9%	\$209	71.3%	31.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.5%	\$0	0.0%	13.0%	0	0.0%	17.4%	\$0	0.0%	15.7%
	Total	4	100.0%	\$608	100.0%	100.0%	2	100.0%	100.0%	\$315	100.0%	100.0%	2	100.0%	100.0%	\$293	100.0%	100.0%
REFINANCE	Low	4	22.2%	\$209	13.2%	23.5%	4	36.4%	11.9%	\$209	21.0%	7.6%	0	0.0%	5.6%	\$0	0.0%	2.8%
	Moderate	1	5.6%	\$55	3.5%	19.9%	0	0.0%	20.1%	\$0	0.0%	15.9%	1	14.3%	23.6%	\$55	9.3%	20.5%
	Middle	7	38.9%	\$591	37.2%	22.6%	5	45.5%	22.6%	\$518	52.2%	20.7%	2	28.6%	29.2%	\$73	12.3%	25.8%
	Upper	6	33.3%	\$732	46.1%	34.0%	2	18.2%	35.8%	\$266	26.8%	48.3%	4	57.1%	28.0%	\$466	78.5%	33.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.4%	\$0	0.0%	7.5%	0	0.0%	13.7%	\$0	0.0%	17.7%
	Total	18	100.0%	\$1,587	100.0%	100.0%	11	100.0%	100.0%	\$993	100.0%	100.0%	7	100.0%	100.0%	\$594	100.0%	100.0%
HOME IMPROVEMENT	Low	5	50.0%	\$14	19.2%	23.5%	3	50.0%	27.8%	\$8	13.8%	6.7%	2	50.0%	23.2%	\$6	40.0%	6.9%
	Moderate	4	40.0%	\$19	26.0%	19.9%	2	33.3%	33.3%	\$10	17.2%	21.6%	2	50.0%	31.9%	\$9	60.0%	16.0%
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	16.7%	\$0	0.0%	27.7%	0	0.0%	15.9%	\$0	0.0%	13.3%
	Upper	1	10.0%	\$40	54.8%	34.0%	1	16.7%	22.2%	\$40	69.0%	43.9%	0	0.0%	27.5%	\$0	0.0%	61.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	1.4%	\$0	0.0%	2.6%
	Total	10	100.0%	\$73	100.0%	100.0%	6	100.0%	100.0%	\$58	100.0%	100.0%	4	100.0%	100.0%	\$15	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	23.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	19.9%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	22.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	34.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	9	28.1%	\$223	9.8%	23.5%	7	36.8%	12.6%	\$217	15.9%	6.1%	2	15.4%	9.1%	\$6	0.7%	4.1%
	Moderate	6	18.8%	\$191	8.4%	19.9%	3	15.8%	24.9%	\$127	9.3%	19.2%	3	23.1%	28.2%	\$64	7.1%	21.0%
	Middle	8	25.0%	\$675	29.8%	22.6%	5	26.3%	20.0%	\$518	37.9%	19.4%	3	23.1%	23.9%	\$157	17.4%	22.0%
	Upper	9	28.1%	\$1,179	52.0%	34.0%	4	21.1%	31.5%	\$504	36.9%	44.9%	5	38.5%	24.5%	\$675	74.8%	31.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	11.0%	\$0	0.0%	10.4%	0	0.0%	14.3%	\$0	0.0%	21.8%
	Total	32	100.0%	\$2,268	100.0%	100.0%	19	100.0%	100.0%	\$1,366	100.0%	100.0%	13	100.0%	100.0%	\$902	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	10	66.7%	\$56	52.8%	93.9%	2	100.0%	62.0%	\$6	100.0%	55.3%	8	61.5%	57.8%	\$50	50.0%	57.1%
	Over \$1 Million	5	33.3%	\$50	47.2%	5.1%	0	0.0%					5	38.5%				
	Total Rev. available	15	100.0%	\$106	100.0%	99.0%	2	100.0%					13	100.0%				
	Rev. Not Known	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%				
Total	15	100.0%	\$106	100.0%	100.0%	2	100.0%					13	100.0%					
Small Business Loan Size	\$100,000 or Less	15	100.0%	\$106	100.0%		2	100.0%	86.5%	\$6	100.0%	35.7%	13	100.0%	87.2%	\$100	100.0%	28.8%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.8%	\$0	0.0%	28.9%	0	0.0%	8.3%	\$0	0.0%	26.6%
	\$250,001 - \$1 Million	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	35.3%	0	0.0%	4.5%	\$0	0.0%	44.6%
	Total	15	100.0%	\$106	100.0%		2	100.0%	100.0%	\$6	100.0%	100.0%	13	100.0%	100.0%	\$100	100.0%	100.0%
	Total	15	100.0%	\$106	100.0%		2	100.0%	100.0%	\$6	100.0%	100.0%	13	100.0%	100.0%	\$100	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	100.0%	0	0.0%	87.7%	\$0	0.0%	81.8%	0	0.0%	93.5%	\$0	0.0%	94.1%
	Over \$1 Million	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.2%	\$0	0.0%	43.8%	0	0.0%	85.5%	\$0	0.0%	47.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	12.3%	\$0	0.0%	34.9%	0	0.0%	12.1%	\$0	0.0%	34.9%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	3.5%	\$0	0.0%	21.3%	0	0.0%	2.4%	\$0	0.0%	18.1%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA South Boston

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units	2014			2015								
		Count		Dollar			Count		Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	11.1%	\$50	3.5%	19.1%	1	25.0%	20.4%	\$50	10.0%	23.6%	0	0.0%	21.7%	\$0	0.0%	20.7%
	Middle	8	88.9%	\$1,390	96.5%	80.9%	3	75.0%	79.6%	\$451	90.0%	76.4%	5	100.0%	78.3%	\$939	100.0%	79.3%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	9	100.0%	\$1,440	100.0%	100.0%	4	100.0%	100.0%	\$501	100.0%	100.0%	5	100.0%	100.0%	\$939	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	5	21.7%	\$587	21.7%	19.1%	5	35.7%	20.0%	\$587	35.1%	19.4%	0	0.0%	21.1%	\$0	0.0%	22.0%
	Middle	18	78.3%	\$2,124	78.3%	80.9%	9	64.3%	80.0%	\$1,087	64.9%	80.6%	9	100.0%	78.9%	\$1,037	100.0%	78.0%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	23	100.0%	\$2,711	100.0%	100.0%	14	100.0%	100.0%	\$1,674	100.0%	100.0%	9	100.0%	100.0%	\$1,037	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	21.4%	\$16	13.3%	19.1%	1	14.3%	23.3%	\$3	5.6%	39.0%	2	28.6%	18.4%	\$13	19.7%	34.1%
	Middle	11	78.6%	\$104	86.7%	80.9%	6	85.7%	76.7%	\$51	94.4%	61.0%	5	71.4%	81.6%	\$53	80.3%	65.9%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	14	100.0%	\$120	100.0%	100.0%	7	100.0%	100.0%	\$54	100.0%	100.0%	7	100.0%	100.0%	\$66	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	59.0%	0	0.0%	25.0%	\$0	0.0%	35.1%	0	0.0%	50.0%	\$0	0.0%	51.5%
	Middle	0	0.0%	\$0	0.0%	41.0%	0	0.0%	75.0%	\$0	0.0%	64.9%	0	0.0%	50.0%	\$0	0.0%	48.5%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	9	19.6%	\$653	15.3%	19.1%	7	28.0%	20.5%	\$640	28.7%	22.8%	2	9.5%	21.3%	\$13	0.6%	23.3%
	Middle	37	80.4%	\$3,618	84.7%	80.9%	18	72.0%	79.5%	\$1,589	71.3%	77.2%	19	90.5%	78.7%	\$2,029	99.4%	76.7%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	46	100.0%	\$4,271	100.0%	100.0%	25	100.0%	100.0%	\$2,229	100.0%	100.0%	21	100.0%	100.0%	\$2,042	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	33.3%	\$146	9.0%	28.2%	9	75.0%	23.1%	\$9	1.6%	21.1%	10	22.2%	24.9%	\$137	12.9%	34.6%
	Middle	38	66.7%	\$1,471	91.0%	71.8%	3	25.0%	73.2%	\$546	98.4%	75.3%	35	77.8%	73.2%	\$925	87.1%	62.6%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	3.5%	0	0.0%	1.9%	\$0	0.0%	2.8%
Total	57	100.0%	\$1,617	100.0%	100.0%	12	100.0%	100.0%	\$555	100.0%	100.0%	45	100.0%	100.0%	\$1,062	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	17.0%	0	0.0%	27.6%	\$0	0.0%	18.6%	0	0.0%	13.9%	\$0	0.0%	9.8%
	Middle	0	0.0%	\$0	0.0%	83.0%	0	0.0%	72.4%	\$0	0.0%	81.4%	0	0.0%	83.3%	\$0	0.0%	89.1%
	Upper	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	2.8%	\$0	0.0%	1.1%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA South Boston

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	2	22.2%	\$118	8.2%	27.1%	2	50.0%	3.2%	\$118	23.6%	1.8%	0	0.0%	5.4%	\$0	0.0%	2.6%	
	Moderate	2	22.2%	\$126	8.8%	15.5%	1	25.0%	17.2%	\$43	8.6%	11.1%	1	20.0%	19.4%	\$83	8.8%	14.8%	
	Middle	1	11.1%	\$91	6.3%	21.6%	0	0.0%	20.4%	\$0	0.0%	21.5%	1	20.0%	16.7%	\$91	9.7%	14.0%	
	Upper	4	44.4%	\$1,105	76.7%	35.8%	1	25.0%	28.5%	\$340	67.9%	37.0%	3	60.0%	33.7%	\$765	81.5%	45.9%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	30.6%	\$0	0.0%	28.6%	0	0.0%	24.8%	\$0	0.0%	22.7%	
	Total	9	100.0%	\$1,440	100.0%	100.0%	4	100.0%	100.0%	\$501	100.0%	100.0%	5	100.0%	100.0%	\$939	100.0%	100.0%	
REFINANCE	Low	2	8.7%	\$171	6.3%	27.1%	0	0.0%	2.9%	\$0	0.0%	1.4%	2	22.2%	9.0%	\$171	16.5%	6.2%	
	Moderate	2	8.7%	\$136	5.0%	15.5%	2	14.3%	18.3%	\$136	8.1%	12.7%	0	0.0%	16.3%	\$0	0.0%	12.5%	
	Middle	7	30.4%	\$859	31.7%	21.6%	3	21.4%	17.7%	\$379	22.6%	15.1%	4	44.4%	19.3%	\$480	46.3%	19.3%	
	Upper	10	43.5%	\$1,420	52.4%	35.8%	7	50.0%	31.4%	\$1,034	61.8%	39.4%	3	33.3%	35.5%	\$386	37.2%	43.4%	
	Unknown	2	8.7%	\$125	4.6%	0.0%	2	14.3%	29.7%	\$125	7.5%	31.4%	0	0.0%	19.9%	\$0	0.0%	18.5%	
	Total	23	100.0%	\$2,711	100.0%	100.0%	14	100.0%	100.0%	\$1,674	100.0%	100.0%	9	100.0%	100.0%	\$1,037	100.0%	100.0%	
HOME IMPROVEMENT	Low	1	7.1%	\$2	1.7%	27.1%	1	14.3%	20.0%	\$2	3.7%	7.8%	0	0.0%	26.5%	\$0	0.0%	21.4%	
	Moderate	4	28.6%	\$18	15.0%	15.5%	3	42.9%	33.3%	\$11	20.4%	22.8%	1	14.3%	20.4%	\$7	10.6%	8.0%	
	Middle	1	7.1%	\$5	4.2%	21.6%	1	14.3%	16.7%	\$5	9.3%	17.1%	0	0.0%	16.3%	\$0	0.0%	20.4%	
	Upper	8	57.1%	\$95	79.2%	35.8%	2	28.6%	30.0%	\$36	66.7%	52.3%	6	85.7%	36.7%	\$59	89.4%	50.2%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	14	100.0%	\$120	100.0%	100.0%	7	100.0%	100.0%	\$54	100.0%	100.0%	7	100.0%	100.0%	\$66	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	27.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	15.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	21.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	35.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	5	10.9%	\$291	6.8%	27.1%	3	12.0%	4.3%	\$120	5.4%	1.6%	2	9.5%	8.8%	\$171	8.4%	4.1%	
	Moderate	8	17.4%	\$280	6.6%	15.5%	6	24.0%	18.7%	\$190	8.5%	11.1%	2	9.5%	18.3%	\$90	4.4%	13.0%	
	Middle	9	19.6%	\$955	22.4%	21.6%	4	16.0%	18.7%	\$384	17.2%	16.8%	5	23.8%	17.5%	\$571	28.0%	15.2%	
	Upper	22	47.8%	\$2,620	61.3%	35.8%	10	40.0%	29.6%	\$1,410	63.3%	35.3%	12	57.1%	34.5%	\$1,210	59.3%	42.4%	
	Unknown	2	4.3%	\$125	2.9%	0.0%	2	8.0%	28.6%	\$125	5.6%	35.3%	0	0.0%	20.8%	\$0	0.0%	25.4%	
	Total	46	100.0%	\$4,271	100.0%	100.0%	25	100.0%	100.0%	\$2,229	100.0%	100.0%	21	100.0%	100.0%	\$2,042	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	35	61.4%	\$194	12.0%	93.0%	6	50.0%	42.7%	\$23	4.1%	53.9%	29	64.4%	47.9%	\$171	16.1%	53.3%	
	Over \$1 Million	18	31.6%	\$789	48.8%	5.6%	5	41.7%					13	28.9%					
	Total Rev. available	53	93.0%	\$983	60.8%	98.6%	11	91.7%					42	93.3%					
	Rev. Not Known	4	7.0%	\$634	39.2%	1.4%	1	8.3%					3	6.7%					
	Total	57	100.0%	\$1,617	100.0%	100.0%	12	100.0%					45	100.0%					
Small Business Loan Size	\$100,000 or Less	53	93.0%	\$415	25.7%		10	83.3%	90.8%	\$27	4.9%	33.2%	43	95.6%	91.5%	\$388	36.5%	36.2%	
	\$100,001 - \$250,000	1	1.8%	\$228	14.1%		1	8.3%	5.7%	\$228	41.1%	23.2%	0	0.0%	5.2%	\$0	0.0%	20.3%	
	\$250,001 - \$1 Million	3	5.3%	\$974	60.2%		1	8.3%	3.5%	\$300	54.1%	43.6%	2	4.4%	3.3%	\$674	63.5%	43.6%	
	Total	57	100.0%	\$1,617	100.0%		12	100.0%	100.0%	\$555	100.0%	100.0%	45	100.0%	100.0%	\$1,062	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	98.5%	0	0.0%	72.4%	\$0	0.0%	91.8%	0	0.0%	66.7%	\$0	0.0%	90.2%
Over \$1 Million		0	0.0%	\$0	0.0%	1.5%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%		0	0.0%	93.1%	\$0	0.0%	63.9%	0	0.0%	97.2%	\$0	0.0%	83.7%	
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	6.9%	\$0	0.0%	36.1%	0	0.0%	2.8%	\$0	0.0%	16.3%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Staunton

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count	Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %	Bank #	Agg %	\$ (000s)	\$ %	\$ %	Bank #	Agg %	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.4%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	4	5.5%	\$528	4.5%	8.0%	2	5.9%	12.8%	\$154	2.8%	9.2%	2	5.1%	10.3%	\$374	5.9%	7.1%
	Middle	51	69.9%	\$8,218	69.8%	71.8%	24	70.6%	67.1%	\$3,832	69.9%	68.1%	27	69.2%	66.9%	\$4,386	69.7%	67.3%
	Upper	18	24.7%	\$3,036	25.8%	19.8%	8	23.5%	19.7%	\$1,500	27.3%	22.4%	10	25.6%	22.3%	\$1,536	24.4%	25.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.0%
	Total	73	100.0%	\$11,782	100.0%	100.0%	34	100.0%	100.0%	\$5,486	100.0%	100.0%	39	100.0%	100.0%	\$6,296	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.7%	\$0	0.0%	0.5%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Moderate	10	6.7%	\$1,123	5.5%	8.0%	6	7.2%	8.5%	\$730	6.6%	6.9%	4	6.1%	6.9%	\$393	4.1%	4.5%
	Middle	104	69.8%	\$14,802	72.0%	71.8%	61	73.5%	69.9%	\$8,546	77.1%	70.5%	43	65.2%	70.6%	\$6,256	66.0%	71.9%
	Upper	35	23.5%	\$4,646	22.6%	19.8%	16	19.3%	20.9%	\$1,813	16.3%	22.0%	19	28.8%	21.9%	\$2,833	29.9%	23.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	149	100.0%	\$20,571	100.0%	100.0%	83	100.0%	100.0%	\$11,089	100.0%	100.0%	66	100.0%	100.0%	\$9,482	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	3	10.7%	\$13	3.8%	8.0%	2	15.4%	7.1%	\$10	5.8%	3.3%	1	6.7%	8.6%	\$3	1.7%	5.8%
	Middle	21	75.0%	\$199	57.8%	71.8%	10	76.9%	74.1%	\$67	39.0%	73.5%	11	73.3%	68.7%	\$132	76.7%	67.5%
	Upper	4	14.3%	\$132	38.4%	19.8%	1	7.7%	18.2%	\$95	55.2%	23.1%	3	20.0%	22.7%	\$37	21.5%	26.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	28	100.0%	\$344	100.0%	100.0%	13	100.0%	100.0%	\$172	100.0%	100.0%	15	100.0%	100.0%	\$172	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	5.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	14.3%	\$0	0.0%	2.8%
	Moderate	0	0.0%	\$0	0.0%	23.3%	0	0.0%	23.1%	\$0	0.0%	3.2%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	56.5%	0	0.0%	69.2%	\$0	0.0%	41.3%	0	0.0%	71.4%	\$0	0.0%	50.2%
	Upper	0	0.0%	\$0	0.0%	14.6%	0	0.0%	7.7%	\$0	0.0%	55.5%	0	0.0%	14.3%	\$0	0.0%	47.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.3%	0	0.0%	0.5%	\$0	0.0%	0.3%
	Moderate	17	6.8%	\$1,664	5.1%	8.0%	10	7.7%	10.8%	\$894	5.3%	7.8%	7	5.8%	8.8%	\$770	4.8%	5.9%
	Middle	176	70.4%	\$23,219	71.0%	71.8%	95	73.1%	68.6%	\$12,445	74.3%	66.6%	81	67.5%	68.5%	\$10,774	67.5%	69.1%
	Upper	57	22.8%	\$7,814	23.9%	19.8%	25	19.2%	20.0%	\$3,408	20.3%	25.3%	32	26.7%	22.1%	\$4,406	27.6%	24.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.1%	\$0	0.0%	0.1%
	Total	250	100.0%	\$32,697	100.0%	100.0%	130	100.0%	100.0%	\$16,747	100.0%	100.0%	120	100.0%	100.0%	\$15,950	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	6	4.8%	\$23	0.4%	4.8%	4	12.5%	2.8%	\$10	0.4%	3.0%	2	2.2%	2.7%	\$13	0.4%	3.3%
	Moderate	15	12.1%	\$410	7.6%	7.1%	4	12.5%	6.7%	\$4	0.2%	9.3%	11	12.0%	7.3%	\$406	13.6%	11.3%
	Middle	71	57.3%	\$4,211	78.6%	65.1%	17	53.1%	66.4%	\$1,901	80.1%	60.4%	54	58.7%	66.4%	\$2,310	77.3%	59.5%
	Upper	32	25.8%	\$716	13.4%	23.0%	7	21.9%	21.1%	\$458	19.3%	26.1%	25	27.2%	20.7%	\$258	8.6%	24.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	1.1%	0	0.0%	2.9%	\$0	0.0%	1.1%
Total	124	100.0%	\$5,360	100.0%	100.0%	32	100.0%	100.0%	\$2,373	100.0%	100.0%	92	100.0%	100.0%	\$2,987	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	0.7%	0	0.0%	0.8%	\$0	0.0%	0.5%	0	0.0%	3.8%	\$0	0.0%	6.3%
	Middle	0	0.0%	\$0	0.0%	92.4%	0	0.0%	93.3%	\$0	0.0%	93.4%	0	0.0%	90.5%	\$0	0.0%	84.7%
	Upper	0	0.0%	\$0	0.0%	6.6%	0	0.0%	5.9%	\$0	0.0%	6.1%	0	0.0%	5.7%	\$0	0.0%	9.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Staunton

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Bank	Agg	Dollar			Count		Dollar					
		#	%	\$ (000s)	\$ %				#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %
HOME PURCHASE	Low	12	16.4%	\$1,052	8.9%	19.7%	6	17.6%	9.5%	\$546	10.0%	5.5%	6	15.4%	9.4%	\$506	8.0%	5.6%	
	Moderate	18	24.7%	\$2,525	21.4%	17.7%	8	23.5%	24.9%	\$1,088	19.8%	19.9%	10	25.6%	23.0%	\$1,437	22.8%	18.8%	
	Middle	16	21.9%	\$2,794	23.7%	23.7%	9	26.5%	22.4%	\$1,636	29.8%	23.1%	7	17.9%	22.4%	\$1,158	18.4%	22.3%	
	Upper	27	37.0%	\$5,411	45.9%	39.0%	11	32.4%	25.5%	\$2,216	40.4%	34.4%	16	41.0%	24.9%	\$3,195	50.7%	33.6%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	17.7%	\$0	0.0%	17.1%	0	0.0%	20.3%	\$0	0.0%	19.7%	
	Total	73	100.0%	\$11,782	100.0%	100.0%	34	100.0%	100.0%	\$5,486	100.0%	100.0%	39	100.0%	100.0%	\$6,296	100.0%	100.0%	
REFINANCE	Low	16	10.7%	\$1,395	6.8%	19.7%	5	6.0%	8.4%	\$412	3.7%	4.8%	11	16.7%	9.0%	\$983	10.4%	5.2%	
	Moderate	38	25.5%	\$4,155	20.2%	17.7%	29	34.9%	20.2%	\$3,217	29.0%	16.6%	9	13.6%	17.5%	\$938	9.9%	14.1%	
	Middle	27	18.1%	\$3,391	16.5%	23.7%	15	18.1%	20.4%	\$1,881	17.0%	19.7%	12	18.2%	22.4%	\$1,510	15.9%	21.2%	
	Upper	56	37.6%	\$9,728	47.3%	39.0%	26	31.3%	29.8%	\$4,506	40.6%	36.5%	30	45.5%	27.5%	\$5,222	55.1%	33.7%	
	Unknown	12	8.1%	\$1,902	9.2%	0.0%	8	9.6%	21.2%	\$1,073	9.7%	22.4%	4	6.1%	23.6%	\$829	8.7%	25.9%	
	Total	149	100.0%	\$20,571	100.0%	100.0%	83	100.0%	100.0%	\$11,089	100.0%	100.0%	66	100.0%	100.0%	\$9,482	100.0%	100.0%	
HOME IMPROVEMENT	Low	3	10.7%	\$13	3.8%	19.7%	2	15.4%	14.1%	\$9	5.2%	6.3%	1	6.7%	13.5%	\$4	2.3%	7.8%	
	Moderate	9	32.1%	\$72	20.9%	17.7%	3	23.1%	29.4%	\$17	9.9%	26.8%	6	40.0%	27.6%	\$55	32.0%	17.7%	
	Middle	6	21.4%	\$68	19.8%	23.7%	4	30.8%	22.4%	\$30	17.4%	19.2%	2	13.3%	25.8%	\$38	22.1%	19.9%	
	Upper	10	35.7%	\$191	55.5%	39.0%	4	30.8%	30.6%	\$116	67.4%	39.9%	6	40.0%	29.4%	\$75	43.6%	42.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	3.5%	\$0	0.0%	7.9%	0	0.0%	3.7%	\$0	0.0%	12.6%	
	Total	28	100.0%	\$344	100.0%	100.0%	13	100.0%	100.0%	\$172	100.0%	100.0%	15	100.0%	100.0%	\$172	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	17.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	23.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	39.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	31	12.4%	\$2,460	7.5%	19.7%	13	10.0%	9.3%	\$967	5.8%	4.8%	18	15.0%	9.4%	\$1,493	9.4%	5.4%	
	Moderate	65	26.0%	\$6,752	20.7%	17.7%	40	30.8%	23.2%	\$4,322	25.8%	17.1%	25	20.8%	20.9%	\$2,430	15.2%	16.7%	
	Middle	49	19.6%	\$6,253	19.1%	23.7%	28	21.5%	21.5%	\$3,547	21.2%	19.7%	21	17.5%	22.5%	\$2,706	17.0%	21.6%	
	Upper	93	37.2%	\$15,330	46.9%	39.0%	41	31.5%	27.4%	\$6,838	40.8%	32.2%	52	43.3%	26.1%	\$8,492	53.2%	33.5%	
	Unknown	12	4.8%	\$1,902	5.8%	0.0%	8	6.2%	18.6%	\$1,073	6.4%	26.3%	4	3.3%	21.1%	\$829	5.2%	22.8%	
	Total	250	100.0%	\$32,697	100.0%	100.0%	130	100.0%	100.0%	\$16,747	100.0%	100.0%	120	100.0%	100.0%	\$15,950	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	82	66.1%	\$1,652	30.8%	92.2%	17	53.1%	48.6%	\$823	34.7%	46.1%	65	70.7%	52.0%	\$829	27.8%	36.5%	
	Over \$1 Million	39	31.5%	\$3,583	66.8%	7.1%	12	37.5%					27	29.3%					
	Total Rev. available	121	97.6%	\$5,235	97.6%	99.3%	29	90.6%					92	100.0%					
	Rev. Not Known	3	2.4%	\$125	2.3%	0.7%	3	9.4%					0	0.0%					
	Total	124	100.0%	\$5,360	100.0%	100.0%	32	100.0%					92	100.0%					
Small Business Loan Size	\$100,000 or Less	118	95.2%	\$1,448	27.0%		29	90.6%	90.9%	\$602	25.4%	31.4%	89	96.7%	91.1%	\$846	28.3%	28.3%	
	\$100,001 - \$250,000	1	0.8%	\$231	4.3%		0	0.0%	4.9%	\$0	0.0%	20.0%	1	1.1%	4.3%	\$231	7.7%	17.5%	
	\$250,001 - \$1 Million	5	4.0%	\$3,681	68.7%		3	9.4%	4.2%	\$1,771	74.6%	48.7%	2	2.2%	4.5%	\$1,910	63.9%	54.2%	
	Total	124	100.0%	\$5,360	100.0%		32	100.0%	100.0%	\$2,373	100.0%	100.0%	92	100.0%	100.0%	\$2,987	100.0%	100.0%	
	Total Farms																		
	\$1 Million or Less	0	0.0%	\$0	0.0%	99.0%	0	0.0%	87.4%	\$0	0.0%	86.7%	0	0.0%	84.8%	\$0	0.0%	88.8%	
Over \$1 Million	0	0.0%	\$0	0.0%	1.0%	0	0.0%					0	0.0%						
Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%						
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%						
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	85.7%	\$0	0.0%	38.4%	0	0.0%	85.4%	\$0	0.0%	38.8%	
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	5.0%	\$0	0.0%	12.1%	0	0.0%	7.6%	\$0	0.0%	18.6%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	9.2%	\$0	0.0%	49.5%	0	0.0%	7.0%	\$0	0.0%	42.6%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA West Piedmont

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		2014				Owner Occupied Units %	2014					2015						
		Bank		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %		Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	Bank #	Agg %	Bank \$ (000s)	\$ %	Agg \$ %		
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	11	21.6%	\$1,997	28.2%	21.0%	6	25.0%	22.2%	\$895	29.0%	18.6%	5	18.5%	19.2%	\$1,102	27.6%	16.7%
	Middle	32	62.7%	\$3,996	56.5%	74.7%	15	62.5%	69.1%	\$1,735	56.3%	70.9%	17	63.0%	70.7%	\$2,261	56.7%	71.8%
	Upper	8	15.7%	\$1,081	15.3%	4.4%	3	12.5%	8.6%	\$453	14.7%	10.5%	5	18.5%	9.8%	\$628	15.7%	11.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.4%	\$0	0.0%	0.3%
	Total	51	100.0%	\$7,074	100.0%	100.0%	24	100.0%	100.0%	\$3,083	100.0%	100.0%	27	100.0%	100.0%	\$3,991	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	19	20.4%	\$1,504	17.4%	21.0%	8	18.2%	21.1%	\$655	16.3%	15.6%	11	22.4%	18.4%	\$849	18.4%	16.2%
	Middle	65	69.9%	\$5,998	69.3%	74.7%	28	63.6%	73.0%	\$2,352	58.4%	76.5%	37	75.5%	75.6%	\$3,646	78.9%	78.2%
	Upper	9	9.7%	\$1,148	13.3%	4.4%	8	18.2%	5.4%	\$1,020	25.3%	7.2%	1	2.0%	5.0%	\$128	2.8%	5.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.5%	\$0	0.0%	0.7%	0	0.0%	1.0%	\$0	0.0%	0.5%
	Total	93	100.0%	\$8,650	100.0%	100.0%	44	100.0%	100.0%	\$4,027	100.0%	100.0%	49	100.0%	100.0%	\$4,623	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	29	30.9%	\$148	26.9%	21.0%	17	32.7%	24.1%	\$76	27.6%	8.3%	12	28.6%	20.0%	\$72	26.1%	21.4%
	Middle	64	68.1%	\$388	70.4%	74.7%	35	67.3%	74.1%	\$199	72.4%	90.0%	29	69.0%	75.2%	\$189	68.5%	63.9%
	Upper	1	1.1%	\$15	2.7%	4.4%	0	0.0%	1.3%	\$0	0.0%	0.6%	1	2.4%	4.8%	\$15	5.4%	14.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.6%	\$0	0.0%	1.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$551	100.0%	100.0%	52	100.0%	100.0%	\$275	100.0%	100.0%	42	100.0%	100.0%	\$276	100.0%	100.0%
MULTI-FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	27.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	16.7%	\$0	0.0%	67.1%
	Middle	0	0.0%	\$0	0.0%	67.5%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	83.3%	\$0	0.0%	32.9%
	Upper	0	0.0%	\$0	0.0%	5.1%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	59	24.8%	\$3,649	22.4%	21.0%	31	25.8%	22.0%	\$1,626	22.0%	16.4%	28	23.7%	19.0%	\$2,023	22.8%	17.4%
	Middle	161	67.6%	\$10,382	63.8%	74.7%	78	65.0%	71.5%	\$4,286	58.0%	74.8%	83	70.3%	73.3%	\$6,096	68.6%	73.8%
	Upper	18	7.6%	\$2,244	13.8%	4.4%	11	9.2%	6.2%	\$1,473	19.9%	8.4%	7	5.9%	7.2%	\$771	8.7%	8.4%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.3%	\$0	0.0%	0.4%	0	0.0%	0.6%	\$0	0.0%	0.4%
	Total	238	100.0%	\$16,275	100.0%	100.0%	120	100.0%	100.0%	\$7,385	100.0%	100.0%	118	100.0%	100.0%	\$8,890	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	51	24.6%	\$1,249	10.7%	22.5%	21	42.9%	25.4%	\$552	10.9%	22.4%	30	19.0%	22.2%	\$697	10.5%	20.7%
	Middle	144	69.6%	\$8,412	71.9%	75.0%	23	46.9%	66.2%	\$3,501	69.3%	72.7%	121	76.6%	70.4%	\$4,911	73.9%	74.4%
	Upper	12	5.8%	\$2,036	17.4%	2.5%	5	10.2%	4.7%	\$1,001	19.8%	4.2%	7	4.4%	4.4%	\$1,035	15.6%	4.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	3.7%	\$0	0.0%	0.7%	0	0.0%	3.0%	\$0	0.0%	0.7%
Total	207	100.0%	\$11,697	100.0%	100.0%	49	100.0%	100.0%	\$5,054	100.0%	100.0%	158	100.0%	100.0%	\$6,643	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	3.9%	0	0.0%	8.8%	\$0	0.0%	4.0%	0	0.0%	3.0%	\$0	0.0%	1.5%
	Middle	0	0.0%	\$0	0.0%	94.1%	0	0.0%	85.3%	\$0	0.0%	62.8%	0	0.0%	93.9%	\$0	0.0%	78.6%
	Upper	0	0.0%	\$0	0.0%	2.0%	0	0.0%	2.9%	\$0	0.0%	4.4%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	28.8%	0	0.0%	3.0%	\$0	0.0%	19.9%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases
2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA West Piedmont

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison					Bank & Aggregate Lending Comparison											
		2014, 2015					2014						2015					
		Bank		Families by Family Income		Count	Dollar		Count	Dollar		Count	Dollar		Count	Dollar		
		Count	Dollar	%	%		Bank	Agg		Bank	Agg		Bank	Agg		Bank	Agg	
#	%	\$ (000s)	\$ %	%	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	3.9%	\$172	2.4%	24.8%	0	0.0%	8.9%	\$0	0.0%	5.0%	2	7.4%	9.8%	\$172	4.3%	6.1%
	Moderate	10	19.6%	\$844	11.9%	20.6%	5	20.8%	23.1%	\$431	14.0%	18.2%	5	18.5%	18.0%	\$413	10.3%	13.8%
	Middle	5	9.8%	\$554	7.8%	23.2%	3	12.5%	18.6%	\$333	10.8%	18.5%	2	7.4%	14.6%	\$221	5.5%	15.0%
	Upper	34	66.7%	\$5,504	77.8%	31.4%	16	66.7%	24.4%	\$2,319	75.2%	35.8%	18	66.7%	23.0%	\$3,185	79.8%	33.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	25.1%	\$0	0.0%	22.5%	0	0.0%	34.7%	\$0	0.0%	31.4%
	Total	51	100.0%	\$7,074	100.0%	100.0%	24	100.0%	100.0%	\$3,083	100.0%	100.0%	27	100.0%	100.0%	\$3,991	100.0%	100.0%
REFINANCE	Low	11	11.8%	\$710	8.2%	24.8%	6	13.6%	9.3%	\$497	12.3%	6.2%	5	10.2%	9.1%	\$213	4.6%	5.7%
	Moderate	17	18.3%	\$1,432	16.6%	20.6%	8	18.2%	17.5%	\$560	13.9%	13.3%	9	18.4%	21.8%	\$872	18.9%	17.9%
	Middle	14	15.1%	\$1,206	13.9%	23.2%	4	9.1%	20.6%	\$350	8.7%	18.5%	10	20.4%	18.4%	\$856	18.5%	15.9%
	Upper	27	29.0%	\$3,124	36.1%	31.4%	11	25.0%	28.3%	\$1,330	33.0%	35.8%	16	32.7%	28.9%	\$1,794	38.8%	34.9%
	Unknown	24	25.8%	\$2,178	25.2%	0.0%	15	34.1%	24.3%	\$1,290	32.0%	26.2%	9	18.4%	21.8%	\$888	19.2%	25.7%
	Total	93	100.0%	\$8,650	100.0%	100.0%	44	100.0%	100.0%	\$4,027	100.0%	100.0%	49	100.0%	100.0%	\$4,623	100.0%	100.0%
HOME IMPROVEMENT	Low	24	25.5%	\$74	13.4%	24.8%	16	30.8%	32.3%	\$51	18.5%	17.3%	8	19.0%	32.1%	\$23	8.3%	17.5%
	Moderate	37	39.4%	\$241	43.7%	20.6%	19	36.5%	29.7%	\$107	38.9%	16.4%	18	42.9%	30.3%	\$134	48.6%	23.5%
	Middle	19	20.2%	\$121	22.0%	23.2%	10	19.2%	15.8%	\$73	26.5%	18.0%	9	21.4%	21.2%	\$48	17.4%	27.2%
	Upper	14	14.9%	\$115	20.9%	31.4%	7	13.5%	19.6%	\$44	16.0%	44.1%	7	16.7%	15.8%	\$71	25.7%	25.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	2.5%	\$0	0.0%	4.2%	0	0.0%	0.6%	\$0	0.0%	6.1%
	Total	94	100.0%	\$551	100.0%	100.0%	52	100.0%	100.0%	\$275	100.0%	100.0%	42	100.0%	100.0%	\$276	100.0%	100.0%
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	24.8%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	20.6%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	23.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Upper	0	0.0%	\$0	0.0%	31.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
HMDA TOTALS	Low	37	15.5%	\$956	5.9%	24.8%	22	18.3%	12.5%	\$548	7.4%	5.8%	15	12.7%	12.8%	\$408	4.6%	6.1%
	Moderate	64	26.9%	\$2,517	15.5%	20.6%	32	26.7%	21.7%	\$1,098	14.9%	15.4%	32	27.1%	21.2%	\$1,419	16.0%	15.6%
	Middle	38	16.0%	\$1,881	11.6%	23.2%	17	14.2%	19.0%	\$756	10.2%	18.0%	21	17.8%	17.0%	\$1,125	12.7%	15.4%
	Upper	75	31.5%	\$8,743	53.7%	31.4%	34	28.3%	25.3%	\$3,693	50.0%	35.1%	41	34.7%	24.0%	\$5,050	56.8%	33.5%
	Unknown	24	10.1%	\$2,178	13.4%	0.0%	15	12.5%	21.4%	\$1,290	17.5%	25.7%	9	7.6%	25.0%	\$888	10.0%	29.4%
	Total	238	100.0%	\$16,275	100.0%	100.0%	120	100.0%	100.0%	\$7,385	100.0%	100.0%	118	100.0%	100.0%	\$8,890	100.0%	100.0%
Small Business Revenue	Total Businesses																	
	\$1 Million or Less	148	71.5%	\$5,544	47.4%	93.2%	35	71.4%	49.9%	\$1,760	34.8%	36.1%	113	71.5%	54.7%	\$3,784	57.0%	36.6%
	Over \$1 Million	58	28.0%	\$5,853	50.0%	6.0%	13	26.5%				45	28.5%					
	Total Rev. available	206	99.5%	\$11,397	97.4%	99.2%	48	97.9%				158	100.0%					
	Rev. Not Known	1	0.5%	\$300	2.6%	0.9%	1	2.0%				0	0.0%					
	Total	207	100.0%	\$11,697	100.0%	100.0%	49	100.0%				158	100.0%					
Small Business Loan Size	\$100,000 or Less	185	89.4%	\$1,570	13.4%		39	79.6%	90.6%	\$429	8.5%	28.0%	146	92.4%	90.4%	\$1,141	17.2%	28.6%
	\$100,001 - \$250,000	10	4.8%	\$2,385	20.4%		4	8.2%	4.9%	\$1,000	19.8%	18.1%	6	3.8%	5.0%	\$1,385	20.8%	19.3%
	\$250,001 - \$1 Million	12	5.8%	\$7,742	66.2%		6	12.2%	4.5%	\$3,625	71.7%	53.9%	6	3.8%	4.6%	\$4,117	62.0%	52.1%
	Total	207	100.0%	\$11,697	100.0%		49	100.0%	100.0%	\$5,054	100.0%	100.0%	158	100.0%	100.0%	\$6,643	100.0%	100.0%
Small Farm Revenue	Total Farms																	
	\$1 Million or Less	0	0.0%	\$0	0.0%	96.8%	0	0.0%	29.4%	\$0	0.0%	27.7%	0	0.0%	36.4%	\$0	0.0%	46.6%
	Over \$1 Million	0	0.0%	\$0	0.0%	2.5%	0	0.0%				0	0.0%					
	Not Known	0	0.0%	\$0	0.0%	0.6%	0	0.0%				0	0.0%					
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%				0	0.0%					
Small Farm Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	97.1%	\$0	0.0%	71.2%	0	0.0%	93.9%	\$0	0.0%	61.9%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	2.9%	\$0	0.0%	28.8%	0	0.0%	6.1%	\$0	0.0%	38.1%
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: VA Winchester

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Count		Dollar			Count		Dollar				
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	12	21.4%	\$2,441	17.0%	16.7%	5	19.2%	12.8%	\$1,040	15.4%	11.1%	7	23.3%	12.1%	\$1,401	18.4%	9.9%
	Middle	25	44.6%	\$5,928	41.3%	45.9%	13	50.0%	50.2%	\$3,445	51.0%	48.3%	12	40.0%	53.9%	\$2,483	32.7%	51.8%
	Upper	19	33.9%	\$5,984	41.7%	37.4%	8	30.8%	37.0%	\$2,271	33.6%	40.6%	11	36.7%	33.9%	\$3,713	48.9%	38.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.1%
	Total	56	100.0%	\$14,353	100.0%	100.0%	26	100.0%	100.0%	\$6,756	100.0%	100.0%	30	100.0%	100.0%	\$7,597	100.0%	100.0%
REFINANCE	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	14	16.9%	\$2,392	16.1%	16.7%	8	16.7%	15.1%	\$1,256	15.9%	12.3%	6	17.1%	11.9%	\$1,136	16.3%	11.8%
	Middle	29	34.9%	\$5,302	35.6%	45.9%	17	35.4%	44.8%	\$2,736	34.5%	43.0%	12	34.3%	47.5%	\$2,566	36.9%	45.3%
	Upper	40	48.2%	\$7,186	48.3%	37.4%	23	47.9%	40.1%	\$3,930	49.6%	44.6%	17	48.6%	40.6%	\$3,256	46.8%	42.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	83	100.0%	\$14,880	100.0%	100.0%	48	100.0%	100.0%	\$7,922	100.0%	100.0%	35	100.0%	100.0%	\$6,958	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	1	5.3%	\$4	1.2%	16.7%	0	0.0%	13.8%	\$0	0.0%	9.7%	1	9.1%	13.0%	\$4	1.4%	24.5%
	Middle	11	57.9%	\$174	51.5%	45.9%	4	50.0%	52.5%	\$22	35.5%	50.0%	7	63.6%	51.1%	\$152	55.1%	35.0%
	Upper	7	36.8%	\$160	47.3%	37.4%	4	50.0%	33.6%	\$40	64.5%	40.3%	3	27.3%	35.9%	\$120	43.5%	40.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	19	100.0%	\$338	100.0%	100.0%	8	100.0%	100.0%	\$62	100.0%	100.0%	11	100.0%	100.0%	\$276	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	48.5%	0	0.0%	18.2%	\$0	0.0%	20.9%	0	0.0%	54.5%	\$0	0.0%	77.6%
	Middle	0	0.0%	\$0	0.0%	30.6%	0	0.0%	72.7%	\$0	0.0%	73.8%	0	0.0%	27.3%	\$0	0.0%	16.1%
	Upper	0	0.0%	\$0	0.0%	20.9%	0	0.0%	9.1%	\$0	0.0%	5.3%	0	0.0%	18.2%	\$0	0.0%	6.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	27	17.1%	\$4,837	16.4%	16.7%	13	15.9%	13.7%	\$2,296	15.6%	11.7%	14	18.4%	12.2%	\$2,541	17.1%	13.2%
	Middle	65	41.1%	\$11,404	38.6%	45.9%	34	41.5%	48.5%	\$6,203	42.1%	47.0%	31	40.8%	51.2%	\$5,201	35.1%	47.8%
	Upper	66	41.8%	\$13,330	45.1%	37.4%	35	42.7%	37.8%	\$6,241	42.3%	41.3%	31	40.8%	36.6%	\$7,089	47.8%	38.9%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	158	100.0%	\$29,571	100.0%	100.0%	82	100.0%	100.0%	\$14,740	100.0%	100.0%	76	100.0%	100.0%	\$14,831	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	22	39.3%	\$2,065	54.6%	28.9%	6	50.0%	34.4%	\$78	10.2%	41.0%	16	36.4%	33.3%	\$1,987	65.8%	43.2%
	Middle	13	23.2%	\$129	3.4%	37.2%	2	16.7%	32.6%	\$7	0.9%	29.1%	11	25.0%	34.6%	\$122	4.0%	30.4%
	Upper	21	37.5%	\$1,589	42.0%	33.9%	4	33.3%	31.3%	\$676	88.8%	29.3%	17	38.6%	30.4%	\$913	30.2%	25.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	1.8%	\$0	0.0%	0.6%	0	0.0%	1.6%	\$0	0.0%	0.6%
Total	56	100.0%	\$3,783	100.0%	100.0%	12	100.0%	100.0%	\$761	100.0%	100.0%	44	100.0%	100.0%	\$3,022	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	13.5%	0	0.0%	6.8%	\$0	0.0%	1.2%	0	0.0%	14.3%	\$0	0.0%	8.5%
	Middle	0	0.0%	\$0	0.0%	34.4%	0	0.0%	31.8%	\$0	0.0%	46.1%	0	0.0%	40.0%	\$0	0.0%	46.3%
	Upper	0	0.0%	\$0	0.0%	52.1%	0	0.0%	61.4%	\$0	0.0%	52.7%	0	0.0%	45.7%	\$0	0.0%	45.2%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: VA Winchester

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2015, 2014					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014				2015								
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg	Bank	Agg			
HOME PURCHASE	Low	5	8.9%	\$652	4.5%	16.4%	1	3.8%	4.4%	\$108	1.6%	2.2%	4	13.3%	7.1%	\$544	7.2%	4.3%	
	Moderate	7	12.5%	\$1,194	8.3%	18.2%	3	11.5%	19.3%	\$501	7.4%	14.7%	4	13.3%	19.2%	\$693	9.1%	15.8%	
	Middle	15	26.8%	\$3,176	22.1%	20.4%	6	23.1%	20.8%	\$1,287	19.0%	20.3%	9	30.0%	21.2%	\$1,889	24.9%	21.8%	
	Upper	28	50.0%	\$9,060	63.1%	45.0%	15	57.7%	34.0%	\$4,589	67.9%	42.6%	13	43.3%	28.2%	\$4,471	58.9%	35.4%	
	Unknown	1	1.8%	\$271	1.9%	0.0%	1	3.8%	21.6%	\$271	4.0%	20.3%	0	0.0%	24.2%	\$0	0.0%	22.7%	
	Total	56	100.0%	\$14,353	100.0%	100.0%	26	100.0%	100.0%	\$6,756	100.0%	100.0%	30	100.0%	100.0%	\$7,597	100.0%	100.0%	
REFINANCE	Low	11	13.3%	\$1,356	9.1%	16.4%	7	14.6%	7.7%	\$838	10.6%	4.1%	4	11.4%	7.0%	\$518	7.4%	3.8%	
	Moderate	14	16.9%	\$2,226	15.0%	18.2%	7	14.6%	13.8%	\$1,018	12.9%	9.9%	7	20.0%	16.6%	\$1,208	17.4%	12.3%	
	Middle	12	14.5%	\$2,256	15.2%	20.4%	4	8.3%	19.8%	\$695	8.8%	18.0%	8	22.9%	17.4%	\$1,561	22.4%	15.7%	
	Upper	44	53.0%	\$8,603	57.8%	45.0%	29	60.4%	41.4%	\$5,198	65.6%	48.1%	15	42.9%	31.0%	\$3,405	48.9%	36.7%	
	Unknown	2	2.4%	\$439	3.0%	0.0%	1	2.1%	17.4%	\$173	2.2%	20.0%	1	2.9%	27.9%	\$266	3.8%	31.6%	
	Total	83	100.0%	\$14,880	100.0%	100.0%	48	100.0%	100.0%	\$7,922	100.0%	100.0%	35	100.0%	100.0%	\$6,958	100.0%	100.0%	
HOME IMPROVEMENT	Low	5	26.3%	\$22	6.5%	16.4%	2	25.0%	22.1%	\$10	16.1%	7.5%	3	27.3%	20.6%	\$12	4.3%	5.6%	
	Moderate	2	10.5%	\$7	2.1%	18.2%	2	25.0%	25.8%	\$7	11.3%	21.4%	0	0.0%	21.1%	\$0	0.0%	17.2%	
	Middle	2	10.5%	\$34	10.1%	20.4%	1	12.5%	14.7%	\$9	14.5%	10.1%	1	9.1%	18.4%	\$25	9.1%	10.3%	
	Upper	9	47.4%	\$271	80.2%	45.0%	3	37.5%	32.3%	\$36	58.1%	50.0%	6	54.5%	32.7%	\$235	85.1%	56.5%	
	Unknown	1	5.3%	\$4	1.2%	0.0%	0	0.0%	5.1%	\$0	0.0%	11.0%	1	9.1%	7.2%	\$4	1.4%	10.4%	
	Total	19	100.0%	\$338	100.0%	100.0%	8	100.0%	100.0%	\$62	100.0%	100.0%	11	100.0%	100.0%	\$276	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	16.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	18.2%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	20.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	21	13.3%	\$2,030	6.9%	16.4%	10	12.2%	6.7%	\$956	6.5%	2.9%	11	14.5%	7.8%	\$1,074	7.2%	4.0%	
	Moderate	23	14.6%	\$3,427	11.6%	18.2%	12	14.6%	17.7%	\$1,526	10.4%	12.9%	11	14.5%	18.2%	\$1,901	12.8%	14.0%	
	Middle	29	18.4%	\$5,466	18.5%	20.4%	11	13.4%	20.0%	\$1,991	13.5%	18.9%	18	23.7%	19.6%	\$3,475	23.4%	18.5%	
	Upper	81	51.3%	\$17,934	60.6%	45.0%	47	57.3%	36.4%	\$9,823	66.6%	43.7%	34	44.7%	29.5%	\$8,111	54.7%	34.9%	
	Unknown	4	2.5%	\$714	2.4%	0.0%	2	2.4%	19.3%	\$444	3.0%	21.6%	2	2.6%	25.0%	\$270	1.8%	28.6%	
	Total	158	100.0%	\$29,571	100.0%	100.0%	82	100.0%	100.0%	\$14,740	100.0%	100.0%	76	100.0%	100.0%	\$14,831	100.0%	100.0%	
Small Business Revenue	Total Businesses																		
	\$1 Million or Less	38	67.9%	\$535	14.1%	92.6%	9	75.0%	47.6%	\$184	24.2%	41.0%	29	65.9%	50.5%	\$351	11.6%	35.7%	
	Over \$1 Million	18	32.1%	\$3,248	85.9%	6.7%	3	25.0%					15	34.1%					
	Total Rev. available	56	100.0%	\$3,783	100.0%	99.3%	12	100.0%					44	100.0%					
	Rev. Not Known	0	0.0%	\$0	0.0%	0.7%	0	0.0%					0	0.0%					
	Total	56	100.0%	\$3,783	100.0%	100.0%	12	100.0%					44	100.0%					
Small Business Loan Size	\$100,000 or Less	50	89.3%	\$852	22.5%		11	91.7%	89.5%	\$261	34.3%	26.3%	39	88.6%	89.3%	\$591	19.6%	26.4%	
	\$100,001 - \$250,000	2	3.6%	\$221	5.8%		0	0.0%	4.8%	\$0	0.0%	15.0%	2	4.5%	5.1%	\$221	7.3%	17.5%	
	\$250,001 - \$1 Million	4	7.1%	\$2,710	71.6%		1	8.3%	5.7%	\$500	65.7%	58.7%	3	6.8%	5.5%	\$2,210	73.1%	56.1%	
	Total	56	100.0%	\$3,783	100.0%		12	100.0%	100.0%	\$761	100.0%	100.0%	44	100.0%	100.0%	\$3,022	100.0%	100.0%	
	Small Farm Revenue	Total Farms																	
		\$1 Million or Less	0	0.0%	\$0	0.0%	95.0%	0	0.0%	59.1%	\$0	0.0%	78.5%	0	0.0%	57.1%	\$0	0.0%	71.4%
Over \$1 Million		0	0.0%	\$0	0.0%	5.0%	0	0.0%					0	0.0%					
Not Known		0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%					
Total		0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%					
Small Farm Loan Size		\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	84.1%	\$0	0.0%	29.3%	0	0.0%	94.3%	\$0	0.0%	73.1%
	\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	9.1%	\$0	0.0%	23.4%	0	0.0%	5.7%	\$0	0.0%	26.9%	
	\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	6.8%	\$0	0.0%	47.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Geographic Distribution of HMDA, Small Business, & Small Farm Loans Assessment Area: WV Huntington

PRODUCT TYPE	Tract Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison											
		Bank				Owner Occupied Units %	2014			2015								
		Count		Dollar			Bank	Agg	Dollar		Count		Dollar					
		#	%	\$ (000s)	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	#	%	%	\$ (000s)	\$ %	\$ %	
HOME PURCHASE	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.4%	\$0	0.0%	0.6%	0	0.0%	1.5%	\$0	0.0%	0.8%
	Moderate	4	18.2%	\$319	12.3%	10.7%	3	20.0%	5.6%	\$289	16.9%	3.2%	1	14.3%	6.5%	\$30	3.4%	3.5%
	Middle	6	27.3%	\$678	26.0%	42.6%	4	26.7%	38.2%	\$477	27.9%	35.9%	2	28.6%	38.1%	\$201	22.5%	35.4%
	Upper	12	54.5%	\$1,606	61.7%	43.9%	8	53.3%	54.8%	\$943	55.2%	60.2%	4	57.1%	53.9%	\$663	74.2%	60.3%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	22	100.0%	\$2,603	100.0%	100.0%	15	100.0%	100.0%	\$1,709	100.0%	100.0%	7	100.0%	100.0%	\$894	100.0%	100.0%
REFINANCE	Low	1	1.9%	\$56	1.1%	2.8%	1	2.9%	1.7%	\$56	1.7%	1.1%	0	0.0%	2.3%	\$0	0.0%	1.7%
	Moderate	6	11.5%	\$355	7.1%	10.7%	5	14.3%	8.2%	\$286	8.8%	5.7%	1	5.9%	7.4%	\$69	4.0%	4.5%
	Middle	25	48.1%	\$2,404	48.1%	42.6%	17	48.6%	40.7%	\$1,798	55.1%	37.8%	8	47.1%	36.3%	\$606	35.0%	35.3%
	Upper	20	38.5%	\$2,183	43.7%	43.9%	12	34.3%	49.4%	\$1,126	34.5%	55.5%	8	47.1%	54.1%	\$1,057	61.0%	58.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	52	100.0%	\$4,998	100.0%	100.0%	35	100.0%	100.0%	\$3,266	100.0%	100.0%	17	100.0%	100.0%	\$1,732	100.0%	100.0%
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	2.8%	0	0.0%	1.6%	\$0	0.0%	1.0%	0	0.0%	2.1%	\$0	0.0%	1.1%
	Moderate	1	5.0%	\$8	2.1%	10.7%	0	0.0%	9.9%	\$0	0.0%	11.6%	1	6.7%	7.6%	\$8	2.4%	13.8%
	Middle	6	30.0%	\$132	34.8%	42.6%	3	60.0%	38.2%	\$17	42.5%	30.8%	3	20.0%	44.5%	\$115	33.9%	36.0%
	Upper	13	65.0%	\$239	63.1%	43.9%	2	40.0%	50.3%	\$23	57.5%	56.6%	11	73.3%	45.8%	\$216	63.7%	49.1%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	20	100.0%	\$379	100.0%	100.0%	5	100.0%	100.0%	\$40	100.0%	100.0%	15	100.0%	100.0%	\$339	100.0%	100.0%
MULTI FAMILY	Multi-Family Units																	
	Low	0	0.0%	\$0	0.0%	19.0%	0	0.0%	25.9%	\$0	0.0%	31.0%	0	0.0%	17.6%	\$0	0.0%	4.9%
	Moderate	0	0.0%	\$0	0.0%	27.8%	0	0.0%	14.8%	\$0	0.0%	3.2%	0	0.0%	26.5%	\$0	0.0%	14.4%
	Middle	0	0.0%	\$0	0.0%	25.0%	0	0.0%	33.3%	\$0	0.0%	26.6%	0	0.0%	23.5%	\$0	0.0%	47.2%
	Upper	0	0.0%	\$0	0.0%	28.2%	0	0.0%	25.9%	\$0	0.0%	39.3%	0	0.0%	32.4%	\$0	0.0%	33.6%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	1	1.1%	\$56	0.7%	2.8%	1	1.8%	1.7%	\$56	1.1%	1.7%	0	0.0%	2.0%	\$0	0.0%	1.5%
	Moderate	11	11.7%	\$682	8.5%	10.7%	8	14.5%	7.0%	\$575	11.5%	4.3%	3	7.7%	7.1%	\$107	3.6%	5.3%
	Middle	37	39.4%	\$3,214	40.3%	42.6%	24	43.6%	39.0%	\$2,292	45.7%	36.0%	13	33.3%	38.1%	\$922	31.1%	36.5%
	Upper	45	47.9%	\$4,028	50.5%	43.9%	22	40.0%	52.3%	\$2,092	41.7%	57.9%	23	59.0%	52.9%	\$1,936	65.3%	56.7%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Total	94	100.0%	\$7,980	100.0%	100.0%	55	100.0%	100.0%	\$5,015	100.0%	100.0%	39	100.0%	100.0%	\$2,965	100.0%	100.0%
SMALL BUSINESSES	Small Businesses																	
	Low	0	0.0%	\$0	0.0%	5.5%	0	0.0%	6.0%	\$0	0.0%	5.2%	0	0.0%	5.0%	\$0	0.0%	4.8%
	Moderate	1	14.3%	\$1	0.0%	21.6%	0	0.0%	16.2%	\$0	0.0%	19.7%	1	20.0%	15.7%	\$1	2.9%	21.5%
	Middle	3	42.9%	\$2,008	98.7%	29.9%	2	100.0%	27.4%	\$2,000	100.0%	27.9%	1	20.0%	29.0%	\$8	23.5%	28.5%
	Upper	3	42.9%	\$25	1.2%	42.9%	0	0.0%	43.9%	\$0	0.0%	43.9%	3	60.0%	45.3%	\$25	73.5%	43.5%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	6.6%	\$0	0.0%	3.4%	0	0.0%	5.0%	\$0	0.0%	1.7%
Total	7	100.0%	\$2,034	100.0%	100.0%	2	100.0%	100.0%	\$2,000	100.0%	100.0%	5	100.0%	100.0%	\$34	100.0%	100.0%	
SMALL FARM	Small Farms																	
	Low	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Moderate	0	0.0%	\$0	0.0%	1.9%	0	0.0%	4.3%	\$0	0.0%	13.1%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Middle	0	0.0%	\$0	0.0%	58.3%	0	0.0%	30.4%	\$0	0.0%	51.7%	0	0.0%	29.4%	\$0	0.0%	8.7%
	Upper	0	0.0%	\$0	0.0%	39.8%	0	0.0%	47.8%	\$0	0.0%	31.1%	0	0.0%	47.1%	\$0	0.0%	84.8%
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
	Tr Unknown	0	0.0%	\$0	0.0%		0	0.0%	17.4%	\$0	0.0%	4.1%	0	0.0%	23.5%	\$0	0.0%	6.5%
Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	

Originations & Purchases

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

Borrower Distribution of HMDA Loans & Small Business/Small Farm Lending by Revenue & Loan Size
Assessment Area: WV Huntington

PRODUCT TYPE	Borrower Income Levels	Bank Lending & Demographic Data Comparison 2014, 2015					Bank & Aggregate Lending Comparison												
		Bank				Families by Family Income %	2014			2015									
		Count		Dollar			Count		Dollar		Count		Dollar						
		#	%	\$ (000s)	\$ %		Bank	Agg	%	Bank	Agg	\$ %	Bank	Agg	\$ (000s)	\$ %	\$ %		
HOME PURCHASE	Low	2	9.1%	\$162	6.2%	19.5%	2	13.3%	3.9%	\$162	9.5%	1.7%	0	0.0%	5.4%	\$0	0.0%	2.3%	
	Moderate	6	27.3%	\$503	19.3%	16.7%	6	40.0%	14.2%	\$503	29.4%	8.7%	0	0.0%	15.2%	\$0	0.0%	9.7%	
	Middle	5	22.7%	\$677	26.0%	18.4%	2	13.3%	22.4%	\$281	16.4%	18.5%	3	42.9%	23.2%	\$396	44.3%	19.7%	
	Upper	9	40.9%	\$1,261	48.4%	45.3%	5	33.3%	44.9%	\$763	44.6%	58.3%	4	57.1%	42.9%	\$498	55.7%	56.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	14.6%	\$0	0.0%	12.8%	0	0.0%	13.3%	\$0	0.0%	12.3%	
	Total	22	100.0%	\$2,603	100.0%	100.0%	15	100.0%	100.0%	\$1,709	100.0%	100.0%	7	100.0%	100.0%	\$894	100.0%	100.0%	
REFINANCE	Low	4	7.7%	\$273	5.5%	19.5%	2	5.7%	6.4%	\$153	4.7%	3.7%	2	11.8%	5.2%	\$120	6.9%	2.6%	
	Moderate	8	15.4%	\$582	11.6%	16.7%	6	17.1%	12.7%	\$420	12.9%	8.0%	2	11.8%	12.8%	\$162	9.4%	7.7%	
	Middle	16	30.8%	\$1,375	27.5%	18.4%	14	40.0%	22.1%	\$1,173	35.9%	17.9%	2	11.8%	18.4%	\$202	11.7%	15.3%	
	Upper	20	38.5%	\$2,441	48.8%	45.3%	12	34.3%	48.8%	\$1,429	43.8%	57.7%	8	47.1%	49.6%	\$1,012	58.4%	60.5%	
	Unknown	4	7.7%	\$327	6.5%	0.0%	1	2.9%	10.1%	\$91	2.8%	12.7%	3	17.6%	14.0%	\$236	13.6%	13.9%	
	Total	52	100.0%	\$4,998	100.0%	100.0%	35	100.0%	100.0%	\$3,266	100.0%	100.0%	17	100.0%	100.0%	\$1,732	100.0%	100.0%	
HOME IMPROVEMENT	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	7.3%	\$0	0.0%	3.2%	0	0.0%	4.5%	\$0	0.0%	1.3%	
	Moderate	6	30.0%	\$34	9.0%	16.7%	3	60.0%	17.2%	\$13	32.5%	11.9%	3	20.0%	16.8%	\$21	6.2%	6.6%	
	Middle	1	5.0%	\$7	1.8%	18.4%	1	20.0%	18.5%	\$7	17.5%	13.0%	0	0.0%	23.4%	\$0	0.0%	18.7%	
	Upper	13	65.0%	\$338	89.2%	45.3%	1	20.0%	47.1%	\$20	50.0%	61.7%	12	80.0%	51.6%	\$318	93.8%	63.5%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	9.9%	\$0	0.0%	10.1%	0	0.0%	3.7%	\$0	0.0%	10.0%	
	Total	20	100.0%	\$379	100.0%	100.0%	5	100.0%	100.0%	\$40	100.0%	100.0%	15	100.0%	100.0%	\$339	100.0%	100.0%	
MULTIFAMILY	Low	0	0.0%	\$0	0.0%	19.5%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Moderate	0	0.0%	\$0	0.0%	16.7%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Middle	0	0.0%	\$0	0.0%	18.4%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Upper	0	0.0%	\$0	0.0%	45.3%	0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%	
	Unknown	0	0.0%	\$0	0.0%	0.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
	Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%	
HMDA TOTALS	Low	6	6.4%	\$435	5.5%	19.5%	4	7.3%	5.0%	\$315	6.3%	2.4%	2	5.1%	5.2%	\$120	4.0%	2.1%	
	Moderate	20	21.3%	\$1,119	14.0%	16.7%	15	27.3%	13.9%	\$936	18.7%	8.4%	5	12.8%	14.4%	\$183	6.2%	8.0%	
	Middle	22	23.4%	\$2,059	25.8%	18.4%	17	30.9%	21.8%	\$1,461	29.1%	17.5%	5	12.8%	21.4%	\$598	20.2%	16.5%	
	Upper	42	44.7%	\$4,040	50.6%	45.3%	18	32.7%	46.0%	\$2,212	44.1%	56.5%	24	61.5%	45.7%	\$1,828	61.7%	52.5%	
	Unknown	4	4.3%	\$327	4.1%	0.0%	1	1.8%	13.3%	\$91	1.8%	15.3%	3	7.7%	13.3%	\$236	8.0%	20.9%	
	Total	94	100.0%	\$7,980	100.0%	100.0%	55	100.0%	100.0%	\$5,015	100.0%	100.0%	39	100.0%	100.0%	\$2,965	100.0%	100.0%	
Small Business	Total Businesses																		
	Revenue	\$1 Million or Less	3	42.9%	\$21	1.0%	89.2%	0	0.0%	39.9%	\$0	0.0%	33.5%	3	60.0%	43.9%	\$21	61.8%	37.4%
		Over \$1 Million	4	57.1%	\$2,013	99.0%	9.9%	2	100.0%					2	40.0%				
		Total Rev. available	7	100.0%	\$2,034	100.0%	99.1%	2	100.0%					5	100.0%				
		Rev. Not Known	0	0.0%	\$0	0.0%	0.9%	0	0.0%					0	0.0%				
		Total	7	100.0%	\$2,034	100.0%	100.0%	2	100.0%					5	100.0%				
	Loan Size	\$100,000 or Less	5	71.4%	\$34	1.7%		0	0.0%	85.9%	\$0	0.0%	22.7%	5	100.0%	88.2%	\$34	100.0%	25.0%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	6.5%	\$0	0.0%	16.8%	0	0.0%	5.9%	\$0	0.0%	17.6%
		\$250,001 - \$1 Million	2	28.6%	\$2,000	98.3%		2	100.0%	7.6%	\$2,000	100.0%	60.5%	0	0.0%	5.9%	\$0	0.0%	57.3%
		Total	7	100.0%	\$2,034	100.0%		2	100.0%	100.0%	\$2,000	100.0%	100.0%	5	100.0%	100.0%	\$34	100.0%	100.0%
Total		7	100.0%	\$2,034	100.0%		2	100.0%	100.0%	\$2,000	100.0%	100.0%	5	100.0%	100.0%	\$34	100.0%	100.0%	
Small Farm	Total Farms																		
	Revenue	\$1 Million or Less	0	0.0%	\$0	0.0%	98.1%	0	0.0%	43.5%	\$0	0.0%	33.9%	0	0.0%	47.1%	\$0	0.0%	84.5%
		Over \$1 Million	0	0.0%	\$0	0.0%	1.9%	0	0.0%					0	0.0%				
		Not Known	0	0.0%	\$0	0.0%	0.0%	0	0.0%					0	0.0%				
		Total	0	0.0%	\$0	0.0%	100.0%	0	0.0%					0	0.0%				
	Loan Size	\$100,000 or Less	0	0.0%	\$0	0.0%		0	0.0%	95.7%	\$0	0.0%	58.5%	0	0.0%	94.1%	\$0	0.0%	27.6%
		\$100,001 - \$250,000	0	0.0%	\$0	0.0%		0	0.0%	0.0%	\$0	0.0%	0.0%	0	0.0%	0.0%	\$0	0.0%	0.0%
		\$250,001 - \$500,000	0	0.0%	\$0	0.0%		0	0.0%	4.3%	\$0	0.0%	41.5%	0	0.0%	5.9%	\$0	0.0%	72.4%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%
		Total	0	0.0%	\$0	0.0%		0	0.0%	100.0%	\$0	0.0%	100.0%	0	0.0%	100.0%	\$0	0.0%	100.0%

Originations & Purchases

Aggregate data is unavailable for loans to businesses with revenue over \$1 million or revenue unknown, and for loan size by revenue.

2015 FFIEC Census Data, ACS 2010 data, and 2015 D&B Information

APPENDICES (Continued)

APPENDIX I – LIMITED SCOPE DEMOGRAPHIC TABLES

Combined Demographics Report

Assessment Area: FL Ft. Myers

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3	4,411	2.7	1,344	30.5	30,892	19
Moderate-income	32	19.2	27,458	16.9	4,214	15.3	30,886	19
Middle-income	80	47.9	86,515	53.1	5,796	6.7	34,898	21.4
Upper-income	48	28.7	44,541	27.3	1,390	3.1	66,249	40.7
Unknown-income	2	1.2	0	0	0	0	0	0
Total Assessment Area	167	100.0	162,925	100.0	12,744	7.8	162,925	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,760	2,430	1.3	22.6	5,440	50.6	2,890	26.9
Moderate-income	61,029	26,066	14.2	42.7	16,593	27.2	18,370	30.1
Middle-income	185,990	102,292	55.6	55	29,224	15.7	54,474	29.3
Upper-income	106,113	53,140	28.9	50.1	10,566	10	42,407	40
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	363,892	183,928	100.0	50.5	61,823	17.0	118,141	32.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,628	3.3	1,453	3.1	168	7.5	7	8
Moderate-income	7,301	14.7	6,923	14.6	359	16	19	21.6
Middle-income	26,017	52.4	24,997	52.8	983	43.9	37	42
Upper-income	14,661	29.5	13,913	29.4	724	32.3	24	27.3
Unknown-income	50	0.1	44	0.1	5	0.2	1	1.1
Total Assessment Area	49,657	100.0	47,330	100.0	2,239	100.0	88	100.0
Percentage of Total Businesses:				95.3		4.5		.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.5	4	1.2	1	7.1	0	0
Moderate-income	50	14.6	48	14.6	2	14.3	0	0
Middle-income	149	43.4	144	43.9	5	35.7	0	0
Upper-income	139	40.5	132	40.2	6	42.9	1	100
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	343	100.0	328	100.0	14	100.0	1	100.0
Percentage of Total Farms:				95.6		4.1		.3

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Ft. Walton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	12,533	19.6
Moderate-income	11	20	12,363	19.3	2,054	16.6	11,502	18
Middle-income	28	50.9	36,024	56.3	2,505	7	14,703	23
Upper-income	13	23.6	15,624	24.4	598	3.8	25,273	39.5
Unknown-income	3	5.5	0	0	0	0	0	0
Total Assessment Area	55	100.0	64,011	100.0	5,157	8.1	64,011	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	22,762	10,971	16.6	48.2	7,225	31.7	4,566	20.1
Middle-income	68,906	38,108	57.7	55.3	17,001	24.7	13,797	20
Upper-income	43,727	16,958	25.7	38.8	5,095	11.7	21,674	49.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	135,395	66,037	100.0	48.8	29,321	21.7	40,037	29.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,143	15.7	2,952	15.5	157	19.3	34	38.6
Middle-income	11,021	55.2	10,570	55.4	407	50.1	44	50
Upper-income	5,812	29.1	5,553	29.1	249	30.6	10	11.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19,976	100.0	19,075	100.0	813	100.0	88	100.0
Percentage of Total Businesses:				95.5		4.1		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	67	35.4	66	35.3	1	50	0	0
Middle-income	98	51.9	97	51.9	1	50	0	0
Upper-income	24	12.7	24	12.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	189	100.0	187	100.0	2	100.0	0	.0
Percentage of Total Farms:				98.9		1.1		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	21.4	6,016	11.5	1,930	32.1	11,910	22.8
Moderate-income	12	21.4	9,062	17.4	1,670	18.4	8,922	17.1
Middle-income	14	25	14,113	27.1	1,386	9.8	9,413	18
Upper-income	18	32.1	22,971	44	1,074	4.7	21,917	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56	100.0	52,162	100.0	6,060	11.6	52,162	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	20,631	2,746	5.1	13.3	15,241	73.9	2,644	12.8
Moderate-income	21,075	8,028	15	38.1	9,927	47.1	3,120	14.8
Middle-income	30,233	16,465	30.8	54.5	9,553	31.6	4,215	13.9
Upper-income	39,063	26,287	49.1	67.3	9,293	23.8	3,483	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	111,002	53,526	100.0	48.2	44,014	39.7	13,462	12.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,358	9.4	1,256	9.3	100	12	2	4.3
Moderate-income	2,493	17.3	2,277	16.8	196	23.5	20	43.5
Middle-income	4,337	30	4,100	30.2	222	26.6	15	32.6
Upper-income	6,258	43.3	5,933	43.7	316	37.9	9	19.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,446	100.0	13,566	100.0	834	100.0	46	100.0
Percentage of Total Businesses:				93.9		5.8		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1	2	0.6	1	14.3	0	0
Moderate-income	19	6	19	6.2	0	0	0	0
Middle-income	167	53	161	52.3	6	85.7	0	0
Upper-income	126	40	126	40.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	315	100.0	308	100.0	7	100.0	0	.0
Percentage of Total Farms:				97.8		2.2		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Homosassa Springs

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,967	17.5
Moderate-income	3	10.7	3,326	8.4	371	11.2	8,149	20.5
Middle-income	20	71.4	29,578	74.3	3,039	10.3	8,535	21.4
Upper-income	4	14.3	6,895	17.3	409	5.9	16,148	40.6
Unknown-income	1	3.6	0	0	0	0	0	0
Total Assessment Area	28	100.0	39,799	100.0	3,819	9.6	39,799	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,541	4,120	8.1	63	1,139	17.4	1,282	19.6
Middle-income	59,552	38,288	75.5	64.3	7,452	12.5	13,812	23.2
Upper-income	10,720	8,312	16.4	77.5	663	6.2	1,745	16.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	76,813	50,720	100.0	66.0	9,254	12.0	16,839	21.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	821	9.4	782	9.3	36	12.4	3	15
Middle-income	6,528	74.9	6,300	74.9	213	73.4	15	75
Upper-income	1,371	15.7	1,328	15.8	41	14.1	2	10
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,720	100.0	8,410	100.0	290	100.0	20	100.0
Percentage of Total Businesses:			96.4		3.3		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	17	14.5	17	14.5	0	0	0	0
Middle-income	77	65.8	77	65.8	0	0	0	0
Upper-income	23	19.7	23	19.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	117	100.0	117	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,973	17.6
Moderate-income	1	9.1	1,122	10	197	17.6	1,902	17
Middle-income	8	72.7	7,785	69.6	843	10.8	2,509	22.4
Upper-income	2	18.2	2,283	20.4	194	8.5	4,806	42.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	11,190	100.0	1,234	11.0	11,190	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,624	1,268	9.8	48.3	585	22.3	771	29.4
Middle-income	14,387	9,068	70.1	63	2,737	19	2,582	17.9
Upper-income	3,890	2,603	20.1	66.9	506	13	781	20.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,901	12,939	100.0	61.9	3,828	18.3	4,134	19.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	324	13.8	302	13.6	20	17.9	2	11.8
Middle-income	1,571	67	1,486	67.1	72	64.3	13	76.5
Upper-income	449	19.2	427	19.3	20	17.9	2	11.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,344	100.0	2,215	100.0	112	100.0	17	100.0
Percentage of Total Businesses:			94.5		4.8		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	5.3	13	5.4	0	0	0	0
Middle-income	186	75.9	183	75.6	3	100	0	0
Upper-income	46	18.8	46	19	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	245	100.0	242	100.0	3	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Jacksonville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	17	6.6	13,392	4.1	4,572	34.1	67,215	20.5
Moderate-income	59	22.9	58,680	17.9	9,375	16	57,844	17.6
Middle-income	109	42.2	153,478	46.7	12,011	7.8	71,463	21.8
Upper-income	69	26.7	102,813	31.3	3,410	3.3	131,841	40.2
Unknown-income	4	1.6	0	0	0	0	0	0
Total Assessment Area	258	100.0	328,363	100.0	29,368	8.9	328,363	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	29,546	9,912	2.9	33.5	13,742	46.5	5,892	19.9
Moderate-income	118,250	52,104	15.5	44.1	46,828	39.6	19,318	16.3
Middle-income	259,758	159,802	47.4	61.5	64,617	24.9	35,339	13.6
Upper-income	170,490	115,259	34.2	67.6	33,084	19.4	22,147	13
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	578,044	337,077	100.0	58.3	158,271	27.4	82,696	14.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3,172	3.5	2,821	3.3	341	6.9	10	7.1
Moderate-income	17,014	18.8	15,665	18.3	1,318	26.8	31	22
Middle-income	39,430	43.5	37,551	43.9	1,807	36.8	72	51.1
Upper-income	31,064	34.3	29,590	34.6	1,446	29.4	28	19.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	90,680	100.0	85,627	100.0	4,912	100.0	141	100.0
Percentage of Total Businesses:			94.4		5.4		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.7	3	0.6	1	4.3	0	0
Moderate-income	57	10.2	51	9.6	6	26.1	0	0
Middle-income	308	55.3	299	56	9	39.1	0	0
Upper-income	188	33.8	181	33.9	7	30.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	557	100.0	534	100.0	23	100.0	0	.0
Percentage of Total Farms:			95.9		4.1		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area(s): FL Lakeland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	3.2	2,767	1.8	904	32.7	31,848	20.3
Moderate-income	36	23.4	34,777	22.1	6,874	19.8	29,313	18.6
Middle-income	76	49.4	83,287	53	8,566	10.3	32,628	20.8
Upper-income	36	23.4	36,391	23.1	1,765	4.9	63,433	40.3
Unknown-income	1	0.6	0	0	0	0	0	0
Total Assessment Area	154	100.0	157,222	100.0	18,109	11.5	157,222	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,981	2,045	1.3	29.3	3,592	51.5	1,344	19.3
Moderate-income	62,254	30,950	19.2	49.7	19,029	30.6	12,275	19.7
Middle-income	153,613	88,103	54.7	57.4	32,057	20.9	33,453	21.8
Upper-income	54,699	40,110	24.9	73.3	7,803	14.3	6,786	12.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	277,547	161,208	100.0	58.1	62,481	22.5	53,858	19.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,312	4.1	1,193	4	114	7.5	5	6.4
Moderate-income	6,262	19.8	5,851	19.4	391	25.8	20	25.6
Middle-income	15,762	49.7	14,981	49.8	736	48.6	45	57.7
Upper-income	8,365	26.4	8,084	26.8	273	18	8	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,701	100.0	30,109	100.0	1,514	100.0	78	100.0
Percentage of Total Businesses:			95.0		4.8		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	17	2.9	14	2.6	3	6.1	0	0
Moderate-income	138	23.3	125	23	13	26.5	0	0
Middle-income	295	49.8	270	49.7	25	51	0	0
Upper-income	142	24	134	24.7	8	16.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	592	100.0	543	100.0	49	100.0	0	.0
Percentage of Total Farms:			91.7		8.3		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Melbourne

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	3.5	3,247	2.2	1,182	36.4	28,084	19.4
Moderate-income	25	21.9	27,537	19	3,345	12.1	27,230	18.8
Middle-income	52	45.6	67,905	46.8	4,286	6.3	31,147	21.5
Upper-income	30	26.3	46,420	32	1,633	3.5	58,648	40.4
Unknown-income	3	2.6	0	0	0	0	0	0
Total Assessment Area	114	100.0	145,109	100.0	10,446	7.2	145,109	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,221	1,999	1.2	27.7	3,903	54.1	1,319	18.3
Moderate-income	60,227	31,767	18.8	52.7	16,150	26.8	12,310	20.4
Middle-income	121,497	79,165	46.9	65.2	22,026	18.1	20,306	16.7
Upper-income	78,091	55,775	33.1	71.4	10,086	12.9	12,230	15.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	267,036	168,706	100.0	63.2	52,165	19.5	46,165	17.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	678	1.8	622	1.8	56	3.2	0	0
Moderate-income	8,200	22	7,566	21.4	607	34.2	27	32.9
Middle-income	15,791	42.4	15,111	42.8	656	36.9	24	29.3
Upper-income	12,527	33.7	12,041	34.1	455	25.6	31	37.8
Unknown-income	6	0	3	0	3	0.2	0	0
Total Assessment Area	37,202	100.0	35,343	100.0	1,777	100.0	82	100.0
Percentage of Total Businesses:				95.0		4.8		.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.5	1	0.5	0	0	0	0
Moderate-income	42	20.3	40	19.6	1	50	1	100
Middle-income	67	32.4	67	32.8	0	0	0	0
Upper-income	97	46.9	96	47.1	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	207	100.0	204	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.6		1.0		.5

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Middle FL

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,148	24.1
Moderate-income	7	33.3	6,395	37.1	1,671	26.1	3,443	20
Middle-income	11	52.4	9,293	54	1,012	10.9	3,158	18.3
Upper-income	2	9.5	1,537	8.9	85	5.5	6,476	37.6
Unknown-income	1	4.8	0	0	0	0	0	0
Total Assessment Area	21	100.0	17,225	100.0	2,768	16.1	17,225	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	12,406	6,313	33.5	50.9	2,632	21.2	3,461	27.9
Middle-income	17,521	10,857	57.7	62	2,571	14.7	4,093	23.4
Upper-income	2,616	1,658	8.8	63.4	267	10.2	691	26.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32,543	18,828	100.0	57.9	5,470	16.8	8,245	25.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,123	33.1	1,080	33.3	35	26.5	8	57.1
Middle-income	1,924	56.7	1,831	56.4	88	66.7	5	35.7
Upper-income	346	10.2	336	10.3	9	6.8	1	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,393	100.0	3,247	100.0	132	100.0	14	100.0
Percentage of Total Businesses:			95.7		3.9		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	94	29.8	84	29.5	10	33.3	0	0
Middle-income	169	53.7	153	53.7	16	53.3	0	0
Upper-income	52	16.5	48	16.8	4	13.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	315	100.0	285	100.0	30	100.0	0	.0
Percentage of Total Farms:			90.5		9.5		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Naples

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	8.1	4,181	5.2	1,603	38.3	17,150	21.1
Moderate-income	15	20.3	15,305	18.9	1,780	11.6	14,862	18.3
Middle-income	28	37.8	35,999	44.4	1,934	5.4	15,449	19
Upper-income	24	32.4	25,650	31.6	1,070	4.2	33,674	41.5
Unknown-income	1	1.4	0	0	0	0	0	0
Total Assessment Area	74	100.0	81,135	100.0	6,387	7.9	81,135	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	8,154	2,191	2.4	26.9	3,532	43.3	2,431	29.8
Moderate-income	33,145	15,007	16.4	45.3	7,875	23.8	10,263	31
Middle-income	84,139	42,071	46	50	10,889	12.9	31,179	37.1
Upper-income	69,091	32,128	35.2	46.5	5,824	8.4	31,139	45.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	194,529	91,397	100.0	47.0	28,120	14.5	75,012	38.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	876	3	836	3	36	2.5	4	6.9
Moderate-income	3,895	13.3	3,751	13.4	129	9.1	15	25.9
Middle-income	12,705	43.2	12,128	43.5	552	39	25	43.1
Upper-income	11,902	40.5	11,189	40.1	699	49.4	14	24.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	29,378	100.0	27,904	100.0	1,416	100.0	58	100.0
Percentage of Total Businesses:			95.0		4.8		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	25	11.6	17	8.7	8	40	0	0
Moderate-income	35	16.3	30	15.4	5	25	0	0
Middle-income	105	48.8	100	51.3	5	25	0	0
Upper-income	50	23.3	48	24.6	2	10	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	215	100.0	195	100.0	20	100.0	0	.0
Percentage of Total Farms:			90.7		9.3		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Ocala

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	16,559	18.1	
Moderate-income	15	23.8	14,168	15.5	2,984	21.1	18,120	19.8	
Middle-income	35	55.6	64,450	70.4	6,338	9.8	20,885	22.8	
Upper-income	11	17.5	12,895	14.1	872	6.8	35,949	39.3	
Unknown-income	2	3.2	0	0	0	0	0	0	
Total Assessment Area	63	100.0	91,513	100.0	10,194	11.1	91,513	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	27,398	13,776	13	50.3	7,963	29.1	5,659	20.7	
Middle-income	110,769	77,213	73.1	69.7	15,259	13.8	18,297	16.5	
Upper-income	23,097	14,683	13.9	63.6	5,072	22	3,342	14.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	161,264	105,672	100.0	65.5	28,294	17.5	27,298	16.9	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	3,532	17.7	3,299	17.3	227	25.7	6	17.6	
Middle-income	11,292	56.6	10,922	57.4	348	39.4	22	64.7	
Upper-income	5,132	25.7	4,817	25.3	309	35	6	17.6	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	19,956	100.0	19,038	100.0	884	100.0	34	100.0	
Percentage of Total Businesses:				95.4		4.4		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	103	15.4	98	15	5	29.4	0	0	
Middle-income	364	54.4	358	54.9	6	35.3	0	0	
Upper-income	202	30.2	196	30.1	6	35.3	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	669	100.0	652	100.0	17	100.0	0	.0	
Percentage of Total Farms:				97.5		2.5		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Orlando

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	2.1	4,660	0.9	1,472	31.6	104,702	20.1
Moderate-income	106	27.2	132,097	25.3	20,627	15.6	97,160	18.6
Middle-income	153	39.2	220,289	42.3	17,516	8	108,268	20.8
Upper-income	121	31	164,252	31.5	7,583	4.6	211,181	40.5
Unknown-income	2	0.5	13	0	0	0	0	0
Total Assessment Area	390	100.0	521,311	100.0	47,198	9.1	521,311	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	9,793	2,451	0.5	25	5,691	58.1	1,651	16.9
Moderate-income	251,984	101,324	20	40.2	105,480	41.9	45,180	17.9
Middle-income	393,276	221,474	43.8	56.3	104,403	26.5	67,399	17.1
Upper-income	262,371	180,683	35.7	68.9	47,198	18	34,490	13.1
Unknown-income	50	50	0	100	0	0	0	0
Total Assessment Area	917,474	505,982	100.0	55.1	262,772	28.6	148,720	16.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,048	0.6	964	0.6	79	1	5	2.3
Moderate-income	37,052	23	34,536	22.5	2,453	30.9	63	29.3
Middle-income	62,798	38.9	59,743	39	2,971	37.4	84	39.1
Upper-income	60,392	37.4	57,884	37.8	2,445	30.8	63	29.3
Unknown-income	27	0	27	0	0	0	0	0
Total Assessment Area	161,317	100.0	153,154	100.0	7,948	100.0	215	100.0
Percentage of Total Businesses:				94.9		4.9		.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	0.4	4	0.4	0	0	0	0
Moderate-income	137	12.9	130	13	7	10.6	0	0
Middle-income	521	48.9	483	48.3	38	57.6	0	0
Upper-income	400	37.5	379	37.9	21	31.8	0	0
Unknown-income	4	0.4	4	0.4	0	0	0	0
Total Assessment Area	1,066	100.0	1,000	100.0	66	100.0	0	.0
Percentage of Total Farms:				93.8		6.2		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Panama City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	2.3	802	1.8	278	34.7	8,581	19.3	
Moderate-income	11	25	8,849	19.9	1,210	13.7	8,125	18.3	
Middle-income	22	50	24,874	55.9	2,171	8.7	9,598	21.6	
Upper-income	9	20.5	9,955	22.4	368	3.7	18,176	40.9	
Unknown-income	1	2.3	0	0	0	0	0	0	
Total Assessment Area	44	100.0	44,480	100.0	4,027	9.1	44,480	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied				Rental		Vacant	
		#	%	%	#	%	#	%	
Low-income	1,951	600	1.3	30.8	885	45.4	466	23.9	
Moderate-income	20,217	7,384	16.3	36.5	6,886	34.1	5,947	29.4	
Middle-income	51,580	26,554	58.4	51.5	10,969	21.3	14,057	27.3	
Upper-income	24,543	10,895	24	44.4	4,634	18.9	9,014	36.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	98,291	45,433	100.0	46.2	23,374	23.8	29,484	30.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	343	2.9	299	2.6	42	7.3	2	5.4	
Moderate-income	1,798	15	1,694	14.9	95	16.5	9	24.3	
Middle-income	6,574	54.8	6,284	55.2	269	46.8	21	56.8	
Upper-income	3,277	27.3	3,103	27.3	169	29.4	5	13.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	11,992	100.0	11,380	100.0	575	100.0	37	100.0	
Percentage of Total Businesses:				94.9		4.8		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	8	9.9	8	10	0	0	0	0	
Middle-income	55	67.9	54	67.5	1	100	0	0	
Upper-income	18	22.2	18	22.5	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	81	100.0	80	100.0	1	100.0	0	.0	
Percentage of Total Farms:				98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Pensacola

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.1	1,783	1.6	799	44.8	24,210	21.1
Moderate-income	26	26.5	23,146	20.2	4,388	19	20,154	17.6
Middle-income	44	44.9	55,651	48.6	5,386	9.7	23,837	20.8
Upper-income	23	23.5	33,905	29.6	1,766	5.2	46,284	40.4
Unknown-income	2	2	0	0	0	0	0	0
Total Assessment Area	98	100.0	114,485	100.0	12,339	10.8	114,485	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,733	1,161	1	31.1	1,891	50.7	681	18.2
Moderate-income	47,374	21,324	17.9	45	17,567	37.1	8,483	17.9
Middle-income	93,582	59,255	49.8	63.3	21,753	23.2	12,574	13.4
Upper-income	54,521	37,171	31.3	68.2	8,051	14.8	9,299	17.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	199,210	118,911	100.0	59.7	49,262	24.7	31,037	15.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	577	2	504	1.8	73	5.4	0	0
Moderate-income	6,882	23.8	6,329	23.1	527	38.9	26	30.2
Middle-income	12,872	44.6	12,316	44.9	510	37.6	46	53.5
Upper-income	8,550	29.6	8,291	30.2	245	18.1	14	16.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28,881	100.0	27,440	100.0	1,355	100.0	86	100.0
Percentage of Total Businesses:			95.0		4.7		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	27	8	27	8.1	0	0	0	0
Middle-income	240	71.2	239	71.8	1	25	0	0
Upper-income	69	20.5	66	19.8	3	75	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	337	100.0	333	100.0	4	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Port St. Lucie

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3.7	2,353	2.2	981	41.7	20,282	18.6
Moderate-income	19	23.5	17,704	16.3	2,801	15.8	21,908	20.1
Middle-income	35	43.2	62,534	57.4	4,543	7.3	22,134	20.3
Upper-income	20	24.7	26,341	24.2	1,163	4.4	44,608	41
Unknown-income	4	4.9	0	0	0	0	0	0
Total Assessment Area	81	100.0	108,932	100.0	9,488	8.7	108,932	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,751	1,285	1	27	2,239	47.1	1,227	25.8
Moderate-income	39,001	18,441	14.7	47.3	11,293	29	9,267	23.8
Middle-income	112,706	72,061	57.5	63.9	18,066	16	22,579	20
Upper-income	55,130	33,616	26.8	61	5,305	9.6	16,209	29.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	211,588	125,403	100.0	59.3	36,903	17.4	49,282	23.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	552	1.8	513	1.7	33	2.6	6	10.2
Moderate-income	5,772	18.4	5,308	17.7	445	35.4	19	32.2
Middle-income	17,122	54.7	16,595	55.3	506	40.3	21	35.6
Upper-income	7,841	25	7,562	25.2	266	21.2	13	22
Unknown-income	26	0.1	19	0.1	7	0.6	0	0
Total Assessment Area	31,313	100.0	29,997	100.0	1,257	100.0	59	100.0
Percentage of Total Businesses:			95.8		4.0		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1	2	0.7	1	3.8	0	0
Moderate-income	82	26.4	74	26	8	30.8	0	0
Middle-income	120	38.6	112	39.3	8	30.8	0	0
Upper-income	106	34.1	97	34	9	34.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	311	100.0	285	100.0	26	100.0	0	.0
Percentage of Total Farms:			91.6		8.4		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Punta Gorda

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	7,896	16.4
Moderate-income	3	7.7	2,938	6.1	258	8.8	9,424	19.6
Middle-income	27	69.2	37,123	77.3	2,929	7.9	12,159	25.3
Upper-income	8	20.5	7,983	16.6	353	4.4	18,565	38.6
Unknown-income	1	2.6	0	0	0	0	0	0
Total Assessment Area	39	100.0	48,044	100.0	3,540	7.4	48,044	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7,337	3,656	6.3	49.8	2,060	28.1	1,621	22.1
Middle-income	75,519	44,647	76.5	59.1	10,543	14	20,329	26.9
Upper-income	16,566	10,074	17.3	60.8	1,011	6.1	5,481	33.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	99,422	58,377	100.0	58.7	13,614	13.7	27,431	27.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	814	6.5	784	6.5	30	7.1	0	0
Middle-income	9,943	79.2	9,573	79	352	83.8	18	90
Upper-income	1,805	14.4	1,765	14.6	38	9	2	10
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12,562	100.0	12,122	100.0	420	100.0	20	100.0
Percentage of Total Businesses:			96.5		3.3		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	6.5	6	6.6	0	0	0	0
Middle-income	52	56.5	51	56	1	100	0	0
Upper-income	34	37	34	37.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	92	100.0	91	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.9		1.1		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Sarasota

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	2.3	4,053	2.2	1,275	31.5	36,809	19.6
Moderate-income	42	24.1	38,939	20.7	5,818	14.9	35,850	19
Middle-income	78	44.8	90,137	47.9	5,461	6.1	39,390	20.9
Upper-income	48	27.6	55,100	29.3	1,927	3.5	76,180	40.5
Unknown-income	2	1.1	0	0	0	0	0	0
Total Assessment Area	174	100.0	188,229	100.0	14,481	7.7	188,229	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,714	2,871	1.3	37.2	3,716	48.2	1,127	14.6
Moderate-income	90,078	45,769	20.1	50.8	22,421	24.9	21,888	24.3
Middle-income	181,215	111,729	49	61.7	31,818	17.6	37,668	20.8
Upper-income	117,625	67,681	29.7	57.5	14,204	12.1	35,740	30.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	396,632	228,050	100.0	57.5	72,159	18.2	96,423	24.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	914	1.5	847	1.5	65	2.5	2	2.7
Moderate-income	12,037	19.9	11,285	19.5	734	27.8	18	24.3
Middle-income	26,482	43.8	25,543	44.2	909	34.4	30	40.5
Upper-income	21,031	34.8	20,070	34.8	937	35.4	24	32.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,464	100.0	57,745	100.0	2,645	100.0	74	100.0
Percentage of Total Businesses:				95.5		4.4		.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	44	9.1	39	8.7	5	13.9	0	0
Middle-income	201	41.6	184	41.2	17	47.2	0	0
Upper-income	238	49.3	224	50.1	14	38.9	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	483	100.0	447	100.0	36	100.0	0	.0
Percentage of Total Farms:				92.5		7.5		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Sebring

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,182	15.6
Moderate-income	2	7.4	2,004	7.5	485	24.2	5,691	21.3
Middle-income	19	70.4	21,200	79.2	2,140	10.1	6,435	24
Upper-income	3	11.1	3,557	13.3	395	11.1	10,466	39.1
Unknown-income	3	11.1	13	0	0	0	0	0
Total Assessment Area	27	100.0	26,774	100.0	3,020	11.3	26,774	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	4,664	2,313	7.2	49.6	1,262	27.1	1,089	23.3
Middle-income	43,448	25,852	80.1	59.5	5,921	13.6	11,675	26.9
Upper-income	6,658	4,102	12.7	61.6	911	13.7	1,645	24.7
Unknown-income	67	0	0	0	13	19.4	54	80.6
Total Assessment Area	54,837	32,267	100.0	58.8	8,107	14.8	14,463	26.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	713	7.9	677	7.7	34	15.9	2	8.3
Middle-income	6,686	74.5	6,530	74.7	140	65.4	16	66.7
Upper-income	1,538	17.1	1,498	17.1	35	16.4	5	20.8
Unknown-income	37	0.4	31	0.4	5	2.3	1	4.2
Total Assessment Area	8,974	100.0	8,736	100.0	214	100.0	24	100.0
Percentage of Total Businesses:			97.3		2.4		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	5.8	15	5.4	3	9.7	0	0
Middle-income	236	76.1	213	76.6	23	74.2	0	0
Upper-income	52	16.8	46	16.5	5	16.1	1	100
Unknown-income	4	1.3	4	1.4	0	0	0	0
Total Assessment Area	310	100.0	278	100.0	31	100.0	1	100.0
Percentage of Total Farms:			89.7		10.0		.3	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Tallahassee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	12	15.6	5,847	8.2	2,312	39.5	17,011	23.9
Moderate-income	23	29.9	20,060	28.2	4,302	21.4	11,116	15.6
Middle-income	20	26	18,790	26.4	1,801	9.6	13,101	18.4
Upper-income	21	27.3	26,457	37.2	765	2.9	29,926	42.1
Unknown-income	1	1.3	0	0	0	0	0	0
Total Assessment Area	77	100.0	71,154	100.0	9,180	12.9	71,154	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	21,319	2,783	3.9	13.1	15,671	73.5	2,865	13.4
Moderate-income	43,695	18,395	25.5	42.1	19,150	43.8	6,150	14.1
Middle-income	36,438	21,353	29.6	58.6	10,781	29.6	4,304	11.8
Upper-income	40,297	29,608	41	73.5	7,876	19.5	2,813	7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	141,749	72,139	100.0	50.9	53,478	37.7	16,132	11.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,421	6.4	1,335	6.4	82	7.1	4	3.6
Moderate-income	5,793	26	5,425	25.8	338	29.4	30	26.8
Middle-income	6,387	28.7	5,950	28.3	381	33.1	56	50
Upper-income	8,636	38.8	8,273	39.4	341	29.6	22	19.6
Unknown-income	46	0.2	37	0.2	9	0.8	0	0
Total Assessment Area	22,283	100.0	21,020	100.0	1,151	100.0	112	100.0
Percentage of Total Businesses:			94.3		5.2		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.4	1	0.4	0	0	0	0
Moderate-income	75	31.1	71	30.5	4	50	0	0
Middle-income	62	25.7	60	25.8	2	25	0	0
Upper-income	103	42.7	101	43.3	2	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	241	100.0	233	100.0	8	100.0	0	.0
Percentage of Total Farms:			96.7		3.3		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL The Villages

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	1	5.3	377	1.4	169	44.8	4,754	17.5	
Moderate-income	4	21.1	4,301	15.8	429	10	5,307	19.5	
Middle-income	11	57.9	15,557	57.2	1,051	6.8	6,478	23.8	
Upper-income	1	5.3	6,955	25.6	267	3.8	10,651	39.2	
Unknown-income	2	10.5	0	0	0	0	0	0	
Total Assessment Area	19	100.0	27,190	100.0	1,916	7.0	27,190	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	711	316	0.9	44.4	175	24.6	220	30.9	
Moderate-income	8,806	5,406	15.7	61.4	1,224	13.9	2,176	24.7	
Middle-income	27,420	20,215	58.7	73.7	2,450	8.9	4,755	17.3	
Upper-income	11,336	8,526	24.7	75.2	277	2.4	2,533	22.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	48,273	34,463	100.0	71.4	4,126	8.5	9,684	20.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	73	1.8	65	1.7	8	5.1	0	0	
Moderate-income	592	14.9	555	14.7	34	21.7	3	18.8	
Middle-income	2,324	58.7	2,227	58.8	87	55.4	10	62.5	
Upper-income	971	24.5	940	24.8	28	17.8	3	18.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	3,960	100.0	3,787	100.0	157	100.0	16	100.0	
Percentage of Total Businesses:				95.6		4.0		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2	1.4	2	1.5	0	0	0	0	
Moderate-income	25	17.9	24	17.5	1	33.3	0	0	
Middle-income	111	79.3	109	79.6	2	66.7	0	0	
Upper-income	2	1.4	2	1.5	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	140	100.0	137	100.0	3	100.0	0	.0	
Percentage of Total Farms:				97.9		2.1		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: FL Vero Beach

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.2	682	1.8	376	55.1	7,583	20.3
Moderate-income	4	12.9	4,803	12.9	925	19.3	6,336	17
Middle-income	17	54.8	21,819	58.5	1,666	7.6	8,202	22
Upper-income	7	22.6	10,010	26.8	372	3.7	15,193	40.7
Unknown-income	2	6.5	0	0	0	0	0	0
Total Assessment Area	31	100.0	37,314	100.0	3,339	8.9	37,314	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,022	476	1.1	23.5	1,144	56.6	402	19.9
Moderate-income	10,418	5,249	11.9	50.4	2,573	24.7	2,596	24.9
Middle-income	42,115	25,951	58.7	61.6	7,803	18.5	8,361	19.9
Upper-income	20,870	12,510	28.3	59.9	1,854	8.9	6,506	31.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	75,425	44,186	100.0	58.6	13,374	17.7	17,865	23.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	582	4.3	527	4.1	54	10.3	1	5
Moderate-income	1,218	9	1,161	9	54	10.3	3	15
Middle-income	7,781	57.6	7,521	58	248	47.2	12	60
Upper-income	3,905	28.9	3,738	28.8	163	31	4	20
Unknown-income	27	0.2	21	0.2	6	1.1	0	0
Total Assessment Area	13,513	100.0	12,968	100.0	525	100.0	20	100.0
Percentage of Total Businesses:				96.0		3.9		.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	1.1	2	1.3	0	0	0	0
Moderate-income	45	24.1	37	23.1	8	29.6	0	0
Middle-income	90	48.1	78	48.8	12	44.4	0	0
Upper-income	49	26.2	42	26.3	7	25.9	0	0
Unknown-income	1	0.5	1	0.6	0	0	0	0
Total Assessment Area	187	100.0	160	100.0	27	100.0	0	.0
Percentage of Total Farms:				85.6		14.4		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Albany

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	7	18.9	4,808	13.3	2,195	45.7	9,011	25
Moderate-income	6	16.2	6,116	17	1,898	31	5,360	14.9
Middle-income	10	27	8,570	23.8	1,191	13.9	6,333	17.6
Upper-income	14	37.8	16,523	45.9	1,367	8.3	15,313	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	37	100.0	36,017	100.0	6,651	18.5	36,017	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	9,586	2,106	6.9	22	6,047	63.1	1,433	14.9
Moderate-income	10,863	4,011	13.1	36.9	5,320	49	1,532	14.1
Middle-income	15,213	8,245	27	54.2	5,015	33	1,953	12.8
Upper-income	24,866	16,176	53	65.1	6,647	26.7	2,043	8.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	60,528	30,538	100.0	50.5	23,029	38.0	6,961	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,009	16.9	922	16.7	83	20.5	4	12.1
Moderate-income	705	11.8	638	11.5	66	16.3	1	3
Middle-income	1,594	26.7	1,475	26.7	104	25.7	15	45.5
Upper-income	2,661	44.6	2,496	45.1	152	37.5	13	39.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,969	100.0	5,531	100.0	405	100.0	33	100.0
Percentage of Total Businesses:			92.7		6.8		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	1.9	5	2	0	0	0	0
Moderate-income	14	5.2	13	5.1	0	0	1	100
Middle-income	120	44.9	116	45.3	4	40	0	0
Upper-income	128	47.9	122	47.7	6	60	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	267	100.0	256	100.0	10	100.0	1	100.0
Percentage of Total Farms:			95.9		3.7		.4	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Appling Wayne

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,790	22.6
Moderate-income	1	9.1	1,165	9.5	313	26.9	2,132	17.3
Middle-income	8	72.7	9,186	74.5	1,259	13.7	2,270	18.4
Upper-income	2	18.2	1,972	16	218	11.1	5,131	41.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11	100.0	12,323	100.0	1,790	14.5	12,323	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,039	1,163	9.4	57	548	26.9	328	16.1
Middle-income	15,213	8,983	72.2	59	4,104	27	2,126	14
Upper-income	3,194	2,292	18.4	71.8	417	13.1	485	15.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20,446	12,438	100.0	60.8	5,069	24.8	2,939	14.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	228	11.5	207	11.1	20	17.7	1	5
Middle-income	1,500	75.4	1,398	75.3	86	76.1	16	80
Upper-income	262	13.2	252	13.6	7	6.2	3	15
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,990	100.0	1,857	100.0	113	100.0	20	100.0
Percentage of Total Businesses:			93.3		5.7		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11	5	11	5.2	0	0	0	0
Middle-income	153	70.2	146	69.2	6	100	1	100
Upper-income	54	24.8	54	25.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	218	100.0	211	100.0	6	100.0	1	100.0
Percentage of Total Farms:			96.8		2.8		.5	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Athens

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	22.2	3,496	11.6	1,253	35.8	7,166	23.8
Moderate-income	6	16.7	3,740	12.4	803	21.5	4,503	14.9
Middle-income	10	27.8	9,275	30.8	1,136	12.2	5,274	17.5
Upper-income	12	33.3	13,637	45.2	897	6.6	13,205	43.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	30,148	100.0	4,089	13.6	30,148	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	11,085	1,930	6.8	17.4	6,775	61.1	2,380	21.5
Moderate-income	10,231	2,686	9.4	26.3	5,286	51.7	2,259	22.1
Middle-income	18,961	9,612	33.7	50.7	6,878	36.3	2,471	13
Upper-income	22,550	14,255	50	63.2	5,713	25.3	2,582	11.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	62,827	28,483	100.0	45.3	24,652	39.2	9,692	15.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,385	18.7	1,259	18.2	117	26.2	9	25
Moderate-income	713	9.7	658	9.5	52	11.6	3	8.3
Middle-income	2,060	27.9	1,914	27.7	136	30.4	10	27.8
Upper-income	3,229	43.7	3,073	44.5	142	31.8	14	38.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	7,387	100.0	6,904	100.0	447	100.0	36	100.0
Percentage of Total Businesses:				93.5		6.1		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	1.7	3	1.7	0	0	0	0
Moderate-income	11	6.3	11	6.4	0	0	0	0
Middle-income	52	29.5	52	30.1	0	0	0	0
Upper-income	110	62.5	107	61.8	3	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	176	100.0	173	100.0	3	100.0	0	.0
Percentage of Total Farms:				98.3		1.7		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Augusta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	11.1	5,822	6.8	2,514	43.2	19,787	23.2
Moderate-income	20	27.8	21,374	25.1	4,683	21.9	14,062	16.5
Middle-income	23	31.9	27,848	32.7	3,078	11.1	16,062	18.9
Upper-income	21	29.2	30,150	35.4	1,482	4.9	35,283	41.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	72	100.0	85,194	100.0	11,757	13.8	85,194	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	12,553	3,869	4.8	30.8	6,094	48.5	2,590	20.6
Moderate-income	38,375	18,466	22.7	48.1	14,433	37.6	5,476	14.3
Middle-income	45,347	26,891	33	59.3	14,014	30.9	4,442	9.8
Upper-income	45,450	32,191	39.5	70.8	8,246	18.1	5,013	11
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	141,725	81,417	100.0	57.4	42,787	30.2	17,521	12.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,086	7.3	968	7	116	12.3	2	3.7
Moderate-income	2,985	20.1	2,820	20.3	148	15.7	17	31.5
Middle-income	4,729	31.8	4,389	31.7	327	34.7	13	24.1
Upper-income	6,061	40.8	5,688	41	351	37.3	22	40.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,861	100.0	13,865	100.0	942	100.0	54	100.0
Percentage of Total Businesses:			93.3		6.3		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	4.8	6	4.9	0	0	0	0
Moderate-income	35	28	33	27	2	66.7	0	0
Middle-income	33	26.4	32	26.2	1	33.3	0	0
Upper-income	51	40.8	51	41.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	125	100.0	122	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.6		2.4		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,561	22.4
Moderate-income	5	31.3	5,296	26	1,510	28.5	2,966	14.6
Middle-income	5	31.3	8,071	39.6	579	7.2	3,777	18.5
Upper-income	5	31.3	7,004	34.4	286	4.1	9,067	44.5
Unknown-income	1	6.3	0	0	0	0	0	0
Total Assessment Area	16	100.0	20,371	100.0	2,375	11.7	20,371	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,198	3,774	19.1	33.7	5,226	46.7	2,198	19.6
Middle-income	12,767	7,824	39.6	61.3	3,498	27.4	1,445	11.3
Upper-income	15,772	8,159	41.3	51.7	2,136	13.5	5,477	34.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39,737	19,757	100.0	49.7	10,860	27.3	9,120	23.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,622	32.8	1,476	31.8	141	46.2	5	45.5
Middle-income	1,328	26.8	1,241	26.8	86	28.2	1	9.1
Upper-income	2,002	40.4	1,919	41.4	78	25.6	5	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,952	100.0	4,636	100.0	305	100.0	11	100.0
Percentage of Total Businesses:			93.6		6.2		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	25	9	25	0	0	0	0
Middle-income	13	36.1	13	36.1	0	0	0	0
Upper-income	14	38.9	14	38.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	36	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Cedartown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	2,438	22.7	
Moderate-income	1	14.3	1,624	15.1	514	31.7	1,874	17.4	
Middle-income	6	85.7	9,119	84.9	1,161	12.7	2,184	20.3	
Upper-income	0	0	0	0	0	0	4,247	39.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	7	100.0	10,743	100.0	1,675	15.6	10,743	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,412		1,066	10.3	44.2	1,094	45.4	252	10.4
Middle-income	14,410		9,244	89.7	64.1	3,219	22.3	1,947	13.5
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	16,822		10,310	100.0	61.3	4,313	25.6	2,199	13.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	169	12	155	11.6	14	22.2	0	0	0
Middle-income	1,244	88	1,183	88.4	49	77.8	12	100	
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	1,413	100.0	1,338	100.0	63	100.0	12	100.0	0
Percentage of Total Businesses:			94.7		4.5		.8		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	7	15.9	7	16.3	0	0	0	0	0
Middle-income	37	84.1	36	83.7	1	100	0	0	0
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	44	100.0	43	100.0	1	100.0	0	.0	.0
Percentage of Total Farms:			97.7		2.3		.0		

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Central GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,185	19.8
Moderate-income	4	28.6	3,267	20.3	725	22.2	2,455	15.3
Middle-income	7	50	8,513	53	1,244	14.6	3,222	20.1
Upper-income	3	21.4	4,280	26.7	275	6.4	7,198	44.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14	100.0	16,060	100.0	2,244	14.0	16,060	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,151	2,546	15.5	41.4	2,176	35.4	1,429	23.2
Middle-income	16,992	8,557	52.2	50.4	4,866	28.6	3,569	21
Upper-income	9,153	5,295	32.3	57.8	929	10.1	2,929	32
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	32,296	16,398	100.0	50.8	7,971	24.7	7,927	24.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	513	18.4	462	17.6	38	27.1	13	61.9
Middle-income	1,420	51	1,349	51.4	64	45.7	7	33.3
Upper-income	851	30.6	812	31	38	27.1	1	4.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,784	100.0	2,623	100.0	140	100.0	21	100.0
Percentage of Total Businesses:			94.2		5.0		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	19.1	13	19.1	0	0	0	0
Middle-income	41	60.3	41	60.3	0	0	0	0
Upper-income	14	20.6	14	20.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	68	100.0	68	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Coffee Ware

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	409	2.1	134	32.8	4,804	24.8
Moderate-income	6	33.3	6,042	31.2	1,333	22.1	3,223	16.6
Middle-income	9	50	9,932	51.2	1,571	15.8	3,856	19.9
Upper-income	2	11.1	2,999	15.5	372	12.4	7,499	38.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18	100.0	19,382	100.0	3,410	17.6	19,382	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,193	378	2	31.7	439	36.8	376	31.5
Moderate-income	9,720	5,472	29	56.3	2,902	29.9	1,346	13.8
Middle-income	17,363	9,901	52.4	57	4,308	24.8	3,154	18.2
Upper-income	5,069	3,130	16.6	61.7	1,062	21	877	17.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	33,345	18,881	100.0	56.6	8,711	26.1	5,753	17.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	92	2.9	85	2.9	4	1.7	3	15
Moderate-income	978	30.4	892	30	79	34.2	7	35
Middle-income	1,722	53.5	1,597	53.8	115	49.8	10	50
Upper-income	428	13.3	395	13.3	33	14.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,220	100.0	2,969	100.0	231	100.0	20	100.0
Percentage of Total Businesses:				92.2		7.2		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	68	27	66	26.9	2	28.6	0	0
Middle-income	149	59.1	144	58.8	5	71.4	0	0
Upper-income	35	13.9	35	14.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	252	100.0	245	100.0	7	100.0	0	.0
Percentage of Total Farms:				97.2		2.8		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Columbus

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	17	4,386	9.4	2,109	48.1	10,752	23
Moderate-income	16	30.2	9,873	21.1	2,346	23.8	8,056	17.2
Middle-income	15	28.3	15,652	33.4	1,593	10.2	8,720	18.6
Upper-income	12	22.6	16,891	36.1	880	5.2	19,274	41.2
Unknown-income	1	1.9	0	0	0	0	0	0
Total Assessment Area	53	100.0	46,802	100.0	6,928	14.8	46,802	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	10,138	1,277	3.1	12.6	6,514	64.3	2,347	23.2
Moderate-income	19,900	7,480	18.4	37.6	9,174	46.1	3,246	16.3
Middle-income	25,617	15,020	36.9	58.6	8,097	31.6	2,500	9.8
Upper-income	26,522	16,913	41.6	63.8	7,613	28.7	1,996	7.5
Unknown-income	36	0	0	0	36	100	0	0
Total Assessment Area	82,213	40,690	100.0	49.5	31,434	38.2	10,089	12.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	644	8.7	575	8.5	61	10.2	8	38.1
Moderate-income	1,850	25.1	1,668	24.7	173	29	9	42.9
Middle-income	2,288	31.1	2,115	31.4	172	28.8	1	4.8
Upper-income	2,576	35	2,383	35.3	190	31.8	3	14.3
Unknown-income	5	0.1	4	0.1	1	0.2	0	0
Total Assessment Area	7,363	100.0	6,745	100.0	597	100.0	21	100.0
	Percentage of Total Businesses:			91.6		8.1		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	2.5	1	2.6	0	0	0	0
Moderate-income	5	12.5	4	10.5	1	50	0	0
Middle-income	9	22.5	9	23.7	0	0	0	0
Upper-income	25	62.5	24	63.2	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40	100.0	38	100.0	2	100.0	0	.0
	Percentage of Total Farms:			95.0		5.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Dalton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	895	3.6	318	35.5	5,618	22.5
Moderate-income	2	11.1	3,328	13.3	1,213	36.4	4,056	16.2
Middle-income	9	50	11,984	47.9	1,689	14.1	5,008	20
Upper-income	6	33.3	8,797	35.2	692	7.9	10,322	41.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18	100.0	25,004	100.0	3,912	15.6	25,004	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,610	503	2.1	31.2	742	46.1	365	22.7
Moderate-income	6,228	2,189	9.3	35.1	2,986	47.9	1,053	16.9
Middle-income	17,811	11,635	49.7	65.3	4,373	24.6	1,803	10.1
Upper-income	13,098	9,091	38.8	69.4	2,773	21.2	1,234	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	38,747	23,418	100.0	60.4	10,874	28.1	4,455	11.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	202	5.2	173	5	29	6.8	0	0
Moderate-income	935	24	817	23.6	115	26.9	3	27.3
Middle-income	1,606	41.2	1,411	40.8	192	45	3	27.3
Upper-income	1,153	29.6	1,057	30.6	91	21.3	5	45.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,896	100.0	3,458	100.0	427	100.0	11	100.0
Percentage of Total Businesses:			88.8		11.0		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.4	1	1.4	0	0	0	0
Moderate-income	1	1.4	1	1.4	0	0	0	0
Middle-income	52	72.2	49	71	3	100	0	0
Upper-income	18	25	18	26.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	72	100.0	69	100.0	3	100.0	0	.0
Percentage of Total Farms:			95.8		4.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Fannin Lumpkin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,511	17.1
Moderate-income	0	0	0	0	0	0	2,934	20
Middle-income	8	88.9	12,821	87.4	1,456	11.4	2,972	20.3
Upper-income	1	11.1	1,852	12.6	118	6.4	6,256	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	14,673	100.0	1,574	10.7	14,673	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	25,543	14,077	87.2	55.1	4,731	18.5	6,735	26.4
Upper-income	2,841	2,074	12.8	73	505	17.8	262	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28,384	16,151	100.0	56.9	5,236	18.4	6,997	24.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	2,643	89.4	2,543	89.4	87	90.6	13	100
Upper-income	312	10.6	303	10.6	9	9.4	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,955	100.0	2,846	100.0	96	100.0	13	100.0
Percentage of Total Businesses:			96.3		3.2		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	67	87	67	87	0	0	0	0
Upper-income	10	13	10	13	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	77	100.0	77	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Gainesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	9,616	21.3
Moderate-income	9	25	10,088	22.3	2,158	21.4	8,262	18.3
Middle-income	18	50	23,460	51.9	2,081	8.9	9,065	20.1
Upper-income	9	25	11,624	25.7	880	7.6	18,229	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	45,172	100.0	5,119	11.3	45,172	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15,541	6,437	15.5	41.4	7,424	47.8	1,680	10.8
Middle-income	35,128	23,042	55.5	65.6	8,421	24	3,665	10.4
Upper-income	16,242	12,023	29	74	2,826	17.4	1,393	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	66,911	41,502	100.0	62.0	18,671	27.9	6,738	10.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,511	28.2	2,172	26.4	332	51	7	31.8
Middle-income	4,104	46.1	3,859	46.9	236	36.3	9	40.9
Upper-income	2,278	25.6	2,189	26.6	83	12.7	6	27.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,893	100.0	8,220	100.0	651	100.0	22	100.0
Percentage of Total Businesses:			92.4		7.3		.2	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	10.3	15	10.5	0	0	0	0
Middle-income	79	54.5	79	55.2	0	0	0	0
Upper-income	51	35.2	49	34.3	2	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	145	100.0	143	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.6		1.4		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA LaGrange

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income			
	#	%	#	%	#	%	#	%		
Low-income	0	0	0	0	0	0	3,452	20.5		
Moderate-income	3	21.4	3,007	17.8	766	25.5	2,772	16.5		
Middle-income	4	28.6	5,692	33.8	1,104	19.4	2,675	15.9		
Upper-income	7	50	8,149	48.4	742	9.1	7,949	47.2		
Unknown-income	0	0	0	0	0	0	0	0		
Total Assessment Area	14	100.0	16,848	100.0	2,612	15.5	16,848	100.0		
	Housing Units by Tract	Housing Types by Tract								
		Owner-Occupied			Rental		Vacant			
		#	%	%	#	%	#	%		
Low-income	0	0	0	0	0	0	0	0		
Moderate-income	5,498		2,035	13.2	37		2,602	47.3	861	15.7
Middle-income	9,439		5,057	32.9	53.6		2,875	30.5	1,507	16
Upper-income	12,541		8,297	53.9	66.2		2,824	22.5	1,420	11.3
Unknown-income	0		0	0	0		0	0	0	0
Total Assessment Area	27,478		15,389	100.0	56.0		8,301	30.2	3,788	13.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size								
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
		#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	0	
Moderate-income	625	23.6	552	23.1	71	29.7	2	12.5		
Middle-income	825	31.2	760	31.8	58	24.3	7	43.8		
Upper-income	1,194	45.2	1,077	45.1	110	46	7	43.8		
Unknown-income	0	0	0	0	0	0	0	0		
Total Assessment Area	2,644	100.0	2,389	100.0	239	100.0	16	100.0		
Percentage of Total Businesses:			90.4		9.0		.6			
	Total Farms by Tract	Farms by Tract & Revenue Size								
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported				
		#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0		
Moderate-income	4	9.8	4	9.8	0	0	0	0		
Middle-income	13	31.7	13	31.7	0	0	0	0		
Upper-income	24	58.5	24	58.5	0	0	0	0		
Unknown-income	0	0	0	0	0	0	0	0		
Total Assessment Area	41	100.0	41	100.0	0	.0	0	.0		
Percentage of Total Farms:			100.0		.0		.0			

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Rome

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,399	22.2
Moderate-income	6	30	4,746	19.5	1,216	25.6	4,093	16.8
Middle-income	8	40	11,884	48.8	1,507	12.7	5,195	21.3
Upper-income	6	30	7,726	31.7	524	6.8	9,669	39.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	20	100.0	24,356	100.0	3,247	13.3	24,356	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	10,526	3,940	16.8	37.4	4,704	44.7	1,882	17.9
Middle-income	17,715	11,491	49	64.9	4,509	25.5	1,715	9.7
Upper-income	12,066	8,040	34.3	66.6	2,293	19	1,733	14.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40,307	23,471	100.0	58.2	11,506	28.5	5,330	13.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,380	36.7	1,212	34.9	156	57.8	12	75
Middle-income	1,398	37.2	1,321	38	74	27.4	3	18.8
Upper-income	983	26.1	942	27.1	40	14.8	1	6.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,761	100.0	3,475	100.0	270	100.0	16	100.0
Percentage of Total Businesses:				92.4		7.2		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6	8.2	5	6.9	1	100	0	0
Middle-income	49	67.1	49	68.1	0	0	0	0
Upper-income	18	24.7	18	25	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	73	100.0	72	100.0	1	100.0	0	.0
Percentage of Total Farms:				98.6		1.4		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Savannah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	11	15.3	6,010	9.6	2,245	37.4	14,390	23.1
Moderate-income	22	30.6	16,490	26.4	3,088	18.7	11,301	18.1
Middle-income	18	25	16,457	26.4	935	5.7	12,075	19.4
Upper-income	18	25	23,420	37.5	961	4.1	24,611	39.5
Unknown-income	3	4.2	0	0	0	0	0	0
Total Assessment Area	72	100.0	62,377	100.0	7,229	11.6	62,377	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,190	3,387	5.7	27.8	6,401	52.5	2,402	19.7
Moderate-income	33,168	12,628	21.4	38.1	15,688	47.3	4,852	14.6
Middle-income	32,288	16,868	28.6	52.2	10,653	33	4,767	14.8
Upper-income	38,986	26,106	44.3	67	8,719	22.4	4,161	10.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	116,632	58,989	100.0	50.6	41,461	35.5	16,182	13.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	941	6.7	861	6.7	78	7.1	2	4.2
Moderate-income	3,518	25.1	3,147	24.5	359	32.6	12	25
Middle-income	4,104	29.3	3,829	29.8	261	23.7	14	29.2
Upper-income	5,387	38.5	4,986	38.8	382	34.7	19	39.6
Unknown-income	50	0.4	29	0.2	20	1.8	1	2.1
Total Assessment Area	14,000	100.0	12,852	100.0	1,100	100.0	48	100.0
Percentage of Total Businesses:			91.8		7.9		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2	2.8	1	1.4	1	50	0	0
Moderate-income	11	15.5	11	15.9	0	0	0	0
Middle-income	25	35.2	24	34.8	1	50	0	0
Upper-income	33	46.5	33	47.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	71	100.0	69	100.0	2	100.0	0	.0
Percentage of Total Farms:			97.2		2.8		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA South GA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	3.3	328	1	139	42.4	8,160	24.4
Moderate-income	6	20	6,119	18.3	1,801	29.4	5,812	17.4
Middle-income	17	56.7	19,112	57.1	3,061	16	5,862	17.5
Upper-income	6	20	7,907	23.6	900	11.4	13,632	40.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30	100.0	33,466	100.0	5,901	17.6	33,466	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	618	304	1	49.2	210	34	104	16.8
Moderate-income	10,148	4,442	14.9	43.8	4,391	43.3	1,315	13
Middle-income	32,029	17,483	58.6	54.6	10,134	31.6	4,412	13.8
Upper-income	11,711	7,582	25.4	64.7	2,990	25.5	1,139	9.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	54,506	29,811	100.0	54.7	17,725	32.5	6,970	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	28	0.5	27	0.5	0	0	1	1.8
Moderate-income	1,132	19.1	1,020	18.8	97	22.1	15	27.3
Middle-income	3,552	60.1	3,239	59.7	277	63.1	36	65.5
Upper-income	1,203	20.3	1,135	20.9	65	14.8	3	5.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,915	100.0	5,421	100.0	439	100.0	55	100.0
Percentage of Total Businesses:			91.6		7.4		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	9	1.9	8	1.8	1	3.2	0	0
Moderate-income	50	10.4	43	9.6	7	22.6	0	0
Middle-income	300	62.4	284	63.1	16	51.6	0	0
Upper-income	122	25.4	115	25.6	7	22.6	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	481	100.0	450	100.0	31	100.0	0	.0
Percentage of Total Farms:			93.6		6.4		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Statesboro

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	16.7	438	3	274	62.6	2,642	18.4
Moderate-income	1	8.3	839	5.8	212	25.3	2,342	16.3
Middle-income	5	41.7	5,643	39.2	814	14.4	2,470	17.2
Upper-income	4	33.3	7,458	51.9	694	9.3	6,924	48.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12	100.0	14,378	100.0	1,994	13.9	14,378	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,109	285	2.1	6.9	2,989	72.7	835	20.3
Moderate-income	1,970	448	3.3	22.7	1,207	61.3	315	16
Middle-income	10,198	5,096	37.8	50	3,618	35.5	1,484	14.6
Upper-income	11,674	7,640	56.7	65.4	2,962	25.4	1,072	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	27,951	13,469	100.0	48.2	10,776	38.6	3,706	13.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	243	8.1	217	7.7	25	14.5	1	5.9
Moderate-income	180	6	167	6	11	6.4	2	11.8
Middle-income	1,340	44.7	1,245	44.4	83	48.3	12	70.6
Upper-income	1,232	41.1	1,177	41.9	53	30.8	2	11.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,995	100.0	2,806	100.0	172	100.0	17	100.0
Percentage of Total Businesses:			93.7		5.7		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	0.6	1	0.6	0	0	0	0
Middle-income	77	43.5	76	43.2	1	100	0	0
Upper-income	99	55.9	99	56.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	177	100.0	176	100.0	1	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Valdosta

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	8	1,616	6.3	588	36.4	5,626	22.1
Moderate-income	8	32	6,521	25.6	1,806	27.7	4,592	18
Middle-income	5	20	6,242	24.5	714	11.4	4,557	17.9
Upper-income	10	40	11,111	43.6	797	7.2	10,715	42
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25	100.0	25,490	100.0	3,905	15.3	25,490	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,643	860	3.8	32.5	1,459	55.2	324	12.3
Moderate-income	13,878	4,229	18.7	30.5	7,735	55.7	1,914	13.8
Middle-income	9,155	6,280	27.7	68.6	2,184	23.9	691	7.5
Upper-income	16,843	11,296	49.8	67.1	4,315	25.6	1,232	7.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	42,519	22,665	100.0	53.3	15,693	36.9	4,161	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	249	5.1	221	4.9	27	7.8	1	3.8
Moderate-income	1,677	34.2	1,509	33.3	160	46	8	30.8
Middle-income	699	14.2	667	14.7	26	7.5	6	23.1
Upper-income	2,283	46.5	2,137	47.1	135	38.8	11	42.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,908	100.0	4,534	100.0	348	100.0	26	100.0
Percentage of Total Businesses:			92.4		7.1		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	15	18	15.7	0	0	0	0
Middle-income	36	30	35	30.4	1	20	0	0
Upper-income	66	55	62	53.9	4	80	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	120	100.0	115	100.0	5	100.0	0	.0
Percentage of Total Farms:			95.8		4.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: GA Warner Robins

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	774	2.2	264	34.1	6,824	19.5
Moderate-income	6	26.1	6,634	19	1,368	20.6	6,008	17.2
Middle-income	10	43.5	13,989	40.1	1,324	9.5	6,879	19.7
Upper-income	6	26.1	13,511	38.7	629	4.7	15,197	43.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23	100.0	34,908	100.0	3,585	10.3	34,908	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,608	378	1.1	23.5	878	54.6	352	21.9
Moderate-income	13,253	5,238	15.4	39.5	5,987	45.2	2,028	15.3
Middle-income	23,765	14,268	41.9	60	6,533	27.5	2,964	12.5
Upper-income	18,270	14,139	41.6	77.4	2,778	15.2	1,353	7.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	56,896	34,023	100.0	59.8	16,176	28.4	6,697	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	194	3.9	176	3.7	13	5.2	5	17.2
Moderate-income	900	17.9	839	17.6	57	23	4	13.8
Middle-income	2,429	48.3	2,273	47.8	139	56	17	58.6
Upper-income	1,508	30	1,466	30.8	39	15.7	3	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,031	100.0	4,754	100.0	248	100.0	29	100.0
Percentage of Total Businesses:			94.5		4.9		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	7	7.8	7	8	0	0	0	0
Middle-income	59	65.6	58	65.9	1	50	0	0
Upper-income	24	26.7	23	26.1	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	90	100.0	88	100.0	2	100.0	0	.0
Percentage of Total Farms:			97.8		2.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: MD Eastern Shore of MD

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.8	910	4.6	297	32.6	3,798	19.1
Moderate-income	2	9.5	2,229	11.2	250	11.2	3,458	17.4
Middle-income	11	52.4	11,356	57	536	4.7	4,239	21.3
Upper-income	5	23.8	5,425	27.2	250	4.6	8,425	42.3
Unknown-income	2	9.5	0	0	0	0	0	0
Total Assessment Area	21	100.0	19,920	100.0	1,333	6.7	19,920	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,827	519	2.4	28.4	1,044	57.1	264	14.4
Moderate-income	3,482	2,214	10.4	63.6	962	27.6	306	8.8
Middle-income	20,840	12,310	57.6	59.1	4,395	21.1	4,135	19.8
Upper-income	9,455	6,339	29.6	67	1,167	12.3	1,949	20.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	35,604	21,382	100.0	60.1	7,568	21.3	6,654	18.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	110	2.5	101	2.5	8	2.3	1	2.4
Moderate-income	270	6.1	243	6	21	6.2	6	14.3
Middle-income	2,616	59.3	2,380	59.1	204	59.8	32	76.2
Upper-income	1,413	32	1,302	32.3	108	31.7	3	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,409	100.0	4,026	100.0	341	100.0	42	100.0
Percentage of Total Businesses:			91.3		7.7		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.4	1	0.4	0	0	0	0
Moderate-income	38	16.4	38	16.5	0	0	0	0
Middle-income	133	57.3	132	57.4	1	50	0	0
Upper-income	60	25.9	59	25.7	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	232	100.0	230	100.0	2	100.0	0	.0
Percentage of Total Farms:			99.1		.9		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: MD Kent

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	1,093	21.2	
Moderate-income	0	0	0	0	0	0	863	16.8	
Middle-income	4	66.7	4,262	82.7	232	5.4	1,172	22.8	
Upper-income	1	16.7	889	17.3	30	3.4	2,023	39.3	
Unknown-income	1	16.7	0	0	0	0	0	0	
Total Assessment Area	6	100.0	5,151	100.0	262	5.1	5,151	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	8,598	4,379	78.9	50.9	1,981	23	2,238	26	
Upper-income	1,826	1,171	21.1	64.1	204	11.2	451	24.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	10,424	5,550	100.0	53.2	2,185	21.0	2,689	25.8	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	1,086	86.9	1,001	86.3	70	94.6	15	93.8	
Upper-income	164	13.1	159	13.7	4	5.4	1	6.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	1,250	100.0	1,160	100.0	74	100.0	16	100.0	
Percentage of Total Businesses:			92.8		5.9		1.3		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	110	79.7	104	78.8	6	100	0	0	
Upper-income	28	20.3	28	21.2	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	138	100.0	132	100.0	6	100.0	0	.0	
Percentage of Total Farms:			95.7		4.3		.0		

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: MD Salisbury

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.8	337	0.9	88	26.1	7,094	18.6
Moderate-income	5	13.9	5,059	13.3	898	17.8	6,661	17.5
Middle-income	22	61.1	24,141	63.3	1,357	5.6	8,245	21.6
Upper-income	6	16.7	8,624	22.6	403	4.7	16,161	42.3
Unknown-income	2	5.6	0	0	0	0	0	0
Total Assessment Area	36	100.0	38,161	100.0	2,746	7.2	38,161	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	650	48	0.1	7.4	511	78.6	91	14
Moderate-income	9,384	3,858	9.4	41.1	4,196	44.7	1,330	14.2
Middle-income	67,056	27,174	66.3	40.5	10,753	16	29,129	43.4
Upper-income	18,707	9,899	24.2	52.9	1,879	10	6,929	37
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	95,797	40,979	100.0	42.8	17,339	18.1	37,479	39.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	57	0.7	51	0.6	5	0.9	1	1.5
Moderate-income	1,106	13	990	12.6	102	17.4	14	21.2
Middle-income	5,522	64.8	5,095	64.7	384	65.4	43	65.2
Upper-income	1,837	21.6	1,733	22	96	16.4	8	12.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,522	100.0	7,869	100.0	587	100.0	66	100.0
Percentage of Total Businesses:			92.3		6.9		.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	5.3	18	5.3	0	0	0	0
Middle-income	285	83.8	284	84	1	50	0	0
Upper-income	37	10.9	36	10.7	1	50	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	340	100.0	338	100.0	2	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: MD St. Marys

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	5.6	1,176	4.4	164	13.9	5,225	19.6
Moderate-income	2	11.1	1,755	6.6	222	12.6	4,683	17.6
Middle-income	12	66.7	19,670	73.9	704	3.6	6,360	23.9
Upper-income	2	11.1	4,020	15.1	153	3.8	10,353	38.9
Unknown-income	1	5.6	0	0	0	0	0	0
Total Assessment Area	18	100.0	26,621	100.0	1,243	4.7	26,621	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	2,322	809	3.1	34.8	1,215	52.3	298	12.8
Moderate-income	3,386	1,154	4.4	34.1	1,624	48	608	18
Middle-income	28,821	20,482	77.5	71.1	5,726	19.9	2,613	9.1
Upper-income	6,012	3,973	15	66.1	1,270	21.1	769	12.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40,541	26,418	100.0	65.2	9,835	24.3	4,288	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	188	5	167	4.8	20	8.1	1	4.5
Moderate-income	231	6.2	205	5.9	17	6.9	9	40.9
Middle-income	2,782	74.4	2,600	74.9	173	70.3	9	40.9
Upper-income	537	14.4	498	14.4	36	14.6	3	13.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,738	100.0	3,470	100.0	246	100.0	22	100.0
Percentage of Total Businesses:			92.8		6.6		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.1	1	1.1	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	69	76.7	69	77.5	0	0	0	0
Upper-income	20	22.2	19	21.3	1	100	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	90	100.0	89	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.9		1.1		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Asheville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	3	1,434	1.3	564	39.3	21,170	19.4
Moderate-income	14	14.1	15,547	14.2	2,746	17.7	20,517	18.8
Middle-income	60	60.6	70,128	64.1	5,341	7.6	23,489	21.5
Upper-income	20	20.2	22,239	20.3	1,402	6.3	44,172	40.4
Unknown-income	2	2	0	0	0	0	0	0
Total Assessment Area	99	100.0	109,348	100.0	10,053	9.2	109,348	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,619	1,069	0.9	29.5	2,130	58.9	420	11.6
Moderate-income	29,952	15,435	12.7	51.5	9,697	32.4	4,820	16.1
Middle-income	125,703	80,116	65.9	63.7	28,134	22.4	17,453	13.9
Upper-income	38,831	25,025	20.6	64.4	9,257	23.8	4,549	11.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	198,105	121,645	100.0	61.4	49,218	24.8	27,242	13.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,105	4.6	977	4.3	119	9	9	9.7
Moderate-income	3,711	15.4	3,425	15.2	273	20.5	13	14
Middle-income	13,350	55.6	12,650	56	644	48.5	56	60.2
Upper-income	5,854	24.4	5,546	24.5	293	22	15	16.1
Unknown-income	1	0	1	0	0	0	0	0
Total Assessment Area	24,021	100.0	22,599	100.0	1,329	100.0	93	100.0
Percentage of Total Businesses:			94.1		5.5		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	76	15.3	74	15.2	2	20	0	0
Middle-income	346	69.5	338	69.3	8	80	0	0
Upper-income	76	15.3	76	15.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	498	100.0	488	100.0	10	100.0	0	.0
Percentage of Total Farms:			98.0		2.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Brunswick

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,768	18.6
Moderate-income	5	15.2	4,532	14.6	872	19.2	5,585	18
Middle-income	16	48.5	17,531	56.5	1,573	9	6,456	20.8
Upper-income	11	33.3	8,940	28.8	705	7.9	13,194	42.6
Unknown-income	1	3	0	0	0	0	0	0
Total Assessment Area	33	100.0	31,003	100.0	3,150	10.2	31,003	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,597	5,350	15.2	46.1	1,889	16.3	4,358	37.6
Middle-income	37,459	19,469	55.3	52	6,121	16.3	11,869	31.7
Upper-income	25,185	10,364	29.5	41.2	2,216	8.8	12,605	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	74,241	35,183	100.0	47.4	10,226	13.8	28,832	38.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	902	15.9	871	16.1	24	11.1	7	13
Middle-income	2,861	50.5	2,719	50.4	113	52.3	29	53.7
Upper-income	1,901	33.6	1,804	33.4	79	36.6	18	33.3
Unknown-income	1	0	1	0	0	0	0	0
Total Assessment Area	5,665	100.0	5,395	100.0	216	100.0	54	100.0
Percentage of Total Businesses:			95.2		3.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	18.8	14	18.4	1	25	0	0
Middle-income	47	58.8	44	57.9	3	75	0	0
Upper-income	18	22.5	18	23.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	80	100.0	76	100.0	4	100.0	0	.0
Percentage of Total Farms:			95.0		5.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Burlington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,526	21.3
Moderate-income	7	19.4	8,504	21.3	2,222	26.1	6,780	17
Middle-income	17	47.2	18,872	47.2	1,920	10.2	8,276	20.7
Upper-income	12	33.3	12,611	31.5	707	5.6	16,405	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	39,987	100.0	4,849	12.1	39,987	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	14,608	6,873	17.1	47	5,969	40.9	1,766	12.1
Middle-income	31,324	19,376	48.3	61.9	8,906	28.4	3,042	9.7
Upper-income	19,238	13,906	34.6	72.3	3,970	20.6	1,362	7.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	65,170	40,155	100.0	61.6	18,845	28.9	6,170	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,142	18.8	1,008	18	127	27.4	7	20
Middle-income	3,108	51.1	2,864	51.3	226	48.8	18	51.4
Upper-income	1,834	30.1	1,714	30.7	110	23.8	10	28.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	6,084	100.0	5,586	100.0	463	100.0	35	100.0
Percentage of Total Businesses:			91.8		7.6		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1	0.7	1	0.7	0	0	0	0
Middle-income	97	70.3	97	70.3	0	0	0	0
Upper-income	40	29	40	29	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	138	100.0	138	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,835	21.8
Moderate-income	4	18.2	2,720	10.2	736	27.1	4,406	16.5
Middle-income	15	68.2	21,328	79.8	3,023	14.2	5,709	21.4
Upper-income	3	13.6	2,687	10.1	149	5.5	10,785	40.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22	100.0	26,735	100.0	3,908	14.6	26,735	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,504	2,084	8	37.9	2,442	44.4	978	17.8
Middle-income	33,554	21,028	81	62.7	8,490	25.3	4,036	12
Upper-income	4,141	2,864	11	69.2	771	18.6	506	12.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	43,199	25,976	100.0	60.1	11,703	27.1	5,520	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	604	16.6	533	15.9	68	26.9	3	8.8
Middle-income	2,643	72.6	2,460	73.3	158	62.5	25	73.5
Upper-income	396	10.9	363	10.8	27	10.7	6	17.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,643	100.0	3,356	100.0	253	100.0	34	100.0
Percentage of Total Businesses:			92.1		6.9		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5	4.6	5	4.7	0	0	0	0
Middle-income	91	84.3	90	84.1	1	100	0	0
Upper-income	12	11.1	12	11.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108	100.0	107	100.0	1	100.0	0	.0
Percentage of Total Farms:			99.1		.9		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Granville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,175	15.4
Moderate-income	0	0	0	0	0	0	2,054	14.6
Middle-income	7	53.8	7,379	52.4	575	7.8	2,651	18.8
Upper-income	5	38.5	6,714	47.6	590	8.8	7,213	51.2
Unknown-income	1	7.7	0	0	0	0	0	0
Total Assessment Area	13	100.0	14,093	100.0	1,165	8.3	14,093	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	11,799	7,579	50.4	64.2	2,873	24.3	1,347	11.4
Upper-income	10,441	7,454	49.6	71.4	1,914	18.3	1,073	10.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	22,240	15,033	100.0	67.6	4,787	21.5	2,420	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	995	52.8	932	52.5	50	55.6	13	72.2
Upper-income	887	47.1	842	47.4	40	44.4	5	27.8
Unknown-income	1	0.1	1	0.1	0	0	0	0
Total Assessment Area	1,883	100.0	1,775	100.0	90	100.0	18	100.0
Percentage of Total Businesses:			94.3		4.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	63	58.3	60	57.1	3	100	0	0
Upper-income	45	41.7	45	42.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	108	100.0	105	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.2		2.8		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Harnett Moore

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	8,118	15.9
Moderate-income	1	2.2	405	0.8	111	27.4	7,796	15.3
Middle-income	24	53.3	26,123	51.1	3,571	13.7	9,623	18.8
Upper-income	20	44.4	24,561	48.1	1,683	6.9	25,552	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	45	100.0	51,089	100.0	5,365	10.5	51,089	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	788	240	0.5	30.5	318	40.4	230	29.2
Middle-income	46,406	25,313	48.4	54.5	13,202	28.4	7,891	17
Upper-income	41,148	26,749	51.1	65	7,319	17.8	7,080	17.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	88,342	52,302	100.0	59.2	20,839	23.6	15,201	17.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	53	0.6	52	0.6	1	0.2	0	0
Middle-income	4,590	52.5	4,287	52.4	265	54.9	38	58.5
Upper-income	4,093	46.9	3,849	47	217	44.9	27	41.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,736	100.0	8,188	100.0	483	100.0	65	100.0
Percentage of Total Businesses:				93.7		5.5		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	184	53.6	180	53.4	4	66.7	0	0
Upper-income	159	46.4	157	46.6	2	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	343	100.0	337	100.0	6	100.0	0	.0
Percentage of Total Farms:				98.3		1.7		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Hickory

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	17,813	20.7
Moderate-income	14	21.2	14,258	16.6	2,775	19.5	15,680	18.2
Middle-income	41	62.1	56,583	65.9	5,791	10.2	18,730	21.8
Upper-income	11	16.7	15,080	17.6	782	5.2	33,698	39.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	66	100.0	85,921	100.0	9,348	10.9	85,921	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	27,937	14,323	15.6	51.3	9,427	33.7	4,187	15
Middle-income	93,689	61,011	66.3	65.1	20,124	21.5	12,554	13.4
Upper-income	23,557	16,717	18.2	71	3,833	16.3	3,007	12.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	145,183	92,051	100.0	63.4	33,384	23.0	19,748	13.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3,048	22.8	2,674	21.9	351	32.7	23	26.1
Middle-income	7,445	55.7	6,857	56.2	536	49.9	52	59.1
Upper-income	2,878	21.5	2,678	21.9	187	17.4	13	14.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13,371	100.0	12,209	100.0	1,074	100.0	88	100.0
	Percentage of Total Businesses:			91.3		8.0		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	25	10.9	25	11.2	0	0	0	0
Middle-income	153	66.5	149	66.5	4	66.7	0	0
Upper-income	52	22.6	50	22.3	2	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	230	100.0	224	100.0	6	100.0	0	.0
	Percentage of Total Farms:			97.4		2.6		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Jackson

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,963	20.1
Moderate-income	0	0	0	0	0	0	1,692	17.3
Middle-income	7	77.8	7,659	78.3	1,040	13.6	1,914	19.6
Upper-income	2	22.2	2,121	21.7	113	5.3	4,211	43.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	9,780	100.0	1,153	11.8	9,780	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	17,546	8,158	77.6	46.5	3,798	21.6	5,590	31.9
Upper-income	7,582	2,360	22.4	31.1	1,550	20.4	3,672	48.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	25,128	10,518	100.0	41.9	5,348	21.3	9,262	36.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,222	72.7	1,135	72.4	74	74	13	86.7
Upper-income	460	27.3	432	27.6	26	26	2	13.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,682	100.0	1,567	100.0	100	100.0	15	100.0
Percentage of Total Businesses:				93.2		5.9		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	18	64.3	18	64.3	0	0	0	0
Upper-income	10	35.7	10	35.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28	100.0	28	100.0	0	.0	0	.0
Percentage of Total Farms:				100.0		.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Raleigh

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	14	7	10,027	4.4	2,833	28.3	47,413	20.6
Moderate-income	40	20.1	51,146	22.2	6,453	12.6	37,687	16.4
Middle-income	66	33.2	82,229	35.7	4,668	5.7	45,072	19.6
Upper-income	76	38.2	86,648	37.7	2,240	2.6	99,892	43.4
Unknown-income	3	1.5	14	0	0	0	0	0
Total Assessment Area	199	100.0	230,064	100.0	16,194	7.0	230,064	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	22,142	4,714	2	21.3	14,482	65.4	2,946	13.3
Moderate-income	92,924	50,661	21.7	54.5	33,184	35.7	9,079	9.8
Middle-income	133,906	85,337	36.6	63.7	37,344	27.9	11,225	8.4
Upper-income	132,035	92,466	39.7	70	30,003	22.7	9,566	7.2
Unknown-income	60	14	0	23.3	46	76.7	0	0
Total Assessment Area	381,067	233,192	100.0	61.2	115,059	30.2	32,816	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	2,197	4	1,966	3.8	222	5.8	9	4.2
Moderate-income	11,037	19.9	9,976	19.4	984	25.7	77	35.6
Middle-income	18,251	33	17,028	33.2	1,183	30.9	40	18.5
Upper-income	23,794	43	22,286	43.4	1,419	37.1	89	41.2
Unknown-income	57	0.1	40	0.1	16	0.4	1	0.5
Total Assessment Area	55,336	100.0	51,296	100.0	3,824	100.0	216	100.0
	Percentage of Total Businesses:			92.7		6.9		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	16	2.7	16	2.8	0	0	0	0
Moderate-income	174	29.8	170	29.6	4	44.4	0	0
Middle-income	229	39.2	226	39.3	3	33.3	0	0
Upper-income	165	28.3	163	28.3	2	22.2	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	584	100.0	575	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.5		1.5		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Stanly

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,097	13.5
Moderate-income	0	0	0	0	0	0	2,383	15.4
Middle-income	4	30.8	4,636	29.9	531	11.5	2,957	19.1
Upper-income	9	69.2	10,869	70.1	675	6.2	8,068	52
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	13	100.0	15,505	100.0	1,206	7.8	15,505	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	9,520	4,697	27.6	49.3	2,483	26.1	2,340	24.6
Upper-income	17,384	12,334	72.4	71	2,620	15.1	2,430	14
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26,904	17,031	100.0	63.3	5,103	19.0	4,770	17.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	934	36.2	850	35.6	72	43.6	12	41.4
Upper-income	1,645	63.8	1,535	64.4	93	56.4	17	58.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,579	100.0	2,385	100.0	165	100.0	29	100.0
Percentage of Total Businesses:				92.5		6.4		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	35	24	34	23.9	1	25	0	0
Upper-income	111	76	108	76.1	3	75	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	146	100.0	142	100.0	4	100.0	0	.0
Percentage of Total Farms:				97.3		2.7		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Wilkes

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	4,834	24.7	
Moderate-income	2	14.3	1,818	9.3	535	29.4	3,521	18	
Middle-income	11	78.6	16,354	83.7	2,300	14.1	3,895	19.9	
Upper-income	1	7.1	1,362	7	62	4.6	7,284	37.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	14	100.0	19,534	100.0	2,897	14.8	19,534	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	3,159		1,656	8	52.4	1,137	36	366	11.6
Middle-income	27,178		17,480	84.6	64.3	5,472	20.1	4,226	15.5
Upper-income	2,268		1,522	7.4	67.1	547	24.1	199	8.8
Unknown-income	0		0	0	0	0	0	0	0
Total Assessment Area	32,605		20,658	100.0	63.4	7,156	21.9	4,791	14.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	345	12.1	303	11.3	40	25.6	2	6.5	
Middle-income	2,320	81.1	2,189	81.9	102	65.4	29	93.5	
Upper-income	195	6.8	181	6.8	14	9	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	2,860	100.0	2,673	100.0	156	100.0	31	100.0	
Percentage of Total Businesses:			93.5		5.5		1.1		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1	0.5	1	0.5	0	0	0	0	
Middle-income	202	94.4	201	94.4	1	100	0	0	
Upper-income	11	5.1	11	5.2	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	214	100.0	213	100.0	1	100.0	0	.0	
Percentage of Total Farms:			99.5		.5		.0		

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Wilmington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	8.9	2,812	5.8	1,242	44.2	9,622	19.7
Moderate-income	9	20	6,319	12.9	1,032	16.3	8,163	16.7
Middle-income	14	31.1	20,875	42.7	1,407	6.7	10,541	21.6
Upper-income	16	35.6	18,864	38.6	660	3.5	20,544	42
Unknown-income	2	4.4	0	0	0	0	0	0
Total Assessment Area	45	100.0	48,870	100.0	4,341	8.9	48,870	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	7,726	1,769	3.4	22.9	5,114	66.2	843	10.9
Moderate-income	15,198	4,994	9.7	32.9	8,099	53.3	2,105	13.9
Middle-income	40,435	22,173	43.1	54.8	12,351	30.5	5,911	14.6
Upper-income	36,067	22,484	43.7	62.3	6,695	18.6	6,888	19.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	99,426	51,420	100.0	51.7	32,259	32.4	15,747	15.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,000	7.9	930	8	67	7.5	3	8.6
Moderate-income	1,765	14	1,574	13.5	187	21	4	11.4
Middle-income	4,494	35.7	4,154	35.6	325	36.5	15	42.9
Upper-income	5,292	42	4,975	42.6	304	34.1	13	37.1
Unknown-income	49	0.4	41	0.4	8	0.9	0	0
Total Assessment Area	12,600	100.0	11,674	100.0	891	100.0	35	100.0
Percentage of Total Businesses:			92.7		7.1		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	1.2	1	1.2	0	0	0	0
Moderate-income	6	7	6	7.1	0	0	0	0
Middle-income	38	44.2	37	43.5	1	100	0	0
Upper-income	41	47.7	41	48.2	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	86	100.0	85	100.0	1	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: NC Winston-Salem

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	13	8.7	8,273	4.9	3,562	43.1	36,011	21.3
Moderate-income	28	18.7	30,870	18.3	5,960	19.3	29,573	17.5
Middle-income	65	43.3	79,313	46.9	6,664	8.4	35,130	20.8
Upper-income	44	29.3	50,669	30	2,406	4.7	68,411	40.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	150	100.0	169,125	100.0	18,592	11.0	169,125	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	16,621	4,269	2.4	25.7	9,905	59.6	2,447	14.7
Moderate-income	58,380	26,342	14.8	45.1	23,485	40.2	8,553	14.7
Middle-income	128,358	88,619	49.9	69	25,698	20	14,041	10.9
Upper-income	78,973	58,256	32.8	73.8	14,021	17.8	6,696	8.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	282,332	177,486	100.0	62.9	73,109	25.9	31,737	11.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,209	4.2	1,073	4.1	125	6.6	11	7.1
Moderate-income	4,806	16.9	4,360	16.5	420	22.1	26	16.8
Middle-income	12,836	45	11,853	44.8	894	47	89	57.4
Upper-income	9,644	33.8	9,151	34.6	464	24.4	29	18.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28,495	100.0	26,437	100.0	1,903	100.0	155	100.0
Percentage of Total Businesses:			92.8		6.7		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	5	0.7	5	0.7	0	0	0	0
Moderate-income	119	16.5	117	16.3	2	33.3	0	0
Middle-income	442	61.1	440	61.4	2	33.3	0	0
Upper-income	157	21.7	155	21.6	2	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	723	100.0	717	100.0	6	100.0	0	.0
Percentage of Total Farms:			99.2		.8		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Beaufort

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	748	2.9	156	20.9	3,660	14.1
Moderate-income	2	8.7	1,433	5.5	191	13.3	4,204	16.2
Middle-income	7	30.4	10,776	41.6	799	7.4	5,096	19.7
Upper-income	13	56.5	12,924	49.9	317	2.5	12,921	49.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	23	100.0	25,881	100.0	1,463	5.7	25,881	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	1,442	361	1.3	25	714	49.5	367	25.5
Moderate-income	4,768	1,446	5.2	30.3	701	14.7	2,621	55
Middle-income	17,914	11,331	40.4	63.3	3,593	20.1	2,990	16.7
Upper-income	33,002	14,938	53.2	45.3	4,026	12.2	14,038	42.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	57,126	28,076	100.0	49.1	9,034	15.8	20,016	35.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	384	6.6	337	6.2	46	11.9	1	16.7
Moderate-income	298	5.1	279	5.1	19	4.9	0	0
Middle-income	1,749	30	1,673	30.7	74	19.2	2	33.3
Upper-income	3,403	58.3	3,153	57.9	247	64	3	50
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,834	100.0	5,442	100.0	386	100.0	6	100.0
Percentage of Total Businesses:			93.3		6.6		.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	2.8	1	2.9	0	0	0	0
Moderate-income	2	5.6	2	5.9	0	0	0	0
Middle-income	14	38.9	12	35.3	2	100	0	0
Upper-income	19	52.8	19	55.9	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	36	100.0	34	100.0	2	100.0	0	.0
Percentage of Total Farms:			94.4		5.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Charleston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	5.8	5,747	3.6	2,241	39	34,942	21.7
Moderate-income	40	25.6	34,922	21.7	6,395	18.3	27,520	17.1
Middle-income	66	42.3	75,129	46.7	6,417	8.5	32,768	20.4
Upper-income	39	25	45,049	28	1,877	4.2	65,617	40.8
Unknown-income	2	1.3	0	0	0	0	0	0
Total Assessment Area	156	100.0	160,847	100.0	16,930	10.5	160,847	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	12,702	2,805	1.7	22.1	7,675	60.4	2,222	17.5
Moderate-income	64,883	29,786	18.3	45.9	24,210	37.3	10,887	16.8
Middle-income	132,076	79,360	48.7	60.1	37,041	28	15,675	11.9
Upper-income	80,200	50,914	31.3	63.5	14,147	17.6	15,139	18.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	289,861	162,865	100.0	56.2	83,073	28.7	43,923	15.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,357	4.2	1,185	4	166	7.3	6	4.1
Moderate-income	6,802	21.1	6,085	20.4	674	29.5	43	29.3
Middle-income	13,401	41.5	12,540	42	801	35.1	60	40.8
Upper-income	10,706	33.2	10,029	33.6	640	28.1	37	25.2
Unknown-income	4	0	3	0	0	0	1	0.7
Total Assessment Area	32,270	100.0	29,842	100.0	2,281	100.0	147	100.0
Percentage of Total Businesses:			92.5		7.1		.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	4	1.3	4	1.3	0	0	0	0
Moderate-income	60	18.8	58	18.5	2	28.6	0	0
Middle-income	176	55	171	54.6	5	71.4	0	0
Upper-income	80	25	80	25.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	320	100.0	313	100.0	7	100.0	0	.0
Percentage of Total Farms:			97.8		2.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Columbia

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	10	6.0	4,292	2.7	1,844	43.0	33,318	20.7	
Moderate-income	46	27.4	38,229	23.8	6,023	15.8	27,266	17.0	
Middle-income	55	32.7	58,528	36.4	5,132	8.8	32,576	20.3	
Upper-income	52	31.0	59,523	37.1	2,083	3.5	67,412	42.0	
Unknown-income	5	3.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	168	100.0	160,572	100.0	15,082	9.4	160,572	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied		Rental		Vacant			
		#	%	%	#	%	#	%	
Low-income	12,425	1,955	1.2	15.7	8,558	68.9	1,912	15.4	
Moderate-income	74,344	36,997	22.1	49.8	27,675	37.2	9,672	13.0	
Middle-income	96,890	61,351	36.7	63.3	27,592	28.5	7,947	8.2	
Upper-income	92,930	66,867	40.0	72.0	18,034	19.4	8,029	8.6	
Unknown-income	279	0	0.0	0.0	155	55.6	124	44.4	
Total Assessment Area	276,868	167,170	100.0	60.4	82,014	29.6	27,684	10.0	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	781	2.7	686	2.6	89	4.2	6	3.7	
Moderate-income	5,689	20.0	5,152	19.7	507	24.1	30	18.6	
Middle-income	10,981	38.5	10,026	38.2	874	41.5	81	50.3	
Upper-income	10,914	38.3	10,269	39.2	612	29.0	33	20.5	
Unknown-income	121	0.4	84	0.3	26	1.2	11	6.8	
Total Assessment Area	28,486	100.0	26,217	100.0	2,108	100.0	161	100.0	
Percentage of Total Businesses:				92.0		7.4		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	2	0.5	2	0.5	0	0.0	0	0.0	
Moderate-income	143	35.8	135	35.2	8	50.0	0	0.0	
Middle-income	151	37.8	144	37.6	7	43.8	0	0.0	
Upper-income	103	25.8	102	26.6	1	6.3	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	399	100.0	383	100.0	16	100.0	0	.0	
Percentage of Total Farms:				96.0		4.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Greenwood

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	7.1	1,273	7.2	450	35.3	3,169	18
Moderate-income	0	0	0	0	0	0	2,911	16.5
Middle-income	6	42.9	8,805	50.1	1,170	13.3	3,045	17.3
Upper-income	7	50	7,514	42.7	625	8.3	8,467	48.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14	100.0	17,592	100.0	2,245	12.8	17,592	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,745	589	3.2	21.5	1,435	52.3	721	26.3
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	16,031	9,381	51.3	58.5	4,134	25.8	2,516	15.7
Upper-income	12,019	8,322	45.5	69.2	2,328	19.4	1,369	11.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30,795	18,292	100.0	59.4	7,897	25.6	4,606	15.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	170	6	154	5.9	14	7.3	2	8.3
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,154	41	1,065	41	76	39.4	13	54.2
Upper-income	1,492	53	1,380	53.1	103	53.4	9	37.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,816	100.0	2,599	100.0	193	100.0	24	100.0
Percentage of Total Businesses:			92.3		6.9		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	28	41.8	27	42.2	1	33.3	0	0
Upper-income	39	58.2	37	57.8	2	66.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	67	100.0	64	100.0	3	100.0	0	.0
Percentage of Total Farms:			95.5		4.5		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Oconee

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,180	15.4
Moderate-income	0	0	0	0	0	0	3,294	15.9
Middle-income	6	40	9,012	43.6	1,370	15.2	3,723	18
Upper-income	9	60	11,680	56.4	1,075	9.2	10,495	50.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15	100.0	20,692	100.0	2,445	11.8	20,692	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	16,447	9,636	41.9	58.6	3,572	21.7	3,239	19.7
Upper-income	21,266	13,364	58.1	62.8	3,338	15.7	4,564	21.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	37,713	23,000	100.0	61.0	6,910	18.3	7,803	20.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,203	39.8	1,138	39.9	51	34.7	14	66.7
Upper-income	1,819	60.2	1,716	60.1	96	65.3	7	33.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,022	100.0	2,854	100.0	147	100.0	21	100.0
Percentage of Total Businesses:			94.4		4.9		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	61	59.2	59	59	2	66.7	0	0
Upper-income	42	40.8	41	41	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	103	100.0	100	100.0	3	100.0	0	.0
Percentage of Total Farms:			97.1		2.9		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: SC Spartanburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	7.2	2,543	3.4	1,155	45.4	15,421	20.8
Moderate-income	16	23.2	14,295	19.3	2,563	17.9	12,834	17.3
Middle-income	32	46.4	37,647	50.7	3,619	9.6	15,034	20.3
Upper-income	16	23.2	19,738	26.6	863	4.4	30,934	41.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69	100.0	74,223	100.0	8,200	11.0	74,223	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	5,241	1,310	1.7	25	3,021	57.6	910	17.4
Moderate-income	25,674	12,062	15.9	47	9,488	37	4,124	16.1
Middle-income	60,458	40,424	53.4	66.9	12,877	21.3	7,157	11.8
Upper-income	29,764	21,969	29	73.8	5,246	17.6	2,549	8.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	121,137	75,765	100.0	62.5	30,632	25.3	14,740	12.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	303	2.5	256	2.3	43	4.4	4	6.1
Moderate-income	2,422	20.2	2,127	19.5	275	28.1	20	30.3
Middle-income	5,414	45.2	5,007	45.8	375	38.3	32	48.5
Upper-income	3,834	32	3,537	32.4	287	29.3	10	15.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11,973	100.0	10,927	100.0	980	100.0	66	100.0
Percentage of Total Businesses:			91.3		8.2		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	18	8.5	17	8.2	1	20	0	0
Middle-income	145	68.1	142	68.3	3	60	0	0
Upper-income	50	23.5	49	23.6	1	20	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	213	100.0	208	100.0	5	100.0	0	.0
Percentage of Total Farms:			97.7		2.3		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Cleveland

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	10.5	1,237	4.7	525	42.4	5,203	19.7
Moderate-income	2	10.5	1,786	6.8	437	24.5	4,753	18
Middle-income	10	52.6	14,368	54.5	1,418	9.9	5,265	20
Upper-income	5	26.3	8,977	34	682	7.6	11,147	42.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	19	100.0	26,368	100.0	3,062	11.6	26,368	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,754	707	2.8	25.7	1,607	58.4	440	16
Moderate-income	3,078	1,207	4.8	39.2	1,659	53.9	212	6.9
Middle-income	21,537	15,000	59.2	69.6	4,875	22.6	1,662	7.7
Upper-income	13,543	8,439	33.3	62.3	3,982	29.4	1,122	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	40,912	25,353	100.0	62.0	12,123	29.6	3,436	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	158	4.1	146	4.1	11	3.9	1	5.3
Moderate-income	297	7.6	255	7.1	41	14.5	1	5.3
Middle-income	1,960	50.4	1,827	50.9	123	43.5	10	52.6
Upper-income	1,477	37.9	1,362	37.9	108	38.2	7	36.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,892	100.0	3,590	100.0	283	100.0	19	100.0
Percentage of Total Businesses:				92.2		7.3		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	78	75.7	76	75.2	2	100	0	0
Upper-income	25	24.3	25	24.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	103	100.0	101	100.0	2	100.0	0	.0
Percentage of Total Farms:				98.1		1.9		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Cookeville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,626	20.3
Moderate-income	3	20	3,137	17.6	894	28.5	2,843	15.9
Middle-income	7	46.7	9,121	51.1	1,220	13.4	3,606	20.2
Upper-income	5	33.3	5,579	31.3	454	8.1	7,762	43.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15	100.0	17,837	100.0	2,568	14.4	17,837	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,975	2,017	11.4	33.8	3,140	52.6	818	13.7
Middle-income	16,062	9,790	55.4	61	4,404	27.4	1,868	11.6
Upper-income	9,038	5,855	33.2	64.8	2,354	26	829	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	31,075	17,662	100.0	56.8	9,898	31.9	3,515	11.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	809	24.4	732	23.9	72	29.1	5	38.5
Middle-income	1,185	35.7	1,114	36.4	68	27.5	3	23.1
Upper-income	1,325	39.9	1,213	39.7	107	43.3	5	38.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	3,319	100.0	3,059	100.0	247	100.0	13	100.0
Percentage of Total Businesses:			92.2		7.4		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	9	9.7	9	9.7	0	0	0	0
Middle-income	63	67.7	63	67.7	0	0	0	0
Upper-income	21	22.6	21	22.6	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	93	100.0	93	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Franklin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,568	14.4
Moderate-income	0	0	0	0	0	0	1,797	16.5
Middle-income	6	66.7	6,961	63.8	814	11.7	2,465	22.6
Upper-income	3	33.3	3,956	36.2	290	7.3	5,087	46.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	10,917	100.0	1,104	10.1	10,917	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	12,147	7,634	62.7	62.8	2,700	22.2	1,813	14.9
Upper-income	6,397	4,543	37.3	71	873	13.6	981	15.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	18,544	12,177	100.0	65.7	3,573	19.3	2,794	15.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,085	70.5	1,013	70	54	79.4	18	78.3
Upper-income	454	29.5	435	30	14	20.6	5	21.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,539	100.0	1,448	100.0	68	100.0	23	100.0
Percentage of Total Businesses:			94.1		4.4		1.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	121	74.2	119	73.9	2	100	0	0
Upper-income	42	25.8	42	26.1	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	163	100.0	161	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Giles Lawrence

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	3,805	19.5	
Moderate-income	0	0	0	0	0	0	3,914	20	
Middle-income	17	89.5	17,893	91.6	2,481	13.9	3,859	19.7	
Upper-income	2	10.5	1,649	8.4	127	7.7	7,964	40.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	19	100.0	19,542	100.0	2,608	13.3	19,542	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	29,343	19,232	91.4	65.5	6,141	20.9	3,970	13.5	
Upper-income	2,481	1,799	8.6	72.5	311	12.5	371	15	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	31,824	21,031	100.0	66.1	6,452	20.3	4,341	13.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	2,542	93.5	2,343	93.3	163	94.8	36	97.3	
Upper-income	178	6.5	168	6.7	9	5.2	1	2.7	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	2,720	100.0	2,511	100.0	172	100.0	37	100.0	
	Percentage of Total Businesses:			92.3		6.3		1.4	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	330	91.7	328	91.6	2	100	0	0	
Upper-income	30	8.3	30	8.4	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	360	100.0	358	100.0	2	100.0	0	.0	
	Percentage of Total Farms:			99.4		.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Hardin

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	1,712	24.4	
Moderate-income	3	50	3,792	54	741	19.5	1,486	21.2	
Middle-income	2	33.3	2,200	31.4	327	14.9	1,331	19	
Upper-income	1	16.7	1,025	14.6	71	6.9	2,488	35.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	6	100.0	7,017	100.0	1,139	16.2	7,017	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	7,111	4,151	51.2	58.4	1,595	22.4	1,365	19.2	
Middle-income	5,059	2,774	34.2	54.8	468	9.3	1,817	35.9	
Upper-income	1,668	1,187	14.6	71.2	330	19.8	151	9.1	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	13,838	8,112	100.0	58.6	2,393	17.3	3,333	24.1	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	525	55.1	483	55.2	38	55.9	4	44.4	
Middle-income	253	26.6	235	26.9	15	22.1	3	33.3	
Upper-income	174	18.3	157	17.9	15	22.1	2	22.2	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	952	100.0	875	100.0	68	100.0	9	100.0	
	Percentage of Total Businesses:			91.9		7.1		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	34	46.6	34	46.6	0	0	0	0	
Middle-income	24	32.9	24	32.9	0	0	0	0	
Upper-income	15	20.5	15	20.5	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	73	100.0	73	100.0	0	.0	0	.0	
	Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Johnson City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.3	678	2.2	193	28.5	5,642	18.1
Moderate-income	5	21.7	4,716	15.1	1,359	28.8	5,201	16.7
Middle-income	8	34.8	12,527	40.2	1,083	8.6	6,032	19.4
Upper-income	8	34.8	13,243	42.5	966	7.3	14,289	45.9
Unknown-income	1	4.3	0	0	0	0	0	0
Total Assessment Area	23	100.0	31,164	100.0	3,601	11.6	31,164	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,293	455	1.4	35.2	576	44.5	262	20.3
Moderate-income	10,359	4,064	12.2	39.2	4,808	46.4	1,487	14.4
Middle-income	20,268	13,760	41.3	67.9	4,027	19.9	2,481	12.2
Upper-income	23,771	15,062	45.2	63.4	6,359	26.8	2,350	9.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	55,691	33,341	100.0	59.9	15,770	28.3	6,580	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	119	2.2	112	2.2	6	1.6	1	3.3
Moderate-income	1,025	18.8	920	18.2	98	26.1	7	23.3
Middle-income	1,617	29.7	1,539	30.5	66	17.6	12	40
Upper-income	2,669	49	2,459	48.8	200	53.2	10	33.3
Unknown-income	19	0.3	13	0.3	6	1.6	0	0
Total Assessment Area	5,449	100.0	5,043	100.0	376	100.0	30	100.0
Percentage of Total Businesses:			92.5		6.9		.6	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	5.2	8	5.2	0	0	0	0
Middle-income	89	57.4	88	57.1	1	100	0	0
Upper-income	58	37.4	58	37.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	155	100.0	154	100.0	1	100.0	0	.0
Percentage of Total Farms:			99.4		.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Kingsport

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	1.9	757	1.2	293	38.7	13,136	21.2
Moderate-income	10	19.2	12,511	20.2	2,397	19.2	10,727	17.3
Middle-income	27	51.9	30,492	49.2	4,154	13.6	12,696	20.5
Upper-income	14	26.9	18,222	29.4	1,105	6.1	25,423	41
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	52	100.0	61,982	100.0	7,949	12.8	61,982	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,647	658	1	40	736	44.7	253	15.4
Moderate-income	20,773	12,865	18.8	61.9	5,396	26	2,512	12.1
Middle-income	51,042	34,510	50.4	67.6	11,752	23	4,780	9.4
Upper-income	26,545	20,425	29.8	76.9	3,911	14.7	2,209	8.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	100,007	68,458	100.0	68.5	21,795	21.8	9,754	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	184	2.2	166	2.2	18	3.4	0	0
Moderate-income	1,475	17.9	1,367	17.9	92	17.1	16	30.2
Middle-income	4,271	51.8	3,936	51.4	302	56.2	33	62.3
Upper-income	2,314	28.1	2,185	28.5	125	23.3	4	7.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	8,244	100.0	7,654	100.0	537	100.0	53	100.0
	Percentage of Total Businesses:			92.8		6.5		.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	51	21.8	51	21.8	0	0	0	0
Middle-income	128	54.7	128	54.7	0	0	0	0
Upper-income	55	23.5	55	23.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	234	100.0	234	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Knoxville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	9	5.4	5,871	3.3	2,820	48	33,672	19
Moderate-income	29	17.3	25,022	14.1	4,504	18	28,584	16.1
Middle-income	78	46.4	89,924	50.8	7,492	8.3	37,003	20.9
Upper-income	47	28	56,169	31.7	2,009	3.6	77,748	43.9
Unknown-income	5	3	21	0	0	0	0	0
Total Assessment Area	168	100.0	177,007	100.0	16,825	9.5	177,007	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	17,639	3,846	2	21.8	11,483	65.1	2,310	13.1
Moderate-income	52,240	24,812	12.8	47.5	20,968	40.1	6,460	12.4
Middle-income	148,850	100,849	52.1	67.8	36,368	24.4	11,633	7.8
Upper-income	83,185	64,072	33.1	77	13,663	16.4	5,450	6.6
Unknown-income	343	21	0	6.1	304	88.6	18	5.2
Total Assessment Area	302,257	193,600	100.0	64.1	82,786	27.4	25,871	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1,325	4.2	1,102	3.9	221	8.6	2	1.7
Moderate-income	5,266	16.8	4,734	16.6	492	19.1	40	34.5
Middle-income	13,243	42.3	12,251	42.9	945	36.8	47	40.5
Upper-income	11,180	35.7	10,307	36.1	847	33	26	22.4
Unknown-income	259	0.8	193	0.7	65	2.5	1	0.9
Total Assessment Area	31,273	100.0	28,587	100.0	2,570	100.0	116	100.0
Percentage of Total Businesses:			91.4		8.2		.4	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.7	3	0.7	0	0	0	0
Moderate-income	51	11.8	51	11.9	0	0	0	0
Middle-income	274	63.3	272	63.6	2	40	0	0
Upper-income	102	23.6	100	23.4	2	40	0	0
Unknown-income	3	0.7	2	0.5	1	20	0	0
Total Assessment Area	433	100.0	428	100.0	5	100.0	0	.0
Percentage of Total Farms:			98.8		1.2		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Morristown

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	3,536	20.9
Moderate-income	3	25	3,391	20	951	28	3,052	18
Middle-income	7	58.3	10,496	62	1,050	10	3,640	21.5
Upper-income	2	16.7	3,049	18	242	7.9	6,708	39.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	12	100.0	16,936	100.0	2,243	13.2	16,936	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	5,609	2,794	16	49.8	2,386	42.5	429	7.6
Middle-income	16,408	11,360	65.1	69.2	3,616	22	1,432	8.7
Upper-income	4,716	3,284	18.8	69.6	1,011	21.4	421	8.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	26,733	17,438	100.0	65.2	7,013	26.2	2,282	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	617	27	538	25.7	77	41.6	2	25
Middle-income	1,352	59.1	1,256	60	90	48.6	6	75
Upper-income	317	13.9	299	14.3	18	9.7	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	2,286	100.0	2,093	100.0	185	100.0	8	100.0
Percentage of Total Businesses:			91.6		8.1		.3	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	8	13.8	8	13.8	0	0	0	0
Middle-income	42	72.4	42	72.4	0	0	0	0
Upper-income	8	13.8	8	13.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	58	100.0	58	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: TN Sevier

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	4,608	17
Moderate-income	1	5.6	710	2.6	142	20	4,429	16.3
Middle-income	10	55.6	16,279	60	1,934	11.9	5,881	21.7
Upper-income	6	33.3	10,134	37.4	727	7.2	12,205	45
Unknown-income	1	5.6	0	0	0	0	0	0
Total Assessment Area	18	100.0	27,123	100.0	2,803	10.3	27,123	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,457	381	1.5	26.1	737	50.6	339	23.3
Middle-income	34,354	15,334	59.4	44.6	7,322	21.3	11,698	34.1
Upper-income	16,956	10,098	39.1	59.6	3,711	21.9	3,147	18.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	52,767	25,813	100.0	48.9	11,770	22.3	15,184	28.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	354	7.1	318	6.8	29	9.7	7	30.4
Middle-income	3,137	62.6	2,921	62.3	203	67.9	13	56.5
Upper-income	1,512	30.2	1,443	30.8	66	22.1	3	13
Unknown-income	8	0.2	7	0.1	1	0.3	0	0
Total Assessment Area	5,011	100.0	4,689	100.0	299	100.0	23	100.0
	Percentage of Total Businesses:			93.6		6.0		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	2.9	2	2.9	0	0	0	0
Middle-income	37	53.6	37	53.6	0	0	0	0
Upper-income	30	43.5	30	43.5	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69	100.0	69	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Charlottesville

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	2	5.9	477	1.5	160	33.5	5,960	19
Moderate-income	5	14.7	3,476	11.1	520	15	4,672	14.9
Middle-income	14	41.2	14,946	47.7	711	4.8	6,044	19.3
Upper-income	12	35.3	12,444	39.7	486	3.9	14,676	46.8
Unknown-income	1	2.9	9	0	0	0	0	0
Total Assessment Area	34	100.0	31,352	100.0	1,877	6.0	31,352	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,488	281	0.9	8.1	2,722	78	485	13.9
Moderate-income	7,873	3,016	9.5	38.3	4,071	51.7	786	10
Middle-income	27,894	14,610	46.2	52.4	10,793	38.7	2,491	8.9
Upper-income	20,982	13,738	43.4	65.5	5,455	26	1,789	8.5
Unknown-income	63	8	0	12.7	55	87.3	0	0
Total Assessment Area	60,300	31,653	100.0	52.5	23,096	38.3	5,551	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	225	2.4	196	2.3	28	4.3	1	3.2
Moderate-income	607	6.6	567	6.7	35	5.3	5	16.1
Middle-income	4,070	44.3	3,791	44.6	274	41.6	5	16.1
Upper-income	4,257	46.3	3,922	46.1	315	47.9	20	64.5
Unknown-income	29	0.3	23	0.3	6	0.9	0	0
Total Assessment Area	9,188	100.0	8,499	100.0	658	100.0	31	100.0
	Percentage of Total Businesses:			92.5		7.2		.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	33	13.8	33	13.8	0	0	0	0
Middle-income	78	32.5	78	32.5	0	0	0	0
Upper-income	129	53.8	129	53.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	240	100.0	240	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Eastern Shore of VA

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,426	19.8
Moderate-income	1	6.3	1,197	9.8	192	16	2,093	17.1
Middle-income	7	43.8	7,893	64.4	890	11.3	2,611	21.3
Upper-income	3	18.8	3,171	25.9	300	9.5	5,131	41.8
Unknown-income	5	31.3	0	0	0	0	0	0
Total Assessment Area	16	100.0	12,261	100.0	1,382	11.3	12,261	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2,594	1,257	8.9	48.5	578	22.3	759	29.3
Middle-income	16,678	8,937	63.6	53.6	3,462	20.8	4,279	25.7
Upper-income	8,952	3,859	27.5	43.1	1,080	12.1	4,013	44.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	28,224	14,053	100.0	49.8	5,120	18.1	9,051	32.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	183	9.3	167	9.1	13	12.1	3	7.9
Middle-income	1,072	54.3	985	53.9	65	60.7	22	57.9
Upper-income	714	36.2	673	36.8	28	26.2	13	34.2
Unknown-income	5	0.3	4	0.2	1	0.9	0	0
Total Assessment Area	1,974	100.0	1,829	100.0	107	100.0	38	100.0
Percentage of Total Businesses:			92.7		5.4		1.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	13	8.4	12	8	1	25	0	0
Middle-income	101	65.6	99	66	2	50	0	0
Upper-income	40	26	39	26	1	25	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	154	100.0	150	100.0	4	100.0	0	.0
Percentage of Total Farms:			97.4		2.6		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Franklin City

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	14.3	1,027	14.6	416	40.5	1,502	21.3
Moderate-income	0	0	0	0	0	0	1,081	15.3
Middle-income	2	28.6	1,630	23.1	212	13	1,235	17.5
Upper-income	3	42.9	4,391	62.3	412	9.4	3,230	45.8
Unknown-income	1	14.3	0	0	0	0	0	0
Total Assessment Area	7	100.0	7,048	100.0	1,040	14.8	7,048	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,746	420	6.3	24.1	1,100	63	226	12.9
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	3,025	1,952	29.4	64.5	658	21.8	415	13.7
Upper-income	6,566	4,263	64.3	64.9	1,702	25.9	601	9.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	11,337	6,635	100.0	58.5	3,460	30.5	1,242	11.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	104	10.2	94	9.9	7	15.2	3	12.5
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	192	18.9	179	18.9	5	10.9	8	33.3
Upper-income	722	70.9	675	71.2	34	73.9	13	54.2
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,018	100.0	948	100.0	46	100.0	24	100.0
	Percentage of Total Businesses:			93.1		4.5		2.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	51	44.7	50	44.2	1	100	0	0
Upper-income	63	55.3	63	55.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	114	100.0	113	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.1		.9		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Harrisonburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	5,264	18.1
Moderate-income	4	13.3	2,986	10.3	423	14.2	5,905	20.3
Middle-income	20	66.7	20,195	69.4	1,707	8.5	6,331	21.8
Upper-income	6	20	5,922	20.3	249	4.2	11,603	39.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	30	100.0	29,103	100.0	2,379	8.2	29,103	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	6,826	2,365	8.5	34.6	3,501	51.3	960	14.1
Middle-income	32,931	19,326	69.1	58.7	11,124	33.8	2,481	7.5
Upper-income	9,541	6,279	22.4	65.8	2,071	21.7	1,191	12.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	49,298	27,970	100.0	56.7	16,696	33.9	4,632	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	608	12.5	552	12.4	52	14.5	4	12.5
Middle-income	3,326	68.5	3,065	68.6	236	65.7	25	78.1
Upper-income	922	19	848	19	71	19.8	3	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,856	100.0	4,465	100.0	359	100.0	32	100.0
	Percentage of Total Businesses:			91.9		7.4		.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	56	10.9	54	10.7	2	22.2	0	0
Middle-income	389	75.4	383	75.5	6	66.7	0	0
Upper-income	71	13.8	70	13.8	1	11.1	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	516	100.0	507	100.0	9	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Lynchburg

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	5.3	1,005	1.6	328	32.6	12,564	20.3
Moderate-income	13	22.8	10,346	16.7	1,985	19.2	11,742	19
Middle-income	34	59.6	39,740	64.2	3,078	7.7	12,960	20.9
Upper-income	7	12.3	10,815	17.5	499	4.6	24,640	39.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	57	100.0	61,906	100.0	5,890	9.5	61,906	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	2,556	775	1.2	30.3	1,194	46.7	587	23
Moderate-income	19,887	10,444	15.7	52.5	7,296	36.7	2,147	10.8
Middle-income	66,036	43,487	65.2	65.9	14,728	22.3	7,821	11.8
Upper-income	15,627	12,019	18	76.9	2,575	16.5	1,033	6.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	104,106	66,725	100.0	64.1	25,793	24.8	11,588	11.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	501	5	436	4.7	60	9.3	5	11.6
Moderate-income	1,655	16.7	1,486	16.1	163	25.4	6	14
Middle-income	5,797	58.4	5,455	59	315	49.1	27	62.8
Upper-income	1,974	19.9	1,865	20.2	104	16.2	5	11.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9,927	100.0	9,242	100.0	642	100.0	43	100.0
	Percentage of Total Businesses:			93.1		6.5		.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	15	3.8	14	3.5	1	50	0	0
Middle-income	334	83.9	333	84.1	1	50	0	0
Upper-income	49	12.3	49	12.4	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	398	100.0	396	100.0	2	100.0	0	.0
	Percentage of Total Farms:			99.5		.5		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Orange

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	1,197	12.9
Moderate-income	0	0	0	0	0	0	1,064	11.4
Middle-income	3	60	5,497	59.1	553	10.1	2,019	21.7
Upper-income	2	40	3,811	40.9	111	2.9	5,028	54
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5	100.0	9,308	100.0	664	7.1	9,308	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	8,908	5,739	57.8	64.4	2,103	23.6	1,066	12
Upper-income	5,456	4,198	42.2	76.9	629	11.5	629	11.5
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,364	9,937	100.0	69.2	2,732	19.0	1,695	11.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	1,003	66.6	947	66	47	81	9	64.3
Upper-income	504	33.4	488	34	11	19	5	35.7
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,507	100.0	1,435	100.0	58	100.0	14	100.0
	Percentage of Total Businesses:			95.2		3.8		.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0
Middle-income	111	88.8	110	88.7	1	100	0	0
Upper-income	14	11.2	14	11.3	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	125	100.0	124	100.0	1	100.0	0	.0
	Percentage of Total Farms:			99.2		.8		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Radford

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	6,654	21
Moderate-income	5	17.2	6,394	20.1	1,059	16.6	4,947	15.6
Middle-income	13	44.8	17,397	54.8	1,381	7.9	6,623	20.9
Upper-income	8	27.6	7,966	25.1	605	7.6	13,533	42.6
Unknown-income	3	10.3	0	0	0	0	0	0
Total Assessment Area	29	100.0	31,757	100.0	3,045	9.6	31,757	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0
Moderate-income	11,294	6,397	19.3	56.6	3,429	30.4	1,468	13
Middle-income	30,767	18,473	55.6	60	9,467	30.8	2,827	9.2
Upper-income	18,953	8,336	25.1	44	8,832	46.6	1,785	9.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	61,014	33,206	100.0	54.4	21,728	35.6	6,080	10.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	871	17.3	784	16.9	75	20.7	12	35.3
Middle-income	2,826	56.2	2,575	55.6	232	63.9	19	55.9
Upper-income	1,321	26.3	1,263	27.2	55	15.2	3	8.8
Unknown-income	14	0.3	13	0.3	1	0.3	0	0
Total Assessment Area	5,032	100.0	4,635	100.0	363	100.0	34	100.0
Percentage of Total Businesses:			92.1		7.2		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	23	15.8	23	15.8	0	0	0	0
Middle-income	103	70.5	103	70.5	0	0	0	0
Upper-income	20	13.7	20	13.7	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	146	100.0	146	100.0	0	.0	0	.0
Percentage of Total Farms:			100.0		.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Roanoke

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	4.7	3,250	4	1,349	41.5	16,482	20.2
Moderate-income	14	21.9	18,004	22	2,906	16.1	15,003	18.4
Middle-income	27	42.2	33,746	41.3	2,166	6.4	17,645	21.6
Upper-income	20	31.3	26,741	32.7	694	2.6	32,611	39.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	64	100.0	81,741	100.0	7,115	8.7	81,741	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,407	1,712	1.9	26.7	3,635	56.7	1,060	16.5
Moderate-income	33,103	18,923	21.1	57.2	11,255	34	2,925	8.8
Middle-income	60,045	37,164	41.4	61.9	15,311	25.5	7,570	12.6
Upper-income	41,028	31,995	35.6	78	6,834	16.7	2,199	5.4
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	140,583	89,794	100.0	63.9	37,035	26.3	13,754	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	467	3.1	398	2.9	65	5.9	4	5.9
Moderate-income	3,158	21.1	2,874	20.9	274	25	10	14.7
Middle-income	5,963	39.9	5,555	40.3	383	35	25	36.8
Upper-income	5,358	35.8	4,957	36	372	34	29	42.6
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	14,946	100.0	13,784	100.0	1,094	100.0	68	100.0
	Percentage of Total Businesses:			92.2		7.3		.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	3	0.9	3	0.9	0	0	0	0
Moderate-income	77	22.3	75	22.1	2	33.3	0	0
Middle-income	183	53	181	53.4	2	33.3	0	0
Upper-income	82	23.8	80	23.6	2	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	345	100.0	339	100.0	6	100.0	0	.0
	Percentage of Total Farms:			98.3		1.7		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Rockbridge

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	1,610	17.2	
Moderate-income	0	0	0	0	0	0	1,635	17.5	
Middle-income	4	66.7	6,389	68.2	711	11.1	1,833	19.6	
Upper-income	2	33.3	2,979	31.8	249	8.4	4,290	45.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	6	100.0	9,368	100.0	960	10.2	9,368	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	10,720	6,647	66.6	62	2,743	25.6	1,330	12.4	
Upper-income	5,491	3,337	33.4	60.8	1,446	26.3	708	12.9	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	16,211	9,984	100.0	61.6	4,189	25.8	2,038	12.6	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	966	55.3	912	55.1	43	55.8	11	64.7	
Upper-income	782	44.7	742	44.9	34	44.2	6	35.3	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	1,748	100.0	1,654	100.0	77	100.0	17	100.0	
	Percentage of Total Businesses:			94.6		4.4		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	0	0	0	0	0	0	0	0	
Middle-income	82	70.7	81	70.4	1	100	0	0	
Upper-income	34	29.3	34	29.6	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	116	100.0	115	100.0	1	100.0	0	.0	
	Percentage of Total Farms:			99.1		.9		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Shenandoah

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	2,754	15.2	
Moderate-income	1	7.1	1,765	9.7	311	17.6	2,708	14.9	
Middle-income	6	42.9	8,011	44.1	737	9.2	3,667	20.2	
Upper-income	7	50	8,393	46.2	299	3.6	9,040	49.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	14	100.0	18,169	100.0	1,347	7.4	18,169	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	2,828		1,694	8.8	59.9	830	29.3	304	10.7
Middle-income	14,253		8,077	41.8	56.7	3,558	25	2,618	18.4
Upper-income	14,835		9,550	49.4	64.4	3,236	21.8	2,049	13.8
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	31,916		19,321	100.0	60.5	7,624	23.9	4,971	15.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	182	5.7	171	5.7	8	5.4	3	7.9	
Middle-income	1,257	39.1	1,182	39.1	58	39.5	17	44.7	
Upper-income	1,772	55.2	1,673	55.3	81	55.1	18	47.4	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	3,211	100.0	3,026	100.0	147	100.0	38	100.0	
Percentage of Total Businesses:			94.2		4.6		1.2		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	33	11	33	11	0	0	0	0	
Middle-income	117	38.9	116	38.7	1	100	0	0	
Upper-income	151	50.2	151	50.3	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	301	100.0	300	100.0	1	100.0	0	.0	
Percentage of Total Farms:			99.7		.3		.0		

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Smyth

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	2,060	23.5
Moderate-income	1	11.1	816	9.3	243	29.8	1,747	19.9
Middle-income	8	88.9	7,962	90.7	891	11.2	1,983	22.6
Upper-income	0	0	0	0	0	0	2,988	34
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	9	100.0	8,778	100.0	1,134	12.9	8,778	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	1,616	739	7.8	45.7	574	35.5	303	18.8
Middle-income	13,823	8,735	92.2	63.2	2,944	21.3	2,144	15.5
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	15,439	9,474	100.0	61.4	3,518	22.8	2,447	15.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	142	12	122	11	16	26.7	4	33.3
Middle-income	1,038	88	986	89	44	73.3	8	66.7
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	1,180	100.0	1,108	100.0	60	100.0	12	100.0
	Percentage of Total Businesses:			93.9		5.1		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	3	2.7	3	2.7	0	0	0	0
Middle-income	109	97.3	109	97.3	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	112	100.0	112	100.0	0	.0	0	.0
	Percentage of Total Farms:			100.0		.0		.0

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA South Boston

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	2,647	27.1	
Moderate-income	2	22.2	1,996	20.4	475	23.8	1,515	15.5	
Middle-income	7	77.8	7,771	79.6	1,067	13.7	2,106	21.6	
Upper-income	0	0	0	0	0	0	3,499	35.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	9	100.0	9,767	100.0	1,542	15.8	9,767	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	4,180		2,128	19.1	50.9	1,287	30.8	765	18.3
Middle-income	13,703		8,996	80.9	65.6	2,239	16.3	2,468	18
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	17,883		11,124	100.0	62.2	3,526	19.7	3,233	18.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	408	28	383	28.2	20	24.4	5	25	
Middle-income	1,051	72	974	71.8	62	75.6	15	75	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	1,459	100.0	1,357	100.0	82	100.0	20	100.0	
Percentage of Total Businesses:			93.0		5.6		1.4		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	24	17.5	23	17	1	50	0	0	
Middle-income	113	82.5	112	83	1	50	0	0	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	137	100.0	135	100.0	2	100.0	0	.0	
Percentage of Total Farms:			98.5		1.5		.0		

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Staunton

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	4.2	201	0.6	41	20.4	6,216	19.7
Moderate-income	3	12.5	3,205	10.1	691	21.6	5,586	17.7
Middle-income	16	66.7	21,985	69.6	1,717	7.8	7,479	23.7
Upper-income	4	16.7	6,202	19.6	351	5.7	12,312	39
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	24	100.0	31,593	100.0	2,800	8.9	31,593	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	589	137	0.4	23.3	397	67.4	55	9.3
Moderate-income	6,452	2,722	8	42.2	2,737	42.4	993	15.4
Middle-income	35,493	24,404	71.8	68.8	8,093	22.8	2,996	8.4
Upper-income	9,395	6,730	19.8	71.6	1,643	17.5	1,022	10.9
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	51,929	33,993	100.0	65.5	12,870	24.8	5,066	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	233	4.8	215	4.8	16	4.6	2	6.1
Moderate-income	364	7.5	319	7.1	41	11.8	4	12.1
Middle-income	3,133	64.6	2,910	65.1	199	57.5	24	72.7
Upper-income	1,121	23.1	1,028	23	90	26	3	9.1
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	4,851	100.0	4,472	100.0	346	100.0	33	100.0
Percentage of Total Businesses:			92.2		7.1		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	1	0.3	1	0.3	0	0	0	0
Moderate-income	2	0.7	2	0.7	0	0	0	0
Middle-income	282	92.2	280	92.4	2	66.7	0	0
Upper-income	21	6.9	20	6.6	1	33.3	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	306	100.0	303	100.0	3	100.0	0	.0
Percentage of Total Farms:			99.0		1.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA West Piedmont

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	6,036	24.8	
Moderate-income	6	26.1	5,740	23.6	1,256	21.9	5,026	20.6	
Middle-income	16	69.6	17,746	72.9	2,026	11.4	5,656	23.2	
Upper-income	1	4.3	871	3.6	49	5.6	7,639	31.4	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	23	100.0	24,357	100.0	3,331	13.7	24,357	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	10,505	5,641	21	53.7	3,126	29.8	1,738	16.5	
Middle-income	31,620	20,074	74.7	63.5	5,974	18.9	5,572	17.6	
Upper-income	1,542	1,173	4.4	76.1	187	12.1	182	11.8	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	43,667	26,888	100.0	61.6	9,287	21.3	7,492	17.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	837	22.6	778	22.5	51	23.1	8	25	
Middle-income	2,785	75	2,593	75	168	76	24	75	
Upper-income	89	2.4	87	2.5	2	0.9	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	3,711	100.0	3,458	100.0	221	100.0	32	100.0	
	Percentage of Total Businesses:			93.2		6.0		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	6	3.8	6	3.9	0	0	0	0	
Middle-income	148	94.3	143	94.1	4	100	1	100	
Upper-income	3	1.9	3	2	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	157	100.0	152	100.0	4	100.0	1	100.0	
	Percentage of Total Farms:			96.8		2.5		.6	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: VA Winchester

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	4,393	16.4	
Moderate-income	4	21.1	5,060	18.9	639	12.6	4,855	18.2	
Middle-income	8	42.1	11,936	44.6	493	4.1	5,452	20.4	
Upper-income	7	36.8	9,744	36.4	591	6.1	12,040	45	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	19	100.0	26,740	100.0	1,723	6.4	26,740	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	9,754	4,630	16.7	47.5	3,980	40.8	1,144	11.7	
Middle-income	18,347	12,699	45.9	69.2	4,148	22.6	1,500	8.2	
Upper-income	14,163	10,339	37.4	73	2,983	21.1	841	5.9	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	42,264	27,668	100.0	65.5	11,111	26.3	3,485	8.2	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	1,597	30.4	1,403	28.9	180	51.4	14	36.8	
Middle-income	1,914	36.5	1,809	37.2	96	27.4	9	23.7	
Upper-income	1,739	33.1	1,650	33.9	74	21.1	15	39.5	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	5,250	100.0	4,862	100.0	350	100.0	38	100.0	
	Percentage of Total Businesses:			92.6		6.7		.7	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	
Moderate-income	14	13.9	13	13.5	1	20	0	0	
Middle-income	35	34.7	33	34.4	2	40	0	0	
Upper-income	52	51.5	50	52.1	2	40	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
Total Assessment Area	101	100.0	96	100.0	5	100.0	0	.0	
	Percentage of Total Farms:			95.0		5.0		.0	

APPENDICES (Continued)

Combined Demographics Report

Assessment Area: WV Huntington

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	4	10.3	1,688	4.2	677	40.1	7,916	19.5
Moderate-income	10	25.6	5,059	12.5	1,492	29.5	6,800	16.7
Middle-income	13	33.3	17,118	42.1	1,861	10.9	7,489	18.4
Upper-income	12	30.8	16,759	41.3	1,093	6.5	18,419	45.3
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	39	100.0	40,624	100.0	5,123	12.6	40,624	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	4,694	1,227	2.8	26.1	2,442	52	1,025	21.8
Moderate-income	11,661	4,709	10.7	40.4	5,155	44.2	1,797	15.4
Middle-income	27,393	18,768	42.6	68.5	5,634	20.6	2,991	10.9
Upper-income	25,606	19,348	43.9	75.6	4,256	16.6	2,002	7.8
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	69,354	44,052	100.0	63.5	17,487	25.2	7,815	11.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	329	5.7	283	5.5	45	7.9	1	2
Moderate-income	1,305	22.6	1,113	21.6	180	31.5	12	24
Middle-income	1,715	29.8	1,538	29.9	152	26.6	25	50
Upper-income	2,413	41.9	2,207	42.9	194	34	12	24
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	5,762	100.0	5,141	100.0	571	100.0	50	100.0
Percentage of Total Businesses:			89.2		9.9		.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	0	0	0	0	0	0	0	0
Moderate-income	2	1.9	2	1.9	0	0	0	0
Middle-income	62	59	60	58.3	2	100	0	0
Upper-income	41	39	41	39.8	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0
Total Assessment Area	105	100.0	103	100.0	2	100.0	0	.0
Percentage of Total Farms:			98.1		1.9		.0	