

Bank USA

KEY PERFORMANCE BENCHMARK REPORTS

- MORTGAGE MARKET RANK & SHARE
- SMALL BUSINESS RANK & SHARE
- COMMUNITY DEVELOPMENT LENDING
- BORROWER PROFILES



61 North Plains Industrial Road, PBN 174, Wallingford, CT 06492

Bank USA CRA Self-Assessment Report: Comparison to Key Performance Benchmarks

TEST DESCRIPTION		Market Based Performance Standard	Your Bank Performance	Portfolio % Orig and Purch	Comments
Test 1	Assessment Area Proportion	>=50%	HMDA Loans	87.6%	If Bank has multiple Assessment Areas this is computed for the combined AAs as is done by examiners during a CRA performance evaluation. If multiple states lending is grouped by state and ratios are calculated on a state by state basis.
Mortgage Mkt	Assessment Area Mortgage Market Lenders	410	HMDA \$(000)	89.7%	
	Bank Assessment Area Mortgage Market Rank	13			
County	Small Business Market				
Fairfield	Number of CRA Lenders in County	103	Small Business Loans	92.3%	GDV recommends a minimum of 60% to provide a margin for error and any unusual variations in bank performance.
	Bank CRA Market Rank	11	Small Business \$(000)	91.4%	
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County		Small Farm Loans	NA	
	Bank CRA Market Rank		Small Farm Loan \$(000)	NA	
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County				If results exceed 60% flags are green. Yellow indicates >=50%<60% and red indicates <50%
	Bank CRA Market Rank				
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
	Number of CRA Lenders in County				
	Bank CRA Market Rank				
Test 2	Assessment Area Dispersion	no unexplained gaps	Your Bank Performance	210	This is # of tracts in Assessment Area with loans/purchases. Green >=80% tracts with loans
			All Loan Portfolios in Analysis Tables	113	
Test 3	Lending in LMI Tracts	HMDA and CRA Market Penetration Rates	Your Bank Performance		These calculations include any loans purchased Green >=standard. Yellow >=80% of standard up to standard. Red <80% of standard
	HMDA ORIG %	18.2%	HMDA %	13.3%	
	HMDA \$ %	11.6%	HMDA \$ %	13.3%	
	CRA SMALL BUS %	25.1%	CRA SMALL BUS %	29.8%	
	CRA SMALL BUS \$ %	30.1%	CRA SMALL BUS \$ %	26.1%	
	CRA SMALL FARM %	NA	CRA SMALL FARM %	N/A	
	CRA SMALL FARM \$ %	NA	CRA SMALL FARM \$ %	N/A	
Fairfield	CRA Small Bus LMI Tract Rank	15			
	CRA Small Bus LMI Tract Rank				
	CRA Small Bus LMI Tract Rank				
	CRA Small Bus LMI Tract Rank				
	HMDA LMI Tract Rank	14			
Test 4	Lending to LMI Apps / Very Small Bus	HMDA and CRA Market Established Stds	Your Bank Performance		
	HMDA ORIG %	26.0%	HMDA %	13.7%	
	HMDA \$ %	11.6%	HMDA \$ %	4.0%	
	CRA VERY SMALL BUS %	48.4%	BANK VERY SMALL BUS %	38.1%	
	CRA VERY SMALL BUS \$ %	34.6%	BANK VERY SMALL BUS \$ %	34.4%	
	CRA VERY SMALL FARM %	NA	BANK VERY SMALL FARM %	N/A	
	CRA VERY SMALL FARM \$ %	NA	BANK VERY SMALL FARM \$ %	N/A	
	LMI Mortgage Market # Lenders	410			
	Bank LMI App Lending Rank	43			
Test 5	Community Development Lending	CRA Market	Your Bank Performance	\$(000)	In absence of Com Needs Assessment GDV recommends target 1% of asset size and minimum of 0.5% of assets Compiling information about these programs can earn extra recognition in a CRA performance evaluation
	Number Reporting Lenders	18	# Community Develop Loans	7	
	Rank	11	Community Develop \$(000)	\$7,365	
Test 6	Flexible & Innovative Loan Programs		Special Bank Loan Programs		



Performance Benchmark Data

CRA does not specify quantitative performance standards. Instead, examiners rely on “performance context” data to assess performance. GeoDataVision has captured, organized and presented this data in a series of reports that establish the most important quantitative standards against which your bank will be compared. These standards include:

- **Benchmark Report 1a - Comprehensive Mortgage Lender Profile Report:** This Report summarizes all reported HMDA mortgage activity in your *uniquely defined community*. The Report shows the volume and value of all mortgage originations and the market rank and market share of all reporting lenders. The Report also shows and ranks every lender’s LMI and minority lending activity. This Report is very valuable for CRA Lending Tests 1 and 4.
- **Benchmark Report 1b - Lender Profile Penetration Rates Report:** This Report contains the LMI borrower and LMI Tract "penetration rates" of all lenders who reported mortgage originations in your assessment area under HMDA. The "penetration rates" measure the relative percentage of your loans inside the assessment area extended to Low- or Moderate-Income borrowers or within Low- and Moderate-Income census tracts. This Report makes it easy for you to compare your market penetration rate to any other reporting lender within your defined community. This Report is important for CRA Lending Tests 3 and 4.
- **Benchmark Report 2 - Mortgage Lender LMI Tract Ranking Report:** This report ranks and compares all the lenders and their activity in your assessment area’s LMI tracts. This Report is invaluable for CRA Lending Test 3.
- **Benchmark Report 3 - Detailed Mortgage Borrower Profile Report:** This Report breaks down all mortgage loan activity by Borrower income class for each and every census tract within your assessment area. This Report is pertinent to CRA Lending Tests 2, 3 and 4.
- **Benchmark Report 4 - Detailed LMI Tract Mortgage Borrower Profile:** This Report correlates LMI borrowers with LMI tract activity and is important for CRA Lending Tests 3 and 4.
- **Benchmark Report 5 - Assessment Area Concentration Ratios:** This report summarizes, lists and compares every lender in your state with respect to the relative commitment of lending resources in their assessment area. This Report allows comparison of your bank to every lender in your state under CRA Lending Test 1.
- **Benchmark Report 6 - Comprehensive CRA Small Business Lending Report:** This Report captures all reported small business loans for each and every census tract in your uniquely defined assessment Area. The Report is another element in CRA Lending Tests 1, 2 and 3.
- **Benchmark Report 7 - CRA Lending in Assessment Area LMI Tracts:** This Report focuses on the critical lending in the LMI neighborhoods in your defined community. The data used in this Report applies to CRA Lending Test 3.
- **Benchmark Report 8a - CRA Lender Profile Report:** This Report details, ranks and compares the small business lending activity of reporting lenders in any county which is included in your assessment area. This Report is fundamental to CRA Lending Test 1.
- **Benchmark Report 8b & 8c - CRA Small Business Lender Ranking:** presents the market rank and market share for small business lending in the low- and moderate-income census tracts for each county. This Report provides an important perspective on CRA Lending Test 3 that measures a lender's performance lending within the Assessment Area LMI tracts. The Report allows the user to see the lending activity other CRA-reporters and compare to the user bank's small business lending LMI tract penetration rates. Similar to KPB Report 8a, the data is organized and compiled at the county level because the county level geography is the lowest geographic level for which lender identity is disclosed in the national CRA Disclosure files.
- **Benchmark Report 9 - Community Development Lending:** This Report displays and ranks all lenders based in your state and their reported community development lending activity. Essential for CRA Lending Test 5.
- **Benchmark Report 10 - CRA Very Small Business Rankings:** This Report compares and ranks all CRA reporting lenders based on their lending to very small businesses. Critical to CRA Lending Test 4.
- **Benchmark Report 11 - CRA Very Small Business Loan Index:** This Report creates an index of the relative amount of lending to very small businesses (\$1 million or less annual revenue) that allows comparison of all reporting lenders in your state. Even small banks can compare to and outperform large banks because the index levels the playing field. Critical to CRA Lending Test 4.

**Bank USA
KEY CRA PERFORMANCE
BENCHMARKS**

Market Penetration Rates - All Reporting Lenders

	KPB Report Number	Assessment Area LMI Tracts	Total Assessment Area	Lending in LMI Tracts Market Penetration Rate
Mortgage Originations	1 and 2	3,484	19,176	18.2%
Mortgage Dollars (000's)	1 and 2	\$1,015,850	\$8,783,110	11.6%
CRA Small Business Loans	6 and 7	7,576	30,176	25.1%
CRA Small Business \$ (000's)	6 and 7	\$254,495	\$844,758	30.1%
CRA Small Farm Loans	NA	NA	NA	NA
CRA Small Farm \$ (000's)	NA	NA	NA	NA
		LMI Applicants	All Applicants	Lending to LMI Applicants Market Penetration Rate
Mortgage Originations	1	4,978	19,176	26.0%
Mortgage \$ (000's)	1	\$1,022,650	\$8,783,110	11.6%
		Very Small Bus	All Small Bus	Lending Very Sm. Business Market Penetration Rate
Small Business Loans	6	14,604	30,176	48.4%
Small Business Loan \$ (000's)	6	\$291,928	\$844,758	34.6%
Small Farm Loans	NA	NA	NA	NA
Small Farm Loan \$ (000's)	NA	NA	NA	NA

**Bank USA
KEY CRA PERFORMANCE
BENCHMARKS**

Bank USA		Market Ranking		
	KPB Report		Mortgage Mkt Rank	# Lenders
Assessment Area Mtg Mkt	1		13	410
Assessment Area Mtg LMI Tracts	2		14	246
Assessment Area LMI Borrowers	1		43	410
Assessment Area Minority Borrowers	1		29	410
Small Business Mkt				
<u>County Small Business Loans:</u>		County	Rank	# Lenders
	8A	Fairfield	11	103
Small Bus. Mkt Rank- LMI Tracts				
<u>County Small Business Loans in LMI Tracts:</u>		County		# Lenders
	8C	Fairfield	15	103
County Very Small Business Loans (\$1,000,000 or less annual volume)				
		County	Rank	# Lenders
	10	Fairfield	13	103
<u>Very Small Business Lending Index Rank:</u>		State	Rank	# Lenders
	11	Connecticut	44	70
<u>Community Development Lending Rank:</u>		State	Rank	# Lenders
	9	Connecticut	11	18

Bank USA Assessment Area Table

The following tracts comprise the assessment area used in selected reports

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001010101	Greenwich	Upper
14860-09001010102	Greenwich	Upper
14860-09001010201	Greenwich	Upper
14860-09001010202	Greenwich	Upper
14860-09001010300	Greenwich	Upper
14860-09001010400	Greenwich	Middle
14860-09001010500	Greenwich	Middle
14860-09001010600	Greenwich	Upper
14860-09001010700	Greenwich	Middle
14860-09001010800	Greenwich	Upper
14860-09001010900	Greenwich	Upper
14860-09001011000	Greenwich	Upper
14860-09001011100	Greenwich	Upper
14860-09001011200	Greenwich	Upper
14860-09001011300	Greenwich	Middle
14860-09001020100	Stamford	Moderate
14860-09001020200	Stamford	Upper
14860-09001020300	Stamford	Upper
14860-09001020400	Stamford	Upper
14860-09001020500	Stamford	Upper
14860-09001020600	Stamford	Upper
14860-09001020700	Stamford	Upper
14860-09001020800	Stamford	Upper
14860-09001020900	Stamford	Middle
14860-09001021000	Stamford	Middle
14860-09001021100	Stamford	Middle
14860-09001021200	Stamford	Upper
14860-09001021300	Stamford	Middle
14860-09001021400	Stamford	Moderate
14860-09001021500	Stamford	Low
14860-09001021600	Stamford	Middle
14860-09001021700	Stamford	Middle
14860-09001021801	Stamford	Moderate

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001021802	Stamford	Moderate
14860-09001021900	Stamford	Moderate
14860-09001022000	Stamford	Low
14860-09001022100	Stamford	Moderate
14860-09001022200	Stamford	Low
14860-09001022300	Stamford	Moderate
14860-09001022400	Stamford	Upper
14860-09001030100	Darien	Upper
14860-09001030200	Darien	Upper
14860-09001030300	Darien	Upper
14860-09001030400	Darien	Upper
14860-09001030500	Darien	Upper
14860-09001035100	New Canaan	Middle
14860-09001035200	New Canaan	Upper
14860-09001035300	New Canaan	Upper
14860-09001035400	New Canaan	Upper
14860-09001042500	Norwalk	Upper
14860-09001042600	Norwalk	Middle
14860-09001042700	Norwalk	Middle
14860-09001042800	Norwalk	Middle
14860-09001042900	Norwalk	Upper
14860-09001043000	Norwalk	Upper
14860-09001043100	Norwalk	Upper
14860-09001043200	Norwalk	Middle
14860-09001043300	Norwalk	Moderate
14860-09001043400	Norwalk	Low
14860-09001043500	Norwalk	Middle
14860-09001043600	Norwalk	Middle
14860-09001043700	Norwalk	Low
14860-09001043800	Norwalk	Moderate
14860-09001043900	Norwalk	Middle
14860-09001044000	Norwalk	Moderate
14860-09001044100	Norwalk	Moderate
14860-09001044200	Norwalk	Middle
14860-09001044300	Norwalk	Middle
14860-09001044400	Norwalk	Moderate
14860-09001044500	Norwalk	Low

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001044600	Norwalk	Upper
14860-09001045101	Wilton	Upper
14860-09001045102	Wilton	Upper
14860-09001045200	Wilton	Upper
14860-09001045300	Wilton	Upper
14860-09001045400	Wilton	Upper
14860-09001050100	Westport	Upper
14860-09001050200	Westport	Upper
14860-09001050300	Westport	Upper
14860-09001050400	Westport	Upper
14860-09001050500	Westport	Upper
14860-09001050600	Westport	Upper
14860-09001055100	Weston	Upper
14860-09001055200	Weston	Upper
14860-09001060100	Fairfield	Upper
14860-09001060200	Fairfield	Upper
14860-09001060300	Fairfield	Upper
14860-09001060400	Fairfield	Upper
14860-09001060500	Fairfield	Upper
14860-09001060600	Fairfield	Upper
14860-09001060700	Fairfield	Upper
14860-09001060800	Fairfield	Upper
14860-09001060900	Fairfield	Upper
14860-09001061000	Fairfield	Middle
14860-09001061100	Fairfield	Upper
14860-09001061200	Fairfield	Middle
14860-09001061300	Fairfield	Moderate
14860-09001061400	Fairfield	Middle
14860-09001061500	Fairfield	Upper
14860-09001061600	Fairfield	Upper
14860-09001070100	Bridgeport	Moderate
14860-09001070200	Bridgeport	Moderate
14860-09001070300	Bridgeport	Low
14860-09001070400	Bridgeport	Moderate
14860-09001070500	Bridgeport	Low
14860-09001070600	Bridgeport	Low
14860-09001070900	Bridgeport	Low

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001071000	Bridgeport	Low
14860-09001071100	Bridgeport	Moderate
14860-09001071200	Bridgeport	Low
14860-09001071300	Bridgeport	Low
14860-09001071400	Bridgeport	Low
14860-09001071600	Bridgeport	Low
14860-09001071900	Bridgeport	Low
14860-09001072000	Bridgeport	Moderate
14860-09001072100	Bridgeport	Moderate
14860-09001072200	Bridgeport	Moderate
14860-09001072300	Bridgeport	Moderate
14860-09001072400	Bridgeport	Moderate
14860-09001072500	Bridgeport	Moderate
14860-09001072600	Bridgeport	Moderate
14860-09001072700	Bridgeport	Middle
14860-09001072800	Bridgeport	Low
14860-09001072900	Bridgeport	Moderate
14860-09001073000	Bridgeport	Moderate
14860-09001073100	Bridgeport	Moderate
14860-09001073200	Bridgeport	Low
14860-09001073300	Bridgeport	Moderate
14860-09001073400	Bridgeport	Low
14860-09001073500	Bridgeport	Low
14860-09001073600	Bridgeport	Low
14860-09001073700	Bridgeport	Low
14860-09001073800	Bridgeport	Low
14860-09001073900	Bridgeport	Low
14860-09001074000	Bridgeport	Low
14860-09001074300	Bridgeport	Low
14860-09001074400	Bridgeport	Low
14860-09001080100	Stratford	Moderate
14860-09001080200	Stratford	Moderate
14860-09001080400	Stratford	Low
14860-09001080500	Stratford	Middle
14860-09001080600	Stratford	Moderate
14860-09001080700	Stratford	Middle
14860-09001080800	Stratford	Middle

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001080900	Stratford	Middle
14860-09001081000	Stratford	Moderate
14860-09001081100	Stratford	Middle
14860-09001081200	Stratford	Middle
14860-09001081300	Stratford	Middle
14860-09001090100	Trumbull	Upper
14860-09001090200	Trumbull	Middle
14860-09001090300	Trumbull	Middle
14860-09001090400	Trumbull	Upper
14860-09001090500	Trumbull	Upper
14860-09001090600	Trumbull	Upper
14860-09001090700	Trumbull	Upper
14860-09001100100	Monroe	Middle
14860-09001100200	Monroe	Middle
14860-09001100300	Monroe	Upper
14860-09001105100	Easton	Upper
14860-09001105200	Easton	Upper
14860-09001110100	Shelton	Moderate
14860-09001110201	Shelton	Middle
14860-09001110202	Shelton	Middle
14860-09001110301	Shelton	Middle
14860-09001110302	Shelton	Middle
14860-09001110400	Shelton	Middle
14860-09001110500	Shelton	Middle
14860-09001110600	Shelton	Middle
14860-09001200100	Bethel	Moderate
14860-09001200200	Bethel	Moderate
14860-09001200301	Bethel	Upper
14860-09001200302	Bethel	Middle
14860-09001205100	Brookfield	Middle
14860-09001205200	Brookfield	Upper
14860-09001205300	Brookfield	Middle
14860-09001210100	Danbury	Low
14860-09001210200	Danbury	Low
14860-09001210300	Danbury	Moderate
14860-09001210400	Danbury	Moderate
14860-09001210500	Danbury	Middle

MSA- CompleteTractNumber	MCD	TractIncClass
14860-09001210600	Danbury	Moderate
14860-09001210701	Danbury	Moderate
14860-09001210702	Danbury	Moderate
14860-09001210800	Danbury	Middle
14860-09001210900	Danbury	Middle
14860-09001211000	Danbury	Middle
14860-09001211100	Danbury	NA
14860-09001211200	Danbury	Middle
14860-09001211300	Danbury	Middle
14860-09001211400	Danbury	Middle
14860-09001220100	New Fairfield	Middle
14860-09001220200	New Fairfield	Middle
14860-09001220300	New Fairfield	Middle
14860-09001230100	Newtown	Upper
14860-09001230200	Newtown	Upper
14860-09001230300	Newtown	Upper
14860-09001230400	Newtown	Upper
14860-09001230501	Newtown	Upper
14860-09001230502	Newtown	Middle
14860-09001240100	Redding	Upper
14860-09001240200	Redding	Upper
14860-09001245100	Ridgefield	Upper
14860-09001245200	Ridgefield	Upper
14860-09001245300	Ridgefield	Upper
14860-09001245400	Ridgefield	Upper
14860-09001245500	Ridgefield	Upper
14860-09001245600	Ridgefield	Upper
14860-09001257100	Sherman	Middle
14860-09001257200	Bridgeport	Low

210 tracts

Bank USA- Assessment Area Report 1A: Lender Profile by Institution Market Share

Based on HMDA Data Released by the Consumer Financial Protection Bureau

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	WELLS FARGO BANK, NATIONAL ASSOCIAT	KB1H1DSPRFMYMCUFXT09	7.74%	679,895	991	13	23,325	111	2	89,245	183
2	JPMORGAN CHASE BANK, NATIONAL ASSO	7H6GLXDRUGQFU57RNE97	7.31%	641,640	1,110	4	44,615	211	1	95,615	225
3	BANK OF AMERICA, NATIONAL ASSOCIATIO	B4TYDEB86GKMZO031MB27	6.33%	555,935	1,157	6	37,800	212	3	71,715	159
4	PEOPLE'S UNITED BANK, NATIONAL ASSOC	N4662XQCE3KK1Z6EZO8	5.15%	452,440	1,298	5	40,740	288	4	60,340	208
5	CITIBANK, NATIONAL ASSOCIATION	E57ODZWZ7FF32TWEFA76	4.53%	397,975	463	15	19,465	85	8	36,980	102
6	QUICKEN LOANS INC.	549300FGXN1K3HLB1R50	3.04%	267,065	867	1	58,735	291	6	44,670	168
7	WEBSTER BANK, NATIONAL ASSOCIATION	WV00VGBTLUP1XIUJE722	2.97%	261,010	634	17	17,905	141	25	15,700	70
8	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	2.54%	223,215	657	3	45,720	210	5	52,925	171
9	TD BANK, NATIONAL ASSOCIATION	03D0JEWDFDFUSOSEEK689	2.22%	194,765	453	29	9,135	53	19	22,090	76
10	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	2.15%	188,935	125	152	445	3	23	18,040	14
11	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	2.02%	177,715	551	2	46,205	209	7	41,990	152
12	NEWTOWN SAVINGS BANK	549300YFPHIE78XPP635	1.86%	163,705	529	10	25,885	133	15	23,410	84
13	Bank USA	xxxxxxxxxxxxxxxxxxxxxxx	1.78%	156,145	225	43	6,185	31	29	12,295	33
14	FIRST COUNTY BANK	549300HQW3FSOL75WC88	1.75%	153,900	282	27	9,555	43	21	19,260	48
15	CITIZENS BANK, NATIONAL ASSOCIATION	DRMSV1Q0EKMEXLAU1P80	1.51%	132,445	375	32	7,725	53	13	25,730	56
16	U.S. BANK NATIONAL ASSOCIATION	6BYL5QZYBDK8S7L73M02	1.37%	120,680	236	49	5,120	24	28	12,320	30
17	SAVINGS BANK OF DANBURY	54930023C70YMJDRLE61	1.37%	120,135	323	18	17,120	80	11	33,340	106
18	UNITED SHORE FINANCIAL SERVICES, LLC	549300HW662MN1WU8550	1.36%	119,445	363	7	37,060	148	9	35,975	119
19	SANTANDER BANK, N.A.	TR24TWEY5RVROV65HD49	1.27%	111,410	84	71	2,525	13	51	6,090	14
20	MORGAN STANLEY PRIVATE BANK, NATION	549300GS0W0TEUQS8571	1.26%	110,350	94	111	1,085	3	***	0	0
21	GUARDHILL FINANCIAL CORP.	254900P6Q7UI8DAKYX49	1.11%	97,425	159	38	7,210	28	36	8,565	21
22	WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	1.06%	93,505	305	9	29,510	130	20	20,355	71
23	GUARANTEED RATE, INC.	549300U3721PJGQZY68	1.06%	93,475	247	16	18,020	74	16	23,375	67
24	PRIMELENDING, A PLAINSCAPITAL COMPA	549300121SF0K2LN2804	1.06%	93,245	313	8	30,130	136	18	22,765	79
25	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	1.04%	91,560	236	24	11,680	56	26	15,140	42
26	UBS BANK USA	549300GWD9H4FQ2VR805	0.96%	84,695	65	***	0	0	70	4,055	5



RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
27	M&T REALTY CAPITAL CORPORATION	254900KKWJLJL0TNP7667	0.90%	79,200	4	***	0	0	***	0	0
28	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	0.80%	69,890	202	12	23,530	100	12	33,075	113
29	SIGNATURE BANK	VLP5AP0XK2GM6GKD1007	0.79%	69,590	2	***	0	0	***	0	0
30	RIDGEWOOD SAVINGS BANK	549300YLIY5SO2XS094	0.72%	63,215	73	171	325	1	58	5,630	6
31	LIBERTY BANK	549300KW08FUM7L0E14	0.72%	62,880	108	90	1,725	11	33	10,515	19
32	UNITED BANK	549300RA8FPV4K1HE018	0.67%	58,750	150	42	6,625	25	52	5,935	21
33	MANUFACTURERS AND TRADERS TRUST C	WWB2V0FCW3A0EE3ZJN75	0.66%	58,075	165	39	6,990	38	31	11,810	46
34	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	0.66%	57,610	162	14	20,015	73	17	23,145	81
35	KEYBANK NATIONAL ASSOCIATION	HUX2X73FUCYHUVH1BK78	0.65%	57,065	223	54	4,460	26	46	6,620	40
36	UNION SAVINGS BANK	1VUZZCW0TWP6R7N3Z33	0.64%	55,880	158	23	11,690	58	60	5,525	23
37	THE FIRST NATIONAL BANK OF LONG ISLA	W04YNEKNSZNVV7Q7C46	0.63%	54,910	62	***	0	0	73	3,585	5
38	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCVAPH234	0.60%	52,360	96	63	3,260	14	55	5,780	14
39	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.59%	51,510	118	103	1,325	7	67	4,180	10
40	CROSSCOUNTRY MORTGAGE, INC.	549300VZVN8412ILS84	0.53%	46,310	118	41	6,845	29	30	12,145	29
41	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	0.53%	46,185	131	20	14,885	53	10	35,210	96
42	HSBC BANK USA, NATIONAL ASSOCIATION	11E8VN30JCEQV1H4R804	0.52%	46,015	53	124	850	4	117	1,330	4
43	FLAGSTAR BANK, FSB	SS1TRMSN6BRNMOREEV51	0.50%	43,700	122	22	11,770	48	32	10,925	41
44	SIKORSKY FINANCIAL	5493006Z74IVZXJ0X035	0.44%	38,210	250	28	9,415	91	44	6,690	48
45	INVESTORS BANK	5493002VB77GOYB90402	0.42%	37,180	28	***	0	0	158	625	1
46	E MORTGAGE MANAGEMENT LLC	549300EMNDEK4BA8WB53	0.42%	37,115	169	11	24,210	124	14	24,900	124
47	CHARLES SCHWAB BANK	549300INFJ8TYNZ1G568	0.42%	36,980	44	171	325	1	142	785	1
48	BANKWELL BANK	549300X5I608U02HAI25	0.42%	36,555	9	***	0	0	***	0	0
49	FIELDPOINT PRIVATE BANK AND TRUST	2549006970DDWK8E1864	0.41%	36,225	15	***	0	0	134	920	2
50	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS88	0.41%	35,595	49	80	2,050	6	85	2,760	4
51	GRANDBRIDGE REAL ESTATE CAPITAL LLC	549300337GB2P1WP7003	0.40%	35,005	1	***	0	0	***	0	0
52	FARMINGTON BANK	5493003XR2RA8ES6W23	0.40%	34,805	55	88	1,740	8	95	2,155	5
53	FM HOME LOANS LLC	254900ACUWEGW702BR80	0.38%	33,205	63	81	2,000	8	53	5,885	13
54	FAIRWAY INDEPENDENT MORTGAGE CORP	549300MGPZBLQDIL7538	0.37%	32,740	112	30	8,320	42	47	6,560	24
55	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	0.37%	32,450	124	19	15,100	76	22	18,555	79
56	RESIDENTIAL MORTGAGE SERVICES, INC.	549300IGSWBIHAL67063	0.36%	31,815	99	34	7,395	33	61	5,310	20
57	TIAA, FSB	521UQ1CWY0DQ3KJW0Q07	0.36%	31,255	77	74	2,280	10	72	3,600	10

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58	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.35%	30,810	118	45	5,850	32	49	6,145	23
59	BERKADIA COMMERCIAL MORTGAGE LLC	549300GNIV169ZIHU012	0.35%	30,640	4	***	0	0	***	0	0
60	BNY MELLON, NATIONAL ASSOCIATION	4EP6JBYBTPTQ47LZOB67	0.34%	30,155	23	***	0	0	102	1,725	1
61	HOMESERVICES LENDING, LLC	549300FYXKL13UG7P021	0.34%	29,820	94	35	7,350	38	62	5,225	17
62	THE WASHINGTON TRUST COMPANY, OF W	549300HKYBSATM44Q425	0.33%	29,115	11	250	55	1	***	0	0
63	VILLAGE MORTGAGE COMPANY	5493005GZIGUJVNL3U40	0.33%	28,850	102	26	9,980	46	43	6,785	27
64	GOLDMAN SACHS BANK USA	KD3XUN7C6T14HNAYLU02	0.32%	28,535	17	84	1,930	2	***	0	0
65	TBI MORTGAGE COMPANY	5493009BD405QQTMX012	0.32%	28,255	85	69	2,570	12	34	9,605	25
66	NEAT CAPITAL INC.	54930002XVMGQZ30M73	0.32%	27,970	42	130	710	4	80	2,905	5
67	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.29%	25,195	61	62	3,390	16	39	8,265	25
68	USAA FEDERAL SAVINGS BANK	C5654JQH3UHN0772B561	0.27%	23,815	65	51	4,950	22	50	6,110	18
69	PROVIDENT FUNDING ASSOCIATES, L.P.	54930043BMDE130FJ617	0.27%	23,370	72	55	4,130	18	65	4,305	13
70	ION BANK	5493004D0Z2WQR26VL57	0.27%	23,300	30	170	330	2	172	515	1
71	SOFI LENDING CORP.	549300SXISSKGPBW5702	0.25%	21,705	21	***	0	0	40	8,205	7
72	THE FIRST BANK OF GREENWICH	254900ZJM7YMM3MA5J75	0.24%	21,065	31	164	360	2	125	1,125	1
73	NEWREZ LLC	549300FNXY540N23N64	0.24%	20,745	69	40	6,985	33	54	5,825	27
74	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.23%	20,420	72	33	7,475	31	35	9,530	36
75	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.23%	19,960	72	37	7,245	31	41	8,160	32
76	VALLEY NATIONAL BANK	K10VI4JRMCIJ329YTN75	0.22%	19,540	28	165	355	1	94	2,160	4
77	MUTUAL SECURITY	549300T7RPUYDIE5FH39	0.22%	19,510	84	67	2,745	21	75	3,400	14
78	CITY NATIONAL BANK	593C3GZG957YOJPS2263	0.22%	19,505	17	193	265	1	***	0	0
79	PRYSMA LENDING GROUP, LLC	549300FW5QWKDV0UY394	0.22%	19,410	78	21	13,870	60	24	16,650	68
80	GUILFORD SAVINGS BANK THE	5493006RLUL4IL56SC31	0.22%	18,995	17	***	0	0	***	0	0
81	LUXURY MORTGAGE CORP.	254900V6GCDMRQZ34D96	0.22%	18,975	31	86	1,805	7	222	225	1
82	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.21%	18,555	39	127	760	4	68	4,090	12
83	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	0.20%	17,585	51	61	3,405	13	59	5,615	17
84	FIRST NATIONAL BANK OF AMERICA	254900WTZC5SSKIN2M11	0.19%	16,930	76	31	8,140	44	27	13,145	65
85	PLAZA HOME MORTGAGE, INC.	549300JYXTZDSPJEP144	0.19%	16,445	53	36	7,305	31	38	8,375	31
86	STIFEL BANK AND TRUST	CKVBED0S4DMLKJJ5XH28	0.18%	15,800	16	183	285	1	214	255	1
87	STEARNS LENDING, LLC	549300YOESHGLKRL151	0.17%	15,145	51	53	4,520	20	56	5,735	21
88	PARKSIDE LENDING, LLC	5493009DTDMV4MI5MT96	0.17%	15,045	37	105	1,295	5	91	2,245	7

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89	FIRST WORLD MORTGAGE CORPORATION	549300HYHFCULSUBAE54	0.16%	13,630	48	44	6,080	28	63	4,970	24
90	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.15%	13,085	43	65	2,975	13	37	8,440	28
91	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	0.14%	12,730	2	***	0	0	***	0	0
92	FRANKLIN AMERICAN MORTGAGE COMPAN	549300DT53TVM4JSTM24	0.14%	12,635	43	59	3,490	16	86	2,630	10
93	HARBORONE BANK	549300E0KRXI8PZWA017	0.14%	12,505	1	***	0	0	***	0	0
94	RAYMOND JAMES BANK, NATIONAL ASSOC	ZXMJHJK466PBZTM5F379	0.14%	12,210	14	177	305	1	***	0	0
95	FINANCE OF AMERICA COMMERCIAL LLC	5493001KIPQ6O5UGV92	0.14%	12,105	19	***	0	0	***	0	0
96	LAUREL ROAD BANK	549300RU4FG8BPMQYM84	0.14%	11,975	17	153	435	1	130	1,020	2
97	MORTGAGE RESEARCH CENTER, LLC	549300DD5QQUH06PCH70	0.13%	11,575	39	47	5,540	22	57	5,645	21
98	PACIFIC UNION FINANCIAL, LLC	549300410TULSMMGD92	0.13%	11,440	38	50	5,085	21	48	6,510	24
99	IBERIABANK	H98JYKDFKZ5ZPCSM69	0.13%	11,315	5	***	0	0	***	0	0
100	PATRIOT BANK, NATIONAL ASSOCIATION	5493003VL1891MV4Y526	0.13%	11,220	8	***	0	0	164	600	2
101	FIRST CHOICE LOAN SERVICES INC.	549300PUSSF737Y6XW86	0.13%	11,195	21	100	1,465	5	159	620	2
102	THIRD FEDERAL SAVINGS AND LOAN ASSO	5493008CPTDVOS570626	0.13%	11,025	63	112	1,055	9	89	2,405	11
103	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.12%	10,900	36	57	3,825	17	66	4,250	14
104	CARRINGTON MORTGAGE SERVICES, LLC	549300R9S3MVDV4MGF56	0.12%	10,795	43	25	10,465	41	45	6,680	28
105	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.12%	10,510	32	77	2,170	10	101	1,835	5
106	HOME POINT FINANCIAL CORPORATION	549300BRJZYHYKT4BJ84	0.12%	10,400	36	52	4,555	17	99	1,945	5
107	DITECH FINANCIAL LLC	5493003KZFGGEWCRH554	0.12%	10,390	54	48	5,415	35	88	2,600	14
108	J.G. WENTWORTH HOME LENDING, LLC	549300RB1N775H459G78	0.12%	10,215	33	70	2,560	12	84	2,770	8
109	JACKSON NATIONAL LIFE INSURANCE COM	8IM72RBRSPXY5ZCXZB30	0.11%	9,855	1	***	0	0	***	0	0
110	MB FINANCIAL BANK, NATIONAL ASSOCIATI	YJMYTIGWK1HM7EQ06C15	0.11%	9,825	31	68	2,655	13	92	2,195	7
111	THE FEDERAL SAVINGS BANK	549300BX448ALT10F143	0.11%	9,670	28	60	3,420	12	71	3,810	14
112	UNITED NATIONS	549300HCNXTNGIMAR91	0.10%	8,935	21	200	245	1	69	4,065	11
113	THE NORTHERN TRUST COMPANY	6PTKXJ8HDF78PFWH30	0.10%	8,460	4	158	395	1	42	6,825	1
114	INTERCONTINENTAL CAPITAL GROUP, INC	549300DMIVL13D62WX91	0.09%	8,220	26	72	2,510	10	77	3,300	10
115	VELOCITY COMMERCIAL CAPITAL, LLC	549300TA4MQM8WN2XG31	0.09%	8,195	29	***	0	0	74	3,475	13
116	THE HUNTINGTON NATIONAL BANK	2WHM8VNJH63UN14OL754	0.09%	8,085	13	145	530	2	123	1,150	2
117	STERLING NATIONAL BANK	549300TN38DPH732VI61	0.09%	8,005	3	***	0	0	***	0	0
118	BETTER MORTGAGE CORPORATION	549300XY701IELCE5Q08	0.09%	7,760	24	138	615	3	206	275	1
119	ATLANTIC HOME LOANS, INC.	5493001MZ7BCQZ336S33	0.09%	7,565	23	96	1,605	7	153	665	3

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120	CIT BANK, NATIONAL ASSOCIATION	FVPV0TNOIM6NUIE59530	0.08%	7,235	9	***	0	0	116	1,340	2
121	WASHINGTON TRUST MORTGAGE COMPAN	549300L0OVX5O63S8C68	0.08%	7,105	11	155	430	2	105	1,645	1
122	SUMA YONKERS FEDERAL CREDIT UNION	549300RJ6S2V4F8C4H36	0.08%	6,975	21	79	2,055	9	***	0	0
123	CITADEL SERVICING CORPORATION	254900E6AIE4Z8YQM970	0.08%	6,910	8	137	620	2	188	375	1
124	TCF NATIONAL BANK	549300GJGUHNTC6JI536	0.08%	6,780	68	247	85	3	166	580	6
125	MAGNOLIA BANK	549300REENMLD2RN3W58	0.08%	6,720	20	85	1,880	8	81	2,865	9
125	LENDINGHOME FUNDING CORPORATION	5493006VAGP3GQ8FJT49	0.08%	6,720	30	***	0	0	186	390	2
127	NUTMEG STATE FINANCIAL	549300XUMML1SMLTVQ62	0.08%	6,710	34	136	625	9	231	185	3
128	READYCAP COMMERCIAL, LLC	549300L8ZRL1FNUJUA59	0.08%	6,690	6	***	0	0	***	0	0
129	BROKER SOLUTIONS, INC.	549300EZUX99HKDBR481	0.08%	6,645	21	104	1,320	6	108	1,480	6
130	SUNTRUST BANKS, INC.	7E1PDLW1JL6TS0BS1G03	0.07%	6,440	10	226	165	1	83	2,790	2
131	BANK RHODE ISLAND	562V2SM4I80MJO5HYB83	0.07%	6,325	3	***	0	0	***	0	0
132	SILICON VALLEY BANK	0K2D5AK28E3O5CC06E35	0.07%	6,305	3	***	0	0	***	0	0
133	THE MILFORD BANK	549300M6EHOPLD2SFD66	0.07%	6,210	26	129	720	4	181	435	3
134	GENERAL ELECTRIC EMPLOYEES FEDERAL	549300H68PK1CZUUVUQ73	0.07%	6,125	25	131	700	8	114	1,410	8
135	ANGEL OAK MORTGAGE SOLUTIONS LLC	549300K5OOZZVXCMA627	0.07%	6,015	17	121	905	5	90	2,280	8
136	ISERVE RESIDENTIAL LENDING, LLC	54930015645SYPOM7220	0.07%	5,925	17	99	1,530	6	109	1,475	5
137	EAST COAST CAPITAL CORP.	549300L13FDG07UKFF39	0.07%	5,900	18	78	2,125	9	98	2,025	7
138	SYNERGY ONE LENDING, INC.	549300PCWU6E72WUT29	0.07%	5,855	23	46	5,550	22	***	0	0
139	PREMIA MORTGAGE, LLC	549300ISCZS1R0CJMO47	0.07%	5,740	10	235	135	1	***	0	0
140	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.06%	5,680	20	83	1,955	9	120	1,280	6
141	RESIDENTIAL HOME FUNDING CORP.	5493005XCKCOIX4JM133	0.06%	5,640	20	75	2,270	10	79	2,950	12
142	BAYCOAST MORTGAGE COMPANY, LLC	549300SYR11CYON0JE74	0.06%	5,630	16	232	145	1	201	315	1
143	BAYCOAST BANK	549300OTLWFQPOOSC346	0.06%	5,580	6	177	305	1	***	0	0
144	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.06%	5,535	25	66	2,930	16	129	1,025	5
145	BANC OF CALIFORNIA, NATIONAL ASSOCIA	549300IBHVRZNE4YFN80	0.06%	5,495	7	***	0	0	201	315	1
146	POPULAR BANK	549300E0WPRCJMXMUM09	0.06%	5,380	6	***	0	0	182	425	1
147	FIRSTBANK	549300OBO7DOP2KOP535	0.06%	5,225	15	156	400	2	192	355	1
148	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.06%	5,025	33	***	0	0	159	620	4
149	UNITED NORTHERN MORTGAGE BANKERS	549300TCY9QY8BRDQJ12	0.05%	4,810	16	93	1,665	7	64	4,385	15
150	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.05%	4,795	13	117	1,000	4	87	2,610	8

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151	RESIDENTIAL HOME MORTGAGE CORPORA	5493005OOIYF660YQO46	0.05%	4,620	10	191	270	2	198	335	1
152	AMWEST FUNDING CORP.	549300O6Z0I6KYMESL47	0.05%	4,395	15	150	460	2	112	1,415	5
152	CBC NATIONAL BANK	549300085RKRL1WWVD41	0.05%	4,395	15	110	1,090	6	159	620	2
154	COREVEST AMERICAN FINANCE LENDER LL	549300MQEDQYDJR8CP22	0.05%	4,380	2	***	0	0	***	0	0
155	THE SIMSBURY BANK & TRUST COMPANY	5493002YWZA44KX0MY28	0.05%	4,340	10	207	215	1	149	710	2
156	GREENWAY MORTGAGE FUNDING CORP.	549300YM15OICCNPH537	0.05%	4,225	11	109	1,120	4	139	855	3
157	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.05%	4,195	13	***	0	0	***	0	0
158	ATHAS CAPITAL GROUP, INC.	549300EHQ0Y7SP41BR91	0.05%	4,080	6	***	0	0	***	0	0
159	IMPAC MORTGAGE CORP.	549300U2WRK55B8UC05	0.05%	4,030	10	94	1,645	5	104	1,655	5
160	WYNDHAM CAPITAL MORTGAGE, INC.	549300UVXY7S004OQL53	0.05%	4,005	13	56	4,005	13	100	1,880	6
161	FIRST MORTGAGE SOLUTIONS, LLC	549300V1JRN7CMTFC305	0.04%	3,905	5	***	0	0	167	565	1
162	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.04%	3,795	11	108	1,215	5	106	1,555	5
163	PENTAGON	549300FX7K8PTEQUU487	0.04%	3,735	27	171	325	3	224	205	3
164	UNITED MORTGAGE CORP.	5493005ICQ3QGEIUV618	0.04%	3,650	14	98	1,570	8	82	2,800	10
165	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.04%	3,600	18	64	3,130	16	103	1,685	9
166	FIRST INTERNET BANK OF INDIANA	549300B81YWV4GBEN49	0.04%	3,580	6	151	455	1	***	0	0
167	REVERSE MORTGAGE FUNDING LLC	5493001FXF3J5C0QWQ87	0.04%	3,525	15	58	3,525	15	***	0	0
168	AFFINITY	5493004UNRG4PWDF2K60	0.04%	3,465	11	245	95	1	111	1,455	5
168	MEADOWBROOK FINANCIAL MORTGAGE B	2549008X67CV1MNM7747	0.04%	3,465	13	95	1,630	8	75	3,400	12
170	MEMBERS MORTGAGE COMPANY, INC.	5493005HTCBH4TWCVM82	0.04%	3,210	12	141	570	4	148	740	2
171	BOKF, NATIONAL ASSOCIATION	FU7RSW4CQQY98A2O7J66	0.04%	3,205	5	201	235	1	***	0	0
172	BARRINGTON BANK & TRUST COMPANY, N	C398JSK21YCXWM603F55	0.04%	3,175	5	226	165	1	178	450	2
173	HARBORONE MORTGAGE, LLC	549300DAUXQ2DCY4H838	0.04%	3,145	7	120	935	3	132	940	2
174	METRO CITY BANK	254900TM81D0YC1B9584	0.04%	3,135	15	107	1,265	7	78	3,030	14
175	MAHOPAC BANK	254900QLWNRZD8ZK6O36	0.04%	3,100	8	250	55	1	***	0	0
176	WATERMARK CAPITAL, INC.	2549005Q4HZ55QX7YC64	0.04%	3,090	6	***	0	0	137	880	2
177	AXOS BANK	2549009X2AG1P20YAJ63	0.03%	3,055	7	116	1,005	3	153	665	1
178	PROVINCE MORTGAGE ASSOCIATES, INC.	5493008XQDQ2YZPQKX53	0.03%	3,050	10	122	890	4	110	1,460	4
178	CONTOUR MORTGAGE CORPORATION	549300LLKEKXL2RM1F61	0.03%	3,050	10	118	970	4	112	1,415	5
180	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBSP561	0.03%	2,990	14	126	765	5	115	1,405	5
181	WATERBURY CONNECTICUT TEACHERS FE	5493001BJFQ0EM41N379	0.03%	2,945	41	105	1,295	17	173	500	4

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182	CHELSEA GROTON BANK	5493000GQWJTTR0TEH83	0.03%	2,935	7	163	365	3	121	1,170	2
183	MIDFIRST BANK	337KMNHEWVWR6B7Q7W1	0.03%	2,930	2	***	0	0	***	0	0
184	BANK OF ENGLAND	5493000GY4NTTEM7WWB64	0.03%	2,880	10	113	1,045	5	156	635	3
185	MORTGAGE ACCESS CORP DBA WEICHERT	5493000EFCZM6KD6B8K69	0.03%	2,870	4	***	0	0	***	0	0
186	JOHN HANCOCK LIFE INSURANCE COMPAN	QQO0Z8J9C4B5QT1XDG31	0.03%	2,855	1	***	0	0	***	0	0
187	ANHEUSER-BUSCH EMPLOYEES	549300YDBNK66R6ZES34	0.03%	2,835	3	***	0	0	107	1,485	1
188	NEW DAY FINANCIAL, LLC	549300SUCQ1358EGVE89	0.03%	2,800	8	193	265	1	144	760	2
189	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.03%	2,780	10	101	1,390	6	236	165	1
190	NETWORK FUNDING, L.P.	254900QRD0ZXHH08TX87	0.03%	2,775	7	123	875	3	118	1,285	3
191	SUNTRUST MORTGAGE, INC.	MQ445ND48613ADV2WN65	0.03%	2,770	8	239	105	1	***	0	0
192	WALL STREET MORTGAGE BANKERS, LTD.	549300E4YLQ3BVQ4GW30	0.03%	2,750	2	***	0	0	***	0	0
193	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.03%	2,640	8	143	540	2	232	175	1
194	CONTINENTAL MORTGAGE BANKERS, INC.	254900ZPR9P3OI95VG04	0.03%	2,635	9	97	1,595	7	97	2,030	8
195	BRIDGEVIEW BANK GROUP	5493002TOLSBGS6UOG37	0.03%	2,595	9	132	695	3	195	350	2
196	EMIGRANT MORTGAGE COMPANY, INC.	5493002HK8IUOTMHKS81	0.03%	2,545	3	239	105	1	143	770	2
197	AMERICAN ADVISORS GROUP	549300TINI6CL78UD591	0.03%	2,530	20	73	2,405	19	206	275	3
198	PANORAMA MORTGAGE GROUP, LLC	549300FVD3YHE65PKH97	0.03%	2,440	10	82	1,980	8	93	2,175	9
199	LENDINGONE, LLC	54930091JQKCU3Z6IP44	0.03%	2,345	15	***	0	0	***	0	0
200	NATIONWIDE MORTGAGE BANKERS, INC.	549300CLRXFVFB3ZL806	0.03%	2,335	7	91	1,695	5	121	1,170	4
201	NEXBANK, SSB	549300NWBSE6MQJX15N44	0.03%	2,295	5	***	0	0	125	1,125	1
202	CARDINAL FINANCIAL COMPANY, LIMITED P	549300VORTI31GZTJL53	0.03%	2,285	7	***	0	0	124	1,130	4
203	LIBERTY HOME EQUITY SOLUTIONS, INC.	549300QUX3LK82LO3013	0.03%	2,250	10	76	2,250	10	***	0	0
204	NBKC BANK	213800XR2TCBQJSF1X93	0.03%	2,240	8	146	515	3	138	865	3
205	AMERICAN FEDERAL MORTGAGE CORPOR	549300KWKWPEKL40WD44	0.03%	2,230	8	204	225	1	214	255	1
206	HUDSON VALLEY	54930085BPQMVBH9JFX69	0.03%	2,210	16	235	135	3	***	0	0
207	SELF RELIANCE NY FEDERAL CREDIT UNIO	549300R22XCNNGVXRO22	0.02%	2,185	5	239	105	1	***	0	0
208	FLORIDA CAPITAL BANK, NATIONAL ASSOC	549300ZIXM1VUXPG4D03	0.02%	2,160	4	***	0	0	151	685	1
209	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.02%	2,115	9	87	1,790	8	96	2,115	9
210	GREENBOX LOANS, INC.	549300TMY30ACQC9U777	0.02%	2,095	7	127	760	4	131	995	5
211	NORTH AMERICAN SAVINGS BANK, F.S.B.	549300K6K2IS7FRS7S09	0.02%	2,090	6	***	0	0	***	0	0
212	NORTHWEST COMMUNITY BANK	254900W4EKVR6G2OKS84	0.02%	2,060	4	***	0	0	***	0	0

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213	ZILLOW HOME LOANS, LLC	549300370QILXLFUWD20	0.02%	2,050	6	193	265	1	162	610	2
214	FIRST GUARANTY MORTGAGE CORPORATI	549300MMIZD8222YV754	0.02%	2,025	9	92	1,680	8	127	1,115	5
215	SILVERMINE VENTURES LLC	549300OF11WD07JPI032	0.02%	2,015	5	***	0	0	***	0	0
216	DIME COMMUNITY BANK	549300RWP6SKF6EZZP82	0.02%	2,000	2	***	0	0	***	0	0
217	THE TORRINGTON SAVINGS BANK	54930002M4XN64FM7Z89	0.02%	1,960	6	197	255	1	133	935	3
218	DRAPER AND KRAMER MORTGAGE CORP.	5493001R92DY5DI1DI85	0.02%	1,920	4	***	0	0	135	915	3
219	CAPITAL ONE, NATIONAL ASSOCIATION	207ALC1P1YM0OVDV0K75	0.02%	1,880	2	***	0	0	***	0	0
220	MORTGAGE MARKETS CUSO, LLC	549300HQL7U3JZ4LCJ17	0.02%	1,855	9	133	690	4	199	330	2
221	SIRVA MORTGAGE, INC.	549300KQHWNSVCE2MY88	0.02%	1,850	4	***	0	0	***	0	0
222	KELLER MORTGAGE, LLC	549300GUS13Z72B6KD63	0.02%	1,845	7	156	400	2	221	235	1
223	AMERICAN INTERNET MORTGAGE, INC.	549300BOXNV8VLRBDT24	0.02%	1,815	7	***	0	0	197	340	2
224	AMERICAN NEIGHBORHOOD MORTGAGE A	549300F8C5JA44WNMI75	0.02%	1,800	4	***	0	0	150	700	2
225	AMRES CORPORATION	54930065B0NVUO52TY13	0.02%	1,795	3	***	0	0	***	0	0
226	SIERRA PACIFIC MORTGAGE COMPANY, IN	254900TTZ395IC926125	0.02%	1,785	5	125	795	3	224	205	1
227	EQUITY RESOURCES, INC.	549300G2LV8W3C1G3762	0.02%	1,760	8	114	1,040	6	173	500	4
228	NJ LENDERS CORP.	549300JZD4L02Y2I3Z50	0.02%	1,730	4	89	1,730	4	***	0	0
229	PCSB BANK	549300TZDKJ07KL8T621	0.02%	1,720	6	***	0	0	182	425	1
230	THE MONEY SOURCE INC.	549300JOT0D4JOSZIK67	0.02%	1,660	6	102	1,365	5	128	1,030	4
231	ADVANCIAL	5493001HK1BBZLKOB84	0.02%	1,655	5	239	105	1	***	0	0
232	HOMEWARD RESIDENTIAL, INC.	549300X5Q6MWPDMY7065	0.02%	1,650	8	147	500	4	179	445	3
233	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.02%	1,640	6	149	485	3	214	255	1
234	CF BANK, NATIONAL ASSOCIATION	549300ZGCIDP1G72QO72	0.02%	1,635	5	148	490	2	144	760	2
235	DOLLAR BANK, FEDERAL SAVINGS BANK	549300MSU5WVAU4ZN645	0.02%	1,625	3	***	0	0	156	635	1
236	FIFTH THIRD MORTGAGE COMPANY	7TAK8VJ0I0IZUCSH8R26	0.02%	1,570	2	***	0	0	***	0	0
237	ALLIANT	549300T94GSH3C4U5M59	0.02%	1,485	3	***	0	0	***	0	0
238	INTERSTATE HOME LOAN CENTER, INC.	5493003X6Y6JGJKHPA25	0.02%	1,465	3	186	275	1	168	560	2
239	GUIDANCE RESIDENTIAL, LLC	549300RD5IG88VPO6P22	0.02%	1,450	6	140	585	3	118	1,285	5
239	FAMILY FIRST FUNDING LLC	2549009V3JISNNLCD785	0.02%	1,450	2	***	0	0	***	0	0
241	ASSOCIATED MORTGAGE BANKERS, INC.	549300IL3HLQ2SW5VN73	0.02%	1,420	4	197	255	1	200	325	1
242	DISCOVER BANK	X05BVSK68TQ7YTOSNR22	0.02%	1,385	17	207	215	3	244	130	2
243	ABSOLUTE HOME MORTGAGE CORPORATI	549300D4ZYL5Q5LMTV35	0.02%	1,355	3	181	295	1	204	295	1

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243	COLONIAL SAVINGS F A	549300EMNQ2QLOEPQ289	0.02%	1,355	3	***	0	0	***	0	0
245	THOMASTON SAVINGS BANK	549300JBZ3MK7Z4F1764	0.01%	1,255	5	218	185	1	***	0	0
246	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.01%	1,245	3	***	0	0	***	0	0
247	UIF CORPORATION	549300BXWU32AYWT1A56	0.01%	1,215	3	167	345	1	163	605	1
248	1ST ALLIANCE LENDING, LLC	549300X973YPKT8V0H73	0.01%	1,210	6	119	945	5	141	800	4
249	UNIVEST BANK AND TRUST CO.	549300LBK5BTNFKZJD14	0.01%	1,205	1	***	0	0	***	0	0
250	INLAND BANK & TRUST	549300BU5TSYOCF3Y655	0.01%	1,165	3	239	105	1	***	0	0
251	EASTERN BANK	X8V2II80XQHRH7NCB19	0.01%	1,130	2	***	0	0	152	675	1
252	AMERIS BANK	IUGPUX5LWRZ3B6KIZ697	0.01%	1,105	1	***	0	0	***	0	0
252	NATIONS DIRECT MORTGAGE, LLC	549300QKL5FUBZ8LSF50	0.01%	1,105	1	***	0	0	***	0	0
254	JERSEY MORTGAGE COMPANY OF NEW JE	549300WEZMN6QE5IIH42	0.01%	1,085	3	239	105	1	165	590	2
255	KINECTA	549300KS3MMB5YK6T18	0.01%	1,065	1	***	0	0	***	0	0
256	NICOLET NATIONAL BANK	38CFVD4YYFWD1FV7IM34	0.01%	1,050	2	***	0	0	***	0	0
257	CLIFFCO, INC.	549300HTM07FGRKRLV06	0.01%	1,045	3	226	165	1	180	440	2
258	TRIUMPH BANK	549300TP68WVF1GME12	0.01%	1,025	3	***	0	0	140	830	2
259	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.01%	1,015	17	204	225	5	224	205	5
260	ONE REVERSE MORTGAGE, LLC	549300EHC6INE5XY6I44	0.01%	1,010	4	115	1,010	4	206	275	1
261	BERKSHIRE BANK	549300LR1ZETOWY9E289	0.01%	990	4	***	0	0	249	85	1
262	FIRST HOME BANK	549300DMI3W6YLDVSK93	0.01%	930	2	***	0	0	***	0	0
263	ATLANTIC BAY MORTGAGE GROUP, L.L.C.	549300RWXUAFD1WAE410	0.01%	915	1	***	0	0	***	0	0
264	PHH HOME LOANS, LLC	549300K04XT2PA011C25	0.01%	905	3	161	380	2	211	265	1
265	CHURCHILL MORTGAGE CORPORATION	549300BLL6VL7AXWYYP56	0.01%	890	2	165	355	1	136	890	2
265	CHARTER OAK FEDERAL CREDIT UNION	254900HJA1Y85EJCG890	0.01%	890	2	***	0	0	***	0	0
265	EQUITY PRIME MORTGAGE LLC	549300K4ZLGS7SRDTL86	0.01%	890	2	***	0	0	***	0	0
268	GREENTREE MORTGAGE COMPANY, L.P.	549300BCHY7VFHESOE22	0.01%	860	2	***	0	0	190	365	1
269	ARVEST BANK	COINQMNM6RBU631DD85	0.01%	855	5	176	310	2	242	135	1
270	GMH MORTGAGE SERVICES LLC	254900GHOV7VQ9CSKN31	0.01%	835	3	***	0	0	***	0	0
270	CHEVRON	549300VH8HHFMWL8536	0.01%	835	1	***	0	0	***	0	0
272	AMERICAN EAGLE FINANCIAL	549300TYBI78RNWPF828	0.01%	825	5	225	170	2	***	0	0
273	ETHOS LENDING LLC	254900DTLHVWQ7NP7R34	0.01%	815	3	201	235	1	196	345	1
274	AMERICAN NATIONWIDE MORTGAGE COMP	549300WKXTUY0SWZLN290	0.01%	810	2	***	0	0	246	125	1

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275	ALLIED MORTGAGE GROUP, INC.	549300RYWXR8T5L5L35	0.01%	805	3	175	315	1	175	490	2
275	SAVOY BANK	254900M9W0W5BFDK6207	0.01%	805	1	***	0	0	***	0	0
275	COMERICA BANK	70WY0ID1N53Q4254VH70	0.01%	805	1	***	0	0	***	0	0
278	FBC MORTGAGE, LLC	5493005JPZ3LXXMB0S24	0.01%	790	2	218	185	1	***	0	0
278	MSA MORTGAGE, LLC	549300CHBB3GN7JFXU86	0.01%	790	2	***	0	0	***	0	0
280	CONNECTICUT STATE EMPLOYEES	5493005H3NABV4GMAG85	0.01%	780	6	231	150	2	210	270	2
280	LIVE WELL FINANCIAL, INC.	549300RDSL2X3NXE5U60	0.01%	780	6	134	655	5	186	390	2
282	CHOU TEAM REALTY, LLC	549300KDZ1H5P9K1W38	0.01%	775	3	226	165	1	***	0	0
282	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.01%	775	3	162	370	2	236	165	1
284	AMERICAN AIRLINES FEDERAL CREDIT UNI	5493004RLLKTQ887U51	0.01%	765	3	***	0	0	192	355	1
285	DIGITAL FEDERAL CREDIT UNION	549300JPGMCMBEJEK584	0.01%	760	4	171	325	1	144	760	4
286	NORTHPOINT MORTGAGE, INC.	549300J10UWY4Q1WVDV89	0.01%	755	3	201	235	1	***	0	0
286	CIBC BANK USA	FDXQ75GPEQKRPWABYN63	0.01%	755	1	***	0	0	***	0	0
286	THE CAMDEN NATIONAL BANK	549300VMVKSQE1B7DD43	0.01%	755	1	***	0	0	***	0	0
289	MLD MORTGAGE INC.	549300AG10BX85DF5S49	0.01%	745	3	218	185	1	147	745	3
290	OWNERSCHOICE FUNDING, INCORPORATE	549300W5V403XF1RX254	0.01%	710	2	177	305	1	***	0	0
291	CONGRESSIONAL BANK	2549008CZOYIG4FIKS25	0.01%	670	2	***	0	0	190	365	1
292	QUONTIC BANK	2549004XJQPBQYQSM39	0.01%	660	2	211	205	1	155	660	2
293	RADIUS FINANCIAL GROUP INC.	549300GCEUZVLM1J263	0.01%	650	2	213	195	1	***	0	0
294	REDWOOD RESIDENTIAL ACQUISITION COR	549300F6Y1Y02YXN6135	0.01%	645	1	***	0	0	***	0	0
294	PARAMOUNT RESIDENTIAL MORTGAGE GR	254900ZFWS2106HWP46	0.01%	645	1	***	0	0	***	0	0
296	NATIONWIDE EQUITIES CORPORATION	549300WH9FMXOC63ZV77	0.01%	640	2	135	640	2	***	0	0
297	WEI MORTGAGE LLC	54930048P8RWCQHQM310	0.01%	625	3	***	0	0	246	125	1
298	PLATINUM HOME MORTGAGE CORPORATIO	254900D8UVDBN0LNLV64	0.01%	620	2	***	0	0	211	265	1
299	GET A RATE LLC	549300YTNLQPR4PKXG57	0.01%	610	2	197	255	1	***	0	0
299	NORTHPOINTE BANK	549300UXY7OP0IC38293	0.01%	610	2	207	215	1	***	0	0
299	HANSCOM	5493003B2LEGQHDWRN55	0.01%	610	6	245	95	1	***	0	0
302	PEAPACK-GLADSTONE BANK	549300FZJCP0WM3QJH15	0.01%	605	1	***	0	0	***	0	0
303	LAND HOME FINANCIAL SERVICES, INC.	5493006RIR31ORKYB608	0.01%	590	2	139	590	2	***	0	0
303	BAXTER CREDIT UNION	549300S8SHBRCI7U0819	0.01%	590	2	***	0	0	***	0	0
305	BMO HARRIS BANK NATIONAL ASSOCIATIO	3Y4U8VZURTYW11W2K376	0.01%	585	1	***	0	0	***	0	0

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306	CONNEX	549300CA0J0Z70FQBQ71	0.01%	580	6	253	35	1	244	130	2
307	RUOFF MORTGAGE COMPANY, INC.	549300GSCUJKJINRJ980	0.01%	575	1	***	0	0	***	0	0
307	DOMINION FINANCIAL SERVICES, LLC	549300C8GOC40YUV0Z32	0.01%	575	1	***	0	0	***	0	0
307	EQUITY NOW INC.	549300HNL0XN9S0MZM92	0.01%	575	1	***	0	0	***	0	0
310	KS STATEBANK	549300Z6EE8DBFUW487	0.01%	560	2	183	285	1	***	0	0
311	MID-ISLAND MORTGAGE CORP.	549300NZ21PWRMLAYZ30	0.01%	555	3	142	555	3	169	555	3
311	AUSTIN CAPITAL BANK SSB	549300DRKDRXN7POBN12	0.01%	555	1	***	0	0	169	555	1
313	OCEAN STATE CREDIT UNION	549300OITV2T766YLP15	0.01%	535	3	144	535	3	189	370	2
313	TOYOTA FINANCIAL SAVINGS BANK	5493008SP1FN4D81S17	0.01%	535	1	***	0	0	***	0	0
315	AMALGAMATED BANK	254900FMBXF85WQYV433	0.01%	525	1	***	0	0	171	525	1
315	SCIENT FEDERAL CREDIT UNION	549300UG1DH7RQL41718	0.01%	525	3	***	0	0	192	355	1
317	OCEANSIDE MORTGAGE COMPANY	5493004R423PBPMA173	0.01%	520	2	186	275	1	218	245	1
318	SHAMROCK FINANCIAL CORPORATION	549300E3A68XVBMX690	0.01%	505	1	***	0	0	***	0	0
318	THE UNION BANK COMPANY	254900BDGU9FU91PQA51	0.01%	505	1	***	0	0	***	0	0
320	PURDUE FEDERAL CREDIT UNION	549300U7UH8QCS8WQ406	0.01%	495	1	***	0	0	***	0	0
321	MORTGAGE WORLD BANKERS, INC.	5493008EBYLPD4MM3C30	0.01%	490	2	***	0	0	175	490	2
321	COMMONWEALTH MORTGAGE, LLC	549300DPLMU8HNL0H005	0.01%	490	2	***	0	0	***	0	0
323	PONCE BANK	549300K0ZDYG8YJZ3L95	0.01%	485	1	***	0	0	***	0	0
323	BRANCH BANKING AND TRUST COMPANY	JJKC32MCHWDI71265206	0.01%	485	1	***	0	0	***	0	0
325	QUIK FUND, INC.	549300L6D43H4DHZ8K12	0.01%	475	3	191	270	2	177	475	3
325	SEMPER HOME LOANS, INC.	549300KT5OWPGQKWUN86	0.01%	475	1	***	0	0	***	0	0
327	PARAMOUNT EQUITY MORTGAGE, LLC	549300YN94MOAVYW0F52	0.01%	450	2	238	125	1	***	0	0
328	OAK BANK	549300UXZ76FJVM3UC43	0.01%	445	1	***	0	0	***	0	0
328	SYNOVUS BANK	DX0JX77PRMOELF7VG772	0.01%	445	1	***	0	0	***	0	0
330	JUSTICE FEDERAL CREDIT UNION	549300A0B4S7B0DB7863	0.01%	440	4	254	15	1	240	150	2
331	NBH BANK	549300T7AIY7RU1YDP31	0.00%	435	1	***	0	0	***	0	0
331	XCEED FINANCIAL	549300RMFYMD00F4B045	0.00%	435	1	153	435	1	***	0	0
331	SALISBURY BANK AND TRUST COMPANY	549300PE713IW/SUX2B53	0.00%	435	1	***	0	0	***	0	0
334	AGFIRST FARM CREDIT BANK	MMO6VV34TNP4Z1T8NG83	0.00%	425	1	***	0	0	***	0	0
335	ESSEX SAVINGS BANK	549300TPAN1WJY46W431	0.00%	395	1	158	395	1	184	395	1
335	N R L FEDERAL CREDIT UNION	549300PPKM4YL2GY3713	0.00%	395	1	***	0	0	***	0	0

<i>RANK: By Assessment Area Origination Dollar Volume</i>	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
335	FINANCIAL FEDERAL BANK	549300BEXTNMA3CARO05	0.00%	395	1	***	0	0	***	0	0
335	FIRST HOPE BANK, A NATIONAL BANKING	5493003XLOX5FDT9R120	0.00%	395	1	***	0	0	***	0	0
335	MORTGAGE UNLIMITED, L.L.C.	549300BZNDHH8KW00167	0.00%	395	1	***	0	0	184	395	1
340	IFREEDOM DIRECT CORPORATION	549300S1HI7IUX0WNL92	0.00%	390	2	160	390	2	214	255	1
341	SIGNATURE FEDERAL CREDIT UNION	549300SQQZC6HESYGO25	0.00%	385	1	***	0	0	***	0	0
342	BANK OF NEW HAMPSHIRE	254900PJVECT3YD6KY88	0.00%	375	3	234	140	2	***	0	0
343	CONNECTONE BANK	549300X03SL4SM0F3U87	0.00%	365	1	***	0	0	***	0	0
344	FIRSTRUST SAVINGS BANK	R7JQ9TCFHXBU4XIT26	0.00%	355	1	***	0	0	***	0	0
345	MASSMUTUAL	549300217ZPIHWEYT887	0.00%	350	2	***	0	0	***	0	0
346	PRINCETON MORTGAGE CORPORATION	549300QVGGK8WC4HQ3C28	0.00%	340	2	168	340	2	241	145	1
347	HURON VALLEY FINANCIAL, INC.	549300BDPT33E7B2CD57	0.00%	335	1	169	335	1	***	0	0
348	GREAT PLAINS NATIONAL BANK	549300XKEC7P1D7OKJ16	0.00%	325	1	***	0	0	***	0	0
348	WALDEN SAVINGS BANK	549300W2DSERWC01YR18	0.00%	325	1	***	0	0	***	0	0
350	TEG FEDERAL CREDIT UNION	254900MWCJLSHMSYCL19	0.00%	315	1	***	0	0	201	315	1
351	NORTHEAST HOME LOAN, LLC	549300DQMFK1KT7KEB48	0.00%	305	1	177	305	1	***	0	0
351	ALLEGACY FEDERAL CREDIT UNION	549300TQWW6MLVH6KY61	0.00%	305	1	***	0	0	***	0	0
351	BLACK SQUARE REAL ESTATE, INC.	2549001186BK4G161G51	0.00%	305	1	***	0	0	***	0	0
354	GATEWAY MORTGAGE GROUP, LLC	54930034MNPILHP25H80	0.00%	295	1	***	0	0	***	0	0
354	POLARIS HOME FUNDING CORP.	54930063578UDYE3JR69	0.00%	295	1	181	295	1	***	0	0
354	TOWER	54930080168VA6Z8UX21	0.00%	295	3	250	55	1	252	55	1
354	PEOPLES NATIONAL BANK , N.A.	549300U8L31J1T1ZDP60	0.00%	295	1	***	0	0	***	0	0
354	WRIGHT PATMAN CONGRESSIONAL	549300TTPRGSP8DGY569	0.00%	295	1	***	0	0	***	0	0
359	ENVISION BANK	549300UCNB01VMT4GV61	0.00%	285	1	***	0	0	***	0	0
359	ABACUS FEDERAL SAVINGS BANK	549300YOGGZET04TZM44	0.00%	285	1	183	285	1	205	285	1
359	PLANET HOME LENDING, LLC	54930021WPEXNHYZUL09	0.00%	285	1	***	0	0	***	0	0
362	KWIK MORTGAGE CORPORATION	2549004CU9LAM5CYA280	0.00%	275	1	186	275	1	206	275	1
362	SOVEREIGN LENDING GROUP INCORPORAT	549300BFJ8COFCPOMU05	0.00%	275	1	186	275	1	***	0	0
362	ADVISORS MORTGAGE GROUP, L.L.C.	254900F9ZTVTX763V835	0.00%	275	1	186	275	1	***	0	0
362	ARK-LA-TEX FINANCIAL SERVICES, LLC.	5493001GDRY0EL7VG372	0.00%	275	1	***	0	0	***	0	0
366	SUN WEST MORTGAGE COMPANY, INC.	549300SK2GVCQXPD4S58	0.00%	265	1	193	265	1	***	0	0
366	CORPORATE AMERICA FAMILY	5493003DVQUF5HA1003	0.00%	265	1	***	0	0	211	265	1

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
368	CENTREVILLE BANK	549300Q4BYXP7YD9UI61	0.00%	255	1	***	0	0	***	0	0
369	STATE DEPARTMENT FEDERAL CREDIT UNI	254900EZRN0CBEP77K34	0.00%	245	1	***	0	0	218	245	1
369	HOMEXPRESS MORTGAGE CORP.	549300R77W0P105C3S50	0.00%	245	1	***	0	0	218	245	1
371	SOFI MORTGAGE, LLC	549300ILXET2VTO1HD84	0.00%	235	1	***	0	0	***	0	0
371	NAVIGANT CREDIT UNION	549300YIBRM1ZYA6GT07	0.00%	235	1	***	0	0	***	0	0
373	JAMES B. NUTTER & COMPANY	549300EXQ4TO1KWRTV95	0.00%	225	1	204	225	1	***	0	0
373	POLAM	54930074W77EVRE3GD63	0.00%	225	1	***	0	0	***	0	0
375	ACCESS NATIONAL BANK	549300QWEDZGLJE73X04	0.00%	215	1	207	215	1	***	0	0
375	LEADERONE FINANCIAL CORPORATION	5493000NYJT9UC6G261	0.00%	215	1	***	0	0	223	215	1
377	PEOPLE'S INTERMOUNTAIN BANK	254900U08HSLT3L5XF84	0.00%	205	1	211	205	1	***	0	0
377	INOVA	549300SQH6MBVMMRRA85	0.00%	205	1	***	0	0	224	205	1
377	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	0.00%	205	1	***	0	0	224	205	1
380	COCA-COLA	549300VUVVWGNUHYOLA93	0.00%	195	1	213	195	1	229	195	1
380	GUILD MORTGAGE COMPANY	549300AQ3T62GXDU7D76	0.00%	195	1	213	195	1	229	195	1
380	CAPITAL BANK, NATIONAL ASSOCIATION	54930044OSTKJMHF287	0.00%	195	1	213	195	1	***	0	0
383	FIRST CREDIT CORPORATION OF NEW YOR	549300S347HTLHLOC775	0.00%	190	2	217	190	2	***	0	0
384	CENTRAL BANK OF ST. LOUIS	549300ZQKLX5VHD8E865	0.00%	185	1	***	0	0	***	0	0
385	LOW VA RATES, LLC	5493004RCIKT22ZKI25	0.00%	175	1	221	175	1	232	175	1
385	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.00%	175	1	221	175	1	232	175	1
385	1ST 2ND MORTGAGE COMPANY OF N.J., IN	549300ZOBXG0DT4I6U54	0.00%	175	1	221	175	1	232	175	1
385	PINNACLE BANK	549300CDOC4F7XSRG390	0.00%	175	1	221	175	1	***	0	0
389	CONNEXUS CREDIT UNION	2549007AU24FVDMNUB40	0.00%	170	2	***	0	0	242	135	1
390	LENSURE MORTGAGE CORP.	549300UR5AOWTJJ7K264	0.00%	165	1	226	165	1	***	0	0
390	UNITED SECURITY FINANCIAL CORP	549300D7GVUYHQEDEE56	0.00%	165	1	***	0	0	236	165	1
392	THE DUTCH POINT CREDIT UNION, INC.	5493003XFPPSO0JVIB33	0.00%	155	1	***	0	0	239	155	1
392	NOVA UA FEDERAL CREDIT UNION	254900UYL8EBX07D4S14	0.00%	155	1	***	0	0	***	0	0
394	CHERRY CREEK MORTGAGE CO., INC.	549300RBX56T2MW5HO19	0.00%	145	1	232	145	1	***	0	0
394	BRIDGEVIEW MORTGAGE CORP.	5493007XV974105FQA68	0.00%	145	1	***	0	0	***	0	0
396	FIRST AMERICAN BANK	XC7Z0BA39TU7L1AKOJ12	0.00%	135	1	***	0	0	***	0	0
396	MORTGAGE NETWORK, INC.	254900A69XJBWUR7ZF46	0.00%	135	1	235	135	1	***	0	0
396	RF RENOVO MANAGEMENT COMPANY, LLC	254900O2K17TNH5CL873	0.00%	135	1	***	0	0	***	0	0

<i>RANK: By Assessment Area Origination Dollar Volume</i>	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
399	MID AMERICA MORTGAGE, INC.	54930049L5WINET09Q97	0.00%	125	1	***	0	0	246	125	1
400	WILMINGTON SAVINGS FUND SOCIETY, FSB	5493005DKMV1IHIM8E20	0.00%	105	1	***	0	0	***	0	0
401	CENTRAL ONE FEDERAL CREDIT UNION	549300MUTFJQGRZJH019	0.00%	85	1	***	0	0	***	0	0
402	ATLANTA POSTAL	549300JGK6WNKYXQ0821	0.00%	75	1	248	75	1	***	0	0
402	PROPONENT FEDERAL CREDIT UNION	549300SI3EZ7U02L5E39	0.00%	75	1	***	0	0	250	75	1
404	GOLDWATER BANK, N.A.	549300X08QKYUH256I80	0.00%	65	1	249	65	1	***	0	0
404	STATE FARM BANK, F.S.B.	549300ZUZB0H1M5M3I66	0.00%	65	1	***	0	0	251	65	1
404	SEASONS FEDERAL CREDIT UNION	254900O86JRT86YLQO47	0.00%	65	1	***	0	0	***	0	0
407	ADMIRALS BANK	549300TJGBPVMBWV5P74	0.00%	50	2	***	0	0	***	0	0
408	GREENWOOD	549300JD1162QW84ZO34	0.00%	35	1	***	0	0	253	35	1
408	EMPOWER FEDERAL CREDIT UNION	549300YKTM1U7Z0UN20	0.00%	35	1	***	0	0	***	0	0
410	PARDA	549300L6BONVKN6UXC26	0.00%	25	1	***	0	0	***	0	0

410 Institutions

Assessment Area Sum

\$8,783,110

19,176

\$1,022,650

4,978

\$1,407,205

4,371

GeoDataVision has extracted data from the CFPB Snapshot file and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

GeoDataVision has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which ethnicity was indicated to be Hispanic or Latino (ethnicity code 1) with race code "5" (white).



Bank USA- Assessment Area Report 1B: Lender Profile with Penetration Rates

Based on HMDA Data Released by the Consumer Financial Protection Bureau

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
1	WELLS FARGO BANK, NATIONAL ASSOC	7.74%	679,895	991	230	23,325	111	3.43%	11.20%	208	34,530	82	5.08%	8.27%
2	JPMORGAN CHASE BANK, NATIONAL AS	7.31%	641,640	1,110	201	44,615	211	6.95%	19.01%	215	27,625	145	4.31%	13.06%
3	BANK OF AMERICA, NATIONAL ASSOCIA	6.33%	555,935	1,157	203	37,800	212	6.80%	18.32%	230	15,395	81	2.77%	7.00%
4	PEOPLE'S UNITED BANK, NATIONAL ASS	5.15%	452,440	1,298	191	40,740	288	9.00%	22.19%	204	26,200	164	5.79%	12.63%
5	CITIBANK, NATIONAL ASSOCIATION	4.53%	397,975	463	220	19,465	85	4.89%	18.36%	90	110,875	59	27.86%	12.74%
6	QUICKEN LOANS INC.	3.04%	267,065	867	140	58,735	291	21.99%	33.56%	142	41,375	203	15.49%	23.41%
7	WEBSTER BANK, NATIONAL ASSOCIATI	2.97%	261,010	634	202	17,905	141	6.86%	22.24%	210	12,930	48	4.95%	7.57%
8	LOANDEPOT.COM, LLC	2.54%	223,215	657	150	45,720	210	20.48%	31.96%	149	32,880	148	14.73%	22.53%
9	TD BANK, NATIONAL ASSOCIATION	2.22%	194,765	453	222	9,135	53	4.69%	11.70%	217	8,150	38	4.18%	8.39%
10	FIRST REPUBLIC BANK	2.15%	188,935	125	253	445	3	0.24%	2.40%	238	3,230	6	1.71%	4.80%
11	TOTAL MORTGAGE SERVICES, LLC	2.02%	177,715	551	126	46,205	209	26.00%	37.93%	117	36,840	162	20.73%	29.40%
12	NEWTOWN SAVINGS BANK	1.86%	163,705	529	162	25,885	133	15.81%	25.14%	177	17,535	75	10.71%	14.18%
13	Bank USA	1.78%	156,145	225	227	6,185	31	3.96%	13.78%	156	20,910	30	13.39%	13.33%
14	FIRST COUNTY BANK	1.75%	153,900	282	208	9,555	43	6.21%	15.25%	184	14,845	35	9.65%	12.41%
15	CITIZENS BANK, NATIONAL ASSOCIATIO	1.51%	132,445	375	214	7,725	53	5.83%	14.13%	199	8,670	46	6.55%	12.27%
16	U.S. BANK NATIONAL ASSOCIATION	1.37%	120,680	236	224	5,120	24	4.24%	10.17%	218	5,010	20	4.15%	8.47%
17	SAVINGS BANK OF DANBURY	1.37%	120,135	323	169	17,120	80	14.25%	24.77%	122	24,195	89	20.14%	27.55%
18	UNITED SHORE FINANCIAL SERVICES, L	1.36%	119,445	363	107	37,060	148	31.03%	40.77%	129	22,160	90	18.55%	24.79%
19	SANTANDER BANK, N.A.	1.27%	111,410	84	241	2,525	13	2.27%	15.48%	157	14,770	10	13.26%	11.90%
20	MORGAN STANLEY PRIVATE BANK, NATI	1.26%	110,350	94	250	1,085	3	0.98%	3.19%	245	505	1	0.46%	1.06%
21	GUARDHILL FINANCIAL CORP.	1.11%	97,425	159	198	7,210	28	7.40%	17.61%	233	2,355	9	2.42%	5.66%
22	WILLIAM RAVEIS MORTGAGE, LLC	1.06%	93,505	305	103	29,510	130	31.56%	42.62%	155	12,535	57	13.41%	18.69%
23	GUARANTEED RATE, INC.	1.06%	93,475	247	154	18,020	74	19.28%	29.96%	173	10,730	44	11.48%	17.81%
24	PRIMELENDING, A PLAINSCAPITAL COM	1.06%	93,245	313	99	30,130	136	32.31%	43.45%	153	12,615	65	13.53%	20.77%
25	GUARANTEED RATE AFFINITY, LLC	1.04%	91,560	236	175	11,680	56	12.76%	23.73%	168	11,225	47	12.26%	19.92%
26	UBS BANK USA	0.96%	84,695	65	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

*** No Activity

Page 1 of 14

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
27	M&T REALTY CAPITAL CORPORATION	0.90%	79,200	4	***	0	0	0.00%	0.00%	226	2,525	1	3.19%	25.00%
28	CALIBER HOME LOANS, INC.	0.80%	69,890	202	97	23,530	100	33.67%	49.50%	87	20,215	85	28.92%	42.08%
29	SIGNATURE BANK	0.79%	69,590	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
30	RIDGEWOOD SAVINGS BANK	0.72%	63,215	73	252	325	1	0.51%	1.37%	***	0	0	0.00%	0.00%
31	LIBERTY BANK	0.72%	62,880	108	232	1,725	11	2.74%	10.19%	229	1,750	6	2.78%	5.56%
32	UNITED BANK	0.67%	58,750	150	181	6,625	25	11.28%	16.67%	213	2,645	15	4.50%	10.00%
33	MANUFACTURERS AND TRADERS TRUS	0.66%	58,075	165	178	6,990	38	12.04%	23.03%	180	6,035	31	10.39%	18.79%
34	HOMEBRIDGE FINANCIAL SERVICES, INC	0.66%	57,610	162	92	20,015	73	34.74%	45.06%	114	12,230	50	21.23%	30.86%
35	KEYBANK NATIONAL ASSOCIATION	0.65%	57,065	223	196	4,460	26	7.82%	11.66%	206	3,020	18	5.29%	8.07%
36	UNION SAVINGS BANK	0.64%	55,880	158	145	11,690	58	20.92%	36.71%	169	6,630	28	11.86%	17.72%
37	THE FIRST NATIONAL BANK OF LONG IS	0.63%	54,910	62	***	0	0	0.00%	0.00%	235	1,205	1	2.19%	1.61%
38	LEADER BANK, NATIONAL ASSOCIATION	0.60%	52,360	96	207	3,260	14	6.23%	14.58%	205	3,015	13	5.76%	13.54%
39	USALLIANCE FEDERAL CREDIT UNION	0.59%	51,510	118	236	1,325	7	2.57%	5.93%	211	2,550	8	4.95%	6.78%
40	CROSSCOUNTRY MORTGAGE, INC.	0.53%	46,310	118	167	6,845	29	14.78%	24.58%	178	4,855	21	10.48%	17.80%
41	HOMESTEAD FUNDING CORP.	0.53%	46,185	131	100	14,885	53	32.23%	40.46%	36	31,145	85	67.44%	64.89%
42	HSBC BANK USA, NATIONAL ASSOCIATI	0.52%	46,015	53	242	850	4	1.85%	7.55%	241	690	4	1.50%	7.55%
43	FLAGSTAR BANK, FSB	0.50%	43,700	122	123	11,770	48	26.93%	39.34%	123	8,705	33	19.92%	27.05%
44	SIKORSKY FINANCIAL	0.44%	38,210	250	134	9,415	91	24.64%	36.40%	163	4,780	46	12.51%	18.40%
45	INVESTORS BANK	0.42%	37,180	28	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
46	E MORTGAGE MANAGEMENT LLC	0.42%	37,115	169	50	24,210	124	65.23%	73.37%	40	22,470	124	60.54%	73.37%
47	CHARLES SCHWAB BANK	0.42%	36,980	44	251	325	1	0.88%	2.27%	196	2,575	3	6.96%	6.82%
48	BANKWELL BANK	0.42%	36,555	9	***	0	0	0.00%	0.00%	27	32,620	6	89.24%	66.67%
49	FIELDPOINT PRIVATE BANK AND TRUST	0.41%	36,225	15	***	0	0	0.00%	0.00%	193	2,705	3	7.47%	20.00%
50	PNC BANK, NATIONAL ASSOCIATION	0.41%	35,595	49	215	2,050	6	5.76%	12.24%	223	1,315	5	3.69%	10.20%
51	GRANDBRIDGE REAL ESTATE CAPITAL	0.40%	35,005	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
52	FARMINGTON BANK	0.40%	34,805	55	218	1,740	8	5.00%	14.55%	234	765	3	2.20%	5.45%
53	FM HOME LOANS LLC	0.38%	33,205	63	212	2,000	8	6.02%	12.70%	227	1,005	5	3.03%	7.94%
54	FAIRWAY INDEPENDENT MORTGAGE CO	0.37%	32,740	112	129	8,320	42	25.41%	37.50%	146	4,915	23	15.01%	20.54%
55	ENVOY MORTGAGE, LTD	0.37%	32,450	124	63	15,100	76	46.53%	61.29%	52	14,185	69	43.71%	55.65%
56	RESIDENTIAL MORTGAGE SERVICES, IN	0.36%	31,815	99	136	7,395	33	23.24%	33.33%	143	4,885	21	15.35%	21.21%
57	TIAA, FSB	0.36%	31,255	77	200	2,280	10	7.29%	12.99%	195	2,265	11	7.25%	14.29%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

*** No Activity



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58	NATIONSTAR MORTGAGE LLC	0.35%	30,810	118	156	5,850	32	18.99%	27.12%	133	5,185	29	16.83%	24.58%
59	BERKADIA COMMERCIAL MORTGAGE LL	0.35%	30,640	4	***	0	0	0.00%	0.00%	30	24,515	3	80.01%	75.00%
60	BNY MELLON, NATIONAL ASSOCIATION	0.34%	30,155	23	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
61	HOMESERVICES LENDING, LLC	0.34%	29,820	94	133	7,350	38	24.65%	40.43%	167	3,660	18	12.27%	19.15%
62	THE WASHINGTON TRUST COMPANY, O	0.33%	29,115	11	254	55	1	0.19%	9.09%	243	325	1	1.12%	9.09%
63	VILLAGE MORTGAGE COMPANY	0.33%	28,850	102	94	9,980	46	34.59%	45.10%	125	5,585	25	19.36%	24.51%
64	GOLDMAN SACHS BANK USA	0.32%	28,535	17	204	1,930	2	6.76%	11.76%	***	0	0	0.00%	0.00%
65	TBI MORTGAGE COMPANY	0.32%	28,255	85	189	2,570	12	9.10%	14.12%	134	4,710	10	16.67%	11.76%
66	NEAT CAPITAL INC.	0.32%	27,970	42	238	710	4	2.54%	9.52%	212	1,325	5	4.74%	11.90%
67	NAVY FEDERAL CREDIT UNION	0.29%	25,195	61	171	3,390	16	13.46%	26.23%	189	2,145	9	8.51%	14.75%
68	USAA FEDERAL SAVINGS BANK	0.27%	23,815	65	147	4,950	22	20.79%	33.85%	202	1,460	8	6.13%	12.31%
69	PROVIDENT FUNDING ASSOCIATES, L.P.	0.27%	23,370	72	161	4,130	18	17.67%	25.00%	166	2,870	12	12.28%	16.67%
70	ION BANK	0.27%	23,300	30	247	330	2	1.42%	6.67%	242	295	1	1.27%	3.33%
71	SOFI LENDING CORP.	0.25%	21,705	21	***	0	0	0.00%	0.00%	236	465	1	2.14%	4.76%
72	THE FIRST BANK OF GREENWICH	0.24%	21,065	31	246	360	2	1.71%	6.45%	209	1,065	3	5.06%	9.68%
73	NEWREZ LLC	0.24%	20,745	69	96	6,985	33	33.67%	47.83%	101	4,965	25	23.93%	36.23%
74	FREEDOM MORTGAGE CORPORATION	0.23%	20,420	72	83	7,475	31	36.61%	43.06%	60	8,520	36	41.72%	50.00%
75	NORWICH COMMERCIAL GROUP, INC.	0.23%	19,960	72	84	7,245	31	36.30%	43.06%	89	5,660	28	28.36%	38.89%
76	VALLEY NATIONAL BANK	0.22%	19,540	28	243	355	1	1.82%	3.57%	228	550	2	2.81%	7.14%
77	MUTUAL SECURITY	0.22%	19,510	84	170	2,745	21	14.07%	25.00%	110	4,285	21	21.96%	25.00%
78	CITY NATIONAL BANK	0.22%	19,505	17	248	265	1	1.36%	5.88%	***	0	0	0.00%	0.00%
79	PRYSMA LENDING GROUP, LLC	0.22%	19,410	78	49	13,870	60	71.46%	76.92%	41	11,745	49	60.51%	62.82%
80	GUILFORD SAVINGS BANK THE	0.22%	18,995	17	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
81	LUXURY MORTGAGE CORP.	0.22%	18,975	31	186	1,805	7	9.51%	22.58%	214	830	4	4.37%	12.90%
82	BETHPAGE FEDERAL CREDIT UNION	0.21%	18,555	39	226	760	4	4.10%	10.26%	216	780	4	4.20%	10.26%
83	FINANCE OF AMERICA MORTGAGE LLC	0.20%	17,585	51	153	3,405	13	19.36%	25.49%	107	3,975	15	22.60%	29.41%
84	FIRST NATIONAL BANK OF AMERICA	0.19%	16,930	76	59	8,140	44	48.08%	57.89%	75	5,775	33	34.11%	43.42%
85	PLAZA HOME MORTGAGE, INC.	0.19%	16,445	53	67	7,305	31	44.42%	58.49%	97	4,180	20	25.42%	37.74%
86	STIFEL BANK AND TRUST	0.18%	15,800	16	244	285	1	1.80%	6.25%	***	0	0	0.00%	0.00%
87	STEARNS LENDING, LLC	0.17%	15,145	51	112	4,520	20	29.84%	39.22%	111	3,280	16	21.66%	31.37%
88	PARKSIDE LENDING, LLC	0.17%	15,045	37	194	1,295	5	8.61%	13.51%	179	1,575	5	10.47%	13.51%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

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89	FIRST WORLD MORTGAGE CORPORATI	0.16%	13,630	48	64	6,080	28	44.61%	58.33%	106	3,085	17	22.63%	35.42%
90	EVOLVE BANK & TRUST	0.15%	13,085	43	138	2,975	13	22.74%	30.23%	112	2,825	11	21.59%	25.58%
91	ARBOR REALTY TRUST, INC.	0.14%	12,730	2	***	0	0	0.00%	0.00%	1	12,730	2	100.00%	100.00%
92	FRANKLIN AMERICAN MORTGAGE COMP	0.14%	12,635	43	121	3,490	16	27.62%	37.21%	82	3,785	17	29.96%	39.53%
93	HARBORONE BANK	0.14%	12,505	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
94	RAYMOND JAMES BANK, NATIONAL ASS	0.14%	12,210	14	239	305	1	2.50%	7.14%	239	205	1	1.68%	7.14%
95	FINANCE OF AMERICA COMMERCIAL LL	0.14%	12,105	19	***	0	0	0.00%	0.00%	76	4,050	6	33.46%	31.58%
96	LAUREL ROAD BANK	0.14%	11,975	17	229	435	1	3.63%	5.88%	118	2,470	2	20.63%	11.76%
97	MORTGAGE RESEARCH CENTER, LLC	0.13%	11,575	39	60	5,540	22	47.86%	56.41%	138	1,865	9	16.11%	23.08%
98	PACIFIC UNION FINANCIAL, LLC	0.13%	11,440	38	66	5,085	21	44.45%	55.26%	72	4,115	17	35.97%	44.74%
99	IBERIABANK	0.13%	11,315	5	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
100	PATRIOT BANK, NATIONAL ASSOCIATIO	0.13%	11,220	8	***	0	0	0.00%	0.00%	170	1,325	3	11.81%	37.50%
101	FIRST CHOICE LOAN SERVICES INC.	0.13%	11,195	21	172	1,465	5	13.09%	23.81%	203	650	2	5.81%	9.52%
102	THIRD FEDERAL SAVINGS AND LOAN AS	0.13%	11,025	63	185	1,055	9	9.57%	14.29%	232	275	5	2.49%	7.94%
103	MOVEMENT MORTGAGE, LLC	0.12%	10,900	36	91	3,825	17	35.09%	47.22%	91	2,980	14	27.34%	38.89%
104	CARRINGTON MORTGAGE SERVICES, LL	0.12%	10,795	43	38	10,465	41	96.94%	95.35%	62	4,405	21	40.81%	48.84%
105	AMERISAVE MORTGAGE CORPORATION	0.12%	10,510	32	148	2,170	10	20.65%	31.25%	187	930	6	8.85%	18.75%
106	HOME POINT FINANCIAL CORPORATION	0.12%	10,400	36	69	4,555	17	43.80%	47.22%	94	2,730	10	26.25%	27.78%
107	DITECH FINANCIAL LLC	0.12%	10,390	54	56	5,415	35	52.12%	64.81%	86	3,010	24	28.97%	44.44%
108	J.G. WENTWORTH HOME LENDING, LLC	0.12%	10,215	33	130	2,560	12	25.06%	36.36%	194	755	5	7.39%	15.15%
109	JACKSON NATIONAL LIFE INSURANCE C	0.11%	9,855	1	***	0	0	0.00%	0.00%	1	9,855	1	100.00%	100.00%
110	MB FINANCIAL BANK, NATIONAL ASSOCI	0.11%	9,825	31	122	2,655	13	27.02%	41.94%	162	1,235	7	12.57%	22.58%
111	THE FEDERAL SAVINGS BANK	0.11%	9,670	28	89	3,420	12	35.37%	42.86%	88	2,760	10	28.54%	35.71%
112	UNITED NATIONS	0.10%	8,935	21	233	245	1	2.74%	4.76%	109	1,975	7	22.10%	33.33%
113	THE NORTHERN TRUST COMPANY	0.10%	8,460	4	223	395	1	4.67%	25.00%	***	0	0	0.00%	0.00%
114	INTERCONTINENTAL CAPITAL GROUP, I	0.09%	8,220	26	108	2,510	10	30.54%	38.46%	116	1,715	7	20.86%	26.92%
115	VELOCITY COMMERCIAL CAPITAL, LLC	0.09%	8,195	29	***	0	0	0.00%	0.00%	58	3,460	18	42.22%	62.07%
116	THE HUNTINGTON NATIONAL BANK	0.09%	8,085	13	205	530	2	6.56%	15.38%	225	285	1	3.53%	7.69%
117	STERLING NATIONAL BANK	0.09%	8,005	3	***	0	0	0.00%	0.00%	1	8,005	3	100.00%	100.00%
118	BETTER MORTGAGE CORPORATION	0.09%	7,760	24	195	615	3	7.93%	12.50%	132	1,315	5	16.95%	20.83%
119	ATLANTIC HOME LOANS, INC.	0.09%	7,565	23	144	1,605	7	21.22%	30.43%	127	1,410	6	18.64%	26.09%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

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120	CIT BANK, NATIONAL ASSOCIATION	0.08%	7,235	9	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
121	WASHINGTON TRUST MORTGAGE COMP	0.08%	7,105	11	210	430	2	6.05%	18.18%	201	445	1	6.26%	9.09%
122	SUMA YONKERS FEDERAL CREDIT UNIO	0.08%	6,975	21	115	2,055	9	29.46%	42.86%	96	1,775	9	25.45%	42.86%
123	CITADEL SERVICING CORPORATION	0.08%	6,910	8	192	620	2	8.97%	25.00%	176	750	2	10.85%	25.00%
124	TCF NATIONAL BANK	0.08%	6,780	68	249	85	3	1.25%	4.41%	244	40	2	0.59%	2.94%
125	MAGNOLIA BANK	0.08%	6,720	20	119	1,880	8	27.98%	40.00%	102	1,605	5	23.88%	25.00%
125	LENDINGHOME FUNDING CORPORATION	0.08%	6,720	30	***	0	0	0.00%	0.00%	59	2,815	19	41.89%	63.33%
127	NUTMEG STATE FINANCIAL	0.08%	6,710	34	188	625	9	9.31%	26.47%	165	825	9	12.30%	26.47%
128	READYCAP COMMERCIAL, LLC	0.08%	6,690	6	***	0	0	0.00%	0.00%	47	3,495	3	52.24%	50.00%
129	BROKER SOLUTIONS, INC.	0.08%	6,645	21	152	1,320	6	19.86%	28.57%	181	660	4	9.93%	19.05%
130	SUNTRUST BANKS, INC.	0.07%	6,440	10	237	165	1	2.56%	10.00%	***	0	0	0.00%	0.00%
131	BANK RHODE ISLAND	0.07%	6,325	3	***	0	0	0.00%	0.00%	1	6,325	3	100.00%	100.00%
132	SILICON VALLEY BANK	0.07%	6,305	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
133	THE MILFORD BANK	0.07%	6,210	26	179	720	4	11.59%	15.38%	207	325	3	5.23%	11.54%
134	GENERAL ELECTRIC EMPLOYEES FEDE	0.07%	6,125	25	180	700	8	11.43%	32.00%	164	765	9	12.49%	36.00%
135	ANGEL OAK MORTGAGE SOLUTIONS LL	0.07%	6,015	17	166	905	5	15.05%	29.41%	172	700	4	11.64%	23.53%
136	ISERVE RESIDENTIAL LENDING, LLC	0.07%	5,925	17	127	1,530	6	25.82%	35.29%	144	900	4	15.19%	23.53%
137	EAST COAST CAPITAL CORP.	0.07%	5,900	18	88	2,125	9	36.02%	50.00%	92	1,590	6	26.95%	33.33%
138	SYNERGY ONE LENDING, INC.	0.07%	5,855	23	40	5,550	22	94.79%	95.65%	237	115	1	1.96%	4.35%
139	PREMIA MORTGAGE, LLC	0.07%	5,740	10	240	135	1	2.35%	10.00%	197	395	1	6.88%	10.00%
140	PRIMARY RESIDENTIAL MORTGAGE, INC.	0.06%	5,680	20	95	1,955	9	34.42%	45.00%	139	900	4	15.85%	20.00%
141	RESIDENTIAL HOME FUNDING CORP.	0.06%	5,640	20	78	2,270	10	40.25%	50.00%	85	1,635	7	28.99%	35.00%
142	BAYCOAST MORTGAGE COMPANY, LLC	0.06%	5,630	16	235	145	1	2.58%	6.25%	231	155	1	2.75%	6.25%
143	BAYCOAST BANK	0.06%	5,580	6	216	305	1	5.47%	16.67%	***	0	0	0.00%	0.00%
144	LAKEVIEW LOAN SERVICING, LLC	0.06%	5,535	25	54	2,930	16	52.94%	64.00%	84	1,610	8	29.09%	32.00%
145	BANC OF CALIFORNIA, NATIONAL ASSO	0.06%	5,495	7	***	0	0	0.00%	0.00%	175	605	1	11.01%	14.29%
146	POPULAR BANK	0.06%	5,380	6	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
147	FIRSTBANK	0.06%	5,225	15	197	400	2	7.66%	13.33%	126	995	3	19.04%	20.00%
148	QUORUM FEDERAL CREDIT UNION	0.06%	5,025	33	***	0	0	0.00%	0.00%	188	435	3	8.66%	9.09%
149	UNITED NORTHERN MORTGAGE BANKE	0.05%	4,810	16	93	1,665	7	34.62%	43.75%	65	1,910	8	39.71%	50.00%
150	CMG MORTGAGE, INC.	0.05%	4,795	13	146	1,000	4	20.86%	30.77%	74	1,640	6	34.20%	46.15%

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151	RESIDENTIAL HOME MORTGAGE CORPO	0.05%	4,620	10	213	270	2	5.84%	20.00%	240	75	1	1.62%	10.00%
152	AMWEST FUNDING CORP.	0.05%	4,395	15	182	460	2	10.47%	13.33%	68	1,690	6	38.45%	40.00%
152	CBC NATIONAL BANK	0.05%	4,395	15	132	1,090	6	24.80%	40.00%	131	795	3	18.09%	20.00%
154	COREVEST AMERICAN FINANCE LENDER	0.05%	4,380	2	***	0	0	0.00%	0.00%	1	4,380	2	100.00%	100.00%
155	THE SIMSBURY BANK & TRUST COMPAN	0.05%	4,340	10	219	215	1	4.95%	10.00%	220	175	1	4.03%	10.00%
156	GREENWAY MORTGAGE FUNDING CORP	0.05%	4,225	11	125	1,120	4	26.51%	36.36%	121	855	3	20.24%	27.27%
157	LIMA ONE CAPITAL, LLC	0.05%	4,195	13	***	0	0	0.00%	0.00%	38	2,635	9	62.81%	69.23%
158	ATHAS CAPITAL GROUP, INC.	0.05%	4,080	6	***	0	0	0.00%	0.00%	200	265	1	6.50%	16.67%
159	IMPAC MORTGAGE CORP.	0.05%	4,030	10	75	1,645	5	40.82%	50.00%	130	735	3	18.24%	30.00%
160	WYNDHAM CAPITAL MORTGAGE, INC.	0.05%	4,005	13	1	4,005	13	100.00%	100.00%	135	665	3	16.60%	23.08%
161	FIRST MORTGAGE SOLUTIONS, LLC	0.04%	3,905	5	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
162	PENNYMAC LOAN SERVICES, LLC	0.04%	3,795	11	101	1,215	5	32.02%	45.45%	151	540	2	14.23%	18.18%
163	PENTAGON	0.04%	3,735	27	193	325	3	8.70%	11.11%	246	15	1	0.40%	3.70%
164	UNITED MORTGAGE CORP.	0.04%	3,650	14	70	1,570	8	43.01%	57.14%	42	2,105	9	57.67%	64.29%
165	AMERICAN FINANCIAL RESOURCES, INC.	0.04%	3,600	18	41	3,130	16	86.94%	88.89%	43	2,050	12	56.94%	66.67%
166	FIRST INTERNET BANK OF INDIANA	0.04%	3,580	6	176	455	1	12.71%	16.67%	***	0	0	0.00%	0.00%
167	REVERSE MORTGAGE FUNDING LLC	0.04%	3,525	15	1	3,525	15	100.00%	100.00%	182	350	2	9.93%	13.33%
168	AFFINITY	0.04%	3,465	11	234	95	1	2.74%	9.09%	***	0	0	0.00%	0.00%
168	MEADOWBROOK FINANCIAL MORTGAGE	0.04%	3,465	13	62	1,630	8	47.04%	61.54%	48	1,765	9	50.94%	69.23%
170	MEMBERS MORTGAGE COMPANY, INC.	0.04%	3,210	12	160	570	4	17.76%	33.33%	161	405	3	12.62%	25.00%
171	BOKF, NATIONAL ASSOCIATION	0.04%	3,205	5	199	235	1	7.33%	20.00%	***	0	0	0.00%	0.00%
172	BARRINGTON BANK & TRUST COMPANY	0.04%	3,175	5	217	165	1	5.20%	20.00%	152	450	2	14.17%	40.00%
173	HARBORONE MORTGAGE, LLC	0.04%	3,145	7	113	935	3	29.73%	42.86%	***	0	0	0.00%	0.00%
174	METRO CITY BANK	0.04%	3,135	15	76	1,265	7	40.35%	46.67%	67	1,220	6	38.92%	40.00%
175	MAHOPAC BANK	0.04%	3,100	8	245	55	1	1.77%	12.50%	***	0	0	0.00%	0.00%
176	WATERMARK CAPITAL, INC.	0.04%	3,090	6	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
177	AXOS BANK	0.03%	3,055	7	98	1,005	3	32.90%	42.86%	192	235	1	7.69%	14.29%
178	PROVINCE MORTGAGE ASSOCIATES, IN	0.03%	3,050	10	116	890	4	29.18%	40.00%	***	0	0	0.00%	0.00%
178	CONTOUR MORTGAGE CORPORATION	0.03%	3,050	10	102	970	4	31.80%	40.00%	77	990	4	32.46%	40.00%
180	PHH MORTGAGE CORPORATION	0.03%	2,990	14	128	765	5	25.59%	35.71%	145	450	4	15.05%	28.57%
181	WATERBURY CONNECTICUT TEACHERS	0.03%	2,945	41	68	1,295	17	43.97%	41.46%	190	250	6	8.49%	14.63%

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182	CHELSEA GROTON BANK	0.03%	2,935	7	177	365	3	12.44%	42.86%	224	105	1	3.58%	14.29%
183	MIDFIRST BANK	0.03%	2,930	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
184	BANK OF ENGLAND	0.03%	2,880	10	85	1,045	5	36.28%	50.00%	99	690	4	23.96%	40.00%
185	MORTGAGE ACCESS CORP DBA WEICHE	0.03%	2,870	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
186	JOHN HANCOCK LIFE INSURANCE COMP	0.03%	2,855	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
187	ANHEUSER-BUSCH EMPLOYEES	0.03%	2,835	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
188	NEW DAY FINANCIAL, LLC	0.03%	2,800	8	187	265	1	9.46%	12.50%	160	355	1	12.68%	12.50%
189	EMBRACE HOME LOANS, INC.	0.03%	2,780	10	58	1,390	6	50.00%	60.00%	104	660	4	23.74%	40.00%
190	NETWORK FUNDING, L.P.	0.03%	2,775	7	104	875	3	31.53%	42.86%	***	0	0	0.00%	0.00%
191	SUNTRUST MORTGAGE, INC.	0.03%	2,770	8	228	105	1	3.79%	12.50%	137	450	2	16.25%	25.00%
192	WALL STREET MORTGAGE BANKERS, L	0.03%	2,750	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
193	RELIANCE FIRST CAPITAL, LLC	0.03%	2,640	8	151	540	2	20.45%	25.00%	198	175	1	6.63%	12.50%
194	CONTINENTAL MORTGAGE BANKERS, IN	0.03%	2,635	9	51	1,595	7	60.53%	77.78%	63	1,065	5	40.42%	55.56%
195	BRIDGEVIEW BANK GROUP	0.03%	2,595	9	124	695	3	26.78%	33.33%	154	350	2	13.49%	22.22%
196	EMIGRANT MORTGAGE COMPANY, INC.	0.03%	2,545	3	225	105	1	4.13%	33.33%	219	105	1	4.13%	33.33%
197	AMERICAN ADVISORS GROUP	0.03%	2,530	20	39	2,405	19	95.06%	95.00%	222	95	3	3.75%	15.00%
198	PANORAMA MORTGAGE GROUP, LLC	0.03%	2,440	10	46	1,980	8	81.15%	80.00%	37	1,595	7	65.37%	70.00%
199	LENDINGONE, LLC	0.03%	2,345	15	***	0	0	0.00%	0.00%	29	2,010	14	85.71%	93.33%
200	NATIONWIDE MORTGAGE BANKERS, INC	0.03%	2,335	7	48	1,695	5	72.59%	71.43%	50	1,080	4	46.25%	57.14%
201	NEXBANK, SSB	0.03%	2,295	5	***	0	0	0.00%	0.00%	183	225	1	9.80%	20.00%
202	CARDINAL FINANCIAL COMPANY, LIMITE	0.03%	2,285	7	***	0	0	0.00%	0.00%	83	680	2	29.76%	28.57%
203	LIBERTY HOME EQUITY SOLUTIONS, INC	0.03%	2,250	10	1	2,250	10	100.00%	100.00%	***	0	0	0.00%	0.00%
204	NBKC BANK	0.03%	2,240	8	137	515	3	22.99%	37.50%	***	0	0	0.00%	0.00%
205	AMERICAN FEDERAL MORTGAGE CORP	0.03%	2,230	8	183	225	1	10.09%	12.50%	103	530	2	23.77%	25.00%
206	HUDSON VALLEY	0.03%	2,210	16	209	135	3	6.11%	18.75%	98	530	4	23.98%	25.00%
207	SELF RELIANCE NY FEDERAL CREDIT U	0.02%	2,185	5	221	105	1	4.81%	20.00%	***	0	0	0.00%	0.00%
208	FLORIDA CAPITAL BANK, NATIONAL ASS	0.02%	2,160	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
209	NATIONS LENDING CORPORATION	0.02%	2,115	9	42	1,790	8	84.63%	88.89%	34	1,460	6	69.03%	66.67%
210	GREENBOX LOANS, INC.	0.02%	2,095	7	86	760	4	36.28%	57.14%	128	390	2	18.62%	28.57%
211	NORTH AMERICAN SAVINGS BANK, F.S.B	0.02%	2,090	6	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
212	NORTHWEST COMMUNITY BANK	0.02%	2,060	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

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213	ZILLOW HOME LOANS, LLC	0.02%	2,050	6	174	265	1	12.93%	16.67%	***	0	0	0.00%	0.00%
214	FIRST GUARANTY MORTGAGE CORPOR	0.02%	2,025	9	44	1,680	8	82.96%	88.89%	79	635	3	31.36%	33.33%
215	SILVERMINE VENTURES LLC	0.02%	2,015	5	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
216	DIME COMMUNITY BANK	0.02%	2,000	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
217	THE TORRINGTON SAVINGS BANK	0.02%	1,960	6	173	255	1	13.01%	16.67%	***	0	0	0.00%	0.00%
218	DRAPER AND KRAMER MORTGAGE COR	0.02%	1,920	4	***	0	0	0.00%	0.00%	99	460	2	23.96%	50.00%
219	CAPITAL ONE, NATIONAL ASSOCIATION	0.02%	1,880	2	***	0	0	0.00%	0.00%	44	1,045	1	55.59%	50.00%
220	MORTGAGE MARKETS CUSO, LLC	0.02%	1,855	9	82	690	4	37.20%	44.44%	141	290	2	15.63%	22.22%
221	SIRVA MORTGAGE, INC.	0.02%	1,850	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
222	KELLER MORTGAGE, LLC	0.02%	1,845	7	142	400	2	21.68%	28.57%	119	380	2	20.60%	28.57%
223	AMERICAN INTERNET MORTGAGE, INC.	0.02%	1,815	7	***	0	0	0.00%	0.00%	185	165	1	9.09%	14.29%
224	AMERICAN NEIGHBORHOOD MORTGAGE	0.02%	1,800	4	***	0	0	0.00%	0.00%	93	475	1	26.39%	25.00%
225	AMRES CORPORATION	0.02%	1,795	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
226	SIERRA PACIFIC MORTGAGE COMPANY,	0.02%	1,785	5	65	795	3	44.54%	60.00%	191	145	1	8.12%	20.00%
227	EQUITY RESOURCES, INC.	0.02%	1,760	8	52	1,040	6	59.09%	75.00%	70	640	4	36.36%	50.00%
228	NJ LENDERS CORP.	0.02%	1,730	4	1	1,730	4	100.00%	100.00%	120	355	1	20.52%	25.00%
229	PCSB BANK	0.02%	1,720	6	***	0	0	0.00%	0.00%	158	225	1	13.08%	16.67%
230	THE MONEY SOURCE INC.	0.02%	1,660	6	45	1,365	5	82.23%	83.33%	39	1,030	4	62.05%	66.67%
231	ADVANCIAL	0.02%	1,655	5	206	105	1	6.34%	20.00%	136	270	2	16.31%	40.00%
232	HOMEWARD RESIDENTIAL, INC.	0.02%	1,650	8	109	500	4	30.30%	50.00%	61	675	5	40.91%	62.50%
233	AMERICAN FINANCIAL NETWORK, INC.	0.02%	1,640	6	114	485	3	29.57%	50.00%	66	640	2	39.02%	33.33%
234	CF BANK, NATIONAL ASSOCIATION	0.02%	1,635	5	111	490	2	29.97%	40.00%	***	0	0	0.00%	0.00%
235	DOLLAR BANK, FEDERAL SAVINGS BAN	0.02%	1,625	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
236	FIFTH THIRD MORTGAGE COMPANY	0.02%	1,570	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
237	ALLIANT	0.02%	1,485	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
238	INTERSTATE HOME LOAN CENTER, INC.	0.02%	1,465	3	157	275	1	18.77%	33.33%	124	285	1	19.45%	33.33%
239	GUIDANCE RESIDENTIAL, LLC	0.02%	1,450	6	77	585	3	40.34%	50.00%	174	165	1	11.38%	16.67%
239	FAMILY FIRST FUNDING LLC	0.02%	1,450	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
241	ASSOCIATED MORTGAGE BANKERS, INC	0.02%	1,420	4	159	255	1	17.96%	25.00%	***	0	0	0.00%	0.00%
242	DISCOVER BANK	0.02%	1,385	17	165	215	3	15.52%	17.65%	221	55	1	3.97%	5.88%
243	ABSOLUTE HOME MORTGAGE CORPOR	0.02%	1,355	3	141	295	1	21.77%	33.33%	***	0	0	0.00%	0.00%

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243	COLONIAL SAVINGS F A	0.02%	1,355	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
245	THOMASTON SAVINGS BANK	0.01%	1,255	5	168	185	1	14.74%	20.00%	148	185	1	14.74%	20.00%
246	BNC NATIONAL BANK	0.01%	1,245	3	***	0	0	0.00%	0.00%	78	395	1	31.73%	33.33%
247	UIF CORPORATION	0.01%	1,215	3	118	345	1	28.40%	33.33%	49	610	2	50.21%	66.67%
248	1ST ALLIANCE LENDING, LLC	0.01%	1,210	6	47	945	5	78.10%	83.33%	150	175	1	14.46%	16.67%
249	UNIVEST BANK AND TRUST CO.	0.01%	1,205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
250	INLAND BANK & TRUST	0.01%	1,165	3	190	105	1	9.01%	33.33%	186	105	1	9.01%	33.33%
251	EASTERN BANK	0.01%	1,130	2	***	0	0	0.00%	0.00%	64	455	1	40.27%	50.00%
252	AMERIS BANK	0.01%	1,105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
252	NATIONS DIRECT MORTGAGE, LLC	0.01%	1,105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
254	JERSEY MORTGAGE COMPANY OF NEW	0.01%	1,085	3	184	105	1	9.68%	33.33%	45	590	2	54.38%	66.67%
255	KINECTA	0.01%	1,065	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
256	NICOLET NATIONAL BANK	0.01%	1,050	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
257	CLIFFCO, INC.	0.01%	1,045	3	163	165	1	15.79%	33.33%	140	165	1	15.79%	33.33%
258	TRIUMPH BANK	0.01%	1,025	3	***	0	0	0.00%	0.00%	69	385	1	37.56%	33.33%
259	SPRING EQ, LLC	0.01%	1,015	17	139	225	5	22.17%	29.41%	105	230	6	22.66%	35.29%
260	ONE REVERSE MORTGAGE, LLC	0.01%	1,010	4	1	1,010	4	100.00%	100.00%	56	430	2	42.57%	50.00%
261	BERKSHIRE BANK	0.01%	990	4	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
262	FIRST HOME BANK	0.01%	930	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
263	ATLANTIC BAY MORTGAGE GROUP, L.L.	0.01%	915	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
264	PHH HOME LOANS, LLC	0.01%	905	3	73	380	2	41.99%	66.67%	159	115	1	12.71%	33.33%
265	CHURCHILL MORTGAGE CORPORATION	0.01%	890	2	79	355	1	39.89%	50.00%	***	0	0	0.00%	0.00%
265	CHARTER OAK FEDERAL CREDIT UNION	0.01%	890	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
265	EQUITY PRIME MORTGAGE LLC	0.01%	890	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
268	GREENTREE MORTGAGE COMPANY, L.P.	0.01%	860	2	***	0	0	0.00%	0.00%	57	365	1	42.44%	50.00%
269	ARVEST BANK	0.01%	855	5	87	310	2	36.26%	40.00%	71	310	2	36.26%	40.00%
270	GMH MORTGAGE SERVICES LLC	0.01%	835	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
270	CHEVRON	0.01%	835	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
272	AMERICAN EAGLE FINANCIAL	0.01%	825	5	149	170	2	20.61%	40.00%	***	0	0	0.00%	0.00%
273	ETHOS LENDING LLC	0.01%	815	3	117	235	1	28.83%	33.33%	***	0	0	0.00%	0.00%
274	AMERICAN NATIONWIDE MORTGAGE CO	0.01%	810	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

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275	ALLIED MORTGAGE GROUP, INC.	0.01%	805	3	80	315	1	39.13%	33.33%	171	95	1	11.80%	33.33%
275	SAVOY BANK	0.01%	805	1	***	0	0	0.00%	0.00%	1	805	1	100.00%	100.00%
275	COMERICA BANK	0.01%	805	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
278	FBC MORTGAGE, LLC	0.01%	790	2	135	185	1	23.42%	50.00%	31	605	1	76.58%	50.00%
278	MSA MORTGAGE, LLC	0.01%	790	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
280	CONNECTICUT STATE EMPLOYEES	0.01%	780	6	155	150	2	19.23%	33.33%	147	115	1	14.74%	16.67%
280	LIVE WELL FINANCIAL, INC.	0.01%	780	6	43	655	5	83.97%	83.33%	95	200	2	25.64%	33.33%
282	CHOU TEAM REALTY, LLC	0.01%	775	3	143	165	1	21.29%	33.33%	***	0	0	0.00%	0.00%
282	ACADEMY MORTGAGE CORPORATION	0.01%	775	3	61	370	2	47.74%	66.67%	113	165	1	21.29%	33.33%
284	AMERICAN AIRLINES FEDERAL CREDIT U	0.01%	765	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
285	DIGITAL FEDERAL CREDIT UNION	0.01%	760	4	72	325	1	42.76%	25.00%	28	670	2	88.16%	50.00%
286	NORTHPOINT MORTGAGE, INC.	0.01%	755	3	105	235	1	31.13%	33.33%	***	0	0	0.00%	0.00%
286	CIBC BANK USA	0.01%	755	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
286	THE CAMDEN NATIONAL BANK	0.01%	755	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
289	MLD MORTGAGE INC.	0.01%	745	3	131	185	1	24.83%	33.33%	32	560	2	75.17%	66.67%
290	OWNERSCHOICE FUNDING, INCORPORA	0.01%	710	2	71	305	1	42.96%	50.00%	***	0	0	0.00%	0.00%
291	CONGRESSIONAL BANK	0.01%	670	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
292	QUONTIC BANK	0.01%	660	2	106	205	1	31.06%	50.00%	35	455	1	68.94%	50.00%
293	RADIUS FINANCIAL GROUP INC.	0.01%	650	2	110	195	1	30.00%	50.00%	33	455	1	70.00%	50.00%
294	REDWOOD RESIDENTIAL ACQUISITION C	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
294	PARAMOUNT RESIDENTIAL MORTGAGE	0.01%	645	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
296	NATIONWIDE EQUITIES CORPORATION	0.01%	640	2	1	640	2	100.00%	100.00%	115	135	1	21.09%	50.00%
297	WEI MORTGAGE LLC	0.01%	625	3	***	0	0	0.00%	0.00%	81	190	2	30.40%	66.67%
298	PLATINUM HOME MORTGAGE CORPORA	0.01%	620	2	***	0	0	0.00%	0.00%	54	265	1	42.74%	50.00%
299	GET A RATE LLC	0.01%	610	2	74	255	1	41.80%	50.00%	1	610	2	100.00%	100.00%
299	NORTHPOINTE BANK	0.01%	610	2	90	215	1	35.25%	50.00%	***	0	0	0.00%	0.00%
299	HANSCOM	0.01%	610	6	164	95	1	15.57%	16.67%	***	0	0	0.00%	0.00%
302	PEAPACK-GLADSTONE BANK	0.01%	605	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
303	LAND HOME FINANCIAL SERVICES, INC.	0.01%	590	2	1	590	2	100.00%	100.00%	***	0	0	0.00%	0.00%
303	BAXTER CREDIT UNION	0.01%	590	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
305	BMO HARRIS BANK NATIONAL ASSOCIA	0.01%	585	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

Assessment Area Report 1B: Lender Profile by Selected Tracts with Penetration Rates

*** No Activity



RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
306	CONNEX	0.01%	580	6	211	35	1	6.03%	16.67%	108	130	2	22.41%	33.33%
307	RUOFF MORTGAGE COMPANY, INC.	0.01%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
307	DOMINION FINANCIAL SERVICES, LLC	0.01%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
307	EQUITY NOW INC.	0.01%	575	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
310	KS STATEBANK	0.01%	560	2	57	285	1	50.89%	50.00%	***	0	0	0.00%	0.00%
311	MID-ISLAND MORTGAGE CORP.	0.01%	555	3	1	555	3	100.00%	100.00%	1	555	3	100.00%	100.00%
311	AUSTIN CAPITAL BANK SSB	0.01%	555	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
313	OCEAN STATE CREDIT UNION	0.01%	535	3	1	535	3	100.00%	100.00%	46	290	2	54.21%	66.67%
313	TOYOTA FINANCIAL SAVINGS BANK	0.01%	535	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
315	AMALGAMATED BANK	0.01%	525	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
315	SCIENT FEDERAL CREDIT UNION	0.01%	525	3	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
317	OCEANSIDE MORTGAGE COMPANY	0.01%	520	2	55	275	1	52.88%	50.00%	***	0	0	0.00%	0.00%
318	SHAMROCK FINANCIAL CORPORATION	0.01%	505	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
318	THE UNION BANK COMPANY	0.01%	505	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
320	PURDUE FEDERAL CREDIT UNION	0.01%	495	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
321	MORTGAGE WORLD BANKERS, INC.	0.01%	490	2	***	0	0	0.00%	0.00%	51	215	1	43.88%	50.00%
321	COMMONWEALTH MORTGAGE, LLC	0.01%	490	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
323	PONCE BANK	0.01%	485	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
323	BRANCH BANKING AND TRUST COMPAN	0.01%	485	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
325	QUIK FUND, INC.	0.01%	475	3	53	270	2	56.84%	66.67%	53	205	1	43.16%	33.33%
325	SEMPER HOME LOANS, INC.	0.01%	475	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
327	PARAMOUNT EQUITY MORTGAGE, LLC	0.01%	450	2	120	125	1	27.78%	50.00%	***	0	0	0.00%	0.00%
328	OAK BANK	0.01%	445	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
328	SYNOVUS BANK	0.01%	445	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
330	JUSTICE FEDERAL CREDIT UNION	0.01%	440	4	231	15	1	3.41%	25.00%	80	135	1	30.68%	25.00%
331	NBH BANK	0.00%	435	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
331	XCEED FINANCIAL	0.00%	435	1	1	435	1	100.00%	100.00%	***	0	0	0.00%	0.00%
331	SALISBURY BANK AND TRUST COMPAN	0.00%	435	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
334	AGFIRST FARM CREDIT BANK	0.00%	425	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
335	ESSEX SAVINGS BANK	0.00%	395	1	1	395	1	100.00%	100.00%	***	0	0	0.00%	0.00%
335	N R L FEDERAL CREDIT UNION	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
335	FINANCIAL FEDERAL BANK	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
335	FIRST HOPE BANK, A NATIONAL BANKIN	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
335	MORTGAGE UNLIMITED, L.L.C.	0.00%	395	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
340	IFREEDOM DIRECT CORPORATION	0.00%	390	2	1	390	2	100.00%	100.00%	73	135	1	34.62%	50.00%
341	SIGNATURE FEDERAL CREDIT UNION	0.00%	385	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
342	BANK OF NEW HAMPSHIRE	0.00%	375	3	81	140	2	37.33%	66.67%	***	0	0	0.00%	0.00%
343	CONNECTONE BANK	0.00%	365	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
344	FIRSTTRUST SAVINGS BANK	0.00%	355	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
345	MASSMUTUAL	0.00%	350	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
346	PRINCETON MORTGAGE CORPORATION	0.00%	340	2	1	340	2	100.00%	100.00%	55	145	1	42.65%	50.00%
347	HURON VALLEY FINANCIAL, INC.	0.00%	335	1	1	335	1	100.00%	100.00%	***	0	0	0.00%	0.00%
348	GREAT PLAINS NATIONAL BANK	0.00%	325	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
348	WALDEN SAVINGS BANK	0.00%	325	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
350	TEG FEDERAL CREDIT UNION	0.00%	315	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
351	NORTHEAST HOME LOAN, LLC	0.00%	305	1	1	305	1	100.00%	100.00%	***	0	0	0.00%	0.00%
351	ALLEGACY FEDERAL CREDIT UNION	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
351	BLACK SQUARE REAL ESTATE, INC.	0.00%	305	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
354	GATEWAY MORTGAGE GROUP, LLC	0.00%	295	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
354	POLARIS HOME FUNDING CORP.	0.00%	295	1	1	295	1	100.00%	100.00%	***	0	0	0.00%	0.00%
354	TOWER	0.00%	295	3	158	55	1	18.64%	33.33%	***	0	0	0.00%	0.00%
354	PEOPLES NATIONAL BANK , N.A.	0.00%	295	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
354	WRIGHT PATMAN CONGRESSIONAL	0.00%	295	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
359	ENVISION BANK	0.00%	285	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
359	ABACUS FEDERAL SAVINGS BANK	0.00%	285	1	1	285	1	100.00%	100.00%	1	285	1	100.00%	100.00%
359	PLANET HOME LENDING, LLC	0.00%	285	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
362	KWIK MORTGAGE CORPORATION	0.00%	275	1	1	275	1	100.00%	100.00%	1	275	1	100.00%	100.00%
362	SOVEREIGN LENDING GROUP INCORPO	0.00%	275	1	1	275	1	100.00%	100.00%	***	0	0	0.00%	0.00%
362	ADVISORS MORTGAGE GROUP, L.L.C.	0.00%	275	1	1	275	1	100.00%	100.00%	***	0	0	0.00%	0.00%
362	ARK-LA-TEX FINANCIAL SERVICES, LLC.	0.00%	275	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
366	SUN WEST MORTGAGE COMPANY, INC.	0.00%	265	1	1	265	1	100.00%	100.00%	1	265	1	100.00%	100.00%
366	CORPORATE AMERICA FAMILY	0.00%	265	1	***	0	0	0.00%	0.00%	1	265	1	100.00%	100.00%

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
368	CENTREVILLE BANK	0.00%	255	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
369	STATE DEPARTMENT FEDERAL CREDIT	0.00%	245	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
369	HOMEXPRESS MORTGAGE CORP.	0.00%	245	1	***	0	0	0.00%	0.00%	1	245	1	100.00%	100.00%
371	SOFI MORTGAGE, LLC	0.00%	235	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
371	NAVIGANT CREDIT UNION	0.00%	235	1	***	0	0	0.00%	0.00%	1	235	1	100.00%	100.00%
373	JAMES B. NUTTER & COMPANY	0.00%	225	1	1	225	1	100.00%	100.00%	***	0	0	0.00%	0.00%
373	POLAM	0.00%	225	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
375	ACCESS NATIONAL BANK	0.00%	215	1	1	215	1	100.00%	100.00%	***	0	0	0.00%	0.00%
375	LEADERONE FINANCIAL CORPORATION	0.00%	215	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
377	PEOPLE'S INTERMOUNTAIN BANK	0.00%	205	1	1	205	1	100.00%	100.00%	***	0	0	0.00%	0.00%
377	INOVA	0.00%	205	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
377	SILVER HILL FUNDING, LLC	0.00%	205	1	***	0	0	0.00%	0.00%	1	205	1	100.00%	100.00%
380	COCA-COLA	0.00%	195	1	1	195	1	100.00%	100.00%	1	195	1	100.00%	100.00%
380	GUILD MORTGAGE COMPANY	0.00%	195	1	1	195	1	100.00%	100.00%	1	195	1	100.00%	100.00%
380	CAPITAL BANK, NATIONAL ASSOCIATIO	0.00%	195	1	1	195	1	100.00%	100.00%	***	0	0	0.00%	0.00%
383	FIRST CREDIT CORPORATION OF NEW Y	0.00%	190	2	1	190	2	100.00%	100.00%	***	0	0	0.00%	0.00%
384	CENTRAL BANK OF ST. LOUIS	0.00%	185	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
385	LOW VA RATES, LLC	0.00%	175	1	1	175	1	100.00%	100.00%	1	175	1	100.00%	100.00%
385	CALCON MUTUAL MORTGAGE LLC	0.00%	175	1	1	175	1	100.00%	100.00%	1	175	1	100.00%	100.00%
385	1ST 2ND MORTGAGE COMPANY OF N.J.,	0.00%	175	1	1	175	1	100.00%	100.00%	1	175	1	100.00%	100.00%
385	PINNACLE BANK	0.00%	175	1	1	175	1	100.00%	100.00%	***	0	0	0.00%	0.00%
389	CONNEXUS CREDIT UNION	0.00%	170	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
390	LENSURE MORTGAGE CORP.	0.00%	165	1	1	165	1	100.00%	100.00%	1	165	1	100.00%	100.00%
390	UNITED SECURITY FINANCIAL CORP	0.00%	165	1	***	0	0	0.00%	0.00%	1	165	1	100.00%	100.00%
392	THE DUTCH POINT CREDIT UNION, INC.	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
392	NOVA UA FEDERAL CREDIT UNION	0.00%	155	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
394	CHERRY CREEK MORTGAGE CO., INC.	0.00%	145	1	1	145	1	100.00%	100.00%	***	0	0	0.00%	0.00%
394	BRIDGEVIEW MORTGAGE CORP.	0.00%	145	1	***	0	0	0.00%	0.00%	1	145	1	100.00%	100.00%
396	FIRST AMERICAN BANK	0.00%	135	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
396	MORTGAGE NETWORK, INC.	0.00%	135	1	1	135	1	100.00%	100.00%	***	0	0	0.00%	0.00%
396	RF RENOVO MANAGEMENT COMPANY, L	0.00%	135	1	***	0	0	0.00%	0.00%	1	135	1	100.00%	100.00%

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
399	MID AMERICA MORTGAGE, INC.	0.00%	125	1	***	0	0	0.00%	0.00%	1	125	1	100.00%	100.00%
400	WILMINGTON SAVINGS FUND SOCIETY, F	0.00%	105	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
401	CENTRAL ONE FEDERAL CREDIT UNION	0.00%	85	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
402	ATLANTA POSTAL	0.00%	75	1	1	75	1	100.00%	100.00%	***	0	0	0.00%	0.00%
402	PROPONENT FEDERAL CREDIT UNION	0.00%	75	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
404	GOLDWATER BANK, N.A.	0.00%	65	1	1	65	1	100.00%	100.00%	1	65	1	100.00%	100.00%
404	STATE FARM BANK, F.S.B.	0.00%	65	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
404	SEASONS FEDERAL CREDIT UNION	0.00%	65	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
407	ADMIRALS BANK	0.00%	50	2	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
408	GREENWOOD	0.00%	35	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
408	EMPOWER FEDERAL CREDIT UNION	0.00%	35	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
410	PARDA	0.00%	25	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%

410 Institutions Assessment Area Sum \$8,783,110 19,176 \$1,022,650 4,978 \$1,015,850 3,484

GeoDataVision has extracted data from the CFPB Snapshot file dated and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

Bank USA- Assessment Area Report 2:

Lender Profile by Institution Market Share-LMI Tracts only

Based on HMDA Data Released by the Consumer Financial Protection Bureau

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
1	CITIBANK, NATIONAL ASSOCIATION	E570DZWZ7F32TWEFA76	10.91%	110,875	59	21	4,855	31	20	5,520	30
2	QUICKEN LOANS INC.	549300FGXN1K3HLB1R50	4.07%	41,375	203	2	18,370	112	6	14,745	75
3	TOTAL MORTGAGE SERVICES, LLC	549300VJQJVZKJBDWS17	3.63%	36,840	162	1	19,370	98	3	17,105	73
4	WELLS FARGO BANK, NATIONAL ASSOCIAT	KB1H1DSPRFMYMCUFXT09	3.40%	34,530	82	17	5,790	32	14	8,595	35
5	LOANDEPOT.COM, LLC	549300AG64NHILB7ZP05	3.24%	32,880	148	4	14,290	78	5	15,535	69
6	BANKWELL BANK	549300X5I608U02HA125	3.21%	32,620	6	***	0	0	***	0	0
7	HOMESTEAD FUNDING CORP.	549300T3F9S1MKFKHC53	3.07%	31,145	85	9	10,330	34	1	27,940	74
8	JPMORGAN CHASE BANK, NATIONAL ASSO	7H6GLXDRUGQFU57RNE97	2.72%	27,625	145	8	12,280	80	7	14,060	66
9	PEOPLE'S UNITED BANK, NATIONAL ASSOC	N4662XQCE3KKIZ6EZO8	2.58%	26,200	164	7	13,340	100	10	11,015	71
10	BERKADIA COMMERCIAL MORTGAGE LLC	549300GNIV169ZIHU012	2.41%	24,515	3	***	0	0	***	0	0
11	SAVINGS BANK OF DANBURY	54930023C70YMJJDRL61	2.38%	24,195	89	15	5,830	28	12	9,235	39
12	E MORTGAGE MANAGEMENT LLC	549300EMNDEK4BA8WB53	2.21%	22,470	124	3	17,555	97	2	19,235	103
13	UNITED SHORE FINANCIAL SERVICES, LLC	549300HW662MN1WU8550	2.18%	22,160	90	6	13,445	61	8	11,935	49
14	Bank USA	xxxxxxxxxxxxxxxxxxxxxxxx	2.06%	20,910	30	60	1,115	7	37	2,250	10
15	CALIBER HOME LOANS, INC.	549300J7XKT2BI5WX213	1.99%	20,215	85	5	14,005	63	4	15,935	65
16	NEWTOWN SAVINGS BANK	549300YFPHIE78XPP635	1.73%	17,535	75	19	5,460	28	19	5,550	28
17	BANK OF AMERICA, NATIONAL ASSOCIATIO	B4TYDEB8GKMZ0031MB27	1.52%	15,395	81	18	5,640	38	15	5,895	29
18	FIRST COUNTY BANK	549300HQW3FSOL75WC88	1.46%	14,845	35	37	2,365	11	31	2,795	11
19	SANTANDER BANK, N.A.	TR24TWEY5RVRQV65HD49	1.45%	14,770	10	70	915	5	56	1,415	7
20	ENVOY MORTGAGE, LTD	549300J6N77Q8OHYNF23	1.40%	14,185	69	10	10,185	53	11	10,935	55
21	WEBSTER BANK, NATIONAL ASSOCIATION	WV00VGBTLUP1XIUJE722	1.27%	12,930	48	45	1,765	17	39	2,020	14
22	ARBOR REALTY TRUST, INC.	549300ASFUWYQO0RW077	1.25%	12,730	2	***	0	0	***	0	0
23	PRIMELENDING, A PLAINSCAPITAL COMPA	549300121SF0K2LN2804	1.24%	12,615	65	12	8,590	46	16	5,780	30
24	WILLIAM RAVEIS MORTGAGE, LLC	5493009OLY1HC3F0SB77	1.23%	12,535	57	13	7,635	39	24	3,975	17

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25	HOMEBRIDGE FINANCIAL SERVICES, INC.	5493001WHVQBGRSWEU75	1.20%	12,230	50	14	6,635	31	13	8,785	35
26	PRYSMA LENDING GROUP, LLC	549300FW5QWKDV0UY394	1.16%	11,745	49	11	9,385	41	9	11,295	47
27	GUARANTEED RATE AFFINITY, LLC	54930001NSTOD85LT125	1.10%	11,225	47	24	3,575	21	26	3,510	14
28	GUARANTEED RATE, INC.	549300U3721PJGQZYY68	1.06%	10,730	44	22	4,750	24	17	5,775	23
29	JACKSON NATIONAL LIFE INSURANCE COM	8IM72RBRSPXY5ZCXZB30	0.97%	9,855	1	***	0	0	***	0	0
30	FLAGSTAR BANK, FSB	SS1TRMSN6BRNMOOREEV51	0.86%	8,705	33	15	5,830	24	18	5,650	22
31	CITIZENS BANK, NATIONAL ASSOCIATION	DRMSV1Q0EKMEXLAU1P80	0.85%	8,670	46	40	2,150	14	32	2,655	15
32	FREEDOM MORTGAGE CORPORATION	549300LYRWPSYPK6S325	0.84%	8,520	36	20	4,920	22	21	5,480	24
33	TD BANK, NATIONAL ASSOCIATION	03D0JEWFDUS0SEKGG89	0.80%	8,150	38	31	2,700	18	35	2,365	15
34	STERLING NATIONAL BANK	549300TN38DPH732VI61	0.79%	8,005	3	***	0	0	***	0	0
35	UNION SAVINGS BANK	1VUZZCZW0TWP6R7N3Z33	0.65%	6,630	28	30	2,935	17	46	1,715	9
36	BANK RHODE ISLAND	562V2SM4I80MJ05HYB83	0.62%	6,325	3	***	0	0	***	0	0
37	MANUFACTURERS AND TRADERS TRUST C	WWB2V0FCW3A0EE3ZJN75	0.59%	6,035	31	28	3,180	20	28	3,370	22
38	FIRST NATIONAL BANK OF AMERICA	254900WTZC5SSKIN2M11	0.57%	5,775	33	27	3,215	21	22	4,770	30
39	NORWICH COMMERCIAL GROUP, INC.	549300T5QSL6MC8M4D04	0.56%	5,660	28	26	3,445	17	23	4,270	20
40	VILLAGE MORTGAGE COMPANY	5493005GZIGUJVNL3U40	0.55%	5,585	25	28	3,180	16	40	2,010	10
41	NATIONSTAR MORTGAGE LLC	549300LBCBNR1OT00651	0.51%	5,185	29	48	1,665	11	60	1,335	9
42	U.S. BANK NATIONAL ASSOCIATION	68YL5QZYBDK8S7L73M02	0.49%	5,010	20	71	910	6	81	720	6
43	NEWREZ LLC	549300FNXY540N23N64	0.49%	4,965	25	43	1,910	12	34	2,445	15
44	FAIRWAY INDEPENDENT MORTGAGE CORP	549300MGPZBLQDIL7538	0.48%	4,915	23	34	2,590	14	44	1,830	8
45	RESIDENTIAL MORTGAGE SERVICES, INC.	549300IGSWBIHAL67063	0.48%	4,885	21	38	2,305	11	38	2,155	9
46	CROSSCOUNTRY MORTGAGE, INC.	549300ZVFN841I2ILS84	0.48%	4,855	21	35	2,570	12	63	1,265	5
47	SIKORSKY FINANCIAL	5493006Z74IVZXJ0XO35	0.47%	4,780	46	51	1,560	22	59	1,340	18
48	TBI MORTGAGE COMPANY	5493009BD405QQTMXO12	0.46%	4,710	10	154	125	1	30	3,085	7
49	CARRINGTON MORTGAGE SERVICES, LLC	549300R9S3MVDV4MGF56	0.43%	4,405	21	23	4,230	20	29	3,360	16
50	COREVEST AMERICAN FINANCE LENDER LL	549300MOEDQYDJR8CP22	0.43%	4,380	2	***	0	0	***	0	0
51	MUTUAL SECURITY	549300T7RPUYDIE5FH39	0.42%	4,285	21	61	1,110	8	69	1,100	6
52	PLAZA HOME MORTGAGE, INC.	549300JYXTZDSPJEP144	0.41%	4,180	20	25	3,535	17	25	3,605	17
53	PACIFIC UNION FINANCIAL, LLC	549300410TULSMMGD92	0.41%	4,115	17	32	2,680	12	27	3,425	15

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54	FINANCE OF AMERICA COMMERCIAL LLC	5493001KIPQ6O5UGV92	0.40%	4,050	6	***	0	0	***	0	0
55	FINANCE OF AMERICA MORTGAGE LLC	549300MXJA09WZJ0DV55	0.39%	3,975	15	57	1,145	5	43	1,840	6
56	FRANKLIN AMERICAN MORTGAGE COMPAN	549300DT53TVM4JSTM24	0.37%	3,785	17	39	2,175	11	51	1,500	6
57	HOMESERVICES LENDING, LLC	549300FYXKL13UG7P021	0.36%	3,660	18	42	1,995	13	65	1,250	6
58	READYCAP COMMERCIAL, LLC	549300L8ZRL1FNUUOA59	0.34%	3,495	3	***	0	0	***	0	0
59	VELOCITY COMMERCIAL CAPITAL, LLC	549300T44MQM8WN2XG31	0.34%	3,460	18	***	0	0	50	1,560	8
60	STEARNS LENDING, LLC	549300Y0ESI1GLKRL151	0.32%	3,280	16	41	2,145	11	68	1,150	6
61	FIRST REPUBLIC BANK	YWC0TIKBQM2JV8L4IV08	0.32%	3,230	6	118	280	2	99	475	3
62	FIRST WORLD MORTGAGE CORPORATION	549300HYHFCULSUBAE54	0.30%	3,085	17	36	2,440	14	36	2,310	14
63	KEYBANK NATIONAL ASSOCIATION	HJUX2X73FUCYHUVH1BK78	0.30%	3,020	18	44	1,845	9	67	1,185	7
64	LEADER BANK, NATIONAL ASSOCIATION	549300FK3AFCFVAPH234	0.30%	3,015	13	66	970	6	144	185	1
65	DITECH FINANCIAL LLC	549300K3ZFGGEWCRH554	0.30%	3,010	24	33	2,645	21	52	1,460	10
66	MOVEMENT MORTGAGE, LLC	549300DD4R4SYK5RAQ92	0.29%	2,980	14	46	1,715	9	63	1,265	5
67	PROVIDENT FUNDING ASSOCIATES, L.P.	54930043BMDE130FJ617	0.28%	2,870	12	55	1,210	6	61	1,315	5
68	EVOLVE BANK & TRUST	549300IRXW9RSZM2B951	0.28%	2,825	11	80	715	3	33	2,650	10
69	LENDINGHOME FUNDING CORPORATION	5493006VAGP3GQ8FJT49	0.28%	2,815	19	***	0	0	144	185	1
70	THE FEDERAL SAVINGS BANK	549300BX448ALT10FI43	0.27%	2,760	10	54	1,305	5	45	1,775	7
71	HOME POINT FINANCIAL CORPORATION	549300BRJZYHYKT4BJ84	0.27%	2,730	10	63	1,060	4	88	630	2
72	FIELDPOINT PRIVATE BANK AND TRUST	2549006970DDWK8E1864	0.27%	2,705	3	***	0	0	***	0	0
73	UNITED BANK	549300RA8FPV4K1HE018	0.26%	2,645	15	52	1,480	8	74	1,005	5
74	LIMA ONE CAPITAL, LLC	254900FBWEZ3YUPOBN33	0.26%	2,635	9	***	0	0	***	0	0
75	CHARLES SCHWAB BANK	549300INFJ8TYNZ1G568	0.25%	2,575	3	***	0	0	***	0	0
76	USALLIANCE FEDERAL CREDIT UNION	254900NZOY3XB2DNSZ34	0.25%	2,550	8	82	690	4	97	515	3
77	M&T REALTY CAPITAL CORPORATION	254900KKWJL0TNP7667	0.25%	2,525	1	***	0	0	***	0	0
78	LAUREL ROAD BANK	549300RU4FG8BPMQYM84	0.24%	2,470	2	***	0	0	***	0	0
79	GUARDHILL FINANCIAL CORP.	254900P6Q7UI8DAKYX49	0.23%	2,355	9	79	725	3	109	400	2
80	TIAA, FSB	521UQ1CWY0DQ3KJWDQ07	0.22%	2,265	11	115	285	1	89	610	2
81	NAVY FEDERAL CREDIT UNION	5493003GQDUH26DNNH17	0.21%	2,145	9	92	560	4	58	1,380	6
82	UNITED MORTGAGE CORP.	5493005ICQ3QGEIWW618	0.21%	2,105	9	59	1,120	6	54	1,430	6

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83	AMERICAN FINANCIAL RESOURCES, INC.	5493002B2WMHY23GFK92	0.20%	2,050	12	50	1,580	10	55	1,420	8
84	LENDINGONE, LLC	54930091JQKCU3Z6IP44	0.20%	2,010	14	***	0	0	***	0	0
85	UNITED NATIONS	549300HCNXTMNGIMAR91	0.19%	1,975	7	***	0	0	57	1,405	5
86	UNITED NORTHERN MORTGAGE BANKERS	549300TCY9QY8BRDQJ12	0.19%	1,910	8	72	860	4	41	1,910	8
87	MORTGAGE RESEARCH CENTER, LLC	549300DD5QUHO6PCH70	0.18%	1,865	9	47	1,670	8	42	1,865	9
88	SUMA YONKERS FEDERAL CREDIT UNION	549300RJ5S2V4F8C4H36	0.17%	1,775	9	91	570	4	***	0	0
89	MEADOWBROOK FINANCIAL MORTGAGE B	2549008X67CV1MNM7747	0.17%	1,765	9	49	1,630	8	47	1,700	8
90	LIBERTY BANK	549300KWXO8FUM7LOE14	0.17%	1,750	6	139	165	3	79	785	3
91	INTERCONTINENTAL CAPITAL GROUP, INC	549300DMIVL13D62WX91	0.17%	1,715	7	66	970	4	62	1,285	5
92	AMWEST FUNDING CORP.	549300O6Z0I6KYMESL47	0.17%	1,690	6	122	255	1	132	255	1
93	CMG MORTGAGE, INC.	549300GKFNPRWNS0GF29	0.16%	1,640	6	64	1,000	4	48	1,640	6
94	RESIDENTIAL HOME FUNDING CORP.	5493005XCKCOIX4JM133	0.16%	1,635	7	68	955	5	73	1,015	5
95	LAKEVIEW LOAN SERVICING, LLC	549300NOCASXPA34X033	0.16%	1,610	8	74	845	5	85	635	3
96	MAGNOLIA BANK	549300REENMLD2RN3W58	0.16%	1,605	5	83	675	3	70	1,080	4
97	PANORAMA MORTGAGE GROUP, LLC	549300FVD3YHE65PKH97	0.16%	1,595	7	58	1,135	5	49	1,595	7
98	EAST COAST CAPITAL CORP.	549300LI3FDGO7UKFF39	0.16%	1,590	6	89	615	3	75	950	4
99	PARKSIDE LENDING, LLC	5493009DTDMV4M15MT96	0.16%	1,575	5	125	235	1	83	670	2
100	NATIONS LENDING CORPORATION	254900WEP08K7U7S3A80	0.14%	1,460	6	53	1,460	6	52	1,460	6
100	USAA FEDERAL SAVINGS BANK	C5654JQHZUHN0772B561	0.14%	1,460	8	56	1,195	7	76	920	6
102	ATLANTIC HOME LOANS, INC.	5493001MZ7BCQZ336S33	0.14%	1,410	6	75	810	4	120	320	2
103	NEAT CAPITAL INC.	54930002XVMGQZ30M73	0.13%	1,325	5	159	105	1	118	345	1
103	PATRIOT BANK, NATIONAL ASSOCIATION	5493003VL1891MV4Y526	0.13%	1,325	3	***	0	0	102	465	1
105	PNC BANK, NATIONAL ASSOCIATION	AD6GFRVSDT01YPT1CS68	0.13%	1,315	5	151	135	1	118	345	1
105	BETTER MORTGAGE CORPORATION	549300XY7011ELCE5Q08	0.13%	1,315	5	***	0	0	127	275	1
107	MB FINANCIAL BANK, NATIONAL ASSOCIATI	YJMYTIGWK1HM7EQ06C15	0.12%	1,235	7	65	990	6	90	595	3
108	METRO CITY BANK	254900TM81D0YC1B9584	0.12%	1,220	6	111	310	2	66	1,220	6
109	THE FIRST NATIONAL BANK OF LONG ISLA	W04YNEKNS2NVVA7Q7C46	0.12%	1,205	1	***	0	0	***	0	0
110	NATIONWIDE MORTGAGE BANKERS, INC.	549300CLRXFV83ZL806	0.11%	1,080	4	69	925	3	78	815	3
111	CONTINENTAL MORTGAGE BANKERS, INC.	254900ZPR9P3OI95VG04	0.10%	1,065	5	62	1,065	5	71	1,065	5

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111	THE FIRST BANK OF GREENWICH	254900ZJM7YMM3MA5J75	0.10%	1,065	3	***	0	0	***	0	0
113	CAPITAL ONE, NATIONAL ASSOCIATION	207ALC1P1YM0OVDV0K75	0.10%	1,045	1	***	0	0	***	0	0
114	THE MONEY SOURCE INC.	549300JOT0D4J0SZIK67	0.10%	1,030	4	77	735	3	72	1,030	4
115	FM HOME LOANS LLC	254900ACUWEGW702BR80	0.10%	1,005	5	131	195	1	101	470	2
116	FIRSTBANK	549300BO7DOF2KOP535	0.10%	995	3	168	75	1	***	0	0
117	CONTOUR MORTGAGE CORPORATION	549300LLEKEXL2RM1F61	0.10%	990	4	83	675	3	82	675	3
118	AMERISAVE MORTGAGE CORPORATION	549300YIQ7S7Z8PIHE53	0.09%	930	6	92	560	4	160	145	1
119	ISERVE RESIDENTIAL LENDING, LLC	54930015645SYPOM7220	0.09%	900	4	76	795	3	126	280	2
119	PRIMARY RESIDENTIAL MORTGAGE, INC.	54930052M48FOD3CWA54	0.09%	900	4	90	595	3	90	595	3
121	GREENWAY MORTGAGE FUNDING CORP.	549300YM15OICCNPH537	0.08%	855	3	73	855	3	77	855	3
122	LUXURY MORTGAGE CORP.	254900V6GCDMRQZ34D96	0.08%	830	4	103	390	2	135	225	1
123	NUTMEG STATE FINANCIAL	549300XUMML1SMLTVQ62	0.08%	825	9	129	210	4	144	185	3
124	SAVOY BANK	254900M9W0WSBFDK6207	0.08%	805	1	***	0	0	***	0	0
125	CBC NATIONAL BANK	549300085RKR11WVVD41	0.08%	795	3	100	440	2	***	0	0
126	BETHPAGE FEDERAL CREDIT UNION	549300KTR1JGH3K6LU06	0.08%	780	4	168	75	1	96	525	3
127	GENERAL ELECTRIC EMPLOYEES FEDERAL	549300H68PK1CZUVUQ73	0.08%	765	9	81	700	8	138	210	4
127	FARMINGTON BANK	5493003XR2RA8ES6W23	0.08%	765	3	***	0	0	***	0	0
129	J.G. WENTWORTH HOME LENDING, LLC	549300RB1N775H459G78	0.07%	755	5	95	550	4	102	465	3
130	CITADEL SERVICING CORPORATION	254900E6AIE428YQM970	0.07%	750	2	104	375	1	113	375	1
131	IMPAC MORTGAGE CORP.	549300U2WRK55BY8UC05	0.07%	735	3	77	735	3	80	735	3
132	ANGEL OAK MORTGAGE SOLUTIONS LLC	549300KSOOZZVXCMA627	0.07%	700	4	108	330	2	95	535	3
133	BANK OF ENGLAND	549300GY4NTTEM7WVB64	0.07%	690	4	97	505	3	85	635	3
133	HSBC BANK USA, NATIONAL ASSOCIATION	11E8VN30JCEQV1H4R804	0.07%	690	4	108	330	2	152	165	1
135	CARDINAL FINANCIAL COMPANY, LIMITED P	549300VORTI31GZTJL53	0.07%	680	2	***	0	0	110	395	1
136	HOMEWARD RESIDENTIAL, INC.	549300X5Q6MWPDMY7065	0.07%	675	5	98	500	4	108	445	3
137	DIGITAL FEDERAL CREDIT UNION	549300JPGMCMBEJEK584	0.07%	670	2	110	325	1	83	670	2
138	WYNDHAM CAPITAL MORTGAGE, INC.	549300UVXY7S004OQL53	0.07%	665	3	85	665	3	132	255	1
139	BROKER SOLUTIONS, INC.	549300E2UX99HKDBR481	0.06%	660	4	99	465	3	98	485	3
139	EMBRACE HOME LOANS, INC.	213800QUAI2VH5YM6310	0.06%	660	4	102	405	3	152	165	1

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141	FIRST CHOICE LOAN SERVICES INC.	549300PUSSF737Y6XW86	0.06%	650	2	86	650	2	122	285	1
142	EQUITY RESOURCES, INC.	549300G2LV8W3C1G3762	0.06%	640	4	87	640	4	113	375	3
142	AMERICAN FINANCIAL NETWORK, INC.	5493008NWHQT1R22C024	0.06%	640	2	154	125	1	***	0	0
144	FIRST GUARANTY MORTGAGE CORPORATI	549300MMIZD8222YV754	0.06%	635	3	88	635	3	85	635	3
145	UIF CORPORATION	549300BXWU32AYWT1A56	0.06%	610	2	107	345	1	***	0	0
145	GET A RATE LLC	549300YTNLQPR4PKXG57	0.06%	610	2	122	255	1	***	0	0
147	FBC MORTGAGE, LLC	5493005JPZ3LXXMB0S24	0.06%	605	1	***	0	0	***	0	0
147	BANC OF CALIFORNIA, NATIONAL ASSOCIA	549300IBHVRZNE4YFN80	0.06%	605	1	***	0	0	***	0	0
149	JERSEY MORTGAGE COMPANY OF NEW JE	549300WEZMN6QE5I1H42	0.06%	590	2	159	105	1	92	590	2
150	MLD MORTGAGE INC.	549300AG10BX85DF5S49	0.06%	560	2	***	0	0	93	560	2
151	MID-ISLAND MORTGAGE CORP.	549300N22IPWRMLAYZ30	0.05%	555	3	94	555	3	94	555	3
152	VALLEY NATIONAL BANK	K10VI4JRMCIJ329YTN75	0.05%	550	2	***	0	0	***	0	0
153	PENNYMAC LOAN SERVICES, LLC	RVDPPPGHCGZ40J4VQ731	0.05%	540	2	96	540	2	121	295	1
154	AMERICAN FEDERAL MORTGAGE CORPOR	549300KWKWPEKL40WD44	0.05%	530	2	***	0	0	***	0	0
154	HUDSON VALLEY	54930085BPQMVH9JFX69	0.05%	530	4	166	95	1	***	0	0
156	MORGAN STANLEY PRIVATE BANK, NATION	549300GS0W0TEUQS8571	0.05%	505	1	***	0	0	***	0	0
157	AMERICAN NEIGHBORHOOD MORTGAGE A	549300F8C5JA44WNMI75	0.05%	475	1	***	0	0	99	475	1
158	SOFI LENDING CORP.	549300SXISSKGP5702	0.05%	465	1	***	0	0	102	465	1
159	DRAPER AND KRAMER MORTGAGE CORP.	5493001R92DY5DI1DI85	0.05%	460	2	***	0	0	105	460	2
160	EASTERN BANK	X8V2I180XTQHRH7NCB19	0.04%	455	1	***	0	0	***	0	0
160	RADIUS FINANCIAL GROUP INC.	549300GCEUZLVM1J263	0.04%	455	1	***	0	0	***	0	0
160	QUONTIC BANK	2549004XJQQPBYQSM139	0.04%	455	1	***	0	0	106	455	1
163	PHH MORTGAGE CORPORATION	PAOOWF3GUFM46FBS561	0.04%	450	4	120	270	2	136	215	1
163	BARRINGTON BANK & TRUST COMPANY, N	C398JSK21YCXWM603F55	0.04%	450	2	139	165	1	107	450	2
163	SUNTRUST MORTGAGE, INC.	MQ445ND48613ADV2WN65	0.04%	450	2	***	0	0	***	0	0
166	WASHINGTON TRUST MORTGAGE COMPAN	549300L0OVX5O63S8C68	0.04%	445	1	***	0	0	***	0	0
167	QUORUM FEDERAL CREDIT UNION	549300Q50XCC0473FG63	0.04%	435	3	***	0	0	174	85	1
168	ONE REVERSE MORTGAGE, LLC	549300EHC6INE5XY6144	0.04%	430	2	101	430	2	127	275	1
169	MEMBERS MORTGAGE COMPANY, INC.	5493005HTCBH4TWCVM82	0.04%	405	3	127	230	2	***	0	0

*** No Activity

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Report 2: Lender Profile by LMI Tracts in Assessment area

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RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
170	PREMIA MORTGAGE, LLC	549300ISCSZS1ROCJMO47	0.04%	395	1	***	0	0	***	0	0
170	BNC NATIONAL BANK	549300LH06ZZHKPX5U83	0.04%	395	1	***	0	0	***	0	0
172	GREENBOX LOANS, INC.	549300TMY3OACQC9U777	0.04%	390	2	147	155	1	111	390	2
173	TRIUMPH BANK	549300TTP68WVF1GME12	0.04%	385	1	***	0	0	112	385	1
174	KELLER MORTGAGE, LLC	549300GUS13Z72B6KD63	0.04%	380	2	139	165	1	***	0	0
175	GREENTREE MORTGAGE COMPANY, L.P.	549300BCHY7VFHESOE22	0.04%	365	1	***	0	0	115	365	1
176	NJ LENDERS CORP.	549300JZD4L02YZI3Z50	0.03%	355	1	105	355	1	***	0	0
176	NEW DAY FINANCIAL, LLC	549300SUCQ1358EGVE89	0.03%	355	1	***	0	0	116	355	1
178	BRIDGEVIEW BANK GROUP	5493002TOLSBGS6UOG37	0.03%	350	2	159	105	1	117	350	2
178	REVERSE MORTGAGE FUNDING LLC	5493001FXF3J5C0CQWQ87	0.03%	350	2	106	350	2	***	0	0
180	THE MILFORD BANK	549300M6EHOPLD2SFD66	0.03%	325	3	173	45	1	171	100	2
180	THE WASHINGTON TRUST COMPANY, OF W	549300HKYBSATM44Q425	0.03%	325	1	***	0	0	***	0	0
182	ARVEST BANK	COINQMNM6RBU631DD85	0.03%	310	2	111	310	2	162	135	1
183	ION BANK	5493004D0Z2WQR26VL57	0.03%	295	1	113	295	1	***	0	0
184	OCEAN STATE CREDIT UNION	549300OITV2T766YLP15	0.03%	290	2	114	290	2	165	125	1
184	MORTGAGE MARKETS CUSO, LLC	549300HQL7U3J24LCJ17	0.03%	290	2	128	215	1	***	0	0
186	THE HUNTINGTON NATIONAL BANK	2WHM8VNHJH63UN14OL754	0.03%	285	1	115	285	1	122	285	1
186	ABACUS FEDERAL SAVINGS BANK	549300YOGGZET04TZM44	0.03%	285	1	115	285	1	122	285	1
186	INTERSTATE HOME LOAN CENTER, INC.	5493003X6Y6JGJKHPA25	0.03%	285	1	***	0	0	122	285	1
189	KWIK MORTGAGE CORPORATION	2549004CU9LAM5CYA280	0.03%	275	1	119	275	1	127	275	1
189	THIRD FEDERAL SAVINGS AND LOAN ASSO	5493008CPTDIVOS570626	0.03%	275	5	124	240	4	171	100	2
191	ADVANCIAL	5493001HK1BBZLKOB84	0.03%	270	2	159	105	1	***	0	0
192	SUN WEST MORTGAGE COMPANY, INC.	549300SK2GVCQXPD4S58	0.03%	265	1	121	265	1	***	0	0
192	ATHAS CAPITAL GROUP, INC.	549300EHQ0Y7SP41BR91	0.03%	265	1	***	0	0	***	0	0
192	CORPORATE AMERICA FAMILY	5493003DVQUF5HA1I003	0.03%	265	1	***	0	0	130	265	1
192	PLATINUM HOME MORTGAGE CORPORATIO	254900D8UVDBN0LNLV64	0.03%	265	1	***	0	0	130	265	1
196	WATERBURY CONNECTICUT TEACHERS FE	5493001BJFQ0EM41N379	0.02%	250	6	148	145	3	176	35	1
197	HOMEXPRESS MORTGAGE CORP.	549300R77W0P105C3S50	0.02%	245	1	***	0	0	134	245	1
198	AXOS BANK	2549009X2AG1P20YAJ63	0.02%	235	1	125	235	1	***	0	0

*** No Activity

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Report 2: Lender Profile by LMI Tracts in Assessment area

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RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	INSTITUTION ID—Agency	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low or Moderate Income Applicant Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	RANK: By Minority Dollar Volume Originated	DOLLARS ORIGINATED (\$1,000's) by Minority Applicants	UNITS ORIGINATED by Minority Applicants
198	NAVIGANT CREDIT UNION	549300YIBRM1ZYA6GT07	0.02%	235	1	***	0	0	***	0	0
200	SPRING EQ, LLC	549300PIL8LFAQ04XC20	0.02%	230	6	146	160	4	139	205	5
201	NEXBANK, SSB	549300NWBBS6MQJX15N44	0.02%	225	1	***	0	0	***	0	0
201	PCSB BANK	549300TZDKJ07KL8T621	0.02%	225	1	***	0	0	***	0	0
203	MORTGAGE WORLD BANKERS, INC.	5493008EBYLPD4MM3C30	0.02%	215	1	***	0	0	136	215	1
204	SILVER HILL FUNDING, LLC	549300038578ZJ284Y20	0.02%	205	1	***	0	0	139	205	1
204	QUIK FUND, INC.	549300L6D43H4DHZ8K12	0.02%	205	1	***	0	0	139	205	1
204	RAYMOND JAMES BANK, NATIONAL ASSOC	ZXMJHJK466PBZTM5F379	0.02%	205	1	***	0	0	***	0	0
207	LIVE WELL FINANCIAL, INC.	549300RDSL2X3NXE5U60	0.02%	200	2	130	200	2	159	155	1
208	COCA-COLA	549300VUVWGNJHYOLA93	0.02%	195	1	131	195	1	142	195	1
208	GUILD MORTGAGE COMPANY	549300AQ3T62GXDU7D76	0.02%	195	1	131	195	1	142	195	1
210	WEI MORTGAGE LLC	54930048P8RWCQHQ310	0.02%	190	2	***	0	0	165	125	1
211	THOMASTON SAVINGS BANK	549300JBZ3MK7Z4F1764	0.02%	185	1	134	185	1	***	0	0
212	CALCON MUTUAL MORTGAGE LLC	549300NFPC3Y4W3Y7R87	0.02%	175	1	135	175	1	147	175	1
212	THE SIMSBURY BANK & TRUST COMPANY	5493002YWZA44X0MY28	0.02%	175	1	***	0	0	***	0	0
212	LOW VA RATES, LLC	5493004RCIKT2Z2KI125	0.02%	175	1	135	175	1	147	175	1
212	1ST ALLIANCE LENDING, LLC	549300X973YPKT8V0H73	0.02%	175	1	135	175	1	147	175	1
212	RELIANCE FIRST CAPITAL, LLC	549300YW2UBCMDRMBT48	0.02%	175	1	***	0	0	147	175	1
212	1ST 2ND MORTGAGE COMPANY OF N.J., IN	549300ZOBXG0DT4I6U54	0.02%	175	1	135	175	1	147	175	1
218	CLIFFCO, INC.	549300HTM07FGRKRLV06	0.02%	165	1	139	165	1	152	165	1
218	AMERICAN INTERNET MORTGAGE, INC.	549300BOXNV8VLRBDT24	0.02%	165	1	***	0	0	152	165	1
218	GUIDANCE RESIDENTIAL, LLC	549300RD5IG88VP06P22	0.02%	165	1	139	165	1	152	165	1
218	ACADEMY MORTGAGE CORPORATION	549300WTZMQSET2VY242	0.02%	165	1	139	165	1	152	165	1
218	LENSURE MORTGAGE CORP.	549300UR5AOWTJJ7KZ64	0.02%	165	1	139	165	1	***	0	0
218	UNITED SECURITY FINANCIAL CORP	549300D7GVUYHQEED56	0.02%	165	1	***	0	0	152	165	1
224	BAYCOAST MORTGAGE COMPANY, LLC	549300SYR11CYON0JE74	0.02%	155	1	***	0	0	***	0	0
225	PRINCETON MORTGAGE CORPORATION	549300QVGK8WC4HQ3C28	0.01%	145	1	148	145	1	160	145	1
225	SIERRA PACIFIC MORTGAGE COMPANY, IN	2549001TZ395IC926125	0.01%	145	1	148	145	1	***	0	0
225	BRIDGEVIEW MORTGAGE CORP.	5493007XV974105FQA68	0.01%	145	1	***	0	0	***	0	0

*** No Activity

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Report 2: Lender Profile by LMI Tracts in Assessment area

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228	NATIONWIDE EQUITIES CORPORATION	549300WH9FMXOC63ZV77	0.01%	135	1	151	135	1	***	0	0
228	RF RENOVO MANAGEMENT COMPANY, LLC	254900O2K17TNH5CL873	0.01%	135	1	***	0	0	***	0	0
228	JUSTICE FEDERAL CREDIT UNION	549300AOB4S7B0DB7863	0.01%	135	1	***	0	0	162	135	1
228	IFREEDOM DIRECT CORPORATION	549300S1HI7IUX0WNL92	0.01%	135	1	151	135	1	***	0	0
232	CONNEX	549300CA0J0Z70FQBQ71	0.01%	130	2	174	35	1	164	130	2
233	MID AMERICA MORTGAGE, INC.	54930049L5WINET09Q97	0.01%	125	1	***	0	0	165	125	1
234	PHH HOME LOANS, LLC	549300KO4XT2PA011C25	0.01%	115	1	156	115	1	***	0	0
234	SYNERGY ONE LENDING, INC.	549300OPCWU6E72WUT29	0.01%	115	1	156	115	1	***	0	0
234	CONNECTICUT STATE EMPLOYEES	5493005H3NABV4GMAG85	0.01%	115	1	156	115	1	168	115	1
237	INLAND BANK & TRUST	549300BU5TSYOCF3Y655	0.01%	105	1	159	105	1	***	0	0
237	CHELSEA GROTON BANK	549300GQWJTTROTTEH83	0.01%	105	1	159	105	1	169	105	1
237	EMIGRANT MORTGAGE COMPANY, INC.	5493002HK8IUOTMHKS81	0.01%	105	1	159	105	1	169	105	1
240	AMERICAN ADVISORS GROUP	549300TINI6CL78UD591	0.01%	95	3	166	95	3	175	70	2
240	ALLIED MORTGAGE GROUP, INC.	549300RYWXR8TL5LIK35	0.01%	95	1	***	0	0	173	95	1
242	RESIDENTIAL HOME MORTGAGE CORPORA	5493005OOIYF66OYQO46	0.01%	75	1	168	75	1	***	0	0
243	GOLDWATER BANK, N.A.	549300X08QKYUH256I80	0.01%	65	1	171	65	1	***	0	0
244	DISCOVER BANK	X05BVS68TQ7YTOSNR22	0.01%	55	1	172	55	1	***	0	0
245	TCF NATIONAL BANK	549300GJGUHNTC6JI536	0.00%	40	2	175	5	1	***	0	0
246	PENTAGON	549300FX7K8PTEQUU487	0.00%	15	1	***	0	0	***	0	0
246	Institutions	Assessment Area LMI Tracts		\$1,015,850	3,484		\$345,370	1,892		\$376,060	1,734

GeoDataVision has extracted data from the CFPB Snapshot file dated and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

GeoDataVision has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which ethnicity was indicated to be Hispanic or Latino (ethnicity code 1) with race code "5" (white).

Bank USA- Report 3:
Borrower Income Profile for Assessment Area by Town and Census Tract
Based on HMDA Data Released by the Consumer Financial Protection Bureau

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Bethel																
200100	Moderate	48.28%	58	9	19	13	16	1	32.29%	16,600	1,495	3,865	3,365	4,420	3,455	
200200	Moderate	41.38%	145	21	39	37	44	4	29.63%	39,185	3,555	8,055	9,105	14,020	4,450	
200301	Upper	32.17%	115	7	30	34	43	1	26.79%	31,075	955	7,370	9,450	12,805	495	
200302	Middle	23.88%	134	7	25	34	65	3	18.36%	38,620	935	6,155	8,960	21,205	1,365	
Bethel			34.73%	452	44	113	118	168	9	25.81%	125,480	6,940	25,445	30,880	52,450	9,765

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Bridgeport

070100	Moderate	37.27%	110	20	21	26	36	7	24.07%	24,990	2,550	3,465	5,330	9,950	3,695
070200	Moderate	70.00%	20	2	12	3	1	2	55.05%	4,650	210	2,350	555	185	1,350
070300	Low	0.00%	2	0	0	0	0	2	0.00%	1,320	0	0	0	0	1,320
070400	Moderate	50.00%	6	2	1	3	0	0	29.05%	740	160	55	525	0	0
070500	Low	57.14%	7	2	2	1	0	2	21.05%	3,135	240	420	165	0	2,310
070600	Low	33.33%	9	0	3	2	0	4	5.61%	8,295	0	465	400	0	7,430
070900	Low	68.75%	16	7	4	1	1	3	62.37%	2,910	975	840	335	275	485
071000	Low	81.25%	32	15	11	3	2	1	80.61%	5,260	2,365	1,875	575	260	185
071100	Moderate	79.41%	34	9	18	3	3	1	77.32%	6,370	1,655	3,270	795	565	85
071200	Low	52.94%	17	6	3	1	5	2	47.83%	2,645	780	485	105	1,005	270
071300	Low	64.00%	25	6	10	1	3	5	63.06%	4,995	1,100	2,050	315	475	1,055
071400	Low	45.45%	11	1	4	2	2	2	50.84%	2,075	165	890	250	400	370
071600	Low	50.00%	6	1	2	2	0	1	48.04%	1,530	145	590	480	0	315
071900	Low	54.84%	31	8	9	6	5	3	17.23%	17,155	1,150	1,805	1,610	1,175	11,415
072000	Moderate	67.65%	34	9	14	6	3	2	46.96%	9,360	1,515	2,880	1,080	415	3,470
072100	Moderate	66.02%	103	22	46	13	15	7	48.28%	22,475	3,080	7,770	2,695	2,445	6,485
072200	Moderate	60.00%	50	8	22	15	4	1	55.97%	9,720	1,360	4,080	3,515	590	175
072300	Moderate	62.71%	59	14	23	13	5	4	50.19%	12,085	1,750	4,315	2,845	985	2,190
072400	Moderate	68.57%	35	11	13	9	2	0	63.34%	6,015	1,625	2,185	1,845	360	0
072500	Moderate	68.04%	97	29	37	18	11	2	69.36%	14,705	3,515	6,685	2,680	1,465	360
072600	Moderate	60.91%	110	27	40	17	22	4	53.52%	15,930	2,865	5,660	3,385	3,620	400
072700	Middle	70.00%	70	19	30	11	6	4	66.55%	13,140	2,705	6,040	2,735	1,040	620
072800	Low	78.69%	61	20	28	9	2	2	76.15%	9,665	2,960	4,400	1,695	250	360
072900	Moderate	76.12%	67	21	30	13	0	3	77.61%	11,655	3,605	5,440	2,215	0	395
073000	Moderate	70.00%	30	10	11	7	2	0	72.78%	5,640	1,560	2,545	1,175	360	0
073100	Moderate	67.57%	74	21	29	16	2	6	63.47%	11,800	2,725	4,765	3,030	460	820
073200	Low	90.00%	10	5	4	0	0	1	57.05%	2,200	745	510	0	0	945
073300	Moderate	67.65%	34	12	11	2	5	4	69.69%	5,460	1,340	2,465	310	835	510
073400	Low	74.00%	50	17	20	4	4	5	50.71%	11,980	2,445	3,630	700	580	4,625
073500	Low	59.09%	22	5	8	3	1	5	53.63%	3,440	715	1,130	545	155	895
073600	Low	56.25%	16	5	4	1	3	3	54.63%	2,700	755	720	175	575	475
073700	Low	65.00%	40	13	13	8	4	2	62.56%	6,330	1,725	2,235	1,730	290	350
073800	Low	62.50%	8	3	2	2	1	0	74.28%	1,380	595	430	250	105	0
073900	Low	68.42%	19	8	5	2	1	3	58.37%	3,435	1,180	825	500	135	795
074000	Low	85.71%	7	2	4	0	0	1	57.99%	845	110	380	0	0	355

Report 3: Borrower Income Profile by Town and Census Tract

Includes all Census Tracts with loan originations

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TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Bridgeport

074300	Low	48.15%	27	4	9	5	3	6	39.38%	5,675	590	1,645	945	845	1,650
074400	Low	68.00%	50	13	21	4	2	10	52.01%	9,460	1,895	3,025	750	310	3,480
257200	Low	66.67%	21	4	10	4	2	1	49.65%	4,995	710	1,770	1,040	430	1,045

Bridgeport		64.44%	1,420	381	534	236	158	111	51.60%	286,160	53,565	94,090	47,280	30,540	60,685
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Brookfield

205100	Middle	32.81%	128	10	32	34	50	2	24.61%	37,430	1,690	7,520	9,900	17,910	410
205200	Upper	22.08%	154	7	27	41	73	6	17.42%	46,960	1,265	6,915	11,375	25,425	1,980
205300	Middle	43.44%	122	23	30	30	37	2	30.24%	29,280	2,885	5,970	7,590	12,325	510

Brookfield		31.93%	404	40	89	105	160	10	23.09%	113,670	5,840	20,405	28,865	55,660	2,900
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Danbury

210100	Low	43.24%	37	6	10	7	9	5	34.10%	8,445	850	2,030	1,925	2,115	1,525
210200	Low	55.56%	36	8	12	6	4	6	41.69%	8,540	1,140	2,420	1,590	810	2,580
210300	Moderate	70.69%	58	15	26	11	4	2	69.51%	12,710	2,325	6,510	2,515	1,000	360
210400	Moderate	57.33%	150	31	55	36	24	4	33.64%	47,170	4,795	11,075	8,240	5,120	17,940
210500	Middle	29.75%	242	18	54	77	84	9	15.48%	95,200	3,110	11,630	21,065	27,520	31,875
210600	Moderate	52.31%	65	13	21	18	11	2	55.14%	12,005	1,425	5,195	3,750	1,515	120
210701	Moderate	58.97%	39	8	15	7	6	3	56.84%	8,735	1,680	3,285	1,775	1,200	795
210702	Moderate	52.17%	46	13	11	12	10	0	43.75%	9,760	2,145	2,125	2,770	2,720	0
210800	Middle	36.67%	120	17	27	33	39	4	26.27%	30,950	3,065	5,065	8,855	13,125	840
210900	Middle	32.99%	97	8	24	32	32	1	27.97%	25,525	1,410	5,730	8,130	9,910	345
211000	Middle	53.85%	78	10	32	17	16	3	50.90%	17,310	2,070	6,740	3,175	4,420	905
211100	NA	100.00%	1	0	1	0	0	0	100.00%	175	0	175	0	0	0
211200	Middle	53.38%	133	26	45	29	26	7	38.74%	34,625	4,600	8,815	6,235	7,730	7,245
211300	Middle	45.65%	92	12	30	21	29	0	40.58%	23,040	2,440	6,910	5,235	8,455	0
211400	Middle	50.00%	102	12	39	20	28	3	38.12%	25,250	1,400	8,225	5,400	9,660	565

Danbury		46.22%	1,296	197	402	326	322	49	32.94%	359,440	32,455	85,930	80,660	95,300	65,095
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TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Darien															
030100	Upper	4.95%	101	2	3	3	86	7	2.75%	99,505	1,600	1,135	1,815	88,760	6,195
030200	Upper	8.47%	118	2	8	5	94	9	3.79%	79,730	590	2,430	1,625	61,710	13,375
030300	Upper	1.59%	126	2	0	3	116	5	0.95%	146,950	1,400	0	965	135,380	9,205
030400	Upper	3.74%	107	0	4	16	86	1	1.26%	62,895	0	790	6,920	54,110	1,075
030500	Upper	4.00%	200	3	5	5	182	5	2.32%	152,900	2,705	845	1,595	144,390	3,365
Darien		4.45%	652	9	20	32	564	27	2.12%	541,980	6,295	5,200	12,920	484,350	33,215
Easton															
105100	Upper	11.21%	116	5	8	17	86	0	5.44%	45,660	615	1,870	5,235	37,940	0
105200	Upper	5.32%	94	0	5	14	72	3	2.61%	37,740	0	985	4,360	30,810	1,585
Easton		8.57%	210	5	13	31	158	3	4.16%	83,400	615	2,855	9,595	68,750	1,585

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Fairfield															
060100	Upper	25.00%	76	4	15	16	40	1	10.90%	40,590	570	3,855	5,370	13,430	17,365
060200	Upper	20.16%	129	5	21	36	66	1	12.07%	44,065	695	4,625	11,650	26,580	515
060300	Upper	3.74%	107	0	4	15	87	1	1.82%	43,365	0	790	4,325	37,625	625
060400	Upper	2.00%	150	0	3	4	142	1	1.27%	92,490	0	1,175	1,510	89,550	255
060500	Upper	3.23%	93	2	1	7	82	1	1.81%	46,775	410	435	2,545	42,020	1,365
060600	Upper	6.59%	91	2	4	14	67	4	5.86%	56,135	2,540	750	4,160	47,025	1,660
060700	Upper	5.59%	161	4	5	24	121	7	2.30%	70,315	630	985	7,400	58,855	2,445
060800	Upper	15.63%	64	4	6	8	45	1	9.09%	24,650	900	1,340	2,810	19,505	95
060900	Upper	4.41%	68	0	3	15	47	3	3.55%	26,060	0	925	3,975	20,275	885
061000	Middle	19.42%	103	4	16	36	42	5	12.54%	35,005	660	3,730	10,490	15,060	5,065
061100	Upper	17.09%	117	3	17	23	71	3	14.37%	35,345	805	4,275	7,925	21,705	635
061200	Middle	44.68%	47	9	12	10	15	1	35.38%	12,365	1,235	3,140	3,210	4,455	325
061300	Moderate	35.48%	62	6	16	21	19	0	31.99%	15,130	840	4,000	5,095	5,195	0
061400	Middle	50.00%	60	9	21	16	10	4	9.33%	63,210	1,705	4,195	3,800	2,470	51,040
061500	Upper	10.45%	134	7	7	10	106	4	4.73%	75,750	1,535	2,045	2,730	66,550	2,890
061600	Upper	6.25%	144	2	7	25	103	7	2.71%	86,090	650	1,685	8,085	67,805	7,865
Fairfield		13.64%	1,606	61	158	280	1,063	44	6.66%	767,340	13,175	37,950	85,080	538,105	93,030

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Greenwich

010101	Upper	4.44%	90	2	2	5	75	6	1.15%	135,260	1,120	430	2,585	125,325	5,800
010102	Upper	0.00%	128	0	0	3	108	17	0.00%	224,390	0	0	2,315	169,550	52,525
010201	Upper	2.30%	87	2	0	0	74	11	2.07%	139,335	2,890	0	0	116,590	19,855
010202	Upper	3.13%	128	1	3	4	110	10	1.58%	119,890	1,075	815	1,310	108,170	8,520
010300	Upper	5.32%	94	4	1	2	80	7	1.73%	135,350	2,180	155	820	121,150	11,045
010400	Middle	11.36%	132	5	10	28	86	3	6.83%	58,930	1,215	2,810	11,120	42,360	1,425
010500	Middle	8.75%	80	2	5	17	49	7	6.45%	36,350	930	1,415	6,345	22,695	4,965
010600	Upper	2.50%	40	0	1	6	32	1	0.77%	26,760	0	205	1,750	20,800	4,005
010700	Middle	7.81%	64	1	4	9	46	4	2.63%	62,810	755	900	2,675	45,660	12,820
010800	Upper	3.23%	93	0	3	10	77	3	1.04%	60,035	0	625	4,130	49,135	6,145
010900	Upper	14.29%	140	9	11	24	91	5	5.62%	83,790	2,175	2,535	9,450	67,025	2,605
011000	Upper	4.14%	169	1	6	8	147	7	1.04%	174,005	205	1,600	3,590	154,495	14,115
011100	Upper	0.00%	130	0	0	6	112	12	0.00%	162,650	0	0	2,630	144,750	15,270
011200	Upper	2.27%	44	0	1	1	34	8	0.62%	84,760	0	525	105	64,790	19,340
011300	Middle	20.75%	53	3	8	6	24	12	7.77%	43,705	755	2,640	2,010	15,100	23,200

Greenwich		5.77%	1,472	30	55	129	1,145	113	1.81%	1,548,020	13,300	14,655	50,835	1,267,595	201,635
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Monroe

100100	Middle	33.56%	149	10	40	44	54	1	24.16%	36,845	1,480	7,420	10,440	17,170	335
100200	Middle	27.75%	173	12	36	57	65	3	23.32%	42,585	2,410	7,520	13,935	17,885	835
100300	Upper	20.38%	157	4	28	47	74	4	15.28%	43,135	500	6,090	11,695	23,440	1,410

Monroe		27.14%	479	26	104	148	193	8	20.74%	122,565	4,390	21,030	36,070	58,495	2,580
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TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
New Canaan																
035100	Middle	5.43%	184	5	5	21	138	15	2.24%	126,130	1,415	1,405	7,325	96,670	19,315	
035200	Upper	5.06%	79	1	3	3	69	3	4.72%	86,035	3,315	745	1,125	75,125	5,725	
035300	Upper	2.40%	125	2	1	9	107	6	0.67%	101,485	280	405	3,235	90,685	6,880	
035400	Upper	1.88%	160	2	1	7	141	9	0.40%	146,030	380	205	3,185	129,385	12,875	
New Canaan			3.65%	548	10	10	40	455	33	1.77%	459,680	5,390	2,760	14,870	391,865	44,795
New Fairfield																
220100	Middle	34.00%	100	13	21	34	32	0	22.79%	24,090	1,745	3,745	8,140	10,460	0	
220200	Middle	26.09%	115	9	21	36	48	1	17.06%	30,945	1,145	4,135	9,980	15,400	285	
220300	Middle	27.78%	90	4	21	26	38	1	16.38%	25,980	630	3,625	5,880	15,250	595	
New Fairfield			29.18%	305	26	63	96	118	2	18.55%	81,015	3,520	11,505	24,000	41,110	880
Newtown																
230100	Upper	31.93%	166	9	44	38	72	3	24.44%	47,480	1,765	9,840	10,420	24,590	865	
230200	Upper	34.00%	50	2	15	12	18	3	27.20%	13,550	280	3,405	3,250	5,830	785	
230300	Upper	17.78%	90	3	13	23	51	0	10.42%	29,760	475	2,625	6,395	20,265	0	
230400	Upper	17.61%	142	11	14	37	78	2	12.02%	48,530	2,755	3,080	10,105	30,560	2,030	
230501	Upper	21.65%	97	4	17	29	47	0	15.40%	27,895	730	3,565	8,265	15,335	0	
230502	Middle	29.41%	85	4	21	29	30	1	22.57%	22,215	820	4,195	7,515	9,220	465	
Newtown			24.92%	630	33	124	168	296	9	17.70%	189,430	6,825	26,710	45,950	105,800	4,145

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Norwalk															
042500	Upper	15.18%	112	5	12	27	67	1	11.62%	38,000	875	3,540	8,205	25,325	55
042600	Middle	30.39%	102	5	26	23	45	3	23.96%	31,950	505	7,150	7,825	15,355	1,115
042700	Middle	42.74%	117	12	38	32	34	1	13.43%	75,345	2,020	8,100	9,440	10,780	45,005
042800	Middle	35.43%	127	9	36	41	40	1	30.04%	36,995	1,715	9,400	11,645	14,130	105
042900	Upper	15.69%	51	1	7	9	34	0	12.46%	21,515	525	2,155	3,165	15,670	0
043000	Upper	26.32%	76	4	16	21	33	2	6.71%	59,020	830	3,130	7,095	12,555	35,410
043100	Upper	31.86%	113	8	28	18	53	6	21.04%	43,445	1,620	7,520	4,400	20,445	9,460
043200	Middle	41.67%	60	7	18	15	19	1	34.62%	16,680	1,515	4,260	4,485	6,355	65
043300	Moderate	42.03%	69	5	24	25	15	0	40.54%	20,385	1,095	7,170	7,395	4,725	0
043400	Low	42.59%	54	5	18	15	13	3	34.09%	15,560	915	4,390	4,265	2,935	3,055
043500	Middle	30.77%	52	4	12	13	21	2	22.70%	16,610	880	2,890	4,685	7,215	940
043600	Middle	22.39%	67	4	11	22	29	1	18.30%	19,375	670	2,875	6,130	8,945	755
043700	Low	64.29%	14	6	3	1	0	4	5.97%	21,870	850	455	325	0	20,240
043800	Moderate	45.37%	108	12	37	32	23	4	24.84%	39,230	2,220	7,525	9,410	5,955	14,120
043900	Middle	31.58%	152	10	38	39	62	3	26.44%	45,720	1,840	10,250	11,265	21,170	1,195
044000	Moderate	49.15%	59	6	23	15	11	4	39.25%	16,495	1,130	5,345	4,295	3,365	2,360
044100	Moderate	32.35%	34	5	6	7	11	5	8.28%	22,530	745	1,120	1,625	3,105	15,935
044200	Middle	28.13%	64	4	14	22	21	3	20.05%	19,200	820	3,030	5,640	6,685	3,025
044300	Middle	20.18%	109	6	16	23	60	4	10.93%	45,565	1,260	3,720	7,125	31,950	1,510
044400	Moderate	17.65%	51	3	6	8	33	1	11.76%	19,255	595	1,670	2,410	14,365	215
044500	Low	66.67%	24	6	10	3	4	1	55.79%	5,790	1,080	2,150	715	1,520	325
044600	Upper	1.69%	118	1	1	16	97	3	0.78%	85,360	65	605	6,100	76,665	1,925
Norwalk		30.47%	1,733	128	400	427	725	53	17.07%	715,895	23,770	98,450	127,645	309,215	156,815

Redding															
240100	Upper	10.43%	115	1	11	20	79	4	6.57%	47,305	535	2,575	6,030	34,515	3,650
240200	Upper	8.89%	135	1	11	31	91	1	5.98%	46,125	175	2,585	8,185	34,875	305
Redding		9.60%	250	2	22	51	170	5	6.28%	93,430	710	5,160	14,215	69,390	3,955

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Ridgefield															
245100	Upper	0.00%	60	0	0	12	46	2	0.00%	21,510	0	0	4,150	16,660	700
245200	Upper	19.33%	119	8	15	30	63	3	13.85%	40,245	2,000	3,575	8,900	24,905	865
245300	Upper	17.19%	128	7	15	21	77	8	7.34%	46,710	1,025	2,405	4,955	28,905	9,420
245400	Upper	6.73%	104	2	5	14	82	1	2.98%	43,860	140	1,165	3,500	38,250	805
245500	Upper	3.37%	89	1	2	11	72	3	2.16%	47,945	355	680	4,405	41,790	715
245600	Upper	4.40%	182	3	5	32	139	3	2.21%	87,340	575	1,355	11,290	73,205	915
Ridgefield		9.24%	682	21	42	120	479	20	4.62%	287,610	4,095	9,180	37,200	223,715	13,420
Shelton															
110100	Moderate	65.79%	38	8	17	6	7	0	63.44%	6,250	1,370	2,595	1,350	935	0
110201	Middle	53.08%	130	31	38	35	23	3	48.36%	26,910	4,885	8,130	7,235	6,095	565
110202	Middle	48.61%	144	18	52	39	34	1	36.19%	37,110	2,570	10,860	9,315	10,460	3,905
110301	Middle	48.20%	139	20	47	40	29	3	40.07%	29,135	3,160	8,515	8,810	8,135	515
110302	Middle	20.63%	63	3	10	23	26	1	12.34%	17,785	255	1,940	5,805	9,630	155
110400	Middle	38.26%	115	15	29	40	29	2	28.96%	31,355	2,905	6,175	10,760	11,165	350
110500	Middle	32.86%	140	18	28	45	46	3	25.63%	33,630	2,890	5,730	11,925	12,560	525
110600	Middle	31.38%	188	14	45	51	73	5	24.69%	52,520	2,570	10,395	13,155	24,045	2,355
Shelton		41.07%	957	127	266	279	267	18	31.93%	234,695	20,605	54,340	68,355	83,025	8,370
Sherman															
257100	Middle	31.19%	109	9	25	26	48	1	17.12%	33,585	1,265	4,485	7,780	19,900	155
Sherman		31.19%	109	9	25	26	48	1	17.12%	33,585	1,265	4,485	7,780	19,900	155

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Stamford

020100	Moderate	18.92%	37	2	5	7	19	4	4.76%	26,975	320	965	1,895	4,825	18,970
020200	Upper	0.00%	88	0	0	15	71	2	0.00%	56,130	0	0	6,455	48,915	760
020300	Upper	1.35%	223	2	1	29	186	5	0.72%	99,265	500	215	10,235	86,200	2,115
020400	Upper	10.20%	98	0	10	17	70	1	6.72%	41,830	0	2,810	6,425	30,790	1,805
020500	Upper	8.16%	147	4	8	24	106	5	5.56%	68,665	1,340	2,480	8,720	54,190	1,935
020600	Upper	21.54%	130	6	22	40	59	3	20.48%	47,470	2,840	6,880	13,850	23,175	725
020700	Upper	15.60%	109	6	11	19	72	1	12.88%	40,785	2,100	3,155	5,345	30,050	135
020800	Upper	19.51%	82	5	11	16	48	2	15.66%	28,730	1,255	3,245	4,530	19,320	380
020900	Middle	19.83%	121	6	18	52	42	3	14.94%	38,615	1,350	4,420	18,070	13,830	945
021000	Middle	19.74%	76	5	10	22	37	2	16.38%	24,020	1,045	2,890	6,690	13,145	250
021100	Middle	27.62%	105	9	20	36	35	5	17.06%	46,095	2,275	5,590	11,320	12,275	14,635
021200	Upper	15.25%	118	7	11	36	61	3	8.29%	42,920	825	2,735	11,900	26,525	935
021300	Middle	31.58%	114	8	28	39	37	2	23.90%	33,850	1,210	6,880	11,395	13,765	600
021400	Moderate	32.50%	40	2	11	8	17	2	25.09%	13,250	350	2,975	2,150	6,565	1,210
021500	Low	38.10%	42	5	11	15	8	3	31.87%	13,460	1,415	2,875	5,515	2,730	925
021600	Middle	33.72%	86	3	26	14	34	9	2.26%	218,780	395	4,540	3,490	12,170	198,185
021700	Middle	24.27%	103	3	22	33	40	5	21.16%	23,325	725	4,210	6,995	10,230	1,165
021801	Moderate	33.33%	96	8	24	34	27	3	28.40%	24,370	1,470	5,450	8,800	7,455	1,195
021802	Moderate	54.55%	66	12	24	14	14	2	45.25%	15,160	1,770	5,090	3,830	4,180	290
021900	Moderate	19.61%	102	5	15	32	45	5	18.04%	34,700	1,045	5,215	10,850	16,155	1,435
022000	Low	51.43%	35	1	17	7	9	1	41.85%	9,605	185	3,835	1,605	3,635	345
022100	Moderate	29.73%	74	7	15	23	20	9	14.95%	36,930	1,435	4,085	9,445	7,460	14,505
022200	Low	47.06%	17	1	7	2	3	4	2.17%	101,855	275	1,935	330	665	98,650
022300	Moderate	25.81%	62	3	13	15	26	5	16.51%	29,860	535	4,395	5,675	16,180	3,075
022400	Upper	5.97%	67	0	4	3	58	2	2.75%	41,045	0	1,130	1,145	37,890	880

Stamford		20.29%	2,238	110	344	552	1,144	88	9.73%	1,157,690	24,660	88,000	176,660	502,320	366,050
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TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Stratford															
080100	Moderate	70.00%	70	13	36	11	6	4	63.47%	12,770	1,685	6,420	2,275	1,010	1,380
080200	Moderate	76.47%	85	26	39	11	6	3	75.51%	16,295	4,790	7,515	2,155	860	975
080400	Low	77.91%	86	28	39	14	3	2	78.04%	14,410	4,300	6,945	2,480	415	270
080500	Middle	30.30%	99	7	23	29	38	2	18.81%	29,605	895	4,675	6,585	10,260	7,190
080600	Moderate	59.09%	66	18	21	15	8	4	25.84%	27,260	2,990	4,055	3,005	1,370	15,840
080700	Middle	45.16%	31	7	7	7	8	2	34.62%	6,615	955	1,335	1,655	2,000	670
080800	Middle	45.32%	139	14	49	39	32	5	42.15%	29,855	2,040	10,545	9,275	7,040	955
080900	Middle	63.33%	120	29	47	31	12	1	63.89%	22,820	4,955	6,625	6,095	1,980	165
081000	Moderate	58.72%	109	26	38	30	10	5	53.78%	20,285	3,440	7,470	6,030	2,420	925
081100	Middle	48.21%	112	13	41	35	19	4	45.41%	23,410	1,675	8,955	7,615	4,255	910
081200	Middle	41.79%	134	12	44	41	34	3	37.03%	28,950	1,780	8,940	9,405	8,330	495
081300	Middle	42.36%	144	22	39	38	43	2	34.99%	29,850	2,950	7,495	7,830	11,255	320
Stratford		53.39%	1,195	215	423	301	219	37	44.42%	262,125	32,455	83,975	64,405	51,195	30,095
Trumbull															
090100	Upper	9.78%	92	3	6	28	54	1	5.47%	26,600	345	1,110	8,260	16,780	105
090200	Middle	30.54%	167	8	43	47	65	4	25.12%	42,735	1,060	9,675	13,365	17,745	890
090300	Middle	31.03%	116	9	27	35	42	3	28.01%	29,450	1,475	6,775	8,565	12,030	605
090400	Upper	40.16%	127	8	43	41	33	2	20.24%	58,315	1,500	10,305	10,425	9,145	26,940
090500	Upper	31.53%	111	2	33	38	32	6	29.44%	28,515	450	7,945	8,650	10,040	1,430
090600	Upper	17.02%	94	3	13	28	48	2	12.02%	27,710	315	3,015	8,350	15,690	340
090700	Upper	13.89%	144	7	13	45	76	3	9.50%	43,250	1,125	2,985	12,075	26,140	925
Trumbull		25.62%	851	40	178	262	350	21	18.74%	256,575	6,270	41,810	69,690	107,570	31,235
Weston															
055100	Upper	9.14%	175	5	11	23	132	4	6.91%	85,095	2,425	3,455	9,405	67,970	1,840
055200	Upper	5.30%	132	1	6	15	108	2	3.69%	71,400	65	2,570	4,855	62,230	1,680
Weston		7.49%	307	6	17	38	240	6	5.44%	156,495	2,490	6,025	14,260	130,200	3,520

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Westport																
050100	Upper	2.17%	138	0	3	7	124	4	0.64%	100,620	0	645	2,715	94,400	2,860	
050200	Upper	4.62%	130	2	4	13	103	8	2.02%	86,820	640	1,110	4,635	69,345	11,090	
050300	Upper	2.48%	282	1	6	16	248	11	0.69%	216,760	105	1,380	5,380	192,540	17,355	
050400	Upper	9.80%	51	1	4	4	40	2	2.28%	31,755	95	630	1,540	28,560	930	
050500	Upper	2.60%	154	0	4	14	132	4	0.68%	142,140	0	960	3,370	128,900	8,910	
050600	Upper	4.40%	91	2	2	5	81	1	1.52%	80,695	650	580	1,675	75,785	2,005	
Westport			3.43%	846	6	23	59	728	30	1.03%	658,790	1,490	5,305	19,315	589,530	43,150
Wilton																
045101	Upper	1.64%	122	1	1	9	111	0	1.23%	67,260	505	325	3,335	63,095	0	
045102	Upper	6.36%	173	4	7	22	138	2	3.64%	78,065	1,250	1,595	8,030	66,770	420	
045200	Upper	10.45%	67	1	6	8	49	3	6.96%	35,835	1,455	1,040	3,000	29,455	885	
045300	Upper	2.86%	70	1	1	4	62	2	1.22%	31,180	55	325	1,000	29,190	610	
045400	Upper	4.90%	102	0	5	18	76	3	2.00%	35,700	0	715	5,250	28,240	1,495	
Wilton			5.06%	534	7	20	61	436	10	2.93%	248,040	3,265	4,000	20,615	216,750	3,410

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Assessment Area Totals		25.96%	19,176	1,533	3,445	3,885	9,606	707	11.64%	8,783,110	273,385	749,265	1,087,145	5,492,830	1,180,485

Summary of Activity by Tract Income Class		
	<u>Total Units</u>	<u>Total Dollars</u>
Low Income Tracts	832	310,960
Moderate Income Tracts	2,652	704,890
Middle Income Tracts	6,298	2,188,980
Upper Income Tracts	9,393	5,578,105
NA Income Tracts	<u>1</u>	<u>175</u>
Totals	19,176	8,783,110
LMI Tract Penetration Rate	18.17%	11.57%

GeoDataVision has extracted and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

Bank USA- Report 4: Borrower Income Profile for Assessment Area by Town and LMI Tracts

Based on HMDA Data Released by the Consumer Financial Protection Bureau

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Bethel																
200100	Moderate	48.28%	58	9	19	13	16	1	32.29%	16,600	1,495	3,865	3,365	4,420	3,455	
200200	Moderate	41.38%	145	21	39	37	44	4	29.63%	39,185	3,555	8,055	9,105	14,020	4,450	
Bethel			43.35%	203	30	58	50	60	5	30.42%	55,785	5,050	11,920	12,470	18,440	7,905

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'

Bridgeport

070100	Moderate	37.27%	110	20	21	26	36	7	24.07%	24,990	2,550	3,465	5,330	9,950	3,695
070200	Moderate	70.00%	20	2	12	3	1	2	55.05%	4,650	210	2,350	555	185	1,350
070300	Low	0.00%	2	0	0	0	0	2	0.00%	1,320	0	0	0	0	1,320
070400	Moderate	50.00%	6	2	1	3	0	0	29.05%	740	160	55	525	0	0
070500	Low	57.14%	7	2	2	1	0	2	21.05%	3,135	240	420	165	0	2,310
070600	Low	33.33%	9	0	3	2	0	4	5.61%	8,295	0	465	400	0	7,430
070900	Low	68.75%	16	7	4	1	1	3	62.37%	2,910	975	840	335	275	485
071000	Low	81.25%	32	15	11	3	2	1	80.61%	5,260	2,365	1,875	575	260	185
071100	Moderate	79.41%	34	9	18	3	3	1	77.32%	6,370	1,655	3,270	795	565	85
071200	Low	52.94%	17	6	3	1	5	2	47.83%	2,645	780	485	105	1,005	270
071300	Low	64.00%	25	6	10	1	3	5	63.06%	4,995	1,100	2,050	315	475	1,055
071400	Low	45.45%	11	1	4	2	2	2	50.84%	2,075	165	890	250	400	370
071600	Low	50.00%	6	1	2	2	0	1	48.04%	1,530	145	590	480	0	315
071900	Low	54.84%	31	8	9	6	5	3	17.23%	17,155	1,150	1,805	1,610	1,175	11,415
072000	Moderate	67.65%	34	9	14	6	3	2	46.96%	9,360	1,515	2,880	1,080	415	3,470
072100	Moderate	66.02%	103	22	46	13	15	7	48.28%	22,475	3,080	7,770	2,695	2,445	6,485
072200	Moderate	60.00%	50	8	22	15	4	1	55.97%	9,720	1,360	4,080	3,515	590	175
072300	Moderate	62.71%	59	14	23	13	5	4	50.19%	12,085	1,750	4,315	2,845	985	2,190
072400	Moderate	68.57%	35	11	13	9	2	0	63.34%	6,015	1,625	2,185	1,845	360	0
072500	Moderate	68.04%	97	29	37	18	11	2	69.36%	14,705	3,515	6,685	2,680	1,465	360
072600	Moderate	60.91%	110	27	40	17	22	4	53.52%	15,930	2,865	5,660	3,385	3,620	400
072800	Low	78.69%	61	20	28	9	2	2	76.15%	9,665	2,960	4,400	1,695	250	360
072900	Moderate	76.12%	67	21	30	13	0	3	77.61%	11,655	3,605	5,440	2,215	0	395
073000	Moderate	70.00%	30	10	11	7	2	0	72.78%	5,640	1,560	2,545	1,175	360	0
073100	Moderate	67.57%	74	21	29	16	2	6	63.47%	11,800	2,725	4,765	3,030	460	820
073200	Low	90.00%	10	5	4	0	0	1	57.05%	2,200	745	510	0	0	945
073300	Moderate	67.65%	34	12	11	2	5	4	69.69%	5,460	1,340	2,465	310	835	510
073400	Low	74.00%	50	17	20	4	4	5	50.71%	11,980	2,445	3,630	700	580	4,625
073500	Low	59.09%	22	5	8	3	1	5	53.63%	3,440	715	1,130	545	155	895
073600	Low	56.25%	16	5	4	1	3	3	54.63%	2,700	755	720	175	575	475
073700	Low	65.00%	40	13	13	8	4	2	62.56%	6,330	1,725	2,235	1,730	290	350
073800	Low	62.50%	8	3	2	2	1	0	74.28%	1,380	595	430	250	105	0
073900	Low	68.42%	19	8	5	2	1	3	58.37%	3,435	1,180	825	500	135	795
074000	Low	85.71%	7	2	4	0	0	1	57.99%	845	110	380	0	0	355

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Bridgeport																
074300	Low	48.15%	27	4	9	5	3	6	39.38%	5,675	590	1,645	945	845	1,650	
074400	Low	68.00%	50	13	21	4	2	10	52.01%	9,460	1,895	3,025	750	310	3,480	
257200	Low	66.67%	21	4	10	4	2	1	49.65%	4,995	710	1,770	1,040	430	1,045	
Bridgeport			64.15%	1,350	362	504	225	152	107	50.88%	273,020	50,860	88,050	44,545	29,500	60,065
Danbury																
210100	Low	43.24%	37	6	10	7	9	5	34.10%	8,445	850	2,030	1,925	2,115	1,525	
210200	Low	55.56%	36	8	12	6	4	6	41.69%	8,540	1,140	2,420	1,590	810	2,580	
210300	Moderate	70.69%	58	15	26	11	4	2	69.51%	12,710	2,325	6,510	2,515	1,000	360	
210400	Moderate	57.33%	150	31	55	36	24	4	33.64%	47,170	4,795	11,075	8,240	5,120	17,940	
210600	Moderate	52.31%	65	13	21	18	11	2	55.14%	12,005	1,425	5,195	3,750	1,515	120	
210701	Moderate	58.97%	39	8	15	7	6	3	56.84%	8,735	1,680	3,285	1,775	1,200	795	
210702	Moderate	52.17%	46	13	11	12	10	0	43.75%	9,760	2,145	2,125	2,770	2,720	0	
Danbury			56.61%	431	94	150	97	68	22	43.78%	107,365	14,360	32,640	22,565	14,480	23,320
Fairfield																
061300	Moderate	35.48%	62	6	16	21	19	0	31.99%	15,130	840	4,000	5,095	5,195	0	
Fairfield			35.48%	62	6	16	21	19	0	31.99%	15,130	840	4,000	5,095	5,195	0

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)						
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'
Norwalk															
043300	Moderate	42.03%	69	5	24	25	15	0	40.54%	20,385	1,095	7,170	7,395	4,725	0
043400	Low	42.59%	54	5	18	15	13	3	34.09%	15,560	915	4,390	4,265	2,935	3,055
043700	Low	64.29%	14	6	3	1	0	4	5.97%	21,870	850	455	325	0	20,240
043800	Moderate	45.37%	108	12	37	32	23	4	24.84%	39,230	2,220	7,525	9,410	5,955	14,120
044000	Moderate	49.15%	59	6	23	15	11	4	39.25%	16,495	1,130	5,345	4,295	3,365	2,360
044100	Moderate	32.35%	34	5	6	7	11	5	8.28%	22,530	745	1,120	1,625	3,105	15,935
044400	Moderate	17.65%	51	3	6	8	33	1	11.76%	19,255	595	1,670	2,410	14,365	215
044500	Low	66.67%	24	6	10	3	4	1	55.79%	5,790	1,080	2,150	715	1,520	325
Norwalk		42.37%	413	48	127	106	110	22	23.87%	161,115	8,630	29,825	30,440	35,970	56,250
Shelton															
110100	Moderate	65.79%	38	8	17	6	7	0	63.44%	6,250	1,370	2,595	1,350	935	0
Shelton		65.79%	38	8	17	6	7	0	63.44%	6,250	1,370	2,595	1,350	935	0
Stamford															
020100	Moderate	18.92%	37	2	5	7	19	4	4.76%	26,975	320	965	1,895	4,825	18,970
021400	Moderate	32.50%	40	2	11	8	17	2	25.09%	13,250	350	2,975	2,150	6,565	1,210
021500	Low	38.10%	42	5	11	15	8	3	31.87%	13,460	1,415	2,875	5,515	2,730	925
021801	Moderate	33.33%	96	8	24	34	27	3	28.40%	24,370	1,470	5,450	8,800	7,455	1,195
021802	Moderate	54.55%	66	12	24	14	14	2	45.25%	15,160	1,770	5,090	3,830	4,180	290
021900	Moderate	19.61%	102	5	15	32	45	5	18.04%	34,700	1,045	5,215	10,850	16,155	1,435
022000	Low	51.43%	35	1	17	7	9	1	41.85%	9,605	185	3,835	1,605	3,635	345
022100	Moderate	29.73%	74	7	15	23	20	9	14.95%	36,930	1,435	4,085	9,445	7,460	14,505
022200	Low	47.06%	17	1	7	2	3	4	2.17%	101,855	275	1,935	330	665	98,650
022300	Moderate	25.81%	62	3	13	15	26	5	16.51%	29,860	535	4,395	5,675	16,180	3,075
Stamford		32.92%	571	46	142	157	188	38	14.90%	306,165	8,800	36,820	50,095	69,850	140,600

TOWN			UNITS ORIGINATED BY APPLICANT INCOME						DOLLARS ORIGINATED BY APPLICANT INCOME (\$1,000'S)							
CENSUS TRACT	TRACT INCOME CLASS	PERCENT LOW MODERATE INCOME - UNITS	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	PERCENT LOW MODERATE INCOME - \$1,000'S	TOTAL	LOW INCOME	MODERATE INCOME	MIDDLE INCOME	UPPER INCOME	INCOME 'NA'	
Stratford																
080100	Moderate	70.00%	70	13	36	11	6	4	63.47%	12,770	1,685	6,420	2,275	1,010	1,380	
080200	Moderate	76.47%	85	26	39	11	6	3	75.51%	16,295	4,790	7,515	2,155	860	975	
080400	Low	77.91%	86	28	39	14	3	2	78.04%	14,410	4,300	6,945	2,480	415	270	
080600	Moderate	59.09%	66	18	21	15	8	4	25.84%	27,260	2,990	4,055	3,005	1,370	15,840	
081000	Moderate	58.72%	109	26	38	30	10	5	53.78%	20,285	3,440	7,470	6,030	2,420	925	
Stratford			68.27%	416	111	173	81	33	18	54.50%	91,020	17,205	32,405	15,945	6,075	19,390
Assessment Area LMI Tracts			54.31%	3,484	705	1,187	743	637	212	34.00%	1,015,850	107,115	238,255	182,505	180,445	307,530

GeoDataVision has extracted data from the CFPB Snapshot file and compiled the above report based on mortgage originations that were correctly geo-coded and matched to an MSA or non-MSA in the database. In some cases, loans were not correctly geo-coded or tracts were entered as "NA" by the Reporter and therefore were omitted from the report. These disqualified records are statistically insignificant and do not materially affect the analysis.

Report 5: GeoDataVision CRA Assessment Area Concentration Ratios Report CRA

GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically CONNECTICUT	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
1ST SOURCE BANK	13	0	13	0.0%	1,620	0	1,620	0.0%
ALLY BANK	1	0	1	0.0%	175	0	175	0.0%
AMERICAN BANK	1	0	1	0.0%	350	0	350	0.0%
AMERICAN EXPRESS NATIONAL BANK	21,921	0	21,921	0.0%	274,990	0	274,990	0.0%
AMERIS BANK	927	0	927	0.0%	13,332	0	13,332	0.0%
AVIDIA BANK	24	0	24	0.0%	1,545	0	1,545	0.0%
AXOS BANK	148	0	148	0.0%	7,363	0	7,363	0.0%
BANCORP BK	1	0	1	0.0%	125	0	125	0.0%
BANK OF AMERICA, N.A.	8,985	8,985	0	100.0%	294,232	294,232	0	100.0%
BANK OF HOPE	4	0	4	0.0%	1,249	0	1,249	0.0%
BANK OF LABOR	1	0	1	0.0%	250	0	250	0.0%
BANK OF NEW HAMPSHIRE	1	0	1	0.0%	500	0	500	0.0%
BANK OF TENNESSEE	1	0	1	0.0%	321	0	321	0.0%
BANK OF THE WEST	99	0	99	0.0%	8,277	0	8,277	0.0%
BANK RHODE ISLAND	7	0	7	0.0%	3,785	0	3,785	0.0%
BANKWELL	124	63	61	50.8%	26,859	13,828	13,031	51.5%
BANTERRA BANK	16	0	16	0.0%	1,578	0	1,578	0.0%
BAYCOAST BANK	3	0	3	0.0%	958	0	958	0.0%

GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
CONNECTICUT								
BEAL BANK USA	1	0	1	0.0%	345	0	345	0.0%
BERKSHIRE BANK	53	31	22	58.5%	11,132	6,073	5,059	54.6%
BEVERLY BANK AND TRUST	26	0	26	0.0%	2,225	0	2,225	0.0%
BMO HARRIS BANK N.A.	121	0	121	0.0%	11,429	0	11,429	0.0%
BRANCH BANKING AND TRUST CO	734	0	734	0.0%	7,856	0	7,856	0.0%
BROOKLINE BANK	1	0	1	0.0%	170	0	170	0.0%
CAPITAL ONE BANK (USA), N.A.	4,559	0	4,559	0.0%	52,153	0	52,153	0.0%
CAPITAL ONE, N.A.	55	14	41	25.5%	5,079	1,057	4,022	20.8%
CATHAY BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
CHARLES SCHWAB BANK	3	0	3	0.0%	2,125	0	2,125	0.0%
CHASE BANK USA, NA	10,169	0	10,169	0.0%	103,464	0	103,464	0.0%
CHELSEA GROTON BANK	179	165	14	92.2%	28,494	25,081	3,413	88.0%
CIBC BANK USA	4	0	4	0.0%	1,700	0	1,700	0.0%
CIT BANK N.A.	289	0	289	0.0%	14,250	0	14,250	0.0%
CITIBANK, N.A.	9,857	3,384	6,473	34.3%	51,587	18,293	33,294	35.5%
CITIZENS BANK	2	0	2	0.0%	563	0	563	0.0%
CITIZENS BANK, NA	985	899	86	91.3%	55,393	50,658	4,735	91.5%
CITY NATIONAL BANK	1	0	1	0.0%	100	0	100	0.0%
COMENITY CAPITAL BANK	1	0	1	0.0%	10	0	10	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically CONNECTICUT	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
COMERICA BANK	71	0	71	0.0%	5,926	0	5,926	0.0%
COMMERCE BANK	4	0	4	0.0%	85	0	85	0.0%
COMMUNITY BANK, N.A.	6	0	6	0.0%	1,454	0	1,454	0.0%
COMPASS BANK	1	0	1	0.0%	100	0	100	0.0%
CONNECTICUT COMMUNITY BANK, NA	98	70	28	71.4%	26,560	16,824	9,736	63.3%
CONNECTONE BANK	1	0	1	0.0%	500	0	500	0.0%
COUNTRY BANK FOR SAVINGS	9	0	9	0.0%	814	0	814	0.0%
CUSTOMERS BANK	1	0	1	0.0%	909	0	909	0.0%
DIME BANK	111	91	20	82.0%	20,644	13,688	6,956	66.3%
DISCOVER BANK	443	0	443	0.0%	1,723	0	1,723	0.0%
EAST WEST BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
EASTERN BANK	1	0	1	0.0%	425	0	425	0.0%
EASTHAMPTON SAVINGS BANK	6	0	6	0.0%	1,393	0	1,393	0.0%
EMIGRANT BANK	1	0	1	0.0%	325	0	325	0.0%
ESSA BANK & TRUST	1	0	1	0.0%	17	0	17	0.0%
Bank USA	90	85	5	94.4%	20,937	19,475	1,462	93.0%
FARMINGTON BANK	199	168	31	84.4%	55,461	43,303	12,158	78.1%
FIFTH THIRD BANK, OHIO	1	0	1	0.0%	7	0	7	0.0%
FIRST BANK	4	0	4	0.0%	1,270	0	1,270	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically CONNECTICUT	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
FIRST BANK OF HIGHLAND PARK	8	0	8	0.0%	1,036	0	1,036	0.0%
FIRST BUSINESS BANK	1	0	1	0.0%	111	0	111	0.0%
FIRST COUNTY BANK	107	99	8	92.5%	30,385	28,750	1,635	94.6%
FIRST FINANCIAL BANK	2	0	2	0.0%	783	0	783	0.0%
FIRST HAWAIIAN BANK	1	0	1	0.0%	50	0	50	0.0%
FIRST INTERNET BANK	1	0	1	0.0%	297	0	297	0.0%
FIRST MID BANK & TRUST, NA	2	0	2	0.0%	377	0	377	0.0%
FIRST NATIONAL BANK	1	0	1	0.0%	18	0	18	0.0%
FIRST NATIONAL BANK OF OMAHA	88	0	88	0.0%	841	0	841	0.0%
FIRST REPUBLIC BANK	4	4	0	100.0%	2,865	2,865	0	100.0%
FIRSTBANK	1	0	1	0.0%	10	0	10	0.0%
FIRSTTRUST BANK	1	0	1	0.0%	700	0	700	0.0%
FLORENCE BANK	1	0	1	0.0%	940	0	940	0.0%
FLUSHING BANK	2	0	2	0.0%	770	0	770	0.0%
FULTON BANK, N.A.	2	0	2	0.0%	214	0	214	0.0%
GORHAM SAVINGS BANK	1	0	1	0.0%	75	0	75	0.0%
GREAT SOUTHERN BANK	1	0	1	0.0%	200	0	200	0.0%
GUARANTY BANK AND TRUST CO	6	0	6	0.0%	4,350	0	4,350	0.0%
HABIB AMERICAN BANK	1	0	1	0.0%	260	0	260	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
CONNECTICUT								
HANMI BANK	1	0	1	0.0%	1,000	0	1,000	0.0%
HARBORONE BANK	2	0	2	0.0%	350	0	350	0.0%
HOMETRUST BANK	1	0	1	0.0%	26	0	26	0.0%
HSBC BANK USA, NA	642	330	312	51.4%	11,148	5,867	5,281	52.6%
IBERIABANK	1	0	1	0.0%	307	0	307	0.0%
ION BANK	205	142	63	69.3%	40,201	25,278	14,923	62.9%
JOHN DEERE FINANCIAL, F.S.B.	155	0	155	0.0%	1,545	0	1,545	0.0%
JPMORGAN CHASE BANK, NA	401	298	103	74.3%	54,090	49,446	4,644	91.4%
KEYBANK NATIONAL ASSOCIATION	914	887	27	97.0%	65,061	62,775	2,286	96.5%
LAKE FOREST BANK AND TRUST	4,139	0	4,139	0.0%	66,364	0	66,364	0.0%
LIBERTY BANK	462	453	9	98.1%	58,427	57,319	1,108	98.1%
LIVE OAK BANKING COMPANY	7	0	7	0.0%	2,530	0	2,530	0.0%
M&T BANK	167	103	64	61.7%	46,599	21,814	24,785	46.8%
MAHOPAC BANK	11	0	11	0.0%	4,025	0	4,025	0.0%
MB FINANCIAL BANK NA	12	0	12	0.0%	2,710	0	2,710	0.0%
MECHANICS BANK	1	0	1	0.0%	600	0	600	0.0%
METABANK	65	0	65	0.0%	2,072	0	2,072	0.0%
MIDDLESEX SAVINGS BANK	1	0	1	0.0%	500	0	500	0.0%
MORGAN STANLEY PRIVATE BANK, N	1	0	1	0.0%	242	0	242	0.0%

GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
CONNECTICUT								
NORTHEAST BANK	1	0	1	0.0%	700	0	700	0.0%
NORTHERN BANK & TRUST CO.	1	0	1	0.0%	100	0	100	0.0%
OLD SECOND NATIONAL BANK	2	0	2	0.0%	520	0	520	0.0%
OPTUM BANK	2	0	2	0.0%	753	0	753	0.0%
PACIFIC PREMIER BANK	9	0	9	0.0%	3,413	0	3,413	0.0%
PACIFIC WESTERN BANK	1	0	1	0.0%	500	0	500	0.0%
PATRIOT BANK, N.A.	134	120	14	89.6%	14,469	10,877	3,592	75.2%
PCSB BANK	1	0	1	0.0%	500	0	500	0.0%
PEAPACK-GLADSTONE BANK	1	0	1	0.0%	750	0	750	0.0%
PEOPLES SECURITY BANK AND TRUS	2	0	2	0.0%	1,105	0	1,105	0.0%
PEOPLES UNITED BANK, N.A.	1,167	1,167	0	100.0%	139,666	139,666	0	100.0%
PEOPLESBANK	11	0	11	0.0%	2,444	0	2,444	0.0%
PINNACLE BANK	266	0	266	0.0%	4,802	0	4,802	0.0%
PNC BANK N.A.	22	0	22	0.0%	4,600	0	4,600	0.0%
REPUBLIC BANK & TRUST	28	0	28	0.0%	950	0	950	0.0%
REPUBLIC BANK OF CHICAGO	1	0	1	0.0%	767	0	767	0.0%
RHINEBECK BANK	26	0	26	0.0%	830	0	830	0.0%
ROCKLAND TRUST COMPANY	3	0	3	0.0%	335	0	335	0.0%
SALEM FIVE CENTS SAVINGS BANK	1	0	1	0.0%	250	0	250	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
CONNECTICUT								
SALISBURY BANK AND TRUST CO	42	39	3	92.9%	3,321	3,061	260	92.2%
SANTANDER BANK N.A.	395	357	38	90.4%	37,979	33,150	4,829	87.3%
SARATOGA NATIONAL BANK & TRUST	1	0	1	0.0%	55	0	55	0.0%
SAVINGS BANK OF DANBURY	77	60	17	77.9%	26,933	21,697	5,236	80.6%
SAVINGS INSTITUTE BANK & TRUST	56	46	10	82.1%	10,024	7,194	2,830	71.8%
SEACOAST NATIONAL BANK	5	0	5	0.0%	1,690	0	1,690	0.0%
SIGNATURE BANK	24	5	19	20.8%	9,553	1,730	7,823	18.1%
SILICON VALLEY BANK	26	0	26	0.0%	2,610	0	2,610	0.0%
SIMMONS BANK	8	0	8	0.0%	253	0	253	0.0%
SOUTH STATE BANK	2	0	2	0.0%	179	0	179	0.0%
SOUTHEAST BANK	3	0	3	0.0%	618	0	618	0.0%
SOUTHSIDE BANK	1	0	1	0.0%	519	0	519	0.0%
STAR FINANCIAL BANK	1	0	1	0.0%	57	0	57	0.0%
STATE BANK & TRUST COMPANY	11	0	11	0.0%	3,578	0	3,578	0.0%
STATE FARM BANK	22	0	22	0.0%	1,123	0	1,123	0.0%
STEARNS BANK N A	186	0	186	0.0%	9,940	0	9,940	0.0%
STIFEL BANK & TRUST	2	0	2	0.0%	1,465	0	1,465	0.0%
SUNTRUST BANK, INC	12	0	12	0.0%	1,810	0	1,810	0.0%
SYNCHRONY BANK	1,857	0	1,857	0.0%	7,350	0	7,350	0.0%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically CONNECTICUT	Total State Loans	Assessment Area Loans	Non-Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non-Assessment Area Amount	Assessment Area \$ Ratio
SYNOVUS BANK	1	0	1	0.0%	503	0	503	0.0%
TBK BANK, SSB	203	0	203	0.0%	6,938	0	6,938	0.0%
TCF NATIONAL BANK	46	0	46	0.0%	3,701	0	3,701	0.0%
TD BANK N.A.	1,679	1,660	19	98.9%	34,641	34,313	328	99.1%
TEXAS CAPITAL BANK	1,419	0	1,419	0.0%	24,986	0	24,986	0.0%
THE HUNTINGTON NATIONAL BANK	36	0	36	0.0%	1,462	0	1,462	0.0%
THE WASHINGTON TRUST COMPANY	16	10	6	62.5%	3,914	1,882	2,032	48.1%
THOMASTON SAVINGS BANK	262	198	64	75.6%	48,947	33,383	15,564	68.2%
TIAA, FSB	8	0	8	0.0%	34	0	34	0.0%
TRISTATE CAPITAL BANK	13	0	13	0.0%	5,731	0	5,731	0.0%
UNIBANK FOR SAVINGS	2	0	2	0.0%	81	0	81	0.0%
UNION SAVINGS BANK	121	105	16	86.8%	27,308	19,118	8,190	70.0%
UNITED BANK	166	161	5	97.0%	32,666	31,369	1,297	96.0%
UNITED COMMUNITY BANK	1	0	1	0.0%	300	0	300	0.0%
US BANK NA	6,300	0	6,300	0.0%	54,714	0	54,714	0.0%
VALLEY NATIONAL BANK	85	0	85	0.0%	8,672	0	8,672	0.0%
WEBSTER BANK, N.A.	1,831	1,824	7	99.6%	286,289	284,808	1,481	99.5%
WEBSTER FIVE CENTS SVG BK	1	1	0	100.0%	340	340	0	100.0%
WELLS FARGO BANK, N.A.	3,712	3,579	133	96.4%	200,340	191,675	8,665	95.7%



GeoDataVision Special CRA Assessment Area Concentration Ratio Report CRA - Concentration Ratios of all Reporting Banks

Financial Institution - All Banks Alphabetically	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount \$(000)	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
CONNECTICUT								
WESTFIELD BANK	33	23	10	69.7%	6,821	4,889	1,932	71.7%
WEX BANK	562	0	562	0.0%	7,271	0	7,271	0.0%
ZB, N. A.	2	0	2	0.0%	570	0	570	0.0%
CONNECTICUT 154 reporting lenders	88,695	25,626	63,069	28.9%	2,580,953	1,575,778	1,005,175	61.1%



Bank USA- Assessment Area

Report 6: Reported CRA Lending

Based on CRA data released by the FFIEC

Bethel		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2001.00	Moderate	177	5739	164	2,119	81	1657
2002.00	Moderate	126	3896	120	2,164	50	1233
2003.01	Upper	173	6020	163	2,193	74	852
2003.02	Middle	130	2524	126	1,647	80	980
Sum for Bethel		606	18,179	573	8,123	285	4,722

Bridgeport		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0701.00	Moderate	140	3764	134	1,857	67	1473
0702.00	Moderate	45	1180	44	644	20	857
0703.00	Low	28	2443	22	425	10	145
0704.00	Moderate	16	287	16	287	6	74
0705.00	Low	18	402	17	113	8	44
0706.00	Low	176	7980	162	2,370	60	2395
0709.00	Low	26	791	23	191	8	57
0710.00	Low	57	3227	49	838	24	482
0711.00	Moderate	55	2034	49	519	26	1242
0712.00	Low	59	1996	54	704	32	1118
0713.00	Low	34	956	31	120	21	903
0714.00	Low	69	1462	65	458	33	810
0716.00	Low	7	14	7	14	7	14
0719.00	Low	54	399	54	399	36	280
0720.00	Moderate	47	736	46	403	31	575
0721.00	Moderate	107	2391	103	967	63	705
0722.00	Moderate	58	463	57	321	41	373
0723.00	Moderate	66	597	65	355	42	438
0724.00	Moderate	71	634	71	634	17	92
0725.00	Moderate	85	1996	83	771	62	1713
0726.00	Moderate	116	1762	112	921	67	586
0727.00	Middle	86	1186	84	741	50	795
0728.00	Low	37	166	37	166	23	98
0729.00	Moderate	45	604	43	339	24	230

Bridgeport		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0730.00	Moderate	24	141	24	141	12	66
0731.00	Moderate	63	1046	61	336	33	140
0732.00	Low	15	112	15	112	7	63
0733.00	Moderate	33	1284	32	284	18	1157
0734.00	Low	74	2451	71	572	37	1766
0735.00	Low	41	512	40	348	27	146
0736.00	Low	11	369	10	24	8	361
0737.00	Low	43	221	43	221	26	126
0738.00	Low	32	271	32	271	19	217
0739.00	Low	62	1500	57	703	22	350
0740.00	Low	14	403	13	59	7	360
0743.00	Low	109	6163	97	1,308	39	585
0744.00	Low	104	3112	97	1,152	37	372
2572.00	Low	119	4317	109	1,150	48	552
Sum for	Bridgeport	2,246	59,372	2,129	21,238	1,118	21,760

Brookfield		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2051.00	Middle	149	4772	140	1,618	70	2117
2052.00	Upper	161	2743	157	1,710	103	1823
2053.00	Middle	269	9842	252	3,420	115	2215
Sum for	Brookfield	579	17,357	549	6,748	288	6,155

Danbury		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2101.00	Low	175	4497	170	2,227	89	855
2102.00	Low	209	6980	196	2,415	103	3461
2103.00	Moderate	162	7730	145	1,663	76	1976
2104.00	Moderate	350	17373	315	4,658	140	2648
2105.00	Middle	285	7814	277	4,001	132	1725
2106.00	Moderate	115	2174	110	752	62	1594
2107.01	Moderate	89	1800	84	627	58	992
2107.02	Moderate	74	920	73	720	47	431
2108.00	Middle	251	8948	237	3,544	110	3117
2109.00	Middle	107	2115	105	1,548	67	1127
2110.00	Middle	100	1296	99	1,146	50	452
2111.00	NA	1	70	1	70	1	70
2112.00	Middle	150	3738	144	1,929	80	955
2113.00	Middle	71	783	71	783	41	456
2114.00	Middle	133	5194	126	1,694	70	1547
Sum for	Danbury	2,272	71,432	2,153	27,777	1,126	21,406

Darien		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0301.00	Upper	101	1826	100	1,576	45	697
0302.00	Upper	206	5162	196	2,703	92	1795
0303.00	Upper	113	2997	111	1,497	58	793
0304.00	Upper	265	6573	256	4,131	119	2022
0305.00	Upper	149	3004	145	2,228	80	1587
Sum for Darien		834	19,562	808	12,135	394	6,894

Easton		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
1051.00	Upper	134	2431	130	1,587	68	1095
1052.00	Upper	120	2843	118	1,313	65	716
Sum for Easton		254	5,274	248	2,900	133	1,811

Fairfield		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0601.00	Upper	60	909	60	909	33	522
0602.00	Upper	147	3611	143	1,627	84	1028
0603.00	Upper	114	1717	113	1,217	61	718
0604.00	Upper	151	5025	141	1,882	78	1807
0605.00	Upper	77	1930	74	1,053	40	738
0606.00	Upper	190	9348	172	2,900	68	2015
0607.00	Upper	149	2239	148	2,089	76	1013
0608.00	Upper	37	420	37	420	24	317
0609.00	Upper	42	453	42	453	27	350
0610.00	Middle	152	5916	142	1,943	81	3111
0611.00	Upper	70	1530	68	739	44	711
0612.00	Middle	61	790	61	790	38	638
0613.00	Moderate	93	3303	88	1,141	58	1981
0614.00	Middle	185	7387	170	2,826	75	1879
0615.00	Upper	317	9317	304	4,539	142	4193
0616.00	Upper	328	13655	305	4,342	155	6329
Sum for	Fairfield	2,173	67,550	2,068	28,870	1,084	27,350

Greenwich		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0101.01	Upper	151	4782	146	2,032	65	1118
0101.02	Upper	153	4330	149	1,740	54	712
0102.01	Upper	108	2782	105	1,529	48	1816
0102.02	Upper	189	2268	187	2,012	106	1276
0103.00	Upper	260	9235	242	4,005	116	3103
0104.00	Middle	177	3348	173	2,149	85	1095
0105.00	Middle	284	12317	265	3,735	128	6774
0106.00	Upper	448	14629	418	5,943	158	5565
0107.00	Middle	165	4130	161	3,301	51	1039
0108.00	Upper	175	6476	162	2,077	74	1290
0109.00	Upper	183	3096	177	2,051	80	1259
0110.00	Upper	219	4941	213	3,414	101	2458
0111.00	Upper	121	1618	118	1,249	66	769
0112.00	Upper	88	2055	85	854	34	1046
0113.00	Middle	145	2928	142	2,212	71	1432
Sum for	Greenwich	2,866	78,935	2,743	38,303	1,237	30,752

Monroe		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
1001.00	Middle	211	6645	197	2,574	103	2975
1002.00	Middle	195	2693	194	2,583	127	1705
1003.00	Upper	211	3222	206	2,010	108	904
Sum for Monroe		617	12,560	597	7,167	338	5,584

New Canaan		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0351.00	Middle	474	13920	453	6,468	209	5801
0352.00	Upper	105	1611	104	1,461	57	903
0353.00	Upper	79	4705	73	1,083	42	608
0354.00	Upper	173	4125	169	2,045	92	1313
Sum for New Canaan		831	24,361	799	11,057	400	8,625

New Fairfield				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2201.00	Middle	76	789	76	789	49	460
2202.00	Middle	111	3331	103	982	67	810
2203.00	Middle	86	1114	86	1,114	49	563
Sum for	New Fairfield	273	5,234	265	2,885	165	1,833

Newtown				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2301.00	Upper	220	5006	211	2,894	114	1772
2302.00	Upper	84	2348	80	1,210	41	1384
2303.00	Upper	60	1000	58	550	26	270
2304.00	Upper	154	3379	149	1,744	96	2314
2305.01	Upper	91	1006	91	1,006	46	654
2305.02	Middle	210	4081	204	3,012	101	1529
Sum for	Newtown	819	16,820	793	10,416	424	7,923

Norwalk		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0425.00	Upper	120	1701	118	1,326	57	706
0426.00	Middle	142	3877	137	2,155	77	1425
0427.00	Middle	239	11919	218	3,223	104	2006
0428.00	Middle	146	2259	144	1,918	72	1117
0429.00	Upper	41	375	41	375	28	305
0430.00	Upper	90	881	90	881	60	544
0431.00	Upper	172	3634	168	2,388	84	1537
0432.00	Middle	82	1213	81	963	41	462
0433.00	Moderate	60	790	59	490	36	358
0434.00	Low	186	5339	178	2,566	93	1329
0435.00	Middle	112	1485	112	1,485	70	1057
0436.00	Middle	215	10494	200	2,955	106	3373
0437.00	Low	241	8606	224	3,151	98	2417
0438.00	Moderate	146	1434	145	1,234	84	899
0439.00	Middle	133	2645	127	1,303	66	669
0440.00	Moderate	101	1010	101	1,010	65	526
0441.00	Moderate	220	11588	199	3,500	64	1874
0442.00	Middle	198	6727	185	2,449	80	2698
0443.00	Middle	105	1001	104	875	65	632
0444.00	Moderate	82	2950	79	875	41	1312
0445.00	Low	87	4439	78	1,387	38	1425
0446.00	Upper	129	1905	129	1,905	60	829
Sum for	Norwalk	3,047	86,272	2,917	38,414	1,489	27,500

Redding		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2401.00	Upper	163	3432	160	2,668	87	2244
2402.00	Upper	144	2143	142	1,878	87	1078
Sum for Redding		307	5,575	302	4,546	174	3,322

Ridgefield		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2451.00	Upper	75	1663	73	843	42	1370
2452.00	Upper	142	5232	134	1,959	72	1742
2453.00	Upper	309	7562	296	4,393	161	3748
2454.00	Upper	112	3180	107	1,453	57	707
2455.00	Upper	91	1853	90	1,353	40	510
2456.00	Upper	185	3130	181	2,524	81	1482
Sum for Ridgefield		914	22,620	881	12,525	453	9,559

Shelton		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
1101.00	Moderate	105	1968	102	1,258	55	910
1102.01	Middle	94	1883	91	885	51	770
1102.02	Middle	168	8372	155	2,314	70	2070
1103.01	Middle	163	3130	158	1,816	83	995
1103.02	Middle	251	13151	228	4,131	92	2032
1104.00	Middle	107	1515	106	1,215	69	756
1105.00	Middle	146	1900	144	1,460	79	736
1106.00	Middle	163	2343	159	1,635	100	1134
Sum for Shelton		1,197	34,262	1,143	14,714	599	9,403

Sherman		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2571.00	Middle	124	1942	121	1,242	81	1075
Sum for Sherman		124	1,942	121	1,242	81	1,075

Stamford		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0201.00	Moderate	459	18203	427	7,383	171	4389
0202.00	Upper	140	4413	134	1,435	71	1482
0203.00	Upper	278	5180	270	3,260	141	2169
0204.00	Upper	142	2597	141	2,097	81	1210
0205.00	Upper	178	3093	173	2,309	94	1273
0206.00	Upper	205	4840	196	2,107	111	2052
0207.00	Upper	235	6345	223	2,849	128	2139
0208.00	Upper	70	919	70	919	34	471
0209.00	Middle	192	3766	186	2,406	112	1401
0210.00	Middle	156	5143	149	2,696	90	1756
0211.00	Middle	224	6255	212	2,358	96	937
0212.00	Upper	249	4138	246	3,258	139	1887
0213.00	Middle	150	5109	145	1,835	70	1857
0214.00	Moderate	205	7230	191	2,898	87	2156
0215.00	Low	169	3902	165	2,254	117	2083
0216.00	Middle	354	9140	336	4,383	164	2419
0217.00	Middle	182	8198	165	2,345	79	1148
0218.01	Moderate	80	772	80	772	37	307
0218.02	Moderate	134	3026	130	1,476	72	715
0219.00	Moderate	238	23364	182	1,913	116	8271
0220.00	Low	42	406	42	406	26	260
0221.00	Moderate	214	8081	198	2,346	94	3720
0222.00	Low	205	6202	197	3,261	74	1706
0223.00	Moderate	308	10721	291	4,545	111	3637

Stamford				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0224.00	Upper	78	1129	77	1,015	44	766
Sum for	Stamford	4,887	152,172	4,626	62,526	2,359	50,211

Stratford				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0801.00	Moderate	64	1020	63	607	39	775
0802.00	Moderate	129	6757	118	1,924	49	610
0804.00	Low	239	11579	215	3,192	67	947
0805.00	Middle	113	6760	97	1,205	43	2591
0806.00	Moderate	89	1547	88	897	50	1112
0807.00	Middle	145	3158	140	1,753	61	972
0808.00	Middle	102	2547	98	1,170	55	627
0809.00	Middle	114	1858	111	1,208	67	799
0810.00	Moderate	43	963	42	461	25	318
0811.00	Middle	65	878	64	599	44	444
0812.00	Middle	102	2178	99	1,278	59	754
0813.00	Middle	87	972	87	972	50	509
Sum for	Stratford	1,292	40,217	1,222	15,266	609	10,458

Trumbull		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0901.00	Upper	144	5290	130	1,835	64	1611
0902.00	Middle	177	3429	174	2,088	88	
0903.00	Middle	128	1939	126	1,463	69	939
0904.00	Upper	160	2233	157	1,463	87	907
0905.00	Upper	166	5422	157	1,438	75	1553
0906.00	Upper	69	585	69	585	37	346
0907.00	Upper	159	3002	154	1,888	79	1100
Sum for	Trumbull	1,003	21,900	967	10,760	499	8,475

Weston		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0551.00	Upper	191	4267	184	2,136	108	2330
0552.00	Upper	167	3124	162	1,666	87	922
Sum for	Weston	358	7,391	346	3,802	195	3,252

Westport		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0501.00	Upper	212	5961	204	3,076	107	2114
0502.00	Upper	266	5581	257	3,507	125	3119
0503.00	Upper	382	8074	373	4,756	181	2461
0504.00	Upper	283	10485	270	4,076	131	1637
0505.00	Upper	278	8575	265	4,143	132	3109
0506.00	Upper	439	7633	429	4,267	91	2963
Sum for Westport		1,860	46,309	1,798	23,825	767	15,403

Wilton		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0451.01	Upper	124	2719	122	2,135	71	1059
0451.02	Upper	289	11523	276	6,061	117	3439
0452.00	Upper	187	9591	169	2,831	88	2227
0453.00	Upper	63	805	63	805	32	415
0454.00	Upper	154	4824	143	2,091	79	1315
Sum for Wilton		817	29,462	773	13,923	387	8,455

Bank USA

		Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Grand Total	Assessment Area	30,176	844,758	28,821	379,162	14,604	291,928

Summary of Activity by Tract Income Class		
	<u>Total Units</u>	<u>Total Dollars</u>
Low Income Tracts	2,742	91,217
Moderate Income Tracts	4,834	163,278
Middle Income Tracts	9,142	254,787
Upper Income Tracts	13,457	335,406
NA Income Tracts	1	70
Totals	30,176	844,758
LMI Tract Penetration Rate	25.11%	30.13%

* The loans compiled in KPB Report 6 are those records that have been geo-coded and reported down to the census tract level. In every county there are a small number of loans that are geocoded only to the county level. These loans are reported by lender by county and are included in KPB Report 8 that depicts the market rank and market share of all reporting lenders by county. Therefore there will be a small disparity between the totals in KPB Report 6 and KPB Report 8.

Bank USA- Assessment Area

Report 7: Reported CRA Lending in LMI Tracts

Based on CRA data released by the FFIEC

Bethel		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2001.00	Moderate	177	5739	164	2,119	81	1657
2002.00	Moderate	126	3896	120	2,164	50	1233
Sum for Bethel		303	9,635	284	4,283	131	2,890

Bridgeport		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0701.00	Moderate	140	3764	134	1,857	67	1473
0702.00	Moderate	45	1180	44	644	20	857
0703.00	Low	28	2443	22	425	10	145
0704.00	Moderate	16	287	16	287	6	74
0705.00	Low	18	402	17	113	8	44
0706.00	Low	176	7980	162	2,370	60	2395
0709.00	Low	26	791	23	191	8	57
0710.00	Low	57	3227	49	838	24	482
0711.00	Moderate	55	2034	49	519	26	1242
0712.00	Low	59	1996	54	704	32	1118
0713.00	Low	34	956	31	120	21	903
0714.00	Low	69	1462	65	458	33	810
0716.00	Low	7	14	7	14	7	14
0719.00	Low	54	399	54	399	36	280
0720.00	Moderate	47	736	46	403	31	575
0721.00	Moderate	107	2391	103	967	63	705
0722.00	Moderate	58	463	57	321	41	373
0723.00	Moderate	66	597	65	355	42	438
0724.00	Moderate	71	634	71	634	17	92
0725.00	Moderate	85	1996	83	771	62	1713
0726.00	Moderate	116	1762	112	921	67	586
0728.00	Low	37	166	37	166	23	98
0729.00	Moderate	45	604	43	339	24	230
0730.00	Moderate	24	141	24	141	12	66

Bridgeport		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0731.00	Moderate	63	1046	61	336	33	140
0732.00	Low	15	112	15	112	7	63
0733.00	Moderate	33	1284	32	284	18	1157
0734.00	Low	74	2451	71	572	37	1766
0735.00	Low	41	512	40	348	27	146
0736.00	Low	11	369	10	24	8	361
0737.00	Low	43	221	43	221	26	126
0738.00	Low	32	271	32	271	19	217
0739.00	Low	62	1500	57	703	22	350
0740.00	Low	14	403	13	59	7	360
0743.00	Low	109	6163	97	1,308	39	585
0744.00	Low	104	3112	97	1,152	37	372
2572.00	Low	119	4317	109	1,150	48	552
Sum for	Bridgeport	2,160	58,186	2,045	20,497	1,068	20,965

Danbury		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
2101.00	Low	175	4497	170	2,227	89	855
2102.00	Low	209	6980	196	2,415	103	3461
2103.00	Moderate	162	7730	145	1,663	76	1976
2104.00	Moderate	350	17373	315	4,658	140	2648
2106.00	Moderate	115	2174	110	752	62	1594
2107.01	Moderate	89	1800	84	627	58	992
2107.02	Moderate	74	920	73	720	47	431
Sum for Danbury		1,174	41,474	1,093	13,062	575	11,957

Fairfield		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0613.00	Moderate	93	3303	88	1,141	58	1981
Sum for Fairfield		93	3,303	88	1,141	58	1,981

Norwalk				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0433.00	Moderate	60	790	59	490	36	358
0434.00	Low	186	5339	178	2,566	93	1329
0437.00	Low	241	8606	224	3,151	98	2417
0438.00	Moderate	146	1434	145	1,234	84	899
0440.00	Moderate	101	1010	101	1,010	65	526
0441.00	Moderate	220	11588	199	3,500	64	1874
0444.00	Moderate	82	2950	79	875	41	1312
0445.00	Low	87	4439	78	1,387	38	1425
Sum for Norwalk		1,123	36,156	1,063	14,213	519	10,140

Shelton				Small Business Originations			
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
1101.00	Moderate	105	1968	102	1,258	55	910
Sum for Shelton		105	1,968	102	1,258	55	910

Stamford		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0201.00	Moderate	459	18203	427	7,383	171	4389
0214.00	Moderate	205	7230	191	2,898	87	2156
0215.00	Low	169	3902	165	2,254	117	2083
0218.01	Moderate	80	772	80	772	37	307
0218.02	Moderate	134	3026	130	1,476	72	715
0219.00	Moderate	238	23364	182	1,913	116	8271
0220.00	Low	42	406	42	406	26	260
0221.00	Moderate	214	8081	198	2,346	94	3720
0222.00	Low	205	6202	197	3,261	74	1706
0223.00	Moderate	308	10721	291	4,545	111	3637
Sum for	Stamford	2,054	81,907	1,903	27,254	905	27,244

Stratford		Small Business Originations					
Census Tract	Tract Income Class	Total Units	Total Dollars (000)	Units \$100,000 and Under	Dollars (000) \$100,000 and Under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
0801.00	Moderate	64	1020	63	607	39	775
0802.00	Moderate	129	6757	118	1,924	49	610
0804.00	Low	239	11579	215	3,192	67	947
0806.00	Moderate	89	1547	88	897	50	1112
0810.00	Moderate	43	963	42	461	25	318
Sum for	Stratford	564	21,866	526	7,081	230	3,762
Grand Total	Assessment Area -LMI Tracts	7,576	254,495	7,104	88,789	3,541	79,849

Bank USA- Assessment Area

Report 8A: County-Reported CRA Lending Market Rank

Based on CRA Data Released by the FFIEC

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Fairfield								
1	14.07	AMERICAN EXPRESS NATIONAL BANK	9,220	119,538	9,069	90,417	4,137	38,169
2	12.07	BANK OF AMERICA, N.A.	3,185	102,566	3,027	49,286	1,544	29,755
3	9.71	WELLS FARGO BANK, N.A.	1,593	82,457	1,501	54,863	952	33,706
4	6.21	WEBSTER BANK, N.A.	339	52,777	208	12,179	182	15,652
5	5.67	PEOPLES UNITED BANK, N.A.	526	48,175	423	8,227	410	25,185
6	5.43	CHASE BANK USA, NA	4,315	46,163	4,315	46,163	1,435	22,782
7	4.65	JPMORGAN CHASE BANK, NA	211	39,475	132	5,813	48	4,888
8	3.48	FIRST COUNTY BANK	102	29,570	36	2,492	55	15,017
9	2.57	M&T BANK	103	21,814	61	2,727	51	4,099
10	2.53	CONNECTICUT COMMUNITY BANK, NA	78	21,487	25	1,480	25	4,258
11	2.29	Bank USA	85	19,475	31	1,646	30	6,212
12	2.19	UNION SAVINGS BANK	83	18,633	41	1,680	45	9,293
13	2.15	CITIBANK, N.A.	3,384	18,293	3,381	17,674	2,927	15,008
14	2.15	LAKE FOREST BANK AND TRUST	1,264	18,230	1,234	11,128	0	0
15	1.90	CAPITAL ONE BANK (USA), N.A.	1,387	16,126	1,385	15,861	775	7,719
16	1.45	SAVINGS BANK OF DANBURY	36	12,344	12	852	16	4,442
17	1.37	KEYBANK NATIONAL ASSOCIATION	123	11,621	104	2,909	85	2,837
18	1.37	TD BANK N.A.	466	11,618	455	5,755	400	7,883
19	1.34	US BANK NA	1,102	11,341	1,099	10,041	917	7,307
20	1.29	PATRIOT BANK, N.A.	121	10,997	99	3,283	57	4,679
21	1.17	BANKWELL	49	9,975	22	1,206	17	4,304

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Fairfield								
22	1.11	TEXAS CAPITAL BANK	389	9,407	370	3,950	0	0
23	0.97	CITIZENS BANK, NA	130	8,244	119	4,599	113	4,302
24	0.77	AMERIS BANK	274	6,541	262	2,174	0	0
25	0.69	HSBC BANK USA, NA	330	5,867	324	3,421	13	365
26	0.66	VALLEY NATIONAL BANK	32	5,571	21	778	7	215
27	0.65	COMERICA BANK	69	5,498	64	3,164	1	1,000
28	0.46	TRISTATE CAPITAL BANK	10	3,896	2	143	0	0
29	0.44	UNITED BANK	12	3,726	4	100	7	1,196
30	0.41	BMO HARRIS BANK N.A.	30	3,493	12	457	15	1,808
31	0.41	PNC BANK N.A.	15	3,480	9	245	7	708
32	0.41	MAHOPAC BANK	9	3,444	1	100	4	1,120
33	0.40	CIT BANK N.A.	70	3,390	64	2,038	0	0
34	0.34	FIRST REPUBLIC BANK	4	2,865	0	0	2	1,365
35	0.31	SANTANDER BANK N.A.	24	2,668	16	1,073	0	0
36	0.31	WEX BANK	132	2,647	128	1,499	0	0
37	0.30	TBK BANK, SSB	104	2,588	98	1,006	0	0
38	0.30	CAPITAL ONE, N.A.	17	2,511	10	411	4	718
39	0.29	STATE BANK & TRUST COMPANY	4	2,428	0	0	2	1,296
40	0.25	BRANCH BANKING AND TRUST CO	209	2,093	209	2,093	180	1,718
41	0.24	BEVERLY BANK AND TRUST	25	2,070	20	750	0	0
42	0.24	SILICON VALLEY BANK	19	2,065	15	365	3	284
43	0.24	AXOS BANK	41	2,003	36	1,110	30	736
44	0.24	CHARLES SCHWAB BANK	2	2,000	0	0	0	0
45	0.23	STEARNS BANK N A	31	1,927	28	1,298	3	283
46	0.22	BERKSHIRE BANK	7	1,849	2	100	4	984

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Fairfield								
47	0.20	BANK OF THE WEST	22	1,741	18	891	7	367
48	0.20	SIGNATURE BANK	5	1,730	0	0	0	0
49	0.17	LIBERTY BANK	9	1,478	5	225	5	585
50	0.17	TCF NATIONAL BANK	13	1,459	6	238	0	0
51	0.17	LIVE OAK BANKING COMPANY	3	1,425	0	0	1	565
52	0.16	SYNCHRONY BANK	300	1,370	300	1,370	1	20
53	0.14	ION BANK	9	1,152	7	304	7	379
54	0.13	PEOPLES SECURITY BANK AND TRUS	2	1,105	0	0	0	0
55	0.13	FIRST BANK	3	1,084	0	0	3	1,084
56	0.12	FIRST BANK OF HIGHLAND PARK	8	1,036	5	288	0	0
57	0.12	PINNACLE BANK	64	1,017	64	1,017	51	786
58	0.12	CATHAY BANK	1	1,000	0	0	1	1,000
58	0.12	EAST WEST BANK	1	1,000	0	0	0	0
58	0.12	HANMI BANK	1	1,000	0	0	1	1,000
61	0.12	THOMASTON SAVINGS BANK	2	983	1	60	2	983
62	0.11	BANK OF HOPE	1	950	0	0	0	0
63	0.11	CUSTOMERS BANK	1	909	0	0	0	0
64	0.11	METABANK	15	907	12	105	0	0
65	0.10	AVIDIA BANK	5	858	3	150	5	858
66	0.10	1ST SOURCE BANK	5	847	4	146	0	0
67	0.09	REPUBLIC BANK OF CHICAGO	1	767	0	0	1	767
68	0.09	STIFEL BANK & TRUST	1	740	0	0	0	0
69	0.08	CIBC BANK USA	3	700	1	100	0	0
69	0.08	NORTHEAST BANK	1	700	0	0	1	700
71	0.08	FLUSHING BANK	1	670	0	0	1	670

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less
Fairfield								
72	0.08	THE HUNTINGTON NATIONAL BANK	5	639	4	139	4	607
73	0.06	SOUTHEAST BANK	2	545	0	0	1	227
74	0.06	FARMINGTON BANK	1	500	0	0	0	0
74	0.06	PCSB BANK	1	500	0	0	1	500
76	0.05	SUNTRUST BANK, INC	2	450	0	0	0	0
77	0.05	RHINEBECK BANK	12	413	12	413	0	0
78	0.05	ZB, N. A.	1	400	0	0	0	0
79	0.04	SEACOAST NATIONAL BANK	1	350	0	0	0	0
80	0.04	BEAL BANK USA	1	345	0	0	1	345
81	0.04	STATE FARM BANK	3	326	2	22	1	304
82	0.04	EMIGRANT BANK	1	325	0	0	1	325
83	0.04	DISCOVER BANK	77	318	77	318	71	295
84	0.04	UNITED COMMUNITY BANK	1	300	0	0	0	0
85	0.03	REPUBLIC BANK & TRUST	6	281	5	31	0	0
86	0.03	CHELSEA GROTON BANK	1	250	0	0	0	0
87	0.03	MORGAN STANLEY PRIVATE BANK, N	1	242	0	0	0	0
88	0.03	SALISBURY BANK AND TRUST CO	1	225	0	0	0	0
89	0.03	FULTON BANK, N.A.	2	214	1	67	0	0
90	0.02	JOHN DEERE FINANCIAL, F.S.B.	29	207	29	207	0	0
91	0.02	HARBORONE BANK	1	200	0	0	0	0
92	0.02	FIRST NATIONAL BANK OF OMAHA	22	182	22	182	10	82
93	0.02	OPTUM BANK	1	179	0	0	0	0
94	0.01	FIRST BUSINESS BANK	1	111	0	0	0	0
95	0.01	CITY NATIONAL BANK	1	100	1	100	1	100
96	0.01	BANTERRA BANK	1	86	1	86	0	0

Small Business Originations

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000) to Businesses with \$1 Million Sales or less	
Fairfield									
97	0.01	UNIBANK FOR SAVINGS	2	81	2	81	0	0	
98	0.00	SOUTH STATE BANK	1	37	1	37	0	0	
99	0.00	TIAA, FSB	3	20	3	20	2	10	
100	0.00	FIRST NATIONAL BANK	1	18	1	18	1	18	
101	0.00	FIRSTBANK	1	10	1	10	1	10	
102	0.00	THE WASHINGTON TRUST COMPANY	1	8	1	8	1	8	
103	0.00	COMMERCE BANK	1	5	1	5	0	0	
Totals for Fairfield			103 Lenders	30,423	849,441	29,064	383,194	14,686	293,888
Grand Total - Assessment Area Counties				30,423	849,441	29,064	383,194	14,686	293,888

This Report includes any counties that are entirely or partially in the Assessment Area

* The loans compiled in KPB Report 6 are those records that have been geo-coded and reported down to the census tract level. In every county there are a small number of loans that are geocoded only to the county level. These loans are reported by lender by county and are included in KPB Report 8 that depicts the market rank and market share of all reporting lenders by county. Therefore there will be a small disparity between the totals in KPB Report 6 and KPB Report 8.

Bank USA- Assessment Area

Report 8B: LMI Tracts Small Business Lending by Lender Market Rank by Origination Units

Based on CRA data released by the FFIEC

Fairfield

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
1	AMERICAN EXPRESS NATIONAL BANK	1,945	681	1,264	2,511	4,716	48	7.39%	13.71%	27.23%	51.15%	0.52%
2	CITIBANK, N.A.	1,095	410	685	1,069	1,203	17	12.12%	20.24%	31.59%	35.55%	0.50%
3	BANK OF AMERICA, N.A.	836	282	554	1,021	1,328	0	8.85%	17.39%	32.06%	41.70%	0.00%
4	CHASE BANK USA, NA	783	247	536	1,167	2,253	112	5.72%	12.42%	27.05%	52.21%	2.60%
5	LAKE FOREST BANK AND TRUST	426	182	244	443	395	0	14.40%	19.30%	35.05%	31.25%	0.00%
6	CAPITAL ONE BANK (USA), N.A.	364	144	220	445	574	4	10.38%	15.86%	32.08%	41.38%	0.29%
7	WELLS FARGO BANK, N.A.	355	111	244	495	680	63	6.97%	15.32%	31.07%	42.69%	3.95%
8	US BANK NA	283	77	206	411	405	3	6.99%	18.69%	37.30%	36.75%	0.27%
9	PEOPLES UNITED BANK, N.A.	172	59	113	191	163	0	11.22%	21.48%	36.31%	30.99%	0.00%
10	TD BANK N.A.	132	58	74	144	190	0	12.45%	15.88%	30.90%	40.77%	0.00%
11	AMERIS BANK	123	75	48	78	73	0	27.37%	17.52%	28.47%	26.64%	0.00%
12	TEXAS CAPITAL BANK	109	44	65	140	140	0	11.31%	16.71%	35.99%	35.99%	0.00%
13	WEBSTER BANK, N.A.	92	38	54	142	105	0	11.21%	15.93%	41.89%	30.97%	0.00%
14	SYNCHRONY BANK	75	25	50	102	123	0	8.33%	16.67%	34.00%	41.00%	0.00%
15	BRANCH BANKING AND TRUST CO	69	23	46	68	72	0	11.00%	22.01%	32.54%	34.45%	0.00%
16	JPMORGAN CHASE BANK, NA	57	26	31	66	87	1	12.32%	14.69%	31.28%	41.23%	0.47%
17	FIRST COUNTY BANK	51	15	36	18	33	0	14.71%	35.29%	17.65%	32.35%	0.00%
18	PATRIOT BANK, N.A.	50	49	1	61	10	0	40.50%	0.83%	50.41%	8.26%	0.00%
19	WEX BANK	45	17	28	45	42	0	12.88%	21.21%	34.09%	31.82%	0.00%
20	HSBC BANK USA, NA	42	2	40	17	271	0	0.61%	12.12%	5.15%	82.12%	0.00%
21	KEYBANK NATIONAL ASSOCIATION	37	16	21	49	37	0	13.01%	17.07%	39.84%	30.08%	0.00%
22	CIT BANK N.A.	35	16	19	25	10	0	22.86%	27.14%	35.71%	14.29%	0.00%
22	CITIZENS BANK, NA	35	15	20	47	48	0	11.54%	15.38%	36.15%	36.92%	0.00%
22	M&T BANK	35	14	21	32	36	0	13.59%	20.39%	31.07%	34.95%	0.00%
25	UNION SAVINGS BANK	34	12	22	28	21	0	14.46%	26.51%	33.73%	25.30%	0.00%
26	TBK BANK, SSB	27	15	12	33	44	0	14.42%	11.54%	31.73%	42.31%	0.00%

Fairfield

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
27	Bank USA	26	11	15	8	51	0	12.94%	17.65%	9.41%	60.00%	0.00%
28	BEVERLY BANK AND TRUST	25	0	25	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
29	CONNECTICUT COMMUNITY BANK, NA	21	5	16	23	34	0	6.41%	20.51%	29.49%	43.59%	0.00%
30	AXOS BANK	19	8	11	12	10	0	19.51%	26.83%	29.27%	24.39%	0.00%
31	SAVINGS BANK OF DANBURY	16	0	16	10	10	0	0.00%	44.44%	27.78%	27.78%	0.00%
32	DISCOVER BANK	14	4	10	31	32	0	5.19%	12.99%	40.26%	41.56%	0.00%
32	STEARNS BANK N A	14	4	10	9	8	0	12.90%	32.26%	29.03%	25.81%	0.00%
34	SANTANDER BANK N.A.	11	7	4	5	8	0	29.17%	16.67%	20.83%	33.33%	0.00%
35	BMO HARRIS BANK N.A.	10	2	8	12	8	0	6.67%	26.67%	40.00%	26.67%	0.00%
36	METABANK	9	4	5	6	0	0	26.67%	33.33%	40.00%	0.00%	0.00%
36	PINNACLE BANK	9	2	7	32	23	0	3.13%	10.94%	50.00%	35.94%	0.00%
38	FIRST BANK OF HIGHLAND PARK	8	0	8	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
38	JOHN DEERE FINANCIAL, F.S.B.	8	3	5	10	11	0	10.34%	17.24%	34.48%	37.93%	0.00%
40	VALLEY NATIONAL BANK	7	2	5	20	5	0	6.25%	15.63%	62.50%	15.63%	0.00%
41	FIRST NATIONAL BANK OF OMAHA	6	2	4	9	7	0	9.09%	18.18%	40.91%	31.82%	0.00%
41	REPUBLIC BANK & TRUST	6	6	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
41	UNITED BANK	6	4	2	1	5	0	33.33%	16.67%	8.33%	41.67%	0.00%
44	CAPITAL ONE, N.A.	5	3	2	7	5	0	17.65%	11.76%	41.18%	29.41%	0.00%
44	SILICON VALLEY BANK	5	3	2	2	12	0	15.79%	10.53%	10.53%	63.16%	0.00%
46	AVIDIA BANK	3	0	3	0	2	0	0.00%	60.00%	0.00%	40.00%	0.00%
46	BANKWELL	3	2	1	24	22	0	4.08%	2.04%	48.98%	44.90%	0.00%
46	LIBERTY BANK	3	1	2	4	2	0	11.11%	22.22%	44.44%	22.22%	0.00%
46	MAHOPAC BANK	3	2	1	2	4	0	22.22%	11.11%	22.22%	44.44%	0.00%
46	RHINEBECK BANK	3	1	2	6	3	0	8.33%	16.67%	50.00%	25.00%	0.00%
51	ION BANK	2	0	2	1	6	0	0.00%	22.22%	11.11%	66.67%	0.00%
51	STATE FARM BANK	2	1	1	1	0	0	33.33%	33.33%	33.33%	0.00%	0.00%
51	SUNTRUST BANK, INC	2	1	1	0	0	0	50.00%	50.00%	0.00%	0.00%	0.00%
51	UNIBANK FOR SAVINGS	2	2	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
55	1ST SOURCE BANK	1	1	0	0	4	0	20.00%	0.00%	0.00%	80.00%	0.00%
55	BANK OF HOPE	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
55	BANK OF THE WEST	1	1	0	10	11	0	4.55%	0.00%	45.45%	50.00%	0.00%
55	BANTERRA BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	BEAL BANK USA	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%

Fairfield

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
55	BERKSHIRE BANK	1	0	1	3	3	0	0.00%	14.29%	42.86%	42.86%	0.00%
55	CATHAY BANK	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
55	CHELSEA GROTON BANK	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
55	COMERICA BANK	1	0	1	1	67	0	0.00%	1.45%	1.45%	97.10%	0.00%
55	COMMERCE BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	FARMINGTON BANK	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
55	FIRST BANK	1	0	1	2	0	0	0.00%	33.33%	66.67%	0.00%	0.00%
55	HANMI BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	HARBORONE BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	MORGAN STANLEY PRIVATE BANK, N	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	OPTUM BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	PNC BANK N.A.	1	0	1	6	8	0	0.00%	6.67%	40.00%	53.33%	0.00%
55	SIGNATURE BANK	1	0	1	4	0	0	0.00%	20.00%	80.00%	0.00%	0.00%
55	TCF NATIONAL BANK	1	1	0	5	7	0	7.69%	0.00%	38.46%	53.85%	0.00%
55	UNITED COMMUNITY BANK	1	0	1	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
55	ZB, N. A.	1	1	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
NR	CHARLES SCHWAB BANK	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CIBC BANK USA	0	0	0	0	3	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CITY NATIONAL BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CUSTOMERS BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	EAST WEST BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	EMIGRANT BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST BUSINESS BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST NATIONAL BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST REPUBLIC BANK	0	0	0	3	1	0	0.00%	0.00%	75.00%	25.00%	0.00%
NR	FIRSTBANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FLUSHING BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FULTON BANK, N.A.	0	0	0	0	2	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	LIVE OAK BANKING COMPANY	0	0	0	3	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NORTHEAST BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PCSB BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PEOPLES SECURITY BANK AND TRUS	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	REPUBLIC BANK OF CHICAGO	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%

Fairfield

Rank Based on Total LMI Units	Financial Institution	LMI Tract Originations	Tract Income Class					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	SALISBURY BANK AND TRUST CO	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SEACOAST NATIONAL BANK	0	0	0	1	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SOUTH STATE BANK	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SOUTHEAST BANK	0	0	0	1	1	0	0.00%	0.00%	50.00%	50.00%	0.00%
NR	STATE BANK & TRUST COMPANY	0	0	0	1	3	0	0.00%	0.00%	25.00%	75.00%	0.00%
NR	STIFEL BANK & TRUST	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THE HUNTINGTON NATIONAL BANK	0	0	0	3	2	0	0.00%	0.00%	60.00%	40.00%	0.00%
NR	THE WASHINGTON TRUST COMPANY	0	0	0	0	1	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THOMASTON SAVINGS BANK	0	0	0	2	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	TIAA, FSB	0	0	0	1	2	0	0.00%	0.00%	33.33%	66.67%	0.00%
NR	TRISTATE CAPITAL BANK	0	0	0	7	3	0	0.00%	0.00%	70.00%	30.00%	0.00%
Sum for Fairfield		7,576	2,742	4,834	9,142	13,457	248	9.01%	15.89%	30.05%	44.23%	0.82%
103 Lenders												
Grand Total - Assessment Area Counties		7,576	2,742	4,834	9,142	13,457	248	9.01%	15.89%	30.05%	44.23%	0.82%

Each county may include loans in tracts whose income class is considered to be NA. There may also be loans in tracts whose identity is not known. To make sure all report totals reconcile this report includes these two types of loans in the "NA or Unknown" column.

Bank USA- Assessment Area

Report 8C:LMI Tracts Small Business Lending by Lender Market Rank by Origination Dollars

Based on CRA data released by the FFIEC

Fairfield

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
1	BANK OF AMERICA, N.A.	27,041	13,091	13,950	33,082	42,443	0	12.76%	13.60%	32.25%	41.38%	0.00%
2	AMERICAN EXPRESS NATIONAL BANK	26,839	9,264	17,575	32,395	59,696	608	7.75%	14.70%	27.10%	49.94%	0.51%
3	WELLS FARGO BANK, N.A.	26,308	6,678	19,630	22,543	30,542	3,064	8.10%	23.81%	27.34%	37.04%	3.72%
4	PEOPLES UNITED BANK, N.A.	24,143	6,662	17,481	13,016	11,016	0	13.83%	36.29%	27.02%	22.87%	0.00%
5	WEBSTER BANK, N.A.	17,272	7,600	9,672	19,839	15,666	0	14.40%	18.33%	37.59%	29.68%	0.00%
6	FIRST COUNTY BANK	17,063	3,975	13,088	5,431	7,076	0	13.44%	44.26%	18.37%	23.93%	0.00%
7	JPMORGAN CHASE BANK, NA	10,739	5,012	5,727	11,865	16,811	60	12.70%	14.51%	30.06%	42.59%	0.15%
8	M&T BANK	9,825	3,065	6,760	5,689	6,300	0	14.05%	30.99%	26.08%	28.88%	0.00%
9	CHASE BANK USA, NA	8,393	2,771	5,622	12,195	24,670	905	6.00%	12.18%	26.42%	53.44%	1.96%
10	UNION SAVINGS BANK	7,274	2,316	4,958	7,483	3,876	0	12.43%	26.61%	40.16%	20.80%	0.00%
11	CONNECTICUT COMMUNITY BANK, NA	6,589	950	5,639	7,971	6,927	0	4.42%	26.24%	37.10%	32.24%	0.00%
12	LAKE FOREST BANK AND TRUST	5,766	2,838	2,928	5,937	6,527	0	15.57%	16.06%	32.57%	35.80%	0.00%
13	KEYBANK NATIONAL ASSOCIATION	5,511	1,468	4,043	3,923	2,187	0	12.63%	34.79%	33.76%	18.82%	0.00%
14	SAVINGS BANK OF DANBURY	5,249	0	5,249	3,552	3,543	0	0.00%	42.52%	28.78%	28.70%	0.00%
15	Bank USA	5,187	2,006	3,181	1,370	12,918	0	10.30%	16.33%	7.03%	66.33%	0.00%
16	CITIBANK, N.A.	4,501	1,457	3,044	5,734	7,985	73	7.96%	16.64%	31.35%	43.65%	0.40%
17	CAPITAL ONE BANK (USA), N.A.	3,823	1,965	1,858	4,873	7,409	21	12.19%	11.52%	30.22%	45.94%	0.13%
18	TD BANK N.A.	3,218	966	2,252	1,399	7,001	0	8.31%	19.38%	12.04%	60.26%	0.00%
19	PATRIOT BANK, N.A.	2,625	2,100	525	6,041	2,331	0	19.10%	4.77%	54.93%	21.20%	0.00%
20	US BANK NA	2,594	739	1,855	3,684	5,041	22	6.52%	16.36%	32.48%	44.45%	0.19%
21	UNITED BANK	2,421	1,396	1,025	480	825	0	37.47%	27.51%	12.88%	22.14%	0.00%
22	TEXAS CAPITAL BANK	2,071	916	1,155	4,213	3,123	0	9.74%	12.28%	44.79%	33.20%	0.00%
23	BEVERLY BANK AND TRUST	2,070	0	2,070	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
24	CITIZENS BANK, NA	1,831	726	1,105	2,204	4,209	0	8.81%	13.40%	26.73%	51.06%	0.00%
25	AMERIS BANK	1,729	1,389	340	2,482	2,330	0	21.24%	5.20%	37.95%	35.62%	0.00%
26	MAHOPAC BANK	1,607	1,370	237	287	1,550	0	39.78%	6.88%	8.33%	45.01%	0.00%
27	CIT BANK N.A.	1,370	688	682	1,111	909	0	20.29%	20.12%	32.77%	26.81%	0.00%

Fairfield

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
28	WEX BANK	1,252	937	315	410	985	0	35.40%	11.90%	15.49%	37.21%	0.00%
29	CAPITAL ONE, N.A.	1,058	375	683	1,130	323	0	14.93%	27.20%	45.00%	12.86%	0.00%
30	SANTANDER BANK N.A.	1,044	757	287	486	1,138	0	28.37%	10.76%	18.22%	42.65%	0.00%
31	FIRST BANK OF HIGHLAND PARK	1,036	0	1,036	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
32	BMO HARRIS BANK N.A.	1,004	77	927	1,352	1,137	0	2.20%	26.54%	38.71%	32.55%	0.00%
33	CATHAY BANK	1,000	1,000	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
33	HANMI BANK	1,000	0	1,000	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
35	BANK OF HOPE	950	950	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
36	TBK BANK, SSB	857	694	163	359	1,372	0	26.82%	6.30%	13.87%	53.01%	0.00%
37	AVIDIA BANK	808	0	808	0	50	0	0.00%	94.17%	0.00%	5.83%	0.00%
38	STEARNS BANK N A	740	306	434	525	662	0	15.88%	22.52%	27.24%	34.35%	0.00%
39	HSBC BANK USA, NA	699	11	688	1,280	3,888	0	0.19%	11.73%	21.82%	66.27%	0.00%
40	LIBERTY BANK	678	218	460	175	625	0	14.75%	31.12%	11.84%	42.29%	0.00%
41	BRANCH BANKING AND TRUST CO	658	274	384	695	740	0	13.09%	18.35%	33.21%	35.36%	0.00%
42	AXOS BANK	641	263	378	601	761	0	13.13%	18.87%	30.00%	37.99%	0.00%
43	METABANK	598	557	41	309	0	0	61.41%	4.52%	34.07%	0.00%	0.00%
44	SIGNATURE BANK	575	0	575	1,155	0	0	0.00%	33.24%	66.76%	0.00%	0.00%
45	BANK OF THE WEST	519	519	0	585	637	0	29.81%	0.00%	33.60%	36.59%	0.00%
46	FARMINGTON BANK	500	500	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
47	BANKWELL	460	260	200	4,631	4,884	0	2.61%	2.01%	46.43%	48.96%	0.00%
48	SUNTRUST BANK, INC	450	300	150	0	0	0	66.67%	33.33%	0.00%	0.00%	0.00%
49	ZB, N. A.	400	400	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
50	BEAL BANK USA	345	345	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
51	STATE FARM BANK	322	18	304	4	0	0	5.52%	93.25%	1.23%	0.00%	0.00%
52	UNITED COMMUNITY BANK	300	0	300	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
53	VALLEY NATIONAL BANK	284	89	195	4,955	332	0	1.60%	3.50%	88.94%	5.96%	0.00%
54	REPUBLIC BANK & TRUST	281	281	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
54	SILICON VALLEY BANK	281	21	260	204	1,580	0	1.02%	12.59%	9.88%	76.51%	0.00%
56	SYNCHRONY BANK	266	68	198	501	603	0	4.96%	14.45%	36.57%	44.01%	0.00%
57	CHELSEA GROTON BANK	250	250	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
57	FIRST BANK	250	0	250	834	0	0	0.00%	23.06%	76.94%	0.00%	0.00%
59	MORGAN STANLEY PRIVATE BANK, N	242	0	242	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%

Fairfield

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
60	ION BANK	225	0	225	7	920	0	0.00%	19.53%	0.61%	79.86%	0.00%
61	COMERICA BANK	200	0	200	500	4,798	0	0.00%	3.64%	9.09%	87.27%	0.00%
61	HARBORONE BANK	200	0	200	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
63	OPTUM BANK	179	0	179	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
64	BERKSHIRE BANK	162	0	162	972	715	0	0.00%	8.76%	52.57%	38.67%	0.00%
65	PINNACLE BANK	120	35	85	494	403	0	3.44%	8.36%	48.57%	39.63%	0.00%
65	RHINEBECK BANK	120	6	114	193	100	0	1.45%	27.60%	46.73%	24.21%	0.00%
67	TCF NATIONAL BANK	105	105	0	783	571	0	7.20%	0.00%	53.67%	39.14%	0.00%
68	BANTERRA BANK	86	0	86	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
69	UNIBANK FOR SAVINGS	81	81	0	0	0	0	100.00%	0.00%	0.00%	0.00%	0.00%
70	1ST SOURCE BANK	64	64	0	0	783	0	7.56%	0.00%	0.00%	92.44%	0.00%
71	DISCOVER BANK	48	15	33	141	129	0	4.72%	10.38%	44.34%	40.57%	0.00%
72	FIRST NATIONAL BANK OF OMAHA	46	18	28	56	80	0	9.89%	15.38%	30.77%	43.96%	0.00%
73	JOHN DEERE FINANCIAL, F.S.B.	40	15	25	80	87	0	7.25%	12.08%	38.65%	42.03%	0.00%
74	PNC BANK N.A.	7	0	7	1,553	1,920	0	0.00%	0.20%	44.63%	55.17%	0.00%
75	COMMERCE BANK	5	0	5	0	0	0	0.00%	100.00%	0.00%	0.00%	0.00%
NR	CHARLES SCHWAB BANK	0	0	0	0	2,000	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CIBC BANK USA	0	0	0	0	700	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CITY NATIONAL BANK	0	0	0	0	100	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	CUSTOMERS BANK	0	0	0	0	909	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	EAST WEST BANK	0	0	0	0	1,000	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	EMIGRANT BANK	0	0	0	325	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST BUSINESS BANK	0	0	0	111	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	FIRST NATIONAL BANK	0	0	0	0	18	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FIRST REPUBLIC BANK	0	0	0	2,365	500	0	0.00%	0.00%	82.55%	17.45%	0.00%
NR	FIRSTBANK	0	0	0	0	10	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FLUSHING BANK	0	0	0	0	670	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	FULTON BANK, N.A.	0	0	0	0	214	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	LIVE OAK BANKING COMPANY	0	0	0	1,425	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	NORTHEAST BANK	0	0	0	700	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	PCSB BANK	0	0	0	0	500	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	PEOPLES SECURITY BANK AND TRUS	0	0	0	1,105	0	0	0.00%	0.00%	100.00%	0.00%	0.00%

Fairfield

Rank Based on LMI Dollar Volume	Financial Institution	LMI Tract Dollars (000)	Tract Income Class \$(000)					Penetration Rates				
			LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown	LOW	MODERATE	MIDDLE	UPPER	N.A. or Unknown
NR	REPUBLIC BANK OF CHICAGO	0	0	0	0	767	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SALISBURY BANK AND TRUST CO	0	0	0	225	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SEACOAST NATIONAL BANK	0	0	0	350	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	SOUTH STATE BANK	0	0	0	0	37	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	SOUTHEAST BANK	0	0	0	318	227	0	0.00%	0.00%	58.35%	41.65%	0.00%
NR	STATE BANK & TRUST COMPANY	0	0	0	296	2,132	0	0.00%	0.00%	12.19%	87.81%	0.00%
NR	STIFEL BANK & TRUST	0	0	0	0	740	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THE HUNTINGTON NATIONAL BANK	0	0	0	126	513	0	0.00%	0.00%	19.72%	80.28%	0.00%
NR	THE WASHINGTON TRUST COMPANY	0	0	0	0	8	0	0.00%	0.00%	0.00%	100.00%	0.00%
NR	THOMASTON SAVINGS BANK	0	0	0	983	0	0	0.00%	0.00%	100.00%	0.00%	0.00%
NR	TIAA, FSB	0	0	0	5	15	0	0.00%	0.00%	25.00%	75.00%	0.00%
NR	TRISTATE CAPITAL BANK	0	0	0	2,684	1,212	0	0.00%	0.00%	68.89%	31.11%	0.00%
Sum for Fairfield		254,495	91,217	163,278	254,787	335,406	4,753	10.74%	19.22%	29.99%	39.49%	0.56%
103 Lenders												
Grand Total - Assessment Area Counties		254,495	91,217	163,278	254,787	335,406	4,753	10.74%	19.22%	29.99%	39.49%	0.56%

Each county may include loans in tracts whose income class is considered to be NA. There may also be loans in tracts whose identity is not known. To make sure all report totals reconcile this report includes these two types of loans in the "NA or Unknown" column.

Report 9a: Community Development Loans CRA Data For State with Lender Rank - CONNECTICUT

Based on CRA data released by the FFIEC

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
1	PEOPLES UNITED BANK, N.A.	0.33%	\$146,948	51
2	WEBSTER BANK, N.A.	0.25%	\$66,431	22
3	BANKWELL	2.59%	\$46,301	7
4	UNITED BANK	0.50%	\$35,900	10
5	CHELSEA GROTON BANK	3.15%	\$33,870	17
6	LIBERTY BANK	0.48%	\$23,049	27
7	FARMINGTON BANK	0.39%	\$11,973	13
8	SAVINGS BANK OF DANBURY	1.09%	\$10,745	13
9	SALISBURY BANK AND TRUST CO	1.03%	\$10,210	9
10	ION BANK	0.73%	\$9,230	5

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
11	Bank USA	0.49%	\$7,363	7
12	UNION SAVINGS BANK	0.29%	\$6,284	9
13	SAVINGS INSTITUTE BANK & TRUST	0.37%	\$5,818	13
14	CONNECTICUT COMMUNITY BANK, NA	0.98%	\$4,500	3
15	THOMASTON SAVINGS BANK	0.45%	\$4,430	4
16	FIRST COUNTY BANK	0.25%	\$3,950	3
17	DIME BANK	0.14%	\$1,137	6
18	PATRIOT BANK, N.A.	0.07%	\$625	2
Total Community Development Loans for 18 Lenders in CT			428,764	221

Bank USA- Assessment Area

Report 10: County-Reported CRA Lending to Very Small Businesses (Under \$1 Million Sales) by Lender Market Share

Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
1	12.99	AMERICAN EXPRESS NATIONAL BANK	9,220	119,538	4,137	38,169
2	11.47	WELLS FARGO BANK, N.A.	1,593	82,457	952	33,706
3	10.12	BANK OF AMERICA, N.A.	3,185	102,566	1,544	29,755
4	8.57	PEOPLES UNITED BANK, N.A.	526	48,175	410	25,185
5	7.75	CHASE BANK USA, NA	4,315	46,163	1,435	22,782
6	5.33	WEBSTER BANK, N.A.	339	52,777	182	15,652
7	5.11	FIRST COUNTY BANK	102	29,570	55	15,017
8	5.11	CITIBANK, N.A.	3,384	18,293	2,927	15,008
9	3.16	UNION SAVINGS BANK	83	18,633	45	9,293
10	2.68	TD BANK N.A.	466	11,618	400	7,883
11	2.63	CAPITAL ONE BANK (USA), N.A.	1,387	16,126	775	7,719
12	2.49	US BANK NA	1,102	11,341	917	7,307
13	2.11	Bank USA	85	19,475	30	6,212
14	1.66	JPMORGAN CHASE BANK, NA	211	39,475	48	4,888
15	1.59	PATRIOT BANK, N.A.	121	10,997	57	4,679
16	1.51	SAVINGS BANK OF DANBURY	36	12,344	16	4,442

Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
17	1.46	BANKWELL	49	9,975	17	4,304
18	1.46	CITIZENS BANK, NA	130	8,244	113	4,302
19	1.45	CONNECTICUT COMMUNITY BANK, NA	78	21,487	25	4,258
20	1.39	M&T BANK	103	21,814	51	4,099
21	0.97	KEYBANK NATIONAL ASSOCIATION	123	11,621	85	2,837
22	0.62	BMO HARRIS BANK N.A.	30	3,493	15	1,808
23	0.58	BRANCH BANKING AND TRUST CO	209	2,093	180	1,718
24	0.46	FIRST REPUBLIC BANK	4	2,865	2	1,365
25	0.44	STATE BANK & TRUST COMPANY	4	2,428	2	1,296
26	0.41	UNITED BANK	12	3,726	7	1,196
27	0.38	MAHOPAC BANK	9	3,444	4	1,120
28	0.37	FIRST BANK	3	1,084	3	1,084
29	0.34	CATHAY BANK	1	1,000	1	1,000
29	0.34	COMERICA BANK	69	5,498	1	1,000
29	0.34	HANMI BANK	1	1,000	1	1,000
32	0.33	BERKSHIRE BANK	7	1,849	4	984
33	0.33	THOMASTON SAVINGS BANK	2	983	2	983
34	0.29	AVIDIA BANK	5	858	5	858
35	0.27	PINNACLE BANK	64	1,017	51	786
36	0.26	REPUBLIC BANK OF CHICAGO	1	767	1	767



Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
37	0.25	AXOS BANK	41	2,003	30	736
38	0.24	CAPITAL ONE, N.A.	17	2,511	4	718
39	0.24	PNC BANK N.A.	15	3,480	7	708
40	0.24	NORTHEAST BANK	1	700	1	700
41	0.23	FLUSHING BANK	1	670	1	670
42	0.21	THE HUNTINGTON NATIONAL BANK	5	639	4	607
43	0.20	LIBERTY BANK	9	1,478	5	585
44	0.19	LIVE OAK BANKING COMPANY	3	1,425	1	565
45	0.17	PCSB BANK	1	500	1	500
46	0.13	ION BANK	9	1,152	7	379
47	0.12	BANK OF THE WEST	22	1,741	7	367
48	0.12	HSBC BANK USA, NA	330	5,867	13	365
49	0.12	BEAL BANK USA	1	345	1	345
50	0.11	EMIGRANT BANK	1	325	1	325
51	0.10	STATE FARM BANK	3	326	1	304
52	0.10	DISCOVER BANK	77	318	71	295
53	0.10	SILICON VALLEY BANK	19	2,065	3	284
54	0.10	STEARNS BANK N A	31	1,927	3	283
55	0.08	SOUTHEAST BANK	2	545	1	227
56	0.07	VALLEY NATIONAL BANK	32	5,571	7	215

Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
57	0.03	CITY NATIONAL BANK	1	100	1	100
58	0.03	FIRST NATIONAL BANK OF OMAHA	22	182	10	82
59	0.01	SYNCHRONY BANK	300	1,370	1	20
60	0.01	FIRST NATIONAL BANK	1	18	1	18
61	0.00	FIRSTBANK	1	10	1	10
61	0.00	TIAA, FSB	3	20	2	10
63	0.00	THE WASHINGTON TRUST COMPANY	1	8	1	8
NR	0.00	1ST SOURCE BANK	5	847	0	0
NR	0.00	AMERIS BANK	274	6,541	0	0
NR	0.00	BANK OF HOPE	1	950	0	0
NR	0.00	BANTERRA BANK	1	86	0	0
NR	0.00	BEVERLY BANK AND TRUST	25	2,070	0	0
NR	0.00	CHARLES SCHWAB BANK	2	2,000	0	0
NR	0.00	CHELSEA GROTON BANK	1	250	0	0
NR	0.00	CIBC BANK USA	3	700	0	0
NR	0.00	CIT BANK N.A.	70	3,390	0	0
NR	0.00	COMMERCE BANK	1	5	0	0
NR	0.00	CUSTOMERS BANK	1	909	0	0
NR	0.00	EAST WEST BANK	1	1,000	0	0
NR	0.00	FARMINGTON BANK	1	500	0	0



Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
NR	0.00	FIRST BANK OF HIGHLAND PARK	8	1,036	0	0
NR	0.00	FIRST BUSINESS BANK	1	111	0	0
NR	0.00	FULTON BANK, N.A.	2	214	0	0
NR	0.00	HARBORONE BANK	1	200	0	0
NR	0.00	JOHN DEERE FINANCIAL, F.S.B.	29	207	0	0
NR	0.00	LAKE FOREST BANK AND TRUST	1,264	18,230	0	0
NR	0.00	METABANK	15	907	0	0
NR	0.00	MORGAN STANLEY PRIVATE BANK, N	1	242	0	0
NR	0.00	OPTUM BANK	1	179	0	0
NR	0.00	PEOPLES SECURITY BANK AND TRUS	2	1,105	0	0
NR	0.00	REPUBLIC BANK & TRUST	6	281	0	0
NR	0.00	RHINEBECK BANK	12	413	0	0
NR	0.00	SALISBURY BANK AND TRUST CO	1	225	0	0
NR	0.00	SANTANDER BANK N.A.	24	2,668	0	0
NR	0.00	SEACOAST NATIONAL BANK	1	350	0	0
NR	0.00	SIGNATURE BANK	5	1,730	0	0
NR	0.00	SOUTH STATE BANK	1	37	0	0
NR	0.00	STIFEL BANK & TRUST	1	740	0	0
NR	0.00	SUNTRUST BANK, INC	2	450	0	0
NR	0.00	TBK BANK, SSB	104	2,588	0	0

Fairfield

Rank Based on Dollar Volume to Businesses with \$1 Million Sales or Less. No Rank for Zero Dollar Volume	Market Share Based on Dollar Volume to Businesses with \$1 Million Sales or less	Small Business Originations				
		Financial Institution	Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales
NR	0.00	TCF NATIONAL BANK	13	1,459	0	0
NR	0.00	TEXAS CAPITAL BANK	389	9,407	0	0
NR	0.00	TRISTATE CAPITAL BANK	10	3,896	0	0
NR	0.00	UNIBANK FOR SAVINGS	2	81	0	0
NR	0.00	UNITED COMMUNITY BANK	1	300	0	0
NR	0.00	WEX BANK	132	2,647	0	0
NR	0.00	ZB, N. A.	1	400	0	0
Sum for	Fairfield		30,423	849,441	14,686	293,888
	103 Lenders					
Grand Total			30,423	849,441	14,686	293,888

This Report includes any counties that are entirely or partially in the Assessment Area

Report 11: State-Relative Commitment to Very Small Business (\$1 Million and Under) Index

Reporting Lenders with at Least 10 CRA Loans and \$1 Million Total CRA Loan Dollars

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
1	100.00	PEOPLESBANK	11	2,444	11	2,444
2	90.91	STATE FARM BANK	22	1,123	20	1,101
3	90.29	DISCOVER BANK	443	1,723	400	1,563
4	90.19	BRANCH BANKING AND TRUST CO	734	7,856	662	6,586
5	86.81	CITIBANK, N.A.	9,857	51,587	8,557	43,444
6	86.70	CITIZENS BANK, NA	985	55,393	854	32,553
7	86.43	US BANK NA	6,300	54,714	5,445	42,202
8	85.47	TD BANK N.A.	1,679	34,641	1,435	25,786
9	83.33	AVIDIA BANK	24	1,545	20	1,333
10	75.94	PINNACLE BANK	266	4,802	202	3,308
11	75.00	AXOS BANK	148	7,363	111	3,417
12	68.05	KEYBANK NATIONAL ASSOCIATION	914	65,061	622	23,089
13	67.97	LIBERTY BANK	462	58,427	314	28,063
14	67.86	SAVINGS INSTITUTE BANK & TRUST	56	10,024	38	6,284
15	66.67	SALISBURY BANK AND TRUST CO	42	3,321	28	2,028
16	66.15	PEOPLES UNITED BANK, N.A.	1,167	139,666	772	51,920
17	62.50	THE WASHINGTON TRUST COMPANY	16	3,914	10	2,475
18	61.11	THE HUNTINGTON NATIONAL BANK	36	1,462	22	1,050
19	60.36	DIME BANK	111	20,644	67	10,013
20	58.49	BERKSHIRE BANK	53	11,132	31	4,785
21	57.85	BMO HARRIS BANK N.A.	121	11,429	70	5,945
22	57.22	WELLS FARGO BANK, N.A.	3,712	200,340	2,124	79,223
23	56.31	WEBSTER BANK, N.A.	1,831	286,289	1,031	82,340
24	55.19	CAPITAL ONE BANK (USA), N.A.	4,559	52,153	2,516	24,055

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
25	54.58	THOMASTON SAVINGS BANK	262	48,947	143	23,028
26	54.19	CHELSEA GROTON BANK	179	28,494	97	10,189
27	53.27	FIRST COUNTY BANK	107	30,385	57	15,182
28	51.95	SAVINGS BANK OF DANBURY	77	26,933	40	13,186
29	49.59	UNION SAVINGS BANK	121	27,308	60	12,415
30	48.80	UNITED BANK	166	32,666	81	9,890
31	48.64	BANK OF AMERICA, N.A.	8,985	294,232	4,370	79,504
32	48.48	WESTFIELD BANK	33	6,821	16	2,536
33	47.80	ION BANK	205	40,201	98	13,513
34	45.45	BANK OF THE WEST	99	8,277	45	2,970
35	44.03	PATRIOT BANK, N.A.	134	14,469	59	5,484
36	42.51	M&T BANK	167	46,599	71	8,793
37	42.24	AMERICAN EXPRESS NATIONAL BANK	21,921	274,990	9,259	77,911
38	37.69	FARMINGTON BANK	199	55,461	75	15,406
39	37.50	BANTERRA BANK	16	1,578	6	509
40	36.47	VALLEY NATIONAL BANK	85	8,672	31	1,777
41	36.36	MAHOPAC BANK	11	4,025	4	1,120
41	36.36	PNC BANK N.A.	22	4,600	8	725
41	36.36	STATE BANK & TRUST COMPANY	11	3,578	4	1,545
44	34.44	Bank USA	90	20,937	31	6,425
45	33.67	CONNECTICUT COMMUNITY BANK, NA	98	26,560	33	6,076
46	30.91	CAPITAL ONE, N.A.	55	5,079	17	1,235
47	30.25	CHASE BANK USA, NA	10,169	103,464	3,076	46,486
48	20.16	BANKWELL	124	26,859	25	7,027
49	19.23	SILICON VALLEY BANK	26	2,610	5	324
50	14.96	JPMORGAN CHASE BANK, NA	401	54,090	60	5,921
51	11.29	STEARNS BANK N A	186	9,940	21	1,684
52	9.37	SANTANDER BANK N.A.	395	37,979	37	2,749
53	8.33	MB FINANCIAL BANK NA	12	2,710	1	453

Very Small Business Index Rank	Very Small Business Index. Percent of Loans to Businesses <= \$1 Million Revenue	Financial Institution	Small Business Originations			
			Total Units	Total Dollars (000)	Units to Businesses with \$1 Million Sales or Less	Dollars (000) to Businesses with \$1 Million Sales or Less
53	8.33	SUNTRUST BANK, INC	12	1,810	1	13
55	2.18	HSBC BANK USA, NA	642	11,148	14	390
56	1.41	COMERICA BANK	71	5,926	1	1,000
57	0.22	SYNCHRONY BANK	1,857	7,350	4	58
58	0.02	LAKE FOREST BANK AND TRUST	4,139	66,364	1	125
59	0.00	1ST SOURCE BANK	13	1,620	0	0
59	0.00	AMERIS BANK	927	13,332	0	0
59	0.00	BEVERLY BANK AND TRUST	26	2,225	0	0
59	0.00	CIT BANK N.A.	289	14,250	0	0
59	0.00	JOHN DEERE FINANCIAL, F.S.B.	155	1,545	0	0
59	0.00	METABANK	65	2,072	0	0
59	0.00	SIGNATURE BANK	24	9,553	0	0
59	0.00	TBK BANK, SSB	203	6,938	0	0
59	0.00	TCF NATIONAL BANK	46	3,701	0	0
59	0.00	TEXAS CAPITAL BANK	1,419	24,986	0	0
59	0.00	TRISTATE CAPITAL BANK	13	5,731	0	0
59	0.00	WEX BANK	562	7,271	0	0
Grand Total CONNECTICUT - 70 Lenders			88,368	2,521,339	43,213	860,656

GeoDataVision has calculated the Very Small Business Index Percent as the very small business loan units divided by the total small business units for the lender where very small business units are those loans made by the lender to businesses with gross annual revenues of \$1 million or less.