

ANY BANK USA

CRA LOAN DISTRIBUTION

- HMDA MORTGAGES
- CRA SMALL BUSINESS LOANS
- LENDING TEST GRAPHS



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

TEST DESCRIPTION		Market Based Performance Standard	Your Bank Performance	Portfolio %	Comments
Test 1	Assessment Area Proportion	>=50%	HMDA Originations	93.4%	If Bank has multiple Assessment Areas this is computed for the combined AAs in any one state as is done by examiners during a CRA performance evaluation.
Mortgage Mkt	Assessment Area Mortgage Market Lenders	280	HMDA \$(000)	92.9%	
	Bank Assessment Area Mortgage Market Rank	2			
County	Small Business Market		HMDA Purchases	NA	
Middlesex	Number of CRA Lenders in County	45	HMDA \$(000)	NA	
	Bank CRA Market Rank	20			
New London	Number of CRA Lenders in County	52	Small Business Loans	93.0%	
	Bank CRA Market Rank	1	Small Business \$(000)	89.9%	
Washington	Number of CRA Lenders in County	43	Small Business Purchases	NA	
	Bank CRA Market Rank	28	Small Business Purch \$(000)	NA	
	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		Small Farm Loan Purch	NA	
	Number of CRA Lenders in County		Small Farm Loan \$(000)	NA	
	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	69	This is the number of tracts in Assessment Area
			All Loan Portfolios in Analysis Tables	66	
Test 3	Lending in LMI Tracts	HMDA and CRA Market Penetration Rates	Your Bank Performance		These calculations include any loans purchased
	HMDA ORIG %	5.7%	HMDA ORIG & PURCH	5.0%	
	HMDA \$ %	4.5%	HMDA \$ %	2.9%	
	CRA SMALL BUS %	9.8%	CRA SMALL BUS ORIG & PURCH %	15.5%	
	CRA SMALL BUS \$ %	11.2%	CRA SMALL BUS \$ %	14.2%	
	CRA SMALL FARM %	NA	CRA SMALL FARM %	NA	
	CRA SMALL FARM \$ %	NA	CRA SMALL FARM \$ %	NA	
	HMDA LMI Tract Rank	9			
Test 4	Lending to LMI Apps / Very Small Bus	HMDA and CRA Market Established Stds	Your Bank Performance		
	HMDA ORIG %	29.9%	HMDA ORIG	30.5%	
	HMDA \$ %	19.6%	HMDA \$ %	19.3%	
	CRA VERY SMALL BUS %	46.6%	BANK VERY SMALL BUS %	56.7%	
	CRA VERY SMALL BUS \$ %	41.4%	BANK VERY SMALL BUS \$ %	49.5%	
	CRA VERY SMALL FARM %	NA	BANK VERY SMALL FARM %	NA	
	CRA VERY SMALL FARM \$ %	NA	BANK VERY SMALL FARM \$ %	NA	
	LMI Mortgage Market # Lenders	280			
	Bank LMI App Lending Rank	1			
Test 5	Community Development Lending	CRA Market	Your Bank Performance		
	Number Reporting Lenders	18	# Community Develop Loans	11	
	Rank	6	Community Develop \$(000)	\$4.7	
Test 6	Flexible & Innovative Loan Programs		Special Bank Loan Programs		Compiling information about these programs can earn extra recognition in a CRA performance evaluation
			First Time Homebuyer, etc.		

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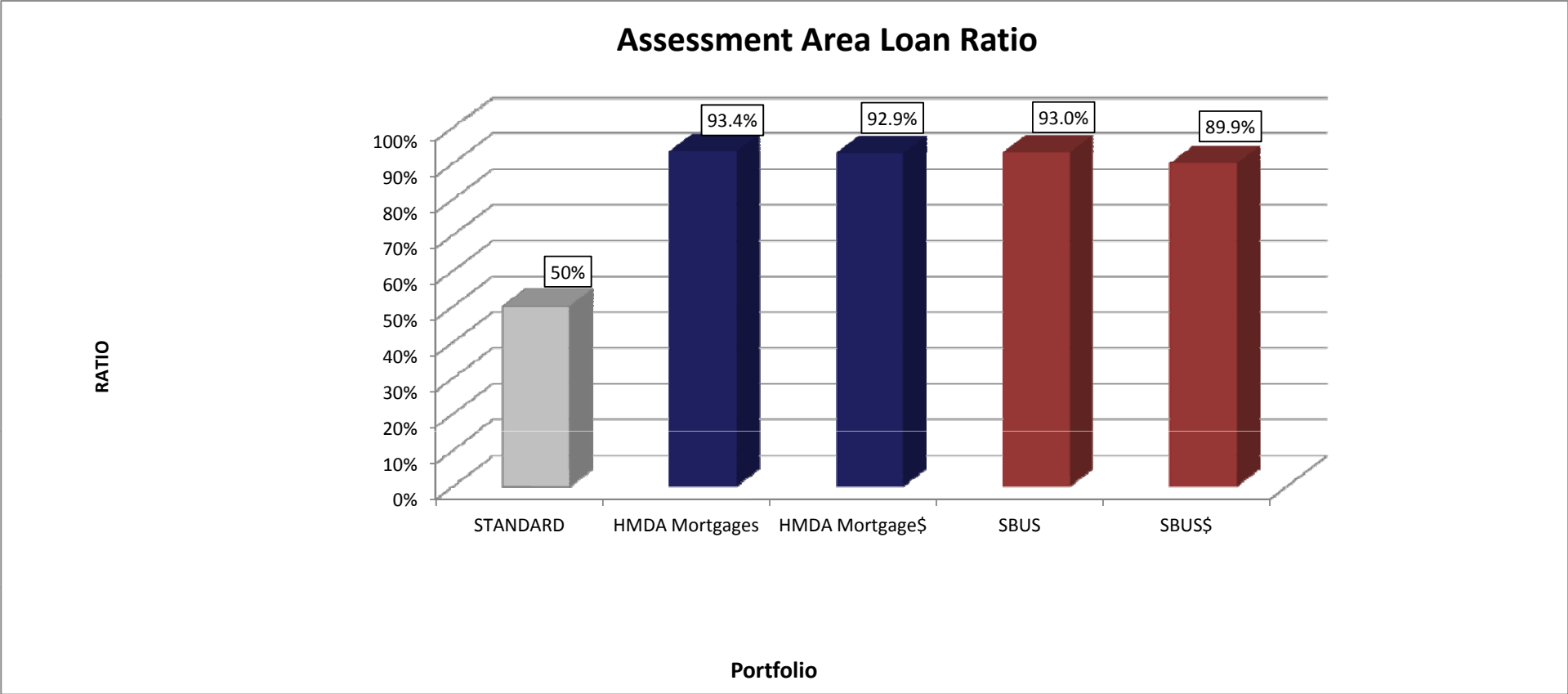
CRA LENDING TEST PERFORMANCE

LENDING TEST 1: ASSESSMENT AREA LENDING RATIOS						
COMMUNITY	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
OUTSIDE	38	14	52	6.6%	7.0%	6.7%
INSIDE	535	187	722	93.4%	93.0%	93.3%
TOTAL	573	201	774	100.0%	100.0%	100.0%

LENDING TEST 1: ASSESSMENT AREA LENDING \$(000) RATIOS						
COMMUNITY	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
OUTSIDE	\$7,034	\$2,783	\$9,817	7.1%	10.1%	7.8%
INSIDE	\$91,348	\$24,828	\$116,176	92.9%	89.9%	92.2%
TOTAL	\$98,382	\$27,611	\$125,993	100.0%	100.0%	100.0%

Lending Test 1 measures the relative volume of bank lending inside the Assessment Areas as a percentage of its lending inside the entire state. The Regulation specifies that a bank should have 50% or more of its loans originated and/or purchased inside its community. ***When a bank has multiple Assessment Areas, the activity within Assessment Areas combined within a state is combined and compared to the activity within the state but outside the Assessment Areas.*** This table presents all the loan data for the Bank's lending inside the Assessment Area. This is one of the most important CRA performance tests because it measures a bank's fundamental responsibility under the Regulation - to extend at least a majority of its credit inside what it has identified as its defined community.

CRA PERFORMANCE LENDING TEST 1



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CRA LENDING TEST PERFORMANCE

LENDING TEST 2: LENDING GAPS						
MCD	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
Bozrah	6	1	7	1.1%	0.5%	1.0%
Colchester	9	2	11	1.7%	1.1%	1.5%
East Haddar	3	1	4	0.6%	0.5%	0.6%
East Lyme	60	8	68	11.2%	4.3%	9.4%
Franklin	3	6	9	0.6%	3.2%	1.2%
Griswold	13	4	17	2.4%	2.1%	2.4%
Groton	99	43	142	18.5%	23.0%	19.7%
Hopkinton	4	0	4	0.7%	0.0%	0.6%
Lebanon	5	0	5	0.9%	0.0%	0.7%
Ledyard	29	10	39	5.4%	5.3%	5.4%
Lisbon	6	1	7	1.1%	0.5%	1.0%
Lyme	3	1	4	0.6%	0.5%	0.6%
Montville	21	2	23	3.9%	1.1%	3.2%
New Londor	22	22	44	4.1%	11.8%	6.1%
North Stonir	22	3	25	4.1%	1.6%	3.5%
Norwich	47	19	66	8.8%	10.2%	9.1%
Old Lyme	9	2	11	1.7%	1.1%	1.5%
Preston	12	1	13	2.2%	0.5%	1.8%
Salem	11	3	14	2.1%	1.6%	1.9%
Sprague	6	3	9	1.1%	1.6%	1.2%
Stonington	74	29	103	13.8%	15.5%	14.3%
Voluntown	5	1	6	0.9%	0.5%	0.8%
Waterford	54	23	77	10.1%	12.3%	10.7%
Westerly	12	2	14	2.2%	1.1%	1.9%
TOTAL	535	187	722	100.0%	100.0%	100.0%

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CRA LENDING TEST PERFORMANCE

LENDING TEST 2: LENDING \$(000) GAPS						
MCD	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
Bozrah	\$792	\$500	\$1,292	0.9%	2.0%	1.1%
Colchester	\$1,501	\$412	\$1,913	1.6%	1.7%	1.6%
East Haddar	\$896	\$19	\$915	1.0%	0.1%	0.8%
East Lyme	\$10,370	\$577	\$10,947	11.4%	2.3%	9.4%
Franklin	\$426	\$1,540	\$1,966	0.5%	6.2%	1.7%
Griswold	\$1,455	\$136	\$1,591	1.6%	0.5%	1.4%
Groton	\$18,773	\$7,156	\$25,929	20.6%	28.8%	22.3%
Hopkinton	\$537	\$0	\$537	0.6%	0.0%	0.5%
Lebanon	\$928	\$0	\$928	1.0%	0.0%	0.8%
Ledyard	\$4,517	\$722	\$5,239	4.9%	2.9%	4.5%
Lisbon	\$993	\$60	\$1,053	1.1%	0.2%	0.9%
Lyme	\$1,305	\$15	\$1,320	1.4%	0.1%	1.1%
Montville	\$2,546	\$200	\$2,746	2.8%	0.8%	2.4%
New Londor	\$2,778	\$3,187	\$5,965	3.0%	12.8%	5.1%
North Stonii	\$3,085	\$257	\$3,342	3.4%	1.0%	2.9%
Norwich	\$5,053	\$2,261	\$7,314	5.5%	9.1%	6.3%
Old Lyme	\$2,405	\$530	\$2,935	2.6%	2.1%	2.5%
Preston	\$2,078	\$75	\$2,153	2.3%	0.3%	1.9%
Salem	\$1,332	\$220	\$1,552	1.5%	0.9%	1.3%
Sprague	\$752	\$380	\$1,132	0.8%	1.5%	1.0%
Stonington	\$16,594	\$2,934	\$19,528	18.2%	11.8%	16.8%
Voluntown	\$824	\$60	\$884	0.9%	0.2%	0.8%
Waterford	\$8,936	\$3,552	\$12,488	9.8%	14.3%	10.7%
Westerly	\$2,472	\$35	\$2,507	2.7%	0.1%	2.2%
TOTAL	\$91,348	\$24,828	\$116,176	100.0%	100.0%	100.0%

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CRA LENDING TEST PERFORMANCE

LENDING TEST 2A: ASSESSMENT AREA LOANS BY CENSUS TRACT (GAP ANALYSIS)						
TRACT	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
09007595100	3	1	4	0.6%	0.5%	0.6%
09011650100	3	1	4	0.6%	0.5%	0.6%
09011660101	3	0	3	0.6%	0.0%	0.4%
09011660102	6	2	8	1.1%	1.1%	1.1%
09011690100	2	2	4	0.4%	1.1%	0.6%
09011690300	2	0	2	0.4%	0.0%	0.3%
09011690400	3	3	6	0.6%	1.6%	0.8%
09011690500	1	7	8	0.2%	3.7%	1.1%
09011690700	1	4	5	0.2%	2.1%	0.7%
09011690800	1	5	6	0.2%	2.7%	0.8%
09011690900	12	1	13	2.2%	0.5%	1.8%
09011693300	18	2	20	3.4%	1.1%	2.8%
09011693400	11	12	23	2.1%	6.4%	3.2%
09011693500	10	4	14	1.9%	2.1%	1.9%
09011693600	5	1	6	0.9%	0.5%	0.8%
09011693700	10	4	14	1.9%	2.1%	1.9%
09011695100	4	2	6	0.7%	1.1%	0.8%
09011695201	10	0	10	1.9%	0.0%	1.4%
09011695202	7	0	7	1.3%	0.0%	1.0%
09011696100	3	1	4	0.6%	0.5%	0.6%
09011696200	15	7	22	2.8%	3.7%	3.0%
09011696300	3	3	6	0.6%	1.6%	0.8%
09011696400	3	0	3	0.6%	0.0%	0.4%
09011696500	6	1	7	1.1%	0.5%	1.0%
09011696600	5	0	5	0.9%	0.0%	0.7%
09011696700	3	1	4	0.6%	0.5%	0.6%
09011696800	3	6	9	0.6%	3.2%	1.2%
09011697000	6	0	6	1.1%	0.0%	0.8%
09011700100	12	1	13	2.2%	0.5%	1.8%
09011701100	18	2	20	3.4%	1.1%	2.8%
09011701200	11	8	19	2.1%	4.3%	2.6%
09011702100	19	6	25	3.6%	3.2%	3.5%
09011702201	0	4	4	0.0%	2.1%	0.6%
09011702202	1	1	2	0.2%	0.5%	0.3%
09011702400	5	3	8	0.9%	1.6%	1.1%
09011702500	7	0	7	1.3%	0.0%	1.0%
09011702600	4	0	4	0.7%	0.0%	0.6%

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LENDING TEST 2A: ASSESSMENT AREA LOANS BY CENSUS TRACT (GAP ANALYSIS)						
TRACT	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
09011702700	8	10	18	1.5%	5.3%	2.5%
09011702800	13	2	15	2.4%	1.1%	2.1%
09011702900	16	3	19	3.0%	1.6%	2.6%
09011703000	26	14	40	4.9%	7.5%	5.5%
09011705100	30	10	40	5.6%	5.3%	5.5%
09011705200	16	5	21	3.0%	2.7%	2.9%
09011705300	16	10	26	3.0%	5.3%	3.6%
09011705400	12	4	16	2.2%	2.1%	2.2%
09011707100	22	3	25	4.1%	1.6%	3.5%
09011708100	5	1	6	0.9%	0.5%	0.8%
09011709100	9	2	11	1.7%	1.1%	1.5%
09011709200	4	2	6	0.7%	1.1%	0.8%
09011710100	6	1	7	1.1%	0.5%	1.0%
09011711100	6	3	9	1.1%	1.6%	1.2%
09011712100	3	6	9	0.6%	3.2%	1.2%
09011713100	6	1	7	1.1%	0.5%	1.0%
09011714101	3	2	5	0.6%	1.1%	0.7%
09011714102	6	0	6	1.1%	0.0%	0.8%
09011715100	11	3	14	2.1%	1.6%	1.9%
09011716101	5	2	7	0.9%	1.1%	1.0%
09011716102	17	1	18	3.2%	0.5%	2.5%
09011716200	38	5	43	7.1%	2.7%	6.0%
09011870100	5	0	5	0.9%	0.0%	0.7%
44009050700	4	0	4	0.7%	0.0%	0.6%
44009050801	3	2	5	0.6%	1.1%	0.7%
44009050802	2	0	2	0.4%	0.0%	0.3%
44009050901	4	0	4	0.7%	0.0%	0.6%
44009050902	2	0	2	0.4%	0.0%	0.3%
44009051000	1	0	1	0.2%	0.0%	0.1%
TOTAL	535	187	722	100.0%	100.0%	100.0%

Lending Test 2 is called "Gap Analysis" because it attempts to determine if there are any geographic lending "gaps" within groups of contiguous census tracts inside the Assessment Area that may represent a failure to meet the "need for credit services" within those areas. The Regulation does not require an institution to lend in all census tracts inside the Assessment Area, but does expect an explanation for any conspicuous gaps in contiguous AA tracts.

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CRA LENDING TEST PERFORMANCE

LENDING TEST 2B: ASSESSMENT AREA LOANS BY CENSUS TRACT (GAP ANALYSIS)						
TRACT	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
09007595100	\$896	\$19	\$915	1.0%	0.1%	0.8%
09011650100	\$1,305	\$15	\$1,320	1.4%	0.1%	1.1%
09011660101	\$813	\$0	\$813	0.9%	0.0%	0.7%
09011660102	\$1,592	\$530	\$2,122	1.7%	2.1%	1.8%
09011690100	\$175	\$288	\$463	0.2%	1.2%	0.4%
09011690300	\$208	\$0	\$208	0.2%	0.0%	0.2%
09011690400	\$173	\$200	\$373	0.2%	0.8%	0.3%
09011690500	\$75	\$1,035	\$1,110	0.1%	4.2%	1.0%
09011690700	\$208	\$575	\$783	0.2%	2.3%	0.7%
09011690800	\$100	\$1,069	\$1,169	0.1%	4.3%	1.0%
09011690900	\$1,839	\$20	\$1,859	2.0%	0.1%	1.6%
09011693300	\$3,614	\$56	\$3,670	4.0%	0.2%	3.2%
09011693400	\$1,400	\$1,430	\$2,830	1.5%	5.8%	2.4%
09011693500	\$1,740	\$450	\$2,190	1.9%	1.8%	1.9%
09011693600	\$714	\$412	\$1,126	0.8%	1.7%	1.0%
09011693700	\$1,468	\$1,204	\$2,672	1.6%	4.8%	2.3%
09011695100	\$433	\$200	\$633	0.5%	0.8%	0.5%
09011695201	\$1,068	\$0	\$1,068	1.2%	0.0%	0.9%
09011695202	\$1,045	\$0	\$1,045	1.1%	0.0%	0.9%
09011696100	\$230	\$600	\$830	0.3%	2.4%	0.7%
09011696200	\$1,467	\$449	\$1,916	1.6%	1.8%	1.6%
09011696300	\$617	\$824	\$1,441	0.7%	3.3%	1.2%
09011696400	\$174	\$0	\$174	0.2%	0.0%	0.1%
09011696500	\$588	\$50	\$638	0.6%	0.2%	0.5%
09011696600	\$820	\$0	\$820	0.9%	0.0%	0.7%
09011696700	\$227	\$12	\$239	0.2%	0.0%	0.2%
09011696800	\$303	\$326	\$629	0.3%	1.3%	0.5%
09011697000	\$627	\$0	\$627	0.7%	0.0%	0.5%
09011700100	\$2,078	\$75	\$2,153	2.3%	0.3%	1.9%
09011701100	\$2,733	\$365	\$3,098	3.0%	1.5%	2.7%
09011701200	\$1,784	\$357	\$2,141	2.0%	1.4%	1.8%
09011702100	\$2,853	\$516	\$3,369	3.1%	2.1%	2.9%
09011702201	\$0	\$850	\$850	0.0%	3.4%	0.7%
09011702202	\$311	\$25	\$336	0.3%	0.1%	0.3%
09011702400	\$501	\$351	\$852	0.5%	1.4%	0.7%
09011702500	\$658	\$0	\$658	0.7%	0.0%	0.6%
09011702600	\$833	\$0	\$833	0.9%	0.0%	0.7%

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CRA LENDING TEST PERFORMANCE

LENDING TEST 2B: ASSESSMENT AREA LOANS BY CENSUS TRACT (GAP ANALYSIS)						
TRACT	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
09011702700	\$735	\$2,117	\$2,852	0.8%	8.5%	2.5%
09011702800	\$2,221	\$850	\$3,071	2.4%	3.4%	2.6%
09011702900	\$4,618	\$477	\$5,095	5.1%	1.9%	4.4%
09011703000	\$6,043	\$1,970	\$8,013	6.6%	7.9%	6.9%
09011705100	\$4,760	\$602	\$5,362	5.2%	2.4%	4.6%
09011705200	\$4,064	\$170	\$4,234	4.4%	0.7%	3.6%
09011705300	\$4,187	\$1,285	\$5,472	4.6%	5.2%	4.7%
09011705400	\$3,583	\$877	\$4,460	3.9%	3.5%	3.8%
09011707100	\$3,085	\$257	\$3,342	3.4%	1.0%	2.9%
09011708100	\$824	\$60	\$884	0.9%	0.2%	0.8%
09011709100	\$1,121	\$58	\$1,179	1.2%	0.2%	1.0%
09011709200	\$334	\$78	\$412	0.4%	0.3%	0.4%
09011710100	\$993	\$60	\$1,053	1.1%	0.2%	0.9%
09011711100	\$752	\$380	\$1,132	0.8%	1.5%	1.0%
09011712100	\$426	\$1,540	\$1,966	0.5%	6.2%	1.7%
09011713100	\$792	\$500	\$1,292	0.9%	2.0%	1.1%
09011714101	\$406	\$412	\$818	0.4%	1.7%	0.7%
09011714102	\$1,095	\$0	\$1,095	1.2%	0.0%	0.9%
09011715100	\$1,332	\$220	\$1,552	1.5%	0.9%	1.3%
09011716101	\$662	\$42	\$704	0.7%	0.2%	0.6%
09011716102	\$3,757	\$50	\$3,807	4.1%	0.2%	3.3%
09011716200	\$5,951	\$485	\$6,436	6.5%	2.0%	5.5%
09011870100	\$928	\$0	\$928	1.0%	0.0%	0.8%
44009050700	\$537	\$0	\$537	0.6%	0.0%	0.5%
44009050801	\$415	\$35	\$450	0.5%	0.1%	0.4%
44009050802	\$375	\$0	\$375	0.4%	0.0%	0.3%
44009050901	\$1,033	\$0	\$1,033	1.1%	0.0%	0.9%
44009050902	\$232	\$0	\$232	0.3%	0.0%	0.2%
44009051000	\$417	\$0	\$417	0.5%	0.0%	0.4%
TOTAL	\$91,348	\$24,828	\$116,176	100.0%	100.0%	100.0%

Lending Test 2 is called "Gap Analysis" because it attempts to determine if there are any geographic lending "gaps" within groups of contiguous census tracts inside the Assessment Area that may represent a failure to meet the "need for credit services" within those areas. The Regulation does not require an institution to lend in all census tracts inside the Assessment Area, but does expect an explanation for any conspicuous gaps in contiguous AA tracts.

ANY BANK USA CRA LENDING TEST PERFORMANCE

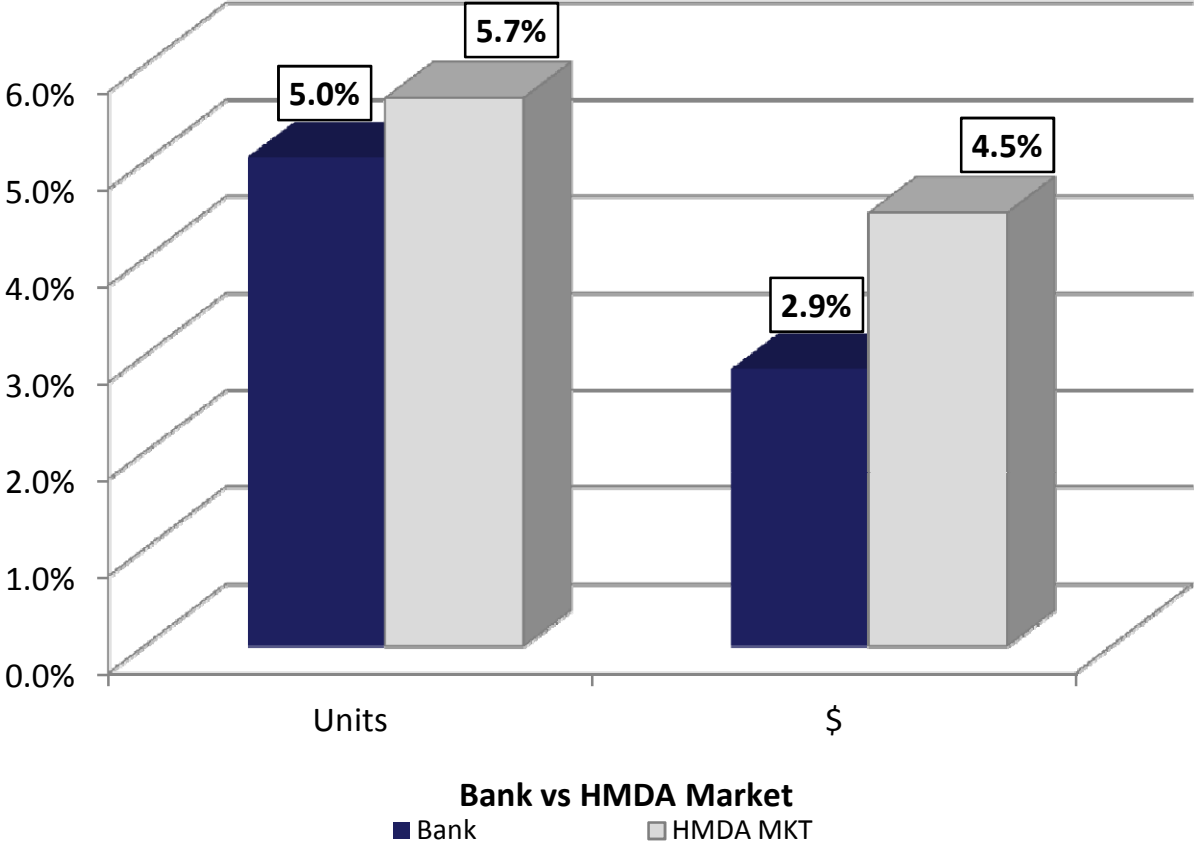
LENDING TEST 3: ASSESSMENT AREA LENDING BY TRACT INCOME CLASS						
TRACT INC	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
LOW	9	2	11	1.7%	1.1%	1.5%
MODERATE	18	27	45	3.4%	14.4%	6.2%
MIDDLE	373	113	486	69.7%	60.4%	67.3%
UPPER	135	45	180	25.2%	24.1%	24.9%
TOTAL	535	187	722	100.0%	100.0%	100.0%

LENDING TEST 3: ASSESSMENT AREA LENDING \$(000) BY TRACT INCOME CLASS						
TRACT INC	HMDA	SMBUS	TOTAL	HMDA	SMBUS	TOTAL
LOW	\$833	\$288	\$1,121	0.9%	1.2%	1.0%
MODERATE	\$1,779	\$3,242	\$5,021	1.9%	13.1%	4.3%
MIDDLE	\$57,528	\$16,089	\$73,617	63.0%	64.8%	63.4%
UPPER	\$31,208	\$5,209	\$36,417	34.2%	21.0%	31.3%
TOTAL	\$91,348	\$24,828	\$116,176	100.0%	100.0%	100.0%

Lending Test 3 measures bank lending by tract income class within its Assessment Area. The Test focuses on the relative percent ("penetration rate") of a bank's loans (units and dollars) extended inside the AA Low- and Moderate-income census tracts. The Bank's penetration rate is compared to certain market demographics and the penetration rates of lenders who reported under CRA and HMDA. See the Key Performance Benchmark Reports and Demographic Tables.

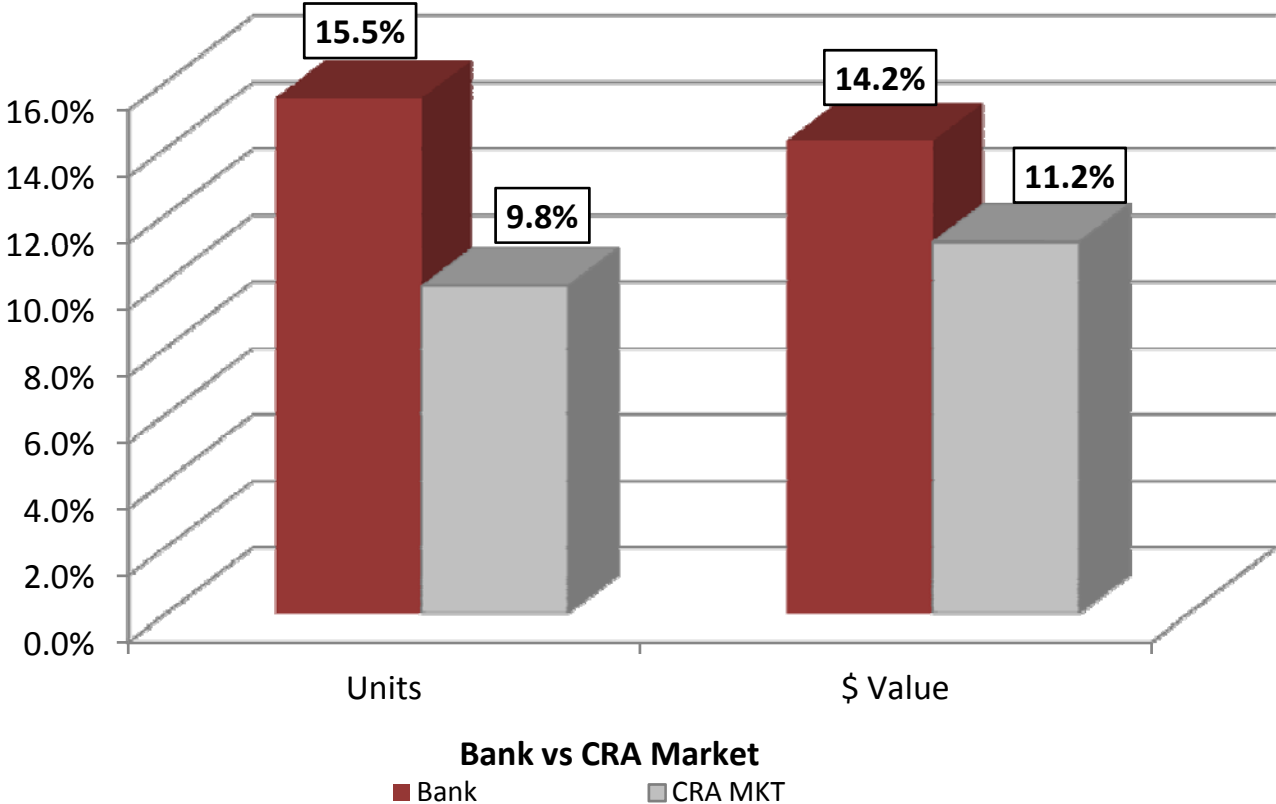
CRA PERFORMANCE LENDING TEST 3

Mortgages in LMI Areas



CRA PERFORMANCE LENDING TEST 3

CRA Small Business Loans in LMI Areas



ANY BANK USA

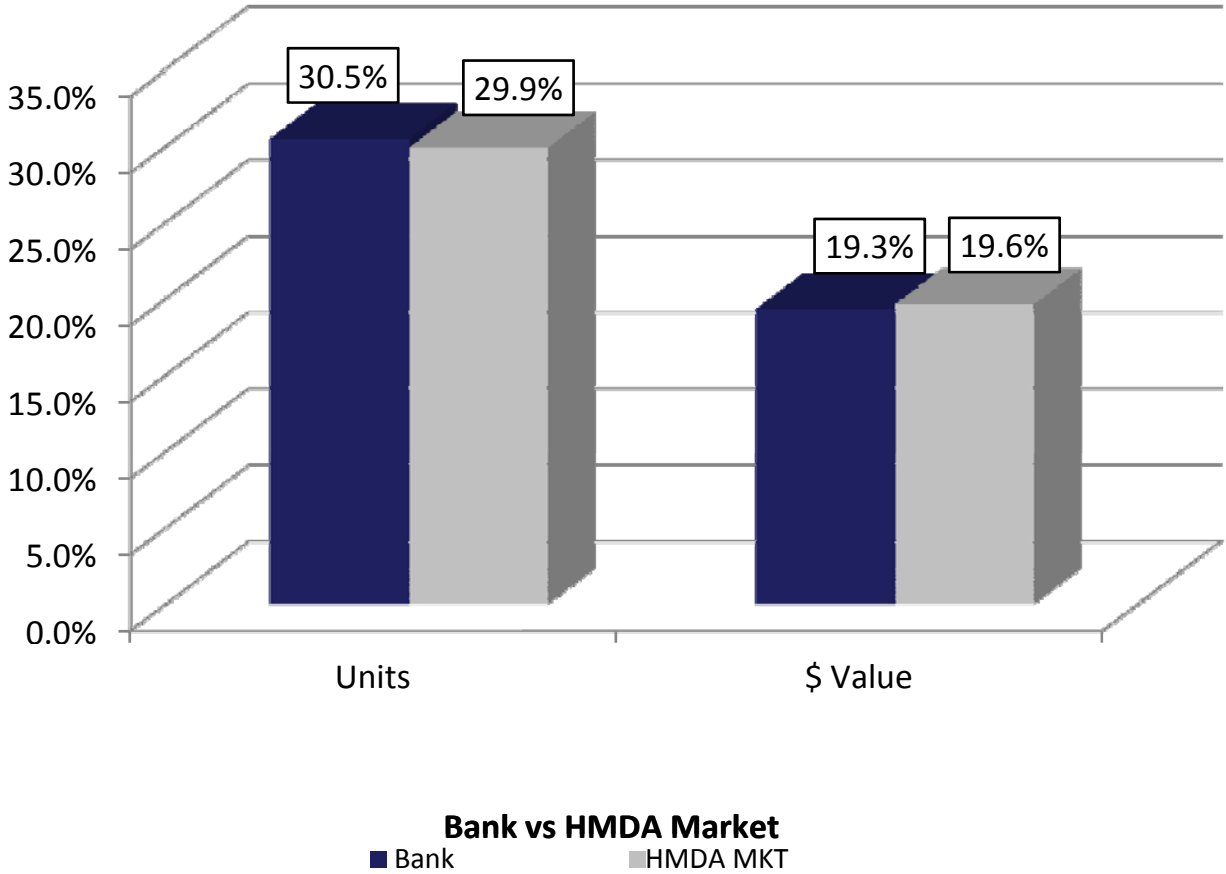
CRA LENDING TEST PERFORMANCE

TEST 4A: ASSESSMENT AREA LENDING BY BORROWER INCOME CLASS				
BORR INC	HMDA	HMDA	HMDA \$(000)	HMDA \$(000)
NA	15	2.8%	\$2,093	2.3%
LOW	42	7.9%	\$3,726	4.1%
MODERATE	121	22.6%	\$13,895	15.2%
MIDDLE	151	28.2%	\$24,008	26.3%
UPPER	206	38.5%	\$47,626	52.1%
TOTAL	535	100.0%	\$91,348	100.0%

Lending Test 4 measures bank lending by "applicant characteristics", by which the Regulation means borrower income class for mortgage and consumer borrowers and business size as measured by Gross Annual Revenues ("GAR") for Small Business and Small Farm loans. As with Test 3, examiners will calculate the relative percent ("penetration rate") of a bank's Assessment Area loans extended to LMI borrowers and to very small businesses (GAR <=\$1 MIL). Examiners will then compare your "penetration rate" to market demographics and the experience of lenders who reported under HMDA and CRA. See the Key Performance Benchmark Reports and Demographic Tables.

CRA PERFORMANCE LENDING TEST 4

HMDA Mortgages LMI Borrowers



ANY BANK USA

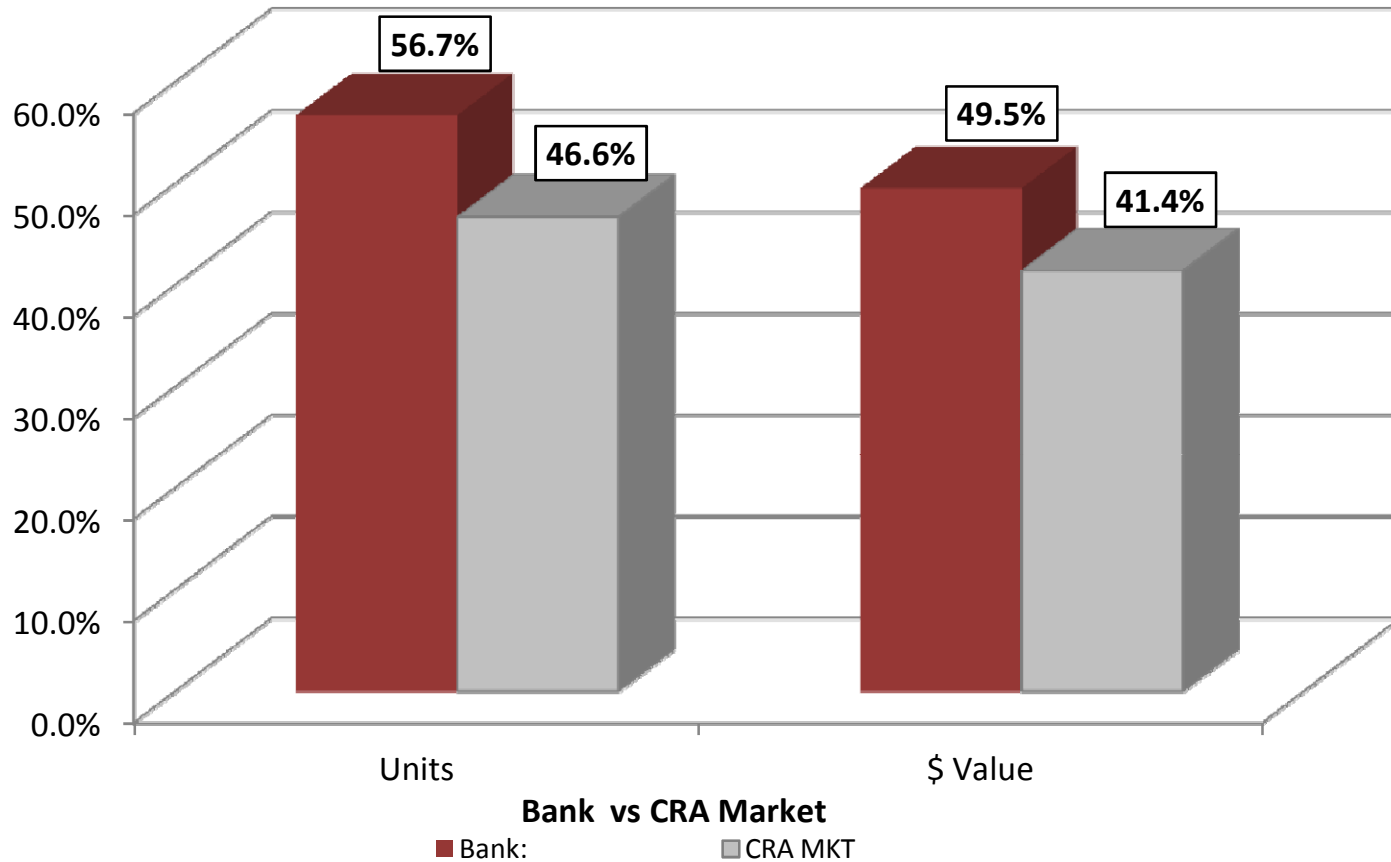
CRA LENDING TEST PERFORMANCE

TEST 4B: ASSESSMENT AREA LOANS BY BUSINESS SIZE				
GAR	SMBUS	SMBUS	SMBUS \$(000)	SMBUS \$(000)
<= \$1 MIL	106	56.7%	\$12,285	49.5%
> \$1 MIL	81	43.3%	\$12,543	50.5%
TOTAL	187	100.0%	\$24,828	100.0%

Lending Test 4 measures bank lending by "applicant characteristics", by which the Regulation means borrower income class for mortgage and consumer borrowers and business size as measured by Gross Annual Revenues ("GAR") for Small Business and Small Farm loans. As with Test 3, examiners will calculate the relative percent ("penetration rate") of a bank's Assessment Area loans extended to LMI borrowers and to very small businesses (GAR <=\$1 MIL). Examiners will then compare your "penetration rate" to market demographics and the experience of lenders who reported under HMDA and CRA. See the Key Performance Benchmark Reports and Demographic Tables.

CRA PERFORMANCE LENDING TEST 4

CRA Small Business Loans (Bus<=\$1Mil Rev)



ANY BANK USA

CRA LENDING TEST PERFORMANCE

COMMUNITY DEVELOPMENT LENDING		
RECIPIENT	AMT \$(000)	PURPOSE
ABC Organization	\$350	Community Service
XYZ Organization	\$200	Community Service
Community Development Coalition	\$67	Community Service
TOTAL	\$617	

Table 1A: Any Bank USA

CRA Reportable and Non-Reportable Loans–Units by County and Census Tract

Inside Assessment Area

Bozrah				TOTAL UNITS	FED CRA TYPE–Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011713100	X	Served	Middle	7	6	0	1	0	0	0	0	0	0	0	0
Sums for Bozrah				7	6	0	1	0	0	0	0	0	0	0	0

Colchester				TOTAL UNITS	FED CRA TYPE–Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011714101	X	Served	Middle	5	3	0	2	0	0	0	0	0	0	0	0
09011714102	X	MixedServNA	Upper	6	6	0	0	0	0	0	0	0	0	0	0
Sums for Colchester				11	9	0	2	0	0	0	0	0	0	0	0

East Haddam				TOTAL UNITS	FED CRA TYPE–Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007595100	X	Served	Middle	4	3	0	1	0	0	0	0	0	0	0	0
Sums for East Haddam				4	3	0	1	0	0	0	0	0	0	0	0

East Lyme				TOTAL UNITS	FED CRA TYPE–Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011716101	X	Served	Upper	7	5	0	2	0	0	0	0	0	0	0	0
09011716102	X	Served	Upper	18	17	0	1	0	0	0	0	0	0	0	0
09011716200	X	Served	Middle	43	38	0	5	0	0	0	0	0	0	0	0
Sums for East Lyme				68	60	0	8	0	0	0	0	0	0	0	0

Inside Assessment Area

Franklin				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011712100	X	Served	Middle	9	3	0	6	0	0	0	0	0	0	0
Sums for Franklin				9	3	0	6	0	0	0	0	0	0	0

Griswold				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011709100	X	Served	Middle	11	9	0	2	0	0	0	0	0	0	0
09011709200	X	Underserved	Middle	6	4	0	2	0	0	0	0	0	0	0
Sums for Griswold				17	13	0	4	0	0	0	0	0	0	0

Groton				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011702100	X	Served	Middle	25	19	0	6	0	0	0	0	0	0	0
09011702201	X	Underserved	Middle	4	0	0	4	0	0	0	0	0	0	0
09011702202	X	Underserved	Moderate	2	1	0	1	0	0	0	0	0	0	0
09011702400	X	Served	Middle	8	5	0	3	0	0	0	0	0	0	0
09011702500	X	Underserved	Low	7	7	0	0	0	0	0	0	0	0	0
09011702600	X	Served	Middle	4	4	0	0	0	0	0	0	0	0	0
09011702700	X	Underserved	Middle	18	8	0	10	0	0	0	0	0	0	0
09011702800	X	Underserved	Middle	15	13	0	2	0	0	0	0	0	0	0
09011702900	X	Served	Upper	19	16	0	3	0	0	0	0	0	0	0
09011703000	X	Served	Upper	40	26	0	14	0	0	0	0	0	0	0
Sums for Groton				142	99	0	43	0	0	0	0	0	0	0

Inside Assessment Area

Hopkinton				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
44009050700	X	Served	Middle	4	4	0	0	0	0	0	0	0	0	0
Sums for Hopkinton				4	4	0	0	0	0	0	0	0	0	0

Lebanon				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011870100	X	Served	Middle	5	5	0	0	0	0	0	0	0	0	0
Sums for Lebanon				5	5	0	0	0	0	0	0	0	0	0

Ledyard				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011701100	X	MixedServUnder	Middle	20	18	0	2	0	0	0	0	0	0	0
09011701200	X	Served	Middle	19	11	0	8	0	0	0	0	0	0	0
Sums for Ledyard				39	29	0	10	0	0	0	0	0	0	0

Lisbon				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011710100	X	Served	Middle	7	6	0	1	0	0	0	0	0	0	0
Sums for Lisbon				7	6	0	1	0	0	0	0	0	0	0

Lyme				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011650100	X	Served	Upper	4	3	0	1	0	0	0	0	0	0	0

Table 1A: Any Bank USA CRA Reportable and Non-Reportable Loans--Units by County and Census Tract

Inside Assessment Area

Lyme				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Lyme				4	3	0	1	0	0	0	0	0	0	0	0

Montville				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011695100	X	MixedServNA	Middle	6	4	0	2	0	0	0	0	0	0	0
09011695201	X	Served	Middle	10	10	0	0	0	0	0	0	0	0	0
09011695202	X	Served	Middle	7	7	0	0	0	0	0	0	0	0	0
Sums for Montville				23	21	0	2	0	0	0	0	0	0	0

New London				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011690100	X	Underserved	Low	4	2	0	2	0	0	0	0	0	0	0
09011690300	X	Underserved	Moderate	2	2	0	0	0	0	0	0	0	0	0
09011690400	X	Underserved	Moderate	6	3	0	3	0	0	0	0	0	0	0
09011690500	X	Underserved	Moderate	8	1	0	7	0	0	0	0	0	0	0
09011690700	X	Underserved	Moderate	5	1	0	4	0	0	0	0	0	0	0
09011690800	X	Underserved	Moderate	6	1	0	5	0	0	0	0	0	0	0
09011690900	X	Served	Middle	13	12	0	1	0	0	0	0	0	0	0
Sums for New London				44	22	0	22	0	0	0	0	0	0	0

North Stonington				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011707100	X	Served	Middle	25	22	0	3	0	0	0	0	0	0	0
Sums for North Stonington				25	22	0	3	0	0	0	0	0	0	0

Table 1A: Any Bank USA CRA Reportable and Non-Reportable Loans--Units by County and Census Tract

Inside Assessment Area

Norwich				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011696100	X	Underserved	Middle	4	3	0	1	0	0	0	0	0	0	0
09011696200	X	Served	Middle	22	15	0	7	0	0	0	0	0	0	0
09011696300	X	Served	Middle	6	3	0	3	0	0	0	0	0	0	0
09011696400	X	Underserved	Moderate	3	3	0	0	0	0	0	0	0	0	0
09011696500	X	Served	Middle	7	6	0	1	0	0	0	0	0	0	0
09011696600	X	Served	Middle	5	5	0	0	0	0	0	0	0	0	0
09011696700	X	Underserved	Moderate	4	3	0	1	0	0	0	0	0	0	0
09011696800	X	Underserved	Moderate	9	3	0	6	0	0	0	0	0	0	0
09011697000	X	Underserved	Middle	6	6	0	0	0	0	0	0	0	0	0
Sums for Norwich				66	47	0	19	0	0	0	0	0	0	0

Old Lyme				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011660101	X	Served	Upper	3	3	0	0	0	0	0	0	0	0	0
09011660102	X	Served	Upper	8	6	0	2	0	0	0	0	0	0	0
Sums for Old Lyme				11	9	0	2	0	0	0	0	0	0	0

Preston				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011700100	X	MixedServUnder	Middle	13	12	0	1	0	0	0	0	0	0	0
Sums for Preston				13	12	0	1	0	0	0	0	0	0	0

Salem				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011715100	X	Served	Upper	14	11	0	3	0	0	0	0	0	0	0

Table 1A: Any Bank USA CRA Reportable and Non-Reportable Loans--Units by County and Census Tract

Inside Assessment Area

Salem				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Salem				14	11	0	3	0	0	0	0	0	0	0	0

Sprague				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011711100	X	Served	Middle	9	6	0	3	0	0	0	0	0	0	0
Sums for Sprague				9	6	0	3	0	0	0	0	0	0	0

Stonington				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011705100	X	Served	Middle	40	30	0	10	0	0	0	0	0	0	0
09011705200	X	Served	Upper	21	16	0	5	0	0	0	0	0	0	0
09011705300	X	Served	Upper	26	16	0	10	0	0	0	0	0	0	0
09011705400	X	Served	Middle	16	12	0	4	0	0	0	0	0	0	0
Sums for Stonington				103	74	0	29	0	0	0	0	0	0	0

Voluntown				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011708100	X	Served	Middle	6	5	0	1	0	0	0	0	0	0	0
Sums for Voluntown				6	5	0	1	0	0	0	0	0	0	0

Waterford				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09011693300	X	Served	Middle	20	18	0	2	0	0	0	0	0	0	0

Table 1A: Any Bank USA CRA Reportable and Non-Reportable Loans--Units by County and Census Tract

Inside Assessment Area

Waterford				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011693400	X	Underserved	Middle	23	11	0	12	0	0	0	0	0	0	0	0
09011693500	X	Served	Upper	14	10	0	4	0	0	0	0	0	0	0	0
09011693600	X	Served	Middle	6	5	0	1	0	0	0	0	0	0	0	0
09011693700	X	Served	Middle	14	10	0	4	0	0	0	0	0	0	0	0
Sums for Waterford				77	54	0	23	0	0	0	0	0	0	0	0

Westerly				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
44009050801	X	Underserved	Middle	5	3	0	2	0	0	0	0	0	0	0	0
44009050802	X	Served	Middle	2	2	0	0	0	0	0	0	0	0	0	0
44009050901	X	Served	Middle	4	4	0	0	0	0	0	0	0	0	0	0
44009050902	X	Served	Middle	2	2	0	0	0	0	0	0	0	0	0	0
44009051000	X	Served	Middle	1	1	0	0	0	0	0	0	0	0	0	0
Sums for Westerly				14	12	0	2	0	0	0	0	0	0	0	0

Sums for Inside Assessment Area				722	535	0	187	0	0	0	0	0	0	0	0
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Outside Assessment Area

				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
12083001001			Middle	1	0	0	1	0	0	0	0	0	0	0
23031036001			Middle	1	0	0	1	0	0	0	0	0	0	0
Sums for				2	0	0	2	0	0	0	0	0	0	0

Andover				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09013528100		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
Sums for Andover				1	1	0	0	0	0	0	0	0	0	0

Brooklyn				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09015905100		Served	Middle	4	4	0	0	0	0	0	0	0	0	0
Sums for Brooklyn				4	4	0	0	0	0	0	0	0	0	0

Canterbury				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09015906100		Served	Middle	4	4	0	0	0	0	0	0	0	0	0
Sums for Canterbury				4	4	0	0	0	0	0	0	0	0	0

Charlestown				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
44009051101		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
44009051102		Served	Middle	1	0	0	1	0	0	0	0	0	0	0

Table 1A: Any Bank USA CRA Reportable and Non-Reportable Loans--Units by County and Census Tract

Outside Assessment Area

Charlestown				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Charlestown				2	1	0	1	0	0	0	0	0	0	0	0

Chester				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09007600100		Served	Upper	1	1	0	0	0	0	0	0	0	0	0
Sums for Chester				1	1	0	0	0	0	0	0	0	0	0

Clinton				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09007610100		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
09007610200		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
Sums for Clinton				2	2	0	0	0	0	0	0	0	0	0

Essex				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09007630100		Served	Upper	1	1	0	0	0	0	0	0	0	0	0
Sums for Essex				1	1	0	0	0	0	0	0	0	0	0

Fairfield				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09001061000		Served	Middle	2	2	0	0	0	0	0	0	0	0	0
Sums for Fairfield				2	2	0	0	0	0	0	0	0	0	0

Outside Assessment Area

Guilford				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09009190301		Served	Upper	1	1	0	0	0	0	0	0	0	0	0
Sums for Guilford				1	1	0	0	0	0	0	0	0	0	0

Hampton				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09015820000		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
Sums for Hampton				1	1	0	0	0	0	0	0	0	0	0

Hebron				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09013526100		Served	Upper	3	2	0	1	0	0	0	0	0	0	0
Sums for Hebron				3	2	0	1	0	0	0	0	0	0	0

Madison				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09009194202		Served	Upper	1	1	0	0	0	0	0	0	0	0	0
Sums for Madison				1	1	0	0	0	0	0	0	0	0	0

Mansfield				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09013881500		Served	Middle	2	1	0	1	0	0	0	0	0	0	0
Sums for Mansfield				2	1	0	1	0	0	0	0	0	0	0

Outside Assessment Area

Marlborough				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09003524100		Served	Upper	1	1	0	0	0	0	0	0	0	0	0	0
Sums for Marlborough				1	1	0	0	0	0	0	0	0	0	0	0

Meriden				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009171200		Served	Middle	1	0	0	1	0	0	0	0	0	0	0	0
Sums for Meriden				1	0	0	1	0	0	0	0	0	0	0	0

Middletown				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007541900		Served	Middle	1	1	0	0	0	0	0	0	0	0	0	0
Sums for Middletown				1	1	0	0	0	0	0	0	0	0	0	0

Milford				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009150100		Served	Upper	1	0	0	1	0	0	0	0	0	0	0	0
Sums for Milford				1	0	0	1	0	0	0	0	0	0	0	0

New Milford				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09005253600		Underserved	Middle	1	0	0	1	0	0	0	0	0	0	0	0
Sums for New Milford				1	0	0	1	0	0	0	0	0	0	0	0

Outside Assessment Area

North Kingston				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
44009050401		Served	Upper	1	1	0	0	0	0	0	0	0	0	0
Sums for North Kingston				1	1	0	0	0	0	0	0	0	0	0

Old Saybrook				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09007670100		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
09007670200		Served	Middle	1	0	0	1	0	0	0	0	0	0	0
Sums for Old Saybrook				2	1	0	1	0	0	0	0	0	0	0

Plainfield				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09015907100		Underserved	Middle	4	3	0	1	0	0	0	0	0	0	0
Sums for Plainfield				4	3	0	1	0	0	0	0	0	0	0

Richmond				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
44009050600		Served	Upper	1	0	0	1	0	0	0	0	0	0	0
Sums for Richmond				1	0	0	1	0	0	0	0	0	0	0

Rocky Hill				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09003490100		Served	Middle	1	1	0	0	0	0	0	0	0	0	0
09003490302		Served	Upper	1	1	0	0	0	0	0	0	0	0	0

Outside Assessment Area

Rocky Hill				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Rocky Hill				2	2	0	0	0	0	0	0	0	0	0	0

Scotland				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09015825000		Served	Middle	2	2	0	0	0	0	0	0	0	0	0	0
Sums for Scotland				2	2	0	0	0	0	0	0	0	0	0	0

Sterling				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09015908100		Underserved	Middle	2	2	0	0	0	0	0	0	0	0	0	0
Sums for Sterling				2	2	0	0	0	0	0	0	0	0	0	0

Stratford				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09001081100		Served	Middle	1	1	0	0	0	0	0	0	0	0	0	0
Sums for Stratford				1	1	0	0	0	0	0	0	0	0	0	0

West Hartford				TOTAL UNITS	FED CRA TYPE--Origination Units										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09003497600		Served	Upper	1	1	0	0	0	0	0	0	0	0	0	0
Sums for West Hartford				1	1	0	0	0	0	0	0	0	0	0	0

Outside Assessment Area

Westbrook				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09007680100		Served	Middle	1	0	0	1	0	0	0	0	0	0	0
Sums for Westbrook				1	0	0	1	0	0	0	0	0	0	0
Windham				TOTAL UNITS	FED CRA TYPE--Origination Units									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDERSERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	CREDIT CARD	CONSUMER SECURED	CONSUMER UNSECURED
09015800600		Underserved	Low	2	0	0	2	0	0	0	0	0	0	0
09015800700		Underserved	Moderate	1	1	0	0	0	0	0	0	0	0	0
Sums for Windham				3	1	0	2	0	0	0	0	0	0	0
Sums for Outside Assessment Area				52	38	0	14	0	0	0	0	0	0	0
Grand Total				774	573	0	201	0	0	0	0	0	0	0

Table 1B: Any Bank USA

CRA Reportable and Non-Reportable Loans—Dollars (000's) by Town and Census Tract

Inside Assessment Area

Bozrah				TOTAL DOLLARS (000'S)	FED CRA TYPE—Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011713100	X	Served	Middle	1,292	792	0	500	0	0	0	0	0	0	0	0
Sums for Bozrah				1,292	792	0	500	0	0	0	0	0	0	0	0

Colchester				TOTAL DOLLARS (000'S)	FED CRA TYPE—Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011714101	X	Served	Middle	818	406	0	412	0	0	0	0	0	0	0	0
09011714102	X	MixedServNA	Upper	1,095	1,095	0	0	0	0	0	0	0	0	0	0
Sums for Colchester				1,913	1,501	0	412	0	0	0	0	0	0	0	0

East Haddam				TOTAL DOLLARS (000'S)	FED CRA TYPE—Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007595100	X	Served	Middle	915	896	0	19	0	0	0	0	0	0	0	0
Sums for East Haddam				915	896	0	19	0	0	0	0	0	0	0	0

East Lyme				TOTAL DOLLARS (000'S)	FED CRA TYPE—Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011716101	X	Served	Upper	704	662	0	42	0	0	0	0	0	0	0	0
09011716102	X	Served	Upper	3,807	3,757	0	50	0	0	0	0	0	0	0	0
09011716200	X	Served	Middle	6,436	5,951	0	485	0	0	0	0	0	0	0	0
Sums for East Lyme				10,947	10,370	0	577	0	0	0	0	0	0	0	0

Franklin				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011712100	X	Served	Middle	1,966	426	0	1,540	0	0	0	0	0	0	0
Sums for Franklin				1,966	426	0	1,540	0	0	0	0	0	0	0

Griswold				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011709100	X	Served	Middle	1,179	1,121	0	58	0	0	0	0	0	0	0
09011709200	X	Underserved	Middle	412	334	0	78	0	0	0	0	0	0	0
Sums for Griswold				1,591	1,455	0	136	0	0	0	0	0	0	0

Groton				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011702100	X	Served	Middle	3,369	2,853	0	516	0	0	0	0	0	0	0
09011702201	X	Underserved	Middle	850	0	0	850	0	0	0	0	0	0	0
09011702202	X	Underserved	Moderate	336	311	0	25	0	0	0	0	0	0	0
09011702400	X	Served	Middle	852	501	0	351	0	0	0	0	0	0	0
09011702500	X	Underserved	Low	658	658	0	0	0	0	0	0	0	0	0
09011702600	X	Served	Middle	833	833	0	0	0	0	0	0	0	0	0
09011702700	X	Underserved	Middle	2,852	735	0	2,117	0	0	0	0	0	0	0
09011702800	X	Underserved	Middle	3,071	2,221	0	850	0	0	0	0	0	0	0
09011702900	X	Served	Upper	5,095	4,618	0	477	0	0	0	0	0	0	0
09011703000	X	Served	Upper	8,013	6,043	0	1,970	0	0	0	0	0	0	0
Sums for Groton				25,929	18,773	0	7,156	0	0	0	0	0	0	0

Hopkinton				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
44009050700	X	Served	Middle	537	537	0	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Hopkinton				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Hopkinton				537	537	0	0	0	0	0	0	0	0	0	0

Lebanon				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011870100	X	Served	Middle	928	928	0	0	0	0	0	0	0	0	0
Sums for Lebanon				928	928	0	0	0	0	0	0	0	0	0

Ledyard				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011701100	X	MixedServUnder	Middle	3,098	2,733	0	365	0	0	0	0	0	0	0
09011701200	X	Served	Middle	2,141	1,784	0	357	0	0	0	0	0	0	0
Sums for Ledyard				5,239	4,517	0	722	0	0	0	0	0	0	0

Lisbon				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011710100	X	Served	Middle	1,053	993	0	60	0	0	0	0	0	0	0
Sums for Lisbon				1,053	993	0	60	0	0	0	0	0	0	0

Lyme				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011650100	X	Served	Upper	1,320	1,305	0	15	0	0	0	0	0	0	0
Sums for Lyme				1,320	1,305	0	15	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Montville				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011695100	X	MixedServNA	Middle	633	433	0	200	0	0	0	0	0	0	0	0
09011695201	X	Served	Middle	1,068	1,068	0	0	0	0	0	0	0	0	0	0
09011695202	X	Served	Middle	1,045	1,045	0	0	0	0	0	0	0	0	0	0
Sums for Montville				2,746	2,546	0	200	0	0	0	0	0	0	0	0

New London				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011690100	X	Underserved	Low	463	175	0	288	0	0	0	0	0	0	0	0
09011690300	X	Underserved	Moderate	208	208	0	0	0	0	0	0	0	0	0	0
09011690400	X	Underserved	Moderate	373	173	0	200	0	0	0	0	0	0	0	0
09011690500	X	Underserved	Moderate	1,110	75	0	1,035	0	0	0	0	0	0	0	0
09011690700	X	Underserved	Moderate	783	208	0	575	0	0	0	0	0	0	0	0
09011690800	X	Underserved	Moderate	1,169	100	0	1,069	0	0	0	0	0	0	0	0
09011690900	X	Served	Middle	1,859	1,839	0	20	0	0	0	0	0	0	0	0
Sums for New London				5,965	2,778	0	3,187	0	0	0	0	0	0	0	0

North Stonington				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011707100	X	Served	Middle	3,342	3,085	0	257	0	0	0	0	0	0	0	0
Sums for North Stonington				3,342	3,085	0	257	0	0	0	0	0	0	0	0

Norwich				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011696100	X	Underserved	Middle	830	230	0	600	0	0	0	0	0	0	0	0
09011696200	X	Served	Middle	1,916	1,467	0	449	0	0	0	0	0	0	0	0
09011696300	X	Served	Middle	1,441	617	0	824	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Norwich				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011696400	X	Underserved	Moderate	174	174	0	0	0	0	0	0	0	0	0
09011696500	X	Served	Middle	638	588	0	50	0	0	0	0	0	0	0
09011696600	X	Served	Middle	820	820	0	0	0	0	0	0	0	0	0
09011696700	X	Underserved	Moderate	239	227	0	12	0	0	0	0	0	0	0
09011696800	X	Underserved	Moderate	629	303	0	326	0	0	0	0	0	0	0
09011697000	X	Underserved	Middle	627	627	0	0	0	0	0	0	0	0	0
Sums for Norwich				7,314	5,053	0	2,261	0	0	0	0	0	0	0

Old Lyme				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011660101	X	Served	Upper	813	813	0	0	0	0	0	0	0	0	0
09011660102	X	Served	Upper	2,122	1,592	0	530	0	0	0	0	0	0	0
Sums for Old Lyme				2,935	2,405	0	530	0	0	0	0	0	0	0

Preston				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011700100	X	MixedServUnder	Middle	2,153	2,078	0	75	0	0	0	0	0	0	0
Sums for Preston				2,153	2,078	0	75	0	0	0	0	0	0	0

Salem				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09011715100	X	Served	Upper	1,552	1,332	0	220	0	0	0	0	0	0	0
Sums for Salem				1,552	1,332	0	220	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Sprague				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011711100	X	Served	Middle	1,132	752	0	380	0	0	0	0	0	0	0	0
Sums for Sprague				1,132	752	0	380	0	0	0	0	0	0	0	0

Stonington				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011705100	X	Served	Middle	5,362	4,760	0	602	0	0	0	0	0	0	0	0
09011705200	X	Served	Upper	4,234	4,064	0	170	0	0	0	0	0	0	0	0
09011705300	X	Served	Upper	5,472	4,187	0	1,285	0	0	0	0	0	0	0	0
09011705400	X	Served	Middle	4,460	3,583	0	877	0	0	0	0	0	0	0	0
Sums for Stonington				19,528	16,594	0	2,934	0	0	0	0	0	0	0	0

Voluntown				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011708100	X	Served	Middle	884	824	0	60	0	0	0	0	0	0	0	0
Sums for Voluntown				884	824	0	60	0	0	0	0	0	0	0	0

Waterford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09011693300	X	Served	Middle	3,670	3,614	0	56	0	0	0	0	0	0	0	0
09011693400	X	Underserved	Middle	2,830	1,400	0	1,430	0	0	0	0	0	0	0	0
09011693500	X	Served	Upper	2,190	1,740	0	450	0	0	0	0	0	0	0	0
09011693600	X	Served	Middle	1,126	714	0	412	0	0	0	0	0	0	0	0
09011693700	X	Served	Middle	2,672	1,468	0	1,204	0	0	0	0	0	0	0	0
Sums for Waterford				12,488	8,936	0	3,552	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Westerly				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
44009050801	X	Underserved	Middle	450	415	0	35	0	0	0	0	0	0	0	0
44009050802	X	Served	Middle	375	375	0	0	0	0	0	0	0	0	0	0
44009050901	X	Served	Middle	1,033	1,033	0	0	0	0	0	0	0	0	0	0
44009050902	X	Served	Middle	232	232	0	0	0	0	0	0	0	0	0	0
44009051000	X	Served	Middle	417	417	0	0	0	0	0	0	0	0	0	0
Sums for Westerly				2,507	2,472	0	35	0	0	0	0	0	0	0	0
Sums for Inside Assessment Area				116,176	91,348	0	24,828	0	0	0	0	0	0	0	0

Outside Assessment Area

				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
12083001001			Middle	101	0	0	101	0	0	0	0	0	0	0
23031036001			Middle	63	0	0	63	0	0	0	0	0	0	0
Sums for				164	0	0	164	0	0	0	0	0	0	0

				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09013528100		Served	Middle	145	145	0	0	0	0	0	0	0	0	0
Sums for Andover				145	145	0	0	0	0	0	0	0	0	0

				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09015905100		Served	Middle	620	620	0	0	0	0	0	0	0	0	0
Sums for Brooklyn				620	620	0	0	0	0	0	0	0	0	0

				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09015906100		Served	Middle	645	645	0	0	0	0	0	0	0	0	0
Sums for Canterbury				645	645	0	0	0	0	0	0	0	0	0

				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
44009051101		Served	Middle	70	70	0	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Charlestown				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
44009051102		Served	Middle	200	0	0	200	0	0	0	0	0	0	0	0
Sums for Charlestown				270	70	0	200	0	0	0	0	0	0	0	0

Chester				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007600100		Served	Upper	300	300	0	0	0	0	0	0	0	0	0	0
Sums for Chester				300	300	0	0	0	0	0	0	0	0	0	0

Clinton				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007610100		Served	Middle	200	200	0	0	0	0	0	0	0	0	0	0
09007610200		Served	Middle	200	200	0	0	0	0	0	0	0	0	0	0
Sums for Clinton				400	400	0	0	0	0	0	0	0	0	0	0

Essex				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007630100		Served	Upper	130	130	0	0	0	0	0	0	0	0	0	0
Sums for Essex				130	130	0	0	0	0	0	0	0	0	0	0

Fairfield				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09001061000		Served	Middle	682	682	0	0	0	0	0	0	0	0	0	0
Sums for Fairfield				682	682	0	0	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Guilford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009190301		Served	Upper	417	417	0	0	0	0	0	0	0	0	0	0
Sums for Guilford				417	417	0	0	0	0	0	0	0	0	0	0

Hampton				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09015820000		Served	Middle	121	121	0	0	0	0	0	0	0	0	0	0
Sums for Hampton				121	121	0	0	0	0	0	0	0	0	0	0

Hebron				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09013526100		Served	Upper	671	506	0	165	0	0	0	0	0	0	0	0
Sums for Hebron				671	506	0	165	0	0	0	0	0	0	0	0

Madison				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009194202		Served	Upper	372	372	0	0	0	0	0	0	0	0	0	0
Sums for Madison				372	372	0	0	0	0	0	0	0	0	0	0

Mansfield				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09013881500		Served	Middle	945	125	0	820	0	0	0	0	0	0	0	0
Sums for Mansfield				945	125	0	820	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Marlborough				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09003524100		Served	Upper	500	500	0	0	0	0	0	0	0	0	0	0
Sums for Marlborough				500	500	0	0	0	0	0	0	0	0	0	0

Meriden				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009171200		Served	Middle	50	0	0	50	0	0	0	0	0	0	0	0
Sums for Meriden				50	0	0	50	0	0	0	0	0	0	0	0

Middletown				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007541900		Served	Middle	234	234	0	0	0	0	0	0	0	0	0	0
Sums for Middletown				234	234	0	0	0	0	0	0	0	0	0	0

Milford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09009150100		Served	Upper	2	0	0	2	0	0	0	0	0	0	0	0
Sums for Milford				2	0	0	2	0	0	0	0	0	0	0	0

New Milford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09005253600		Underserved	Middle	95	0	0	95	0	0	0	0	0	0	0	0
Sums for New Milford				95	0	0	95	0	0	0	0	0	0	0	0

North Kingston				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
44009050401		Served	Upper	417	417	0	0	0	0	0	0	0	0	0
Sums for North Kingston				417	417	0	0	0	0	0	0	0	0	0

Old Saybrook				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09007670100		Served	Middle	140	140	0	0	0	0	0	0	0	0	0
09007670200		Served	Middle	520	0	0	520	0	0	0	0	0	0	0
Sums for Old Saybrook				660	140	0	520	0	0	0	0	0	0	0

Plainfield				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09015907100		Underserved	Middle	348	248	0	100	0	0	0	0	0	0	0
Sums for Plainfield				348	248	0	100	0	0	0	0	0	0	0

Richmond				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
44009050600		Served	Upper	55	0	0	55	0	0	0	0	0	0	0
Sums for Richmond				55	0	0	55	0	0	0	0	0	0	0

Rocky Hill				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09003490100		Served	Middle	179	179	0	0	0	0	0	0	0	0	0
09003490302		Served	Upper	83	83	0	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Rocky Hill				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
Sums for Rocky Hill				262	262	0	0	0	0	0	0	0	0	0	0

Scotland				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09015825000		Served	Middle	175	175	0	0	0	0	0	0	0	0	0
Sums for Scotland				175	175	0	0	0	0	0	0	0	0	0

Sterling				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09015908100		Underserved	Middle	125	125	0	0	0	0	0	0	0	0	0
Sums for Sterling				125	125	0	0	0	0	0	0	0	0	0

Stratford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09001081100		Served	Middle	143	143	0	0	0	0	0	0	0	0	0
Sums for Stratford				143	143	0	0	0	0	0	0	0	0	0

West Hartford				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)									
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED
09003497600		Served	Upper	157	157	0	0	0	0	0	0	0	0	0
Sums for West Hartford				157	157	0	0	0	0	0	0	0	0	0

Westbrook				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09007680100		Served	Middle	300	0	0	300	0	0	0	0	0	0	0	0
Sums for Westbrook				300	0	0	300	0	0	0	0	0	0	0	0
Windham				TOTAL DOLLARS (000'S)	FED CRA TYPE--Origination Dollars (000's)										
CENSUS TRACT	TRACT IN DEFINED COMMUNITY	TRACT UNDER-SERVED	TRACT INCOME LEVEL		HMDA MORTGAGE	PURCHASED MORTGAGE	SMALL BUSINESS LOANS-PURCHASES	SMALL FARM LOANS-PURCHASES	OTHER SMALL BUSINESS	HOME EQUITY	MOTOR VEHICLE	HELOC	CONSUMER SECURED	CONSUMER UNSECURED	OTHER
09015800600		Underserved	Low	312	0	0	312	0	0	0	0	0	0	0	0
09015800700		Underserved	Moderate	100	100	0	0	0	0	0	0	0	0	0	0
Sums for Windham				412	100	0	312	0	0	0	0	0	0	0	0
Sums for Outside Assessment Area				9,817	7,034	0	2,783	0	0	0	0	0	0	0	0
Grand Total				125,993	98,382	0	27,611	0	0	0	0	0	0	0	0

Table 1B: Any Bank USA CRA Reportable and Non-Reportable Loans--Dollars (000's) by Town and Census Tract

Any Bank USA
Reconciliation of records submitted
2012

	<u>Number of records</u>	<u>Loan amount (in thousands)</u>
Original records submitted	1,055	\$175,303
Records eliminated		
for ActionType other than 1 or 6 refer to Table 1	281	\$49,310
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
Total records eliminated	-281	-49,310
Records analyzed	<hr style="width: 100%;"/> 774	<hr style="width: 100%;"/> 125,993

GeoDataVision Edit Check Description

The edit checks included in this report, while extensive, do not exclude the possibility of certain types of errors. Certain errors are impossible to check without examining the original records themselves. For example, a loan application that was declined may have been incorrectly coded as withdrawn. GDV checks for the use of a correct code and reviews the numbers of records with different courses of action for reasonableness, but we cannot be certain that Action Type '1' reflects the actual course of action taken by the bank. We can, however, be certain that no records contain non-existent codes or are blank and should be filled in. We also can confirm that a census tract number that has been appended is complete and exists and that there are no conflicting classifications of loans.

1. FEDCRATYPE FIELDS: GDV checks each FEDCRATYPE field to ensure it is filled with a number between '0' and '9', the correct field ranges.
2. HMDALNTYPE FIELDS: GDV checks each HMDALNTYPE field to ensure it is filled with a number between '0' and '4', the correct field ranges.
3. FEDCRATYPE VS HMDALNTYPE CROSS CHECK: GDV cross checks these fields to ensure that a) every record with FEDCRATYPE>0 also has HMDALNTYPE=0, and b) every record with HMDALNTYPE=1-4 has FEDCRATYPE=0.
4. ACTIONTYPE FIELDS: GDV checks each ACTIONTYPE field to ensure it is filled with a number between '1' and '8', the correct field ranges.
5. BUSFARMREV FIELDS: GDV checks each BUSFARMREV field to ensure it is filled with a number between '1' and '4', the correct field ranges. Further, GDV checks this field to see if any codes are '3' (UNKNOWN) OR '4' (NA). These records will be recommended for review to try to code '1' (UP TO 1 MILLION IN SALES) OR '2' (OVER 1 MILLION IN SALES).
6. LOANAMOUNT FIELDS: GDV checks each LOANAMOUNT field to ensure it is filled with a number.
7. BORRACE, BORETHNICITY, BORSEX, COBRACE, COBSEX, COBETHNICITY FOR MORTGAGES: GDV checks each BORRACE, BORSEX, BORETHNICITY, COBRACE, COBSEX, COBETHNICITY for HMDALNTYPE=1,2,3 or 4 to ensure each field is filled with a number from 1-7 for BORRACE, 1-4 for BORETHNICITY, and 1-4 for BORSEX, 1-8 for BORRACE, 1-4 for BORETHNICITY, and 1-4 for BORSEX.
8. TRACT CHECK: GDV matches all client tracts against its master file of correct tracts to find missing or incorrect tracts.
9. MSA CHECK: GDV matches all client MSA's against its master file of correct MSA's to find missing or incorrect MSA's.
10. INCOME CHECK: GDV checks each record with FEDCRATYPE = 4, 5, 6, 7, 8 and each record with HMDALNTYPE=1,2,3 or 4 to verify an amount exists in the INCOME field. In addition, GDV checks each record with HMDA PROPERTY TYPE = 3 to verify INCOME = NA
11. LIEN STATUS: GDV checks each record with HMDALNTYPE=1,2,3 or 4 to verify that LIEN STATUS is filled with a number from 1-4.
12. RATE SPREAD: GDV checks each record with HMDALNTYPE=1,2,3 or 4 to verify that RATE SPREAD is not blank and is either NA or a value not less than 0. Further checks are performed to verify that if the LIEN STATUS=1 then the RATE SPREAD is NA or a value not less than 1.5 or if LIEN STATUS=2 then the RATE SPREAD is NA or a value not less than 3.5.
13. PRE-APPROVAL: GDV checks all records with PRE-APPROVAL code = 1 to verify that the loan record reflects an appropriate ACTION TYPE.
14. DUPLICATE APPLICATION NUMBERS: GDV reviews records for duplicate records by application number.
15. OCCUPANCY CODE CHECK: GDV checks records for invalid occupancy code combinations

Edit Check of 2012 CRA Data by GeoDataVision

ITEM	GDV EDIT CHECK	GDV COMMENTS	BANK RECORDS TO REVIEW
			APNUM and Action
1	FEDCRATYPE FIELDS	ALL FILLED, CORRECT RANGES	NONE
2	HMDALNTYPE FIELDS	ALL FILLED, CORRECT RANGES	NONE
3	FEDCRATYPE VS HMDALNTYPE CROSS CHECK	A.RECORDS WITH FEDCRATYPE=0 AND HMDALNTYPE=0.	NONE
		B. RECORDS WITH FEDCRATYPE>0 AND HMDALNTYPE>0.	NONE
4	ACTIONTYPE FIELDS	ALL FILLED, CORRECT RANGES	NONE
5	BUSFARMREV FIELDS = 1-4 FOR FEDCRA = 1-3 NOTE REV 3 AND 4 FOR REVIEW	ALL FILLED, CORRECT RANGES	NONE
		ALL CODED 1 OR 2	NONE
6	LOAN AMOUNT FIELDS	ALL FILLED, CORRECT RANGES	NONE
7	BORRACE, BORETHNICITY, BORSEX, COBRACE, COBETHNICITY, COBSEX for HMDALNTYPE 1,2,3,4	A. BORRACE 1-7 BORSEX 1-4 BORETHNICITY 1-4	NONE
		B. COBRACE 1-8 COBSEX 1-5 COBETHNICITY 1-5	NONE
8	CT TRACT CHECK	CHECK RECORDS AGAINST VALID TRACTS	NONE
9	CT MSA CHECK	CHECK RECORDS AGAINST VALID MSA-TRACT COMBINATIONS	NONE
10	FEDCRA= 4,5,6,7,8 or HMDA LNTYPE= 1,2,3 or 4 WITH NO INCOME LISTED HMDA PROPERTY=3 WITH INCOME OTHER THAN "NA"	A. CHECKS FOR MISSING INCOME OR INCOME=0	NONE
		B. CHECKS FOR INCOME=NA POSSIBLE EMPLOYEES	NONE
		C. CHECKS FOR HMDA PROPERTY TYPE=3 WITH INCOME NOT LISTED AS "NA"	NONE
11	LIEN STATUS ON HMDALNTYP 1,2,3or4	CHECKS RECORDS WITH FEDCRA=0 FOR INVALID LIEN STATUS	NONE
12	RATE SPREAD FOR HMDA LOAN TYPE OF 1,2,3,4	A.CHECKS FOR MISSING RATE SPREAD OR RATE SPREAD LESS OR EQUAL 0	NONE
		B.CHECKS LIEN STATUS=1 FOR RATE SPREAD WITHOUT NA OR <1.5	NONE
		C.CHECKS LIEN STATUS=2 FOR RATE SPREAD WITHOUT NA OR <3.5	NONE
13	PRE-APPROVAL ACTION CODES	CORRELATES ACTION CODE WITH PRE-APPROVAL CODE	5 RECORDS FOR REVIEW SEE EDIT CHECK TABLE 13
14	DUPLICATE APPLICATION NUMBERS	CHECKS RECORDS FOR DUPLICATE APPLICATION NUMBERS	NONE
15	OCCUPANCY CODE CHECK	CHECKS RECORDS FOR INVALID OCCUPANCY CODE COMBINATIONS	NONE