

CRA SMALL BUSINESS MARKET REPORTS

Extracted from the 2012 FFIEC HMDA Data Released Fall 2013



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ALASKA

GeoDataVision Report 1: Reported CRA Lending by County

Based on 2012 CRA data released by the FFIEC August 2013

ALEUTIANS EAST BOROUGH		Small Business Originations					
Census Tract	Tract Median Family Income	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
0001.00	MIDDLE	17	207	16	92	10	165
UNKNOWN	NA	7	173	7	173	2	37
Sum for ALEUTIANS EAST BOROUGH		24	380	23	265	12	202

ALEUTIANS WEST CENSUS AREA		Small Business Originations					
Census Tract	Tract Median Family Income	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
0001.00	MIDDLE	3	70	3	70	2	69
0002.00	UPPER	25	333	25	333	7	150
UNKNOWN	NA	5	82	5	82	1	11
Sum for ALEUTIANS WEST CENSUS AREA		33	485	33	485	10	230

LOUISIANA

Report 2: State-Relative Commitment to Very Small Business (\$1 Million and Under) Index

Reporting Lenders with at Least 20 CRA Loans and \$1 Million Total CRA Loan Dollars

Based on 2012 CRA data released by the FFIEC August 2013

Small Business Index Rank	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	1.00	DISCOVER BANK	510	1,926	510	1,926
1	1.00	STATE FARM BANK	70	1,463	70	1,463
3	0.89	RED RIVER BANK	857	125,391	762	96,926
4	0.82	CITIZENS BANK	17	1,349	14	716
5	0.79	STATE BANK AND TRUST COMPANY	212	37,975	168	26,312
6	0.79	COMMUNITY TRUST BANK	1,509	175,120	1,194	107,542
7	0.71	FIRST NBC BANK	791	180,075	564	106,271
8	0.71	BANCORPSOUTH BANK	682	86,435	481	53,230
9	0.69	WELLS FARGO BANK, N.A.	801	41,384	551	24,286
10	0.68	CITIBANK, N.A.	3,282	17,351	2,238	10,586
11	0.67	COMMUNITYBANK OF TEXAS NA	12	2,089	8	1,629
12	0.63	MIDSOUTH BANK, N.A.	1,076	134,114	677	59,164
13	0.59	BANK OF AMERICA, N.A.	90	26,266	53	16,494
14	0.58	US BANK NORTH DAKOTA	679	6,568	391	3,592
15	0.57	HANCOCK BANK	28	4,694	16	1,469
16	0.54	WHITNEY BANK	3,863	775,107	2,102	297,222
17	0.54	CAPITAL ONE BANK USA, N.A.	8,537	40,950	4,635	28,205
18	0.52	CAPITAL ONE NA	2,171	263,693	1,135	72,744
19	0.51	AMERICAN EXPRESS, FSB	16,023	102,822	8,129	41,993
20	0.51	FIA CARD SERVICES	1,600	11,870	810	5,928
21	0.47	IBERIABANK	2,038	390,193	955	141,495

NEW YORK

Report 3A: State-Reported CRA Lending by Lender Market Rank
Based on 2012 CRA data released by the FFIEC August 2013

Small Business Originations			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses <= \$1Million Sales	Dollars (000's) to Businesses <= \$1 Million Sales
Rank Based on Total \$ Volume	Market Share % of Total \$	Financial Institution						
1	10.14	JPMORGAN CHASE BANK, NA	6,773	1,172,051	4,654	215698	2,871	179426
2	9.88	AMERICAN EXPRESS, FSB	147,975	1,141,976	147,070	953940	74,166	452933
3	8.01	CAPITAL ONE NA	7,514	925,974	5,857	281500	692	53035
4	7.67	HSBC BANK USA, NA	10,805	886,775	9,362	390872	6,072	345717
5	6.39	BANK OF AMERICA, N.A.	5,180	739,024	3,691	230908	437	107450
6	5.73	M&T BANK	3,547	661,951	1,995	87681	1,689	157737
7	5.25	CHASE BANK USA, NA	62,610	606,242	62,582	601507	0	0
8	3.36	WELLS FARGO BANK, N.A.	7,801	388,733	7,285	275888	4,868	201146
9	3.35	CITIBANK, N.A.	27,826	386,635	27,347	223472	18,260	167366
10	2.98	SIGNATURE BANK	1,078	343,950	416	16137	663	234036
11	2.65	FIRST NIAGARA BANK, N.A.	2,534	305,782	1,863	56081	675	88965
12	2.37	TEXAS CAPITAL BANK	13,612	273,622	13,088	145323	0	0
13	2.02	TD BANK N.A.	3,678	233,180	3,231	91320	2,515	96736
14	1.66	NBT BANK NA	1,590	191,544	1,094	41267	935	86243
15	1.61	FIVE STAR BANK	1,727	186,265	1,349	49464	1,210	62992
16	1.58	COMMUNITY BANK, N.A.	1,587	182,373	1,141	45314	939	63516
17	1.44	KEYBANK NATIONAL ASSOCIATION	2,310	166,564	1,981	32436	630	28867
18	1.42	VALLEY NATIONAL BANK	431	164,011	129	7514	138	52796
19	1.06	FIA CARD SERVICES	13,941	122,330	13,895	111055	8,138	60328
20	0.98	CAPITAL ONE BANK USA, N.A.	24,128	113,472	24,128	113472	11,135	67721
21	0.97	NEW YORK COMMERCIAL BANK	243	111,946	25	1978	165	78300
22	0.87	BANK OF CASTILE	685	100,862	448	18260	409	33590

OREGON

Report 3B: State-Reported CRA Lending by Lender Name

Based on 2012 CRA data released by the FFIEC August 2013

Rank Based on Total Dollar Volume	Market Share Percent of Total \$	Financial Institution	Small Business Originations					
			Total Units	Total Dollars (000's)	Units \$100,000 and Under	Dollars (000's) \$100,000 and under	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales or less
45	0.08	1ST SOURCE BANK	8	2,015	2	89	2	370
71	0.02	ALLY BANK	1	572	0	0	0	0
98	0.00	ALPINE BANK	1	25	1	25	1	25
102	0.00	AMEGY BANK OF TEXAS	1	15	1	15	0	0
7	4.72	AMERICAN EXPRESS, FSB	19,194	123,787	19,157	114854	9,056	63384
10	4.12	BANK OF AMERICA, N.A.	896	108,130	691	25016	70	16778
87	0.00	BANK OF ANN ARBOR	1	123	0	0	1	123
101	0.00	BANK OF COLORADO	1	20	1	20	1	20
14	2.12	BANK OF THE CASCADES	373	55,607	240	10465	236	26694
13	2.51	BANK OF THE WEST	506	65,687	368	9361	277	25592
17	1.94	BANNER BANK	390	50,917	275	9060	215	23397
41	0.10	BB&T FNCL FSB	346	2,605	346	2605	0	0
79	0.01	BMO HARRIS BANK N.A.	1	200	0	0	1	200
52	0.04	BRANCH BANKING AND TRUST CO	1	1,000	0	0	1	1000
59	0.03	CALIFORNIA BANK & TRUST	3	850	0	0	1	200
88	0.00	CANANDAIGUA NATIONAL BANK	1	100	1	100	0	0
23	0.66	CAPITAL ONE BANK USA, N.A.	4,202	17,398	4,202	17398	1,462	9054
40	0.10	CAPITAL ONE NA	31	2,636	25	291	2	13
33	0.20	CAPITALSOURCE BANK	9	5,332	0	0	6	3344
86	0.01	CARROLLTON BANK	1	150	0	0	1	150
57	0.04	CATHAY BANK	2	950	0	0	1	200
74	0.01	CENTRAL VALLEY COMMUNITY BANK	1	300	0	0	0	0
15	2.07	CHASE BANK USA, NA	5,831	54,303	5,830	54153	0	0

PENNSYLVANIA

Report 4A: State-Reported CRA Lending to Very Small Businesses (\$1 Million and Under) by Lender Market Share

Based on 2012 CRA data released by the FFIEC August 2013

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's)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales or less
48	0.32	CLEARFIELD BANK & TRUST	191	20,714	133	9909
103	0.03	EAST WEST BANK	8	2,288	3	971
7	3.14	M&T BANK	1,886	351,324	959	96450
49	0.31	HAMLIN BANK AND TRUST COMPANY	216	10,924	208	9570
104	0.03	INVESTORS BANK	1	950	1	950
50	0.30	DNB FIRST, NA	66	22,338	27	9162
51	0.30	MID PENN BANK	114	21,800	57	9127
52	0.29	WOORI AMERICA BANK	33	9,174	32	8778
156	0.00	HEBRON SAVINGS BANK	2	86	2	86
157	0.00	PEAPACK-GLADSTONE BANK	1	84	1	84
53	0.27	FIRST KEYSTONE COMMUNITY BANK	131	12,490	97	8362
54	0.26	DOLLAR BANK, FSB	155	33,090	47	8121
105	0.03	JPMORGAN CHASE BANK, NA	930	50,392	1	792
8	2.54	FULTON BANK, N.A.	789	170,394	428	77946
106	0.02	FIRST UNITED BANK & TRUST	11	1,951	4	751
107	0.02	THE BANK OF NEW CANAAN	1	750	1	750
55	0.24	BRANCH BANKING AND TRUST CO	53	12,308	32	7289
108	0.02	BOONE COUNTY NATIONAL	1	723	1	723
56	0.23	FIRST NATIONAL BANK AND TRUST	112	18,852	53	7179
57	0.23	UNITED BANK INC	105	13,202	72	7143
9	2.32	NORTHWEST SAVINGS BANK	876	109,197	652	71352

MONTANA

Report 4B: State-Reported CRA Lending to Very Small Businesses (\$1 Million and Under) by Lender Name

Based on 2012 CRA data released by the FFIEC August 2013

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's)	Units to Businesses with \$1 Million Sales or less	Dollars (000's) to Businesses with \$1 Million Sales or less
63	0.00	1ST SOURCE BANK	1	461	0	0
35	0.06	ALERUS FINANCIAL, N.A.	1	250	1	250
6	6.31	AMERICAN EXPRESS, FSB	8,422	46,831	4,061	24933
56	0.01	ARVEST BANK	2	25	2	25
13	0.79	BANK OF AMERICA, N.A.	28	5,177	14	3140
37	0.06	BANK OF NORTH CAROLINA	2	225	2	225
38	0.05	BANK OF THE WEST	9	418	6	213
57	0.01	BANNER BANK	1	20	1	20
62	0.00	BB&T FNCL FSB	218	2,061	1	5
43	0.04	BELL STATE BANK & TRUST	4	1,457	1	150
22	0.18	BMO HARRIS BANK N.A.	1	705	1	705
32	0.09	BREMER BANK NA (FARGO)	2	613	1	350
10	1.23	CAPITAL ONE BANK USA, N.A.	1,943	9,178	602	4853
58	0.00	CAPITAL ONE NA	20	1,284	3	19
21	0.18	CAPITALSOURCE BANK	1	710	1	710
27	0.13	CASHMERE VALLEY BANK	2	496	2	496
26	0.13	CENTRAL BANK	2	529	2	529
63	0.00	CHASE BANK USA, NA	1,037	8,829	0	0
63	0.00	CIT BANK	5	43	0	0
11	0.82	CITIBANK, N.A.	910	4,747	620	3225
44	0.04	COMERICA BANK	1	145	1	145

NEVADA

Report 5A: County-Reported CRA Lending Market Rank

Based on 2012 CRA data released by the FFIEC August 2013

CARSON CITY			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
1	19.11	WELLS FARGO BANK, N.A.	180	6,935	174	4,798	139	3,860
2	15.24	BANK OF AMERICA, N.A.	34	5,532	24	840	3	1,058
3	14.84	CITY NATIONAL BANK	31	5,386	14	515	15	1,799
4	9.00	NEVADA STATE BANK	61	3,266	58	1,391	27	692
5	8.20	US BANK, N.A.	22	2,976	17	107	14	904
6	7.74	AMERICAN EXPRESS, FSB	447	2,809	445	2,548	206	1,328
7	4.75	BANK OF THE WEST	10	1,722	7	182	5	715
8	4.35	US BANK NORTH DAKOTA	126	1,580	126	1,580	80	844
9	4.32	WESTERN ALLIANCE BANK	12	1,568	8	460	8	958
10	2.53	FIA CARD SERVICES	77	919	76	669	38	299
11	1.87	CITIBANK, N.A.	102	680	102	680	55	298
12	1.86	CHASE BANK USA, NA	54	674	54	674	0	0
13	1.35	STIFEL BANK & TRUST	1	490	0	0	1	490
14	1.22	CRYSTAL LAKE BANK & TRUST	1	443	0	0	1	443
15	0.83	CAPITAL ONE BANK USA, N.A.	70	302	70	302	30	139
16	0.83	BANK OF STOCKTON	1	300	0	0	1	300
16	0.83	COMERICA BANK	1	300	0	0	0	0
18	0.48	GE CAPITAL RETAIL BANK	48	174	48	174	0	0
19	0.19	BB&T FNCL FSB	8	68	8	68	0	0

COLORADO

Report 5B: County-Reported CRA Lending by Lender Name

Based on 2012 CRA data released by the FFIEC August 2013

ADAMS COUNTY				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
33	0.42	1ST SOURCE BANK	9	1,148	112	2	0	0
66	0.01	AMEGY BANK OF TEXAS	1	15	15	1	0	0
9	3.59	AMERICAN EXPRESS, FSB	1,416	9,840	8,895	1,411	796	4,651
55	0.04	AMERICAN NATIONAL BANK	1	120	0	0	0	0
18	1.52	ANB BANK	9	4,175	110	2	2	235
15	2.07	BANK OF AMERICA, N.A.	12	5,654	0	0	6	2,824
21	1.30	BANK OF COLORADO	13	3,568	383	6	6	1,888
8	4.06	BANK OF THE WEST	98	11,129	1,672	72	56	4,238
43	0.18	BB&T FNCL FSB	59	499	499	59	0	0
55	0.04	BBCN BANK	1	120	0	0	1	120
48	0.12	BELL STATE BANK & TRUST	2	316	0	0	2	316
50	0.07	BMO HARRIS BANK N.A.	1	200	0	0	0	0
32	0.49	BOKF NA	3	1,328	28	1	0	0
28	0.65	CAPITAL ONE BANK USA, N.A.	464	1,793	1,793	464	210	824
47	0.13	CAPITAL ONE NA	9	352	63	8	0	0
44	0.17	CAPITALSOURCE BANK	1	475	0	0	1	475
13	2.36	CHASE BANK USA, NA	707	6,464	6,464	707	0	0
59	0.02	CIT BANK	4	57	57	4	0	0
24	1.00	CITIBANK, N.A.	569	2,737	2,737	569	307	1,421
62	0.02	CITY BANK	1	43	43	1	1	43

SOUTH CAROLINA

Report 6A: County-Reported CRA Lending to Very Small Businesses (\$1 Million and Under) by Lender Market Share Based on 2012 CRA data released by the FFIEC August 2013

ABBEVILLE COUNTY

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 or less
1	40.90	FIRST CITIZENS	7	1,314	5	836
2	17.66	WELLS FARGO BANK, N.A.	6	1,011	3	361
3	15.36	THE PALMETTO BANK	4	314	4	314
4	11.59	BRANCH BANKING AND TRUST CO	2	237	2	237
5	5.38	AMERICAN EXPRESS, FSB	30	172	15	110
6	3.52	CAPITAL ONE BANK USA, N.A.	11	104	4	72
7	2.45	JOHN DEERE FINANCIAL, F.S.B.	5	74	3	50
8	1.13	FIA CARD SERVICES	7	38	3	23
9	0.78	BB&T FNCL FSB	39	216	2	16
10	0.54	US BANK NORTH DAKOTA	13	101	2	11
11	0.39	CITIBANK, N.A.	5	11	3	8
12	0.29	DISCOVER BANK	2	6	2	6
NR	0.00	TEXAS CAPITAL BANK	1	3	0	0
NR	0.00	TD BANK N.A.	1	25	0	0
NR	0.00	BANK OF AMERICA, N.A.	1	10	0	0
NR	0.00	GE CAPITAL BANK	1	26	0	0
NR	0.00	GE CAPITAL RETAIL BANK	21	31	0	0
NR	0.00	PNC BANK N.A.	1	1,000	0	0

SOUTH CAROLINA

Report 6B: County-Reported CRA Lending to Very Small Businesses (\$1 Million and Under) by Lender Name

Based on 2012 CRA data released by the FFIEC August 2013

ABBEVILLE COUNTY			Small Business Originations			
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	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 or less
5	5.38	AMERICAN EXPRESS, FSB	30	172	15	110
NR	0.00	BANK OF AMERICA, N.A.	1	10	0	0
9	0.78	BB&T FNCL FSB	39	216	2	16
4	11.59	BRANCH BANKING AND TRUST CO	2	237	2	237
6	3.52	CAPITAL ONE BANK USA, N.A.	11	104	4	72
NR	0.00	CHASE BANK USA, NA	10	73	0	0
11	0.39	CITIBANK, N.A.	5	11	3	8
12	0.29	DISCOVER BANK	2	6	2	6
8	1.13	FIA CARD SERVICES	7	38	3	23
1	40.90	FIRST CITIZENS	7	1,314	5	836
NR	0.00	GE CAPITAL BANK	1	26	0	0
NR	0.00	GE CAPITAL RETAIL BANK	21	31	0	0
7	2.45	JOHN DEERE FINANCIAL, F.S.B.	5	74	3	50
NR	0.00	PNC BANK N.A.	1	1,000	0	0
NR	0.00	TD BANK N.A.	1	25	0	0
NR	0.00	TEXAS CAPITAL BANK	1	3	0	0
3	15.36	THE PALMETTO BANK	4	314	4	314
10	0.54	US BANK NORTH DAKOTA	13	101	2	11
2	17.66	WELLS FARGO BANK, N.A.	6	1,011	3	361
Sum for	ABBEVILLE COUNTY		167	4,766	48	2,044

Report 7A: Community Development Loans CRA Data for State with Lender Rank — CALIFORNIA

Based on 2012 CRA data released by the FFIEC August 2013

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
1	WELLS FARGO BANK, N.A.	0.20%	\$2,281,771	456
2	BANK OF AMERICA, N.A.	0.10%	\$1,487,404	384
3	BANK OF THE WEST	2.04%	\$1,272,312	290
4	UNION BANK, N.A.	0.86%	\$767,863	339
5	FIRST REPUBLIC BANK	2.48%	\$688,419	288
6	CITY NATIONAL BANK	2.79%	\$650,343	159
7	EAST WEST BANK	2.33%	\$511,602	109
8	CATHAY BANK	4.58%	\$486,579	123
9	COMMUNITY BANK	15.30%	\$398,108	133
10	CAPITALSOURCE BANK	4.68%	\$317,515	88
11	WILSHIRE STATE BANK	7.02%	\$189,025	63
12	CITIZENS BUSINESS BANK	2.66%	\$172,131	60
13	CALIFORNIA BANK & TRUST	1.36%	\$147,854	163
14	LUTHER BURBANK SAVINGS	3.48%	\$133,317	154
15	BBCN BANK	2.55%	\$131,763	53
16	PACIFIC WESTERN BANK	2.20%	\$121,282	47
17	HANMI BANK	4.14%	\$113,543	56
18	PREFERRED BANK	7.46%	\$97,746	23

Rank	Bank	CD / Assets Ratio	CD Loans Total Dollars (000's)	# of CD Loans
19	CHINATRUST BANK USA	6.35%	\$90,303	18
20	FIRST CALIFORNIA BANK	4.80%	\$86,993	43
21	RABOBANK, N.A.	0.71%	\$83,529	15
22	ONEWEST BANK, FSB	0.30%	\$77,929	27
23	MECHANICS BANK	2.52%	\$75,382	46
24	PACIFIC MERCANTILE BANK	7.33%	\$75,029	48
25	FIRST FOUNDATION BANK	11.79%	\$64,689	55
26	SILICON VALLEY BANK	0.32%	\$59,426	7
27	FREMONT BANK	2.22%	\$52,471	39
28	TORREY PINES BANK	2.99%	\$51,714	35
29	FARMERS & MERCHANTS BANK	1.09%	\$50,859	10
30	FIRST NORTHERN BANK OF DIXON	6.20%	\$48,421	39
31	WESTAMERICA BANK	0.88%	\$44,076	34
32	HERITAGE BANK OF COMMERCE	3.02%	\$39,366	17
33	BOFI FEDERAL BANK	1.39%	\$31,014	35
34	MANUFACTURERS BANK	1.35%	\$26,754	19
35	FARMERS & MERCHANTS BANK OF CE	1.30%	\$24,921	26
36	BANK OF MARIN	1.66%	\$23,088	29

FLORIDA

Report 8A: GeoDataVision CRA Assessment Area Concentration Ratios Report

Based on 2012 CRA data released by the FFIEC August 2013

GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2012 CRA—Concentration Ratios of "Home State" Reporting Banks

Financial Institution - Headquartered in State Alphabetically	Total State Loans	Assessment Area Loans	Non- Assessment Area Loans	Assessment Area Ratio Units	Total State Amount	Assessment Area Loan Amount (000) Dollars	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
1ST UNITED BANK	200	180	20	90.0%	61,210	54,332	6,878	88.8%
BANKUNITED	1,128	1,122	6	99.5%	221,810	221,067	743	99.7%
CAPITAL BANK NA	176	169	7	96.0%	33,869	32,439	1,430	95.8%
CAPITAL CITY BANK	476	427	49	89.7%	33,362	30,936	2,426	92.7%
CBC NATIONAL BANK	39	36	3	92.3%	5,547	4,656	891	83.9%
CENTERSTATE BANK OF FLORIDA NA	300	286	14	95.3%	46,243	43,833	2,410	94.8%
CITIZENS FIRST BANK	38	31	7	81.6%	9,784	7,705	2,079	78.8%
CITY NATIONAL BANK OF FLORIDA	203	196	7	96.6%	49,099	48,798	301	99.4%
CNLBANK	160	151	9	94.4%	41,444	38,980	2,464	94.1%
EVERBANK	249	211	38	84.7%	42,000	33,262	8,738	79.2%
FIRST NATL BANK OF GULF COAST	60	43	17	71.7%	17,644	11,874	5,770	67.3%
FLORIDA COMMUNITY BANK, N.A.	197	193	4	98.0%	54,880	54,204	676	98.8%
GIBRALTAR PRIVATE BANK & TRUST	52	51	1	98.1%	12,865	12,715	150	98.8%
MERCANTIL COMMERCEBANK	266	266	0	100.0%	61,941	61,941	0	100.0%
OCEAN BANK	168	165	3	98.2%	33,819	33,709	110	99.7%
SABADELL UNITED BANK NA	508	504	4	99.2%	111,484	110,649	835	99.3%
SEACOAST NATIONAL BANK	231	226	5	97.8%	46,801	45,758	1,043	97.8%
STONEGATE BANK	112	107	5	95.5%	41,029	38,015	3,014	92.7%
SUNSTATE BANK	38	30	8	78.9%	5,883	4,017	1,866	68.3%
TOTALBANK	505	414	91	82.0%	57,994	51,624	6,370	89.0%
US CENTURY BANK	74	74	0	100.0%	15,138	15,138	0	100.0%

Community Report 9A: GeoDataVision CRA Assessment Area Concentration Ratios Report—INDIANA

Based on 2012 CRA data released by the FFIEC August 2013

GeoDataVision Special CRA Assessment Area Concentration Ratio Report 2011 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) Dollars	Total Non- Assessment Area Amount	Assessment Area \$ Ratio
1ST SOURCE BANK	1,425	1,368	57	96.0%	228,546	218,597	9,949	95.6%
ALLY BANK	6	0	6	0.0%	2,831	0	2,831	0.0%
AMEGY BANK OF TEXAS	1	0	1	0.0%	100	0	100	0.0%
AMERICAN EXPRESS, FSB	12,641	0	12,641	0.0%	89,898	0	89,898	0.0%
AMERIS BANK	1	0	1	0.0%	25	0	25	0.0%
ARVEST BANK	1	0	1	0.0%	152	0	152	0.0%
ASSOCIATED BANK NA	4	0	4	0.0%	1,512	0	1,512	0.0%
BANCFIRST	3	0	3	0.0%	328	0	328	0.0%
BANK OF AMERICA, N.A.	142	13	129	9.2%	40,595	3,468	37,127	8.5%
BANK OF THE WEST	4	0	4	0.0%	2,184	0	2,184	0.0%
BANTERRA BANK	124	110	14	88.7%	25,689	23,715	1,974	92.3%
BB&T FNCL FSB	2,974	0	2,974	0.0%	20,647	0	20,647	0.0%
BERKSHIRE BANK	1	0	1	0.0%	570	0	570	0.0%
BEVERLY BANK AND TRUST	2	0	2	0.0%	751	0	751	0.0%
BMO HARRIS BANK N.A.	713	685	28	96.1%	134,807	129,590	5,217	96.1%
BNY MELLON, N.A.	1	0	1	0.0%	500	0	500	0.0%
BOKF NA	1	0	1	0.0%	1,000	0	1,000	0.0%
BRANCH BANKING AND TRUST CO	19	14	5	73.7%	4,692	3,518	1,174	75.0%
BRIDGEVIEW BANK GROUP	4	0	4	0.0%	1,386	0	1,386	0.0%
BUSEY BANK	21	12	9	57.1%	6,463	3,781	2,682	58.5%
CAPITAL ONE BANK USA, N.A.	5,245	0	5,245	0.0%	22,813	0	22,813	0.0%
CAPITAL ONE NA	1,106	0	1,106	0.0%	10,032	0	10,032	0.0%
CENTIER BANK	532	522	10	98.1%	85,885	82,457	3,428	96.0%
CHASE BANK USA, NA	8,087	0	8,087	0.0%	71,552	0	71,552	0.0%
CHEMICAL BANK	31	0	31	0.0%	8,929	0	8,929	0.0%