

Any Bank USA

CRA Performance Report

This Report reviews the performance of Any Bank USA with respect to the “Lending Tests” administered during a Community Reinvestment Act performance evaluation. The Report identifies important performance context factors as well as “Lending Test” calculations and standards. Key Performance Benchmark Reports, Lending Test Analysis Tables, Demographic Tables and Maps are included in other books that constitute the entire Report.



61 NORTH PLAINS INDUSTRIAL RD, PBN 174 WALLINGFORD, CT 06492
www.geodatavision.com (203) 237-1332



CONTENTS

Background	7
Performance Context Information.....	10
Demographic Maps.....	10
Tract Income Designation Maps	11
Low and Moderate Income Family Population Map.....	12
Housing Demographics Map.....	13
FFIEC Underserved and Distressed Tracts Map	14
Metropolitan Statistical Areas Map	16
Demographic Data Tables	17
Housing Demographics Table	17
LMI Family Population Table.....	18
FFIEC Underserved & Distressed Areas.....	19
Assessment Area Key Loan Market Data	19
Market Penetration Rates.....	20
Market Rank Analysis.....	22
Assessment Area Deliniation	23
Lending Test Analysis	24
Lending Test 1: Assessment Area Concentration Ratio	24

Lending Test 2: Area Loan Distribution-Lending Gaps	28
Lending Test 3: Lending in Assessment Area LMI Tracts.....	29
Lending Test 4: Lending by Applicant Income.....	34
Lending Test 5: Community Development Lending	40
Loan-to-Deposit Ratio	42
Lending: Responsiveness to the Community	44