

2016

Whose Reinvestment? The Failures of Equitable Home Lending in Chattanooga



WHO'S REINVESTMENT? THE FAILURES OF EQUITABLE HOME LENDING IN CHATTANOOGA

Report produced by Chattanooga Organized for Action, with support from the National Community Reinvestment Coalition, 2016

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I. Executive Summary

One of the primary roles of banks in our society is to facilitate investment. When the community deposits in and a bank lends out, greater pools of investment are built up to further residential and commercial development, ostensibly at the disposal of the community at large. Opportunity exists for individuals to buy homes, or cars, or start and expand businesses, without having the necessary cash up front. This simplified explanation is what we're taught in schools, yet the reality of bank practices has constantly involved struggle between profitability on the bank's end and public purpose as defined by residents. Banks have in numerous cases chosen to lend only towards what are assumed the most profitable investments, often speculative ventures, at the same time limiting resources for less profitable community needs. *Redlining*--the practice of designating certain lower-income or minority neighborhoods as ineligible for credit--plagued poor communities across the nation through much of the 20th century. The Fair Housing Act of 1968, passed within a week of Martin Luther King Jr.'s assassination in Memphis, faced great difficulty in addressing these practices.¹

In 1977 Congress passed the Community Reinvestment Act (CRA) in an effort to combat exclusionary bank practices such as redlining. For the first time, banks were explicitly told that they had a responsibility to service the credit needs of the entire depositing community, not only those a bank judged to be most profitable. The CRA was given real teeth; financial regulators score banks based on lending practices, bank locations, and services offered to lower-income areas. Low scores can mean that banks are prohibited from expanding, opening up new branches, or merging with other banks.

The CRA evaluations also offer opportunity for public comment before grades are given. Community participation is vital in communicating unmet needs to regulators. Yet actual bank practices are often talked about in the public sphere only in anecdotal ways, if at all. Little public discussion occurs because information is either unavailable or kept in technical and market journals. Neighborhood leaders, faith groups, and other civic organizations are largely unaware of both the problems of equitable lending, as well as opportunities to promote positive change.

This report, "*Whose Reinvestment? The Failures of Equitable Home Lending in Chattanooga*" is meant to be an aid for public discussion of the local lending environment. With help from the National Community Reinvestment Coalition, Chattanooga Organized for Action (COA) has researched public filings under the Community Reinvestment Act and the Home Mortgage Disclosure Act between 2011 and 2014 to investigate disparities in home lending practices. The report details lenders' abandonment of high minority neighborhoods in Chattanooga and the preferences of lenders for white borrowers and white neighborhoods. At the heart of the investigation is the role of race in Chattanooga, and analysis clearly shows that while majority white neighborhoods are often sites of robust lending activity, majority black neighborhoods are consistently excluded from lending activity.

¹On the general failures of the Fair Housing Act, and reasons for them, see Hannah-Jones, Nicole. "[Living Apart: How the Government Betrayed a Landmark Civil Rights Law.](#)" *ProPublica*. June 25, 2015. See also Zasloff, Jonathan. "[The Secret History of the Fair Housing Act.](#)"

II. Major Findings

- 1. Race matters in the Chattanooga lending market.** Mortgage lending is substantially greater in neighborhoods that are predominately white, and African-American neighborhoods are lending deserts. Even when homes loans are given in predominately black census tracts, few loans are being awarded to African-Americans.
- 2. Large, particular largely minority, sections of Hamilton County have been disinvested by major lenders.** There is notable lack of investment in high minority census tracts, especially much of East Chattanooga and Alton Park, as well as disinvestment in the rural parts of Hamilton County in the northeast and northwest corners.
- 3. There is a significant disparity in home loan origination between African-American and white residents of Chattanooga.** The disparity ratio of approved loans to relative percentage of population was 36% for African-Americans and 107% of whites.
- 4. The lending market seems to favor other minorities over African-American minorities.** In terms of both disparity ratio as well as the total number of loans originated relative to population sizes, other minorities fare better than African-Americans in the lending market. While white populations have the best advantage at securing a loan, non-black minorities have significantly greater loan rates than the city's black population for nearly every bank.
- 5. Banking branches are not easily accessible in high-minority and/or low-income census tracts in Chattanooga.** As a metric of community investment, banking branches are often not present in the communities in most dire need of lending.

III. Methodology and Data

Access to public financial data can be found through the Federal Financial Institutions Examination Council website (www.ffiec.gov). This site provides links to The FDIC Institution Directory for individual bank characteristics, the Community Reinvestment Act overview and performance evaluations, the Home Mortgage Disclosure Act annual filings from banks, as well as links to bank regulatory agencies (Federal Reserve Board, Comptroller of the Currency, and the Consumer Financial Protection Bureau). The census and demographic data used in oversight of financial institutions is also available.

The Community Reinvestment Act can be a powerful tool for community actions, but it also has its limits. It creates oversight for investment policies based on individual and area incomes; however, race itself is not an explicit factor. The CRA does not require examination of lending towards communities of color. To see whether the current lending environment in Chattanooga is affirmatively furthering fair housing policy, or whether it has a disparate impact on minority communities, we have chosen to rely mainly on annual bank disclosure statements under the Home Mortgage Disclosure Act (HMDA). Individual banks file yearly overviews to their regulators on a sizeable amount of loan information for the Chattanooga Metropolitan Statistical Area: race, gender, and income level of applicants, loan applications and denials, interest rates on loans, etc. These public records are also broken down by income levels of census tracts for loans, as well as the type of home loan being applied for.²

COA has chosen to focus on banks in the Chattanooga area that control near or greater than 1% of the market share for deposits. This information, available through the FDIC, can be found in our Appendices. Depository institutions are the key because acceptance of deposits goes hand-in-hand with a firmly acknowledged responsibility for equitable lending under the law to the entire community. Other lending institutions, such as credit unions or investment banks, are held to different standards. We have downloaded and combined individual bank data for the years 2011 to 2014—the most recent HMDA filings available during research for this report.

Beyond expertise and recommendations for the report, the National Community Reinvestment Coalition researchers compiled maps and other information to cover the years 2011-2013. A collection of the maps received have been included in the appendices.

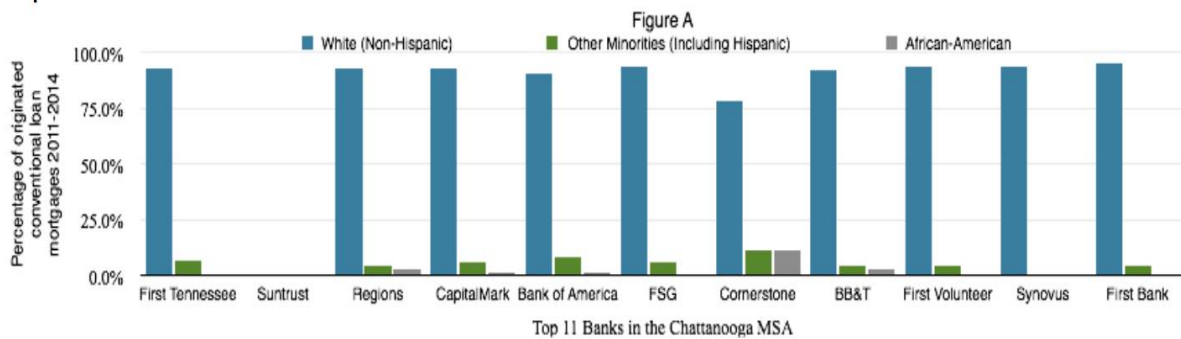
² HMDA Disclosure statements can be searched by institution at www.ffiec.gov/hmda/hmdaproducts.htm

IV. Chattanooga Lending

A. Race and the Market

As of the 2010 census, the city of Chattanooga had a population of 167,674 with a 58% white population, 34.9% African-American, and 7.1% of all other minority races. Chattanooga's significant African-American population has never fallen below a third of its total population since the end of the Civil War. African-Americans have suffered from both institutional disregard and direct institutional oppression in Chattanooga. In the contemporary era, remaining African-American communities are dotted with the broken and boarded buildings that line the streets. While the neighborhood association leadership of these communities may ceaselessly advocate for homeownership as a means to economic empowerment, equal access to homeownership has been marred by racial and economic inequality.³ If white and wealthier Chattanooga residents can easily purchase a home and develop wealth over time and African-Americans are prevented from doing so, we can expect a greater divide in accumulation of wealth.⁴ White residents can become wealthier with a far greater advantage in comparison to the African-American population.

Figure A depicts the originated conventional home mortgages distributed by the race of the applicant. This demonstrates that none of the largest commercial banks have lent to a demographic population that is proportional to the demographic breakdown of the Chattanooga Metropolitan Statistical Area (MSA) much less to Chattanooga proper.



With certain banks, this practice is particularly egregious. First Tennessee Bank gave only a single conventional home mortgage loan to an African-American between the years 2011-2014, according to HMDA disclosures filed by the bank. This amounts to .05% of the total conventional home mortgages awarded by the bank. First Tennessee Bank, who reached multi-million dollar settlements for problematic lending practices in 2015⁵ and 2016⁶, is the largest bank in the Chattanooga lending market. CapitalMark

³ Thomas Shapiro, Tatjana Meschede, and Sam Osoro, [“The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide.”](#) Institute on Assets and Social Policy Research and Policy Brief, 2013.

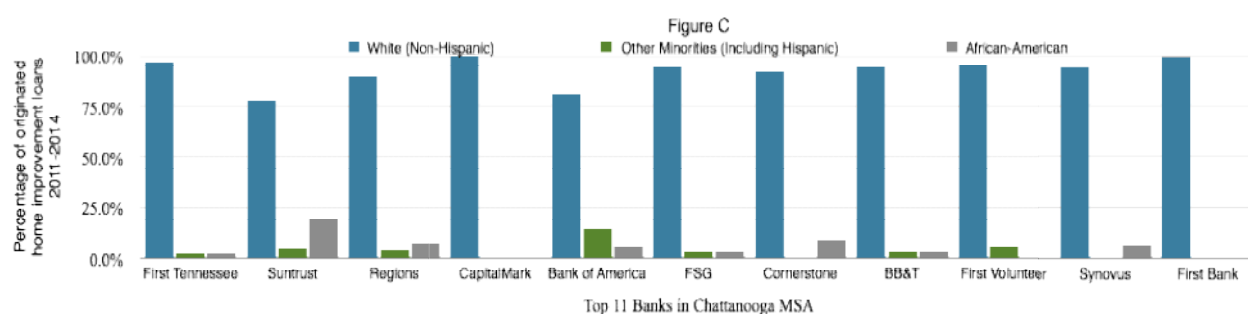
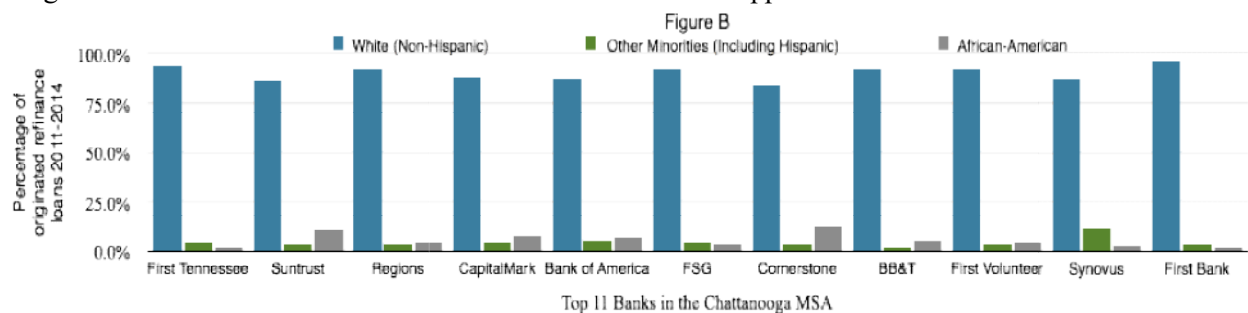
⁴ Vicki Been, Ingrid Ellen, and Josiah Madar, [“The High Cost of Segregation: Exploring Racial Disparities in High-Cost Lending.”](#) Fordham Urban Law Journal 36.3 (2008): 371.

⁵ Ben Lane, [First Tennessee Bank to pay \\$212.5 million for faulty FHA underwriting.](#) *Housing Wire*. June 1, 2015

⁶ Ben Lane, [First Tennessee Bank reaches \\$1.9 million settlement over discriminatory lending.](#) *Housing Wire*. February 1, 2016

Bank, now Pinnacle Bank, originated only one joint-filed conventional loan to a black family in those years for \$408,000. Out of 126 conventional loans originated from FSG Bank (those we have race/ethnicity information for) none went to a black household.⁷

In our analysis, the tendency by lenders to neglect investment in African-American communities is system-wide. While refinance loans and home improvement loans indicates a more equitable distribution of loans across racial demographics, there still seems to be a disparity which favors whites in the Chattanooga MSA. Figure B and Figure C demonstrate that nearly half of the major banks consistently originated less than 5% of their loans with African-American applicants.



B. More than Simply Poverty

It is important to note that the lending disparity between African-Americans and whites is not necessarily grounded in economic class alone. On average, African-Americans in Chattanooga are significantly poorer than whites.⁸ Income is an apparent deciding factor related to who has access to lending and who does not have access to lending. However, in terms of approval ratings, the comparison between low- to moderate-income, middle-income, and high-income applicants demonstrates that there is a greater access to lending for low- to moderate-income applicants than there are for the black population. For example, a healthy 26.8% of Regions Bank's conventional home mortgage loans went to low- to moderate-income applicants. However, only 2.7% of the total number of conventional home mortgage loans was awarded to African-American families. A comparison between Figure A to Figure D demonstrates the contrast between lending by race and lending by income.

⁷ See the full breakdown by individual banks in Appendix B.

⁸ Yolanda Putman, [Leaders in Chattanooga Districts 7-9 meet, seek unified approach to problems](#), *Chattanooga Times-Free Press*, May 17th, 2013.

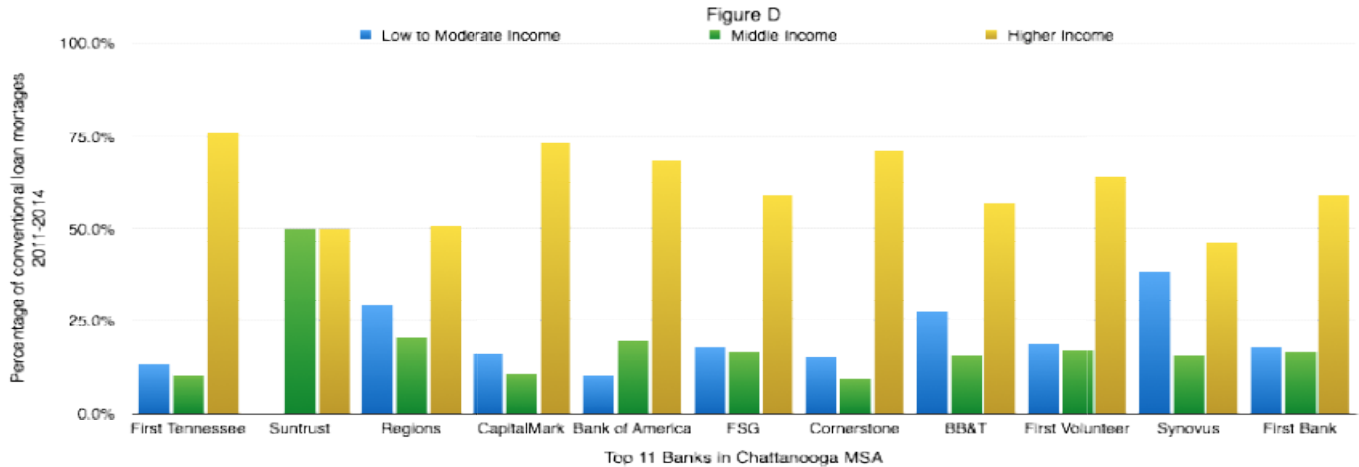


Figure D also indicates that High Income applicants (those who are making 120% or more of the area median income) have far greater access to lending than middle-income applicants (making between 80-119% of area median income) and low- to moderate-income applicants (those making 79% or below area median income).

C. Accepted and Denied

This data alone may not be indicative of market-wide discriminatory lending practices. To address a fuller picture of the Chattanooga lending market, we must examine other disparities in loan origination and acceptance. African-Americans have a significantly lower approval rate among those applying for loans.

Between 2011 and 2013, white applicants had an approval rate of 64%, black applicants were 50%, and Hispanics at 56%. It is critical to note that the disparity in approval rates must be calculated relative to population size. As seen in Figure E, NCRC found that this calculation demonstrated a considerable disparity in the market. When each group is considered relative to their population size, NCRC's calculated disparity ratio places whites at 107%, and blacks at only 36%. This ratio is useful in demonstrating the larger gap between loan application and loan origination experienced by communities of color as well as the lower application rates in communities of color. Possibly attributed to the lack of bank branches and outreach into majority African-American or Hispanic neighborhoods, the small numbers of minority applicants relative to population size is a discouraging reality.

Figure E

| Table 1 Market Overview Loan Numbers | | | | | |
|--------------------------------------|-----------------|--------------|--------------|---------------|---|
| Race and Ethnicity | Count of Loans | | | Approval Rate | Disparity Ratio Loans/ Population Size |
| | Population | Applications | Originations | | |
| White | 269,322 | 11,107 | 7,095 | 64% | 107% |
| Hispanic | 13,040 | 273 | 153 | 56% | 48% |
| Black | 48,812 | 855 | 430 | 50% | 36% |
| Asian | 5,710 | 210 | 115 | 55% | 82% |
| Total | 342,833 | 13,875 | 8,464 | 61% | 100% |
| Geography | Chattanooga MSA | | | | |
| Lender | All HMDA | | | | |

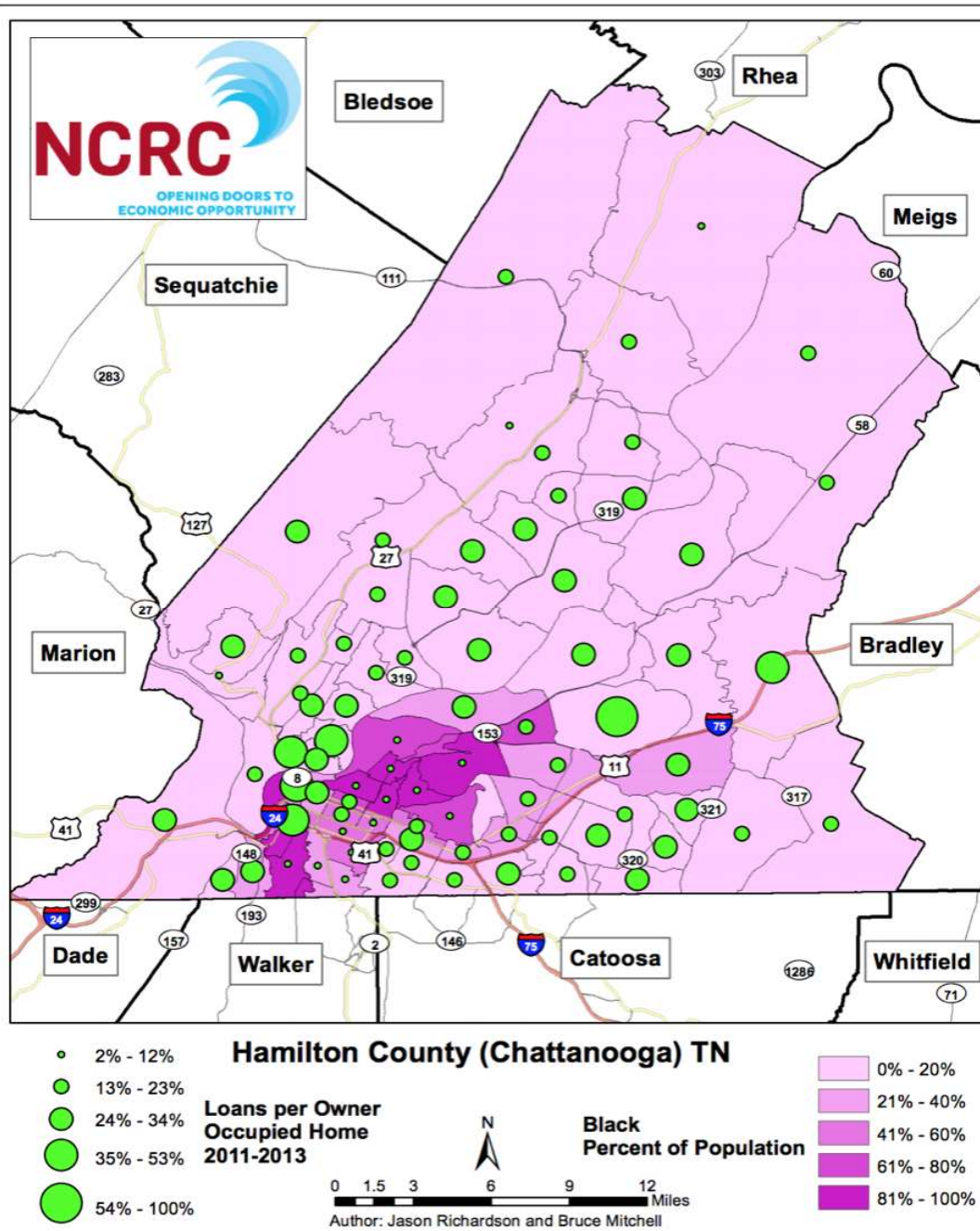
D. Predominately Black Census Tracts are Loan Deserts

In our analysis, high minority census tracts in Chattanooga are current loan deserts. The disparity between the amount of capital that follows into high minority census tracts and majority white census tracts demonstrates potential racial biases on a system-wide level. Simply put, the current market is not investing in high minority communities. In Figure F⁹, all major minority neighborhoods in Hamilton County can be seen as having a far lower rate of loans per owner-occupied homes than many white neighborhoods. Lack of capital often equates to lack of access to home-ownership. The lack of economic development and wealth accumulation experienced by minority communities in the city of Chattanooga has occurred in tandem with a market neglect that compounds issues. While community reinvestment can be a tremendous lifeline for the economic health of high minority neighborhoods, the current practice of disinvestment runs the risk of industrializing a form of contemporary redlining.

Another important factor to take into consideration is that when capital does flow into high minority census tracts, it is often not in the hands of minority members of the community. This practice seems to be system-wide. For example, Bank of America awarded 13 of its total conventional home loan mortgages to census tracts with 50% or more minority population. In contrast, they only awarded 2 conventional home loan mortgages to African-Americans. CapitalMark awarded 11 of its total conventional home loan mortgages to census tracts with 50% or more minority population, but only a single loan went to an African-American family. This practice is particularly concerning when analyzed beside the tremendous gentrification issues and racial displacement occurring in Chattanooga neighborhoods such as Highland Park, Hill City, and the Martin Luther King neighborhood.

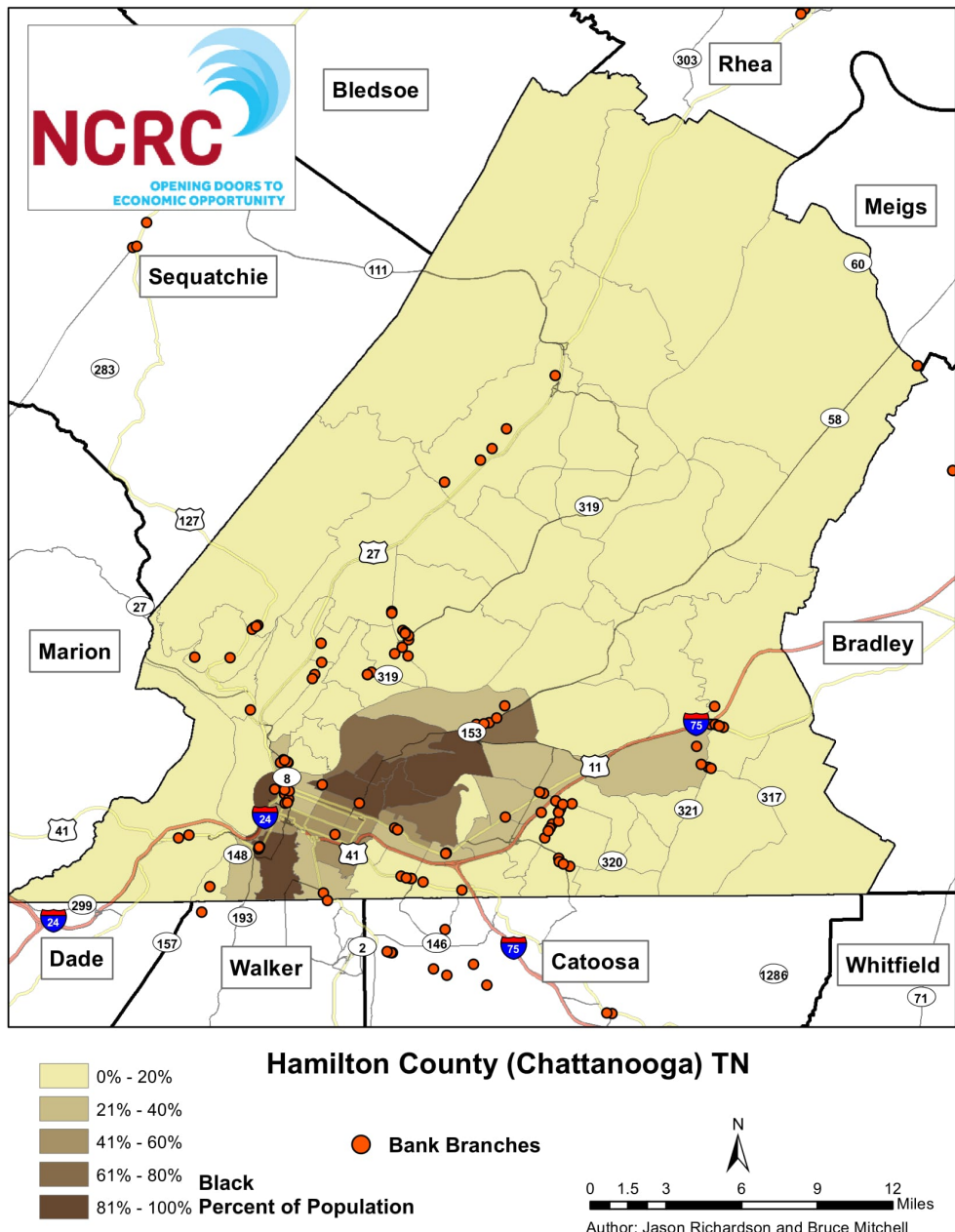
⁹ For more maps provided by NCRC, see Appendix A

Figure F



E. Bank Branches

The lack of banking branches and services in high-minority communities is a significant factor referenced consistently in fair lending literature. It is a frequently used metric to measure the community investment in diverse communities. As reported by *The Atlantic* in a recent study of “banking deserts”, bank branches are essential “in the same way that convenient access to grocery stores that sell affordable and nutritious food helps us maintain a healthy diet, convenient access to safe and affordable financial products and services helps us establish and maintain good financial health”¹⁰ In Chattanooga, the banking options for the African-American community are severely limited.



¹⁰ Terri Friedline & Mathieu Despard, [Life in a Banking Desert](#), *The Atlantic*. March 13, 2016.

F. Missing Information

In compiling information on the disclosure reports, it is apparent that incomplete or missing information from a number of banks could limit effective oversight. For Cornerstone Bank, income levels of applicants were not reported for 24 out of 83 conventional loans originated. First Volunteer Bank had 99 conventional loans out of 451 without reported income levels, 93 conventional loans for which race/ethnicity information was unavailable, 216 refinance loans (out of 806) without applicant income levels, and 200 refinance loans without race/ethnicity. Out of 195 refinance loans originated by CapitalMark, 94 had no applicant income information and 91 had no race/ethnicity information available. This level of obscurity in disclosure statements seems to run counter to the intent of the Home Mortgage Disclosure Act, and certainly presents difficulties in regulation.

V. Cascading Problems

A. Home Ownership and the Color of Wealth

Income is a short-term measure of the effects of education, effort, and talent, as well as the impacts of opportunity and discrimination, on the current generation. But differences in income are dwarfed by differences in wealth, which are far more likely to be affected by the policy environment of previous generations.¹¹

Higher incomes have been the primary focus over the past forty years of economic justice activism. One reason is that assets can seem like a secondary concern for people who are incarcerated, homeless, or shut out of decent employment; advocacy has often been concentrated on the causes of people with the greatest need.¹² Yet focusing only on income misses much of the economic inequality problem. People of color are more likely to be tossed on the waves of economic turmoil-- and sometimes drowned-- because they don't have big enough asset security boats to help them stay afloat. Three-quarters of the white population own their own homes, while a slight majority of African-Americans are renters. In times of inflation, housing becomes easier to afford for homeowners with fixed mortgage rates, while renters see their housing costs rise. In times of recession or depression, those with savings accounts can better weather unemployment, while those without savings can be sunk into debt and deprivation. And in times of economic growth, those with assets can invest them or borrow against them to take advantage of business opportunities.¹³ With an absence of these opportunities for communities of color, this can be considered a critical disadvantage.

¹¹ Barbara Robles, Meizhu Lui, and Betsy Leondar-Wright, *The Color of Wealth: the Story Behind the U.S. Racial Wealth Divide*, New Press, New York 2006. Page 5.

¹² *Ibid.*, pg. 5

¹³ *Ibid.*, pg. 6

B. The Chattanooga Affordable Housing Crisis

In February of 2016, many Chattanooga residents stood in protest of the city of Chattanooga's tax abatement program in front of the city's Health, Educational, and Housing Board (HEB). They echoed an increasingly common sentiment: There are two Chattanooga's. There is one city for fairly well-off, middle and upper class, mostly white folks. There is another city for poor, mostly African-American residents. Current social and economic development policies favor the former over the latter.

Echoing the feelings of frustration and abandonment by Chattanooga's neglected communities, the "Two Chattanooga's" narrative was summarized by the late Joe Rowe, a former member of the Hamilton County Industrial Board and Vice President of the NAACP, who stated, "You call it Gig City. African-Americans call it *Rigged City*..."¹⁴

Rowe's voice of discontent is supported with plenty of data-driven evidence. According to a recent *New York Times* study, more than 1 in 4 Chattanooga's live below the poverty line.¹⁵ In 2013, the median household income for African-Americans in Hamilton County was \$26,787 in comparison to \$51,548 for whites.¹⁶ The tremendous class disparities between whites and African-Americans in Chattanooga intersect with a remarkable and increasing shortage of affordable housing for its low-to-moderate income residents.

Chattanooga has made national Top 10 lists for its shocking rise in costs of renting.¹⁷ This increase in housing cost has been a major financial stressor on many of Chattanooga's residents, particularly communities of color in the urban core. In 2015, Chattanooga Organized for Action's affordable housing report found that 53% of renters and 47% of home-owners in the city's urban overlay could be qualified by *burdened* or *severely burdened* by housing costs by HUD standards.¹⁸

Ultimately, inequitable and exclusionary housing policy has resulted in the increasing displacement of low- to moderate-income residents, particularly African-Americans, out of what were once their communities. Chattanooga is one of only three cities (the two others being New York City and Washington D.C.) to have multiple zip codes on a list of top fifteen most aggressively gentrified zip codes

¹⁴ Mike Pare, [Tax breaks have turned the Gig City into a rigged city for poor blacks, opponents charge](#), *Chattanooga Times-Free Press*, February 12th, 2016.

¹⁵ Steven Greenhouse, [Low-Wage Workers Are Finding Poverty Harder to Escape](#), *New York Times*, March 16th, 2014.

¹⁶ Yolanda Putman, [Leaders in Chattanooga Districts 7-9 meet, seek unified approach to problems](#), *Chattanooga Times-Free Press*, May 17th, 2013.

¹⁷ Shelly Bradbury, [Chattanooga ranks 7th in fastest-growing rents, ahead of even NYC](#), *Chattanooga Times-Free Press*, May 1st, 2014

¹⁸ Chattanooga Organized for Action, [Priced Out: Chattanooga's Affordable Housing Crisis](#), *chattaction.org*, April 11, 2015

in the United States.¹⁹ Recent incidents in the greater Chattanooga area demonstrate the dangerous situations that this high-housing cost and displacement has made increasingly common. In fall of 2015, over 1,500 people were forced into homelessness after an extended stay hotel in the Chattanooga suburb of East Ridge was condemned.²⁰ The incident demonstrated an affordable housing crisis reaching disaster proportions.

The dire straits of this second and second-class Chattanooga reflect a lack of equal access to opportunity. The evident absence of home-loans and equitable lending in high-minority areas have resulted in a deep frustration and concentrated poverty in predominately African-American communities. Residents of these neighborhoods would benefit tremendously by meaningful reinvestment and affordable credit options.

VI. Moving Forward

In June of 2015 the Supreme Court ruled that both governments and lending institutions can be sued under the Fair Housing Act for housing and lending practices that have had a “disparate impact” on protected classes of people, even if that impact was unintentional.²¹ At the same time, the Federal department for Housing and Urban Development (HUD) has strengthened requirements for cities and housing agencies to prove that they are “affirmatively furthering fair housing” policy by examining the goals and strategies used address housing inequalities.²² As regulators are being given more tools than ever before to deal with the housing crisis and displacement nationally, it is a perfect time for communities to advocate for their needs.

The CRA process needs public comment and community participation to ensure that bank performance evaluations are not inflated. Lack of communication with regulating agencies has surely contributed to an environment in which unequal lending practices have passed with acceptable scores.²³ However, successful CRA advocacy has won significant resources for underserved neighborhoods.

¹⁹ Judy Walton, [Census data notes racial shifts in Chattanooga neighborhoods](#), *Chattanooga Times-Free Press*, June 23rd, 2012.

²⁰ Evan Hoopfer, [What will happen to Superior Creek Lodge?](#), September 23rd, 2015.

²¹ www.nationalfairhousing.org/PublicPolicy/DisparateImpact/tabid/4264/Default.aspx

²² For an overview of what the Affirmatively Furthering Fair Housing Final Rule means in practice for regulation, see www.huduser.gov/portal/sites/default/files/pdf/AFFH_Regulatory_Impact_Analysis_FinalRule.pdf

²³ See www.ncrc.org/images/ncrc%20-%20bank%20evaluations%20full.pdf

VIII. Recommendations

This report highlights one aspect of where we as a community are failing to provide the opportunity for safe, efficient and affordable housing for all. What can be done about it? *The following is a list of recommendations, some for banks and legislators, many for concerned groups and individuals:*

1. **Continued publication of HMDA disclosure statements annually upon release.** This is a role that COA hopes to continue to fill. Public scrutiny of lending practices is a prerequisite for changes in the banking environment. The information available, far more detailed than we have covered, can be expanded on to include loans per census tract as well as interest rates of loans given.
2. **Familiarity with the public processes, comment periods, and performance evaluations of the Community Reinvestment Act.** NCRC has created a wonderful, step-by-step manual for CRA community advocacy. The manual can be found at http://www.ncrc.org/images/stories/pdf/cra_manual.pdf
3. **Push for an increase in moderately-priced housing development.** Chattanooga needs to make sure banks are supporting affordable housing developers and nonprofits, as well as taking complete advantage of financing tools such as Low-Income Housing Tax Credits and THDA's Community Investment Tax Credit. Part of the difficulty of providing home loans to underserved communities has to do with the types of projects being financed. Banks who refuse to lend resources to affordable housing development and instead focus only on market-rate housing should be targeted for regulator complaint.
4. **Advocacy for a community loan pool.** These are funds that can be invested in by multiple banks to increase resources for underserved communities while lessening the financial risk of any particular bank. A recent example includes \$200,000,000 invested by multiple banks in Los Angeles, with funded projects approved by a community advisory board made up of residents and local advocacy groups.²⁴
5. **Bank approval for third-party loan originators.** The housing market collapse of 2007 and subsequent scrutiny of thousands of fraud cases soured many banks across the country from allowing 3rd party organizations to directly administer loans. Yet many banks do not have the community connections, counseling resources, and other advantages that affordable housing nonprofits have. Trusted and reliable partners in Chattanooga should be sought and empowered to increase non-predatory home loan rates for areas in dire need of community reinvestment.

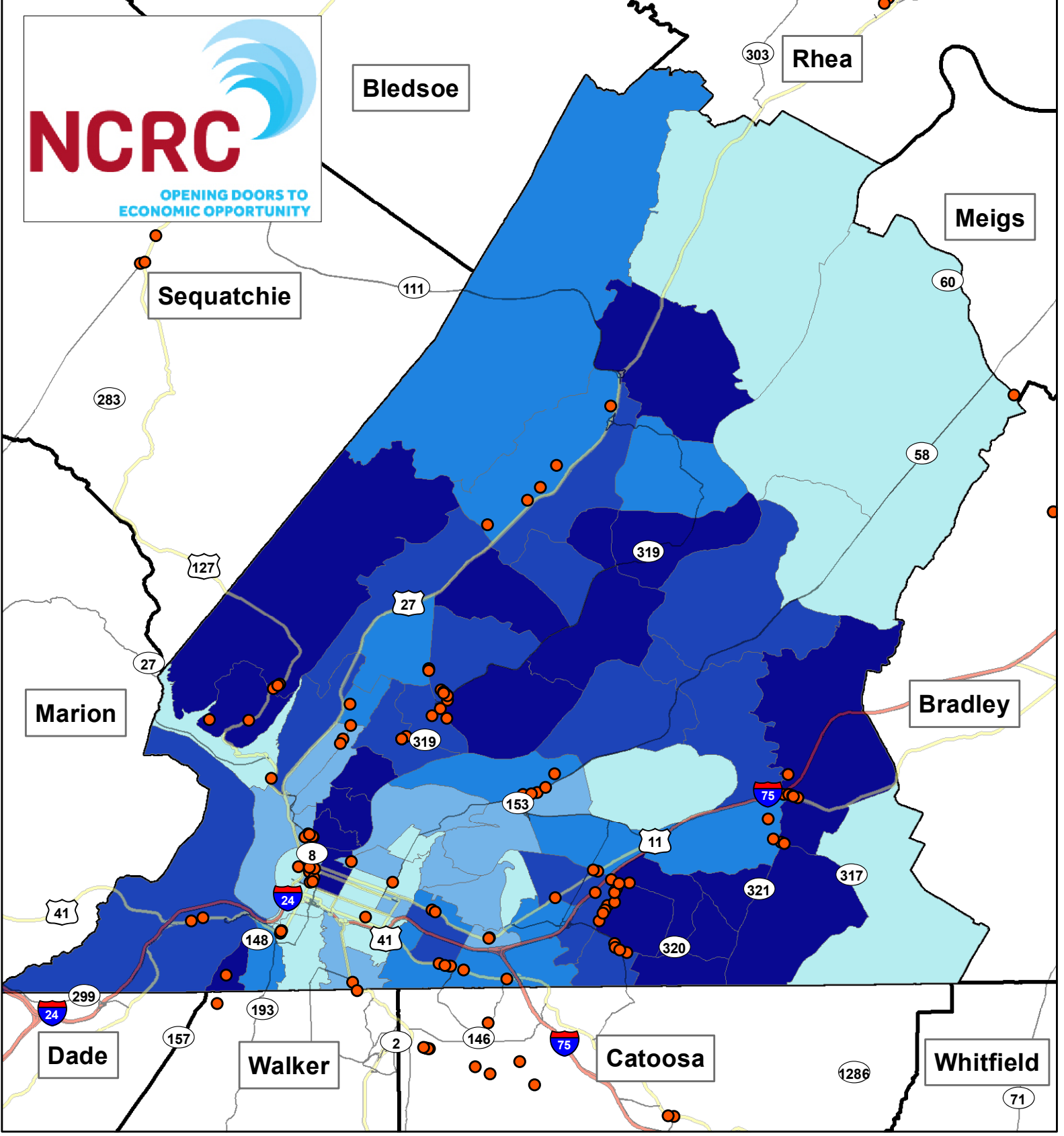
If you or your organization would like to know more about housing advocacy work, or would like to become involved in CRA actions, please email us at info@chattaction.org.

²⁴ www.labusinessjournal.com/news/2015/jun/09/banc-california-plans-200-million-community-invest/

Appendix A.

Hamilton County Lending Activity Maps,
National Community Reinvestment
Coalition

(Compiled through loan information
between 2011-2013)

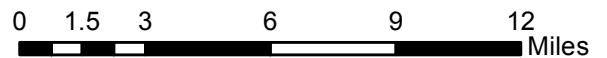


Hamilton County (Chattanooga) TN

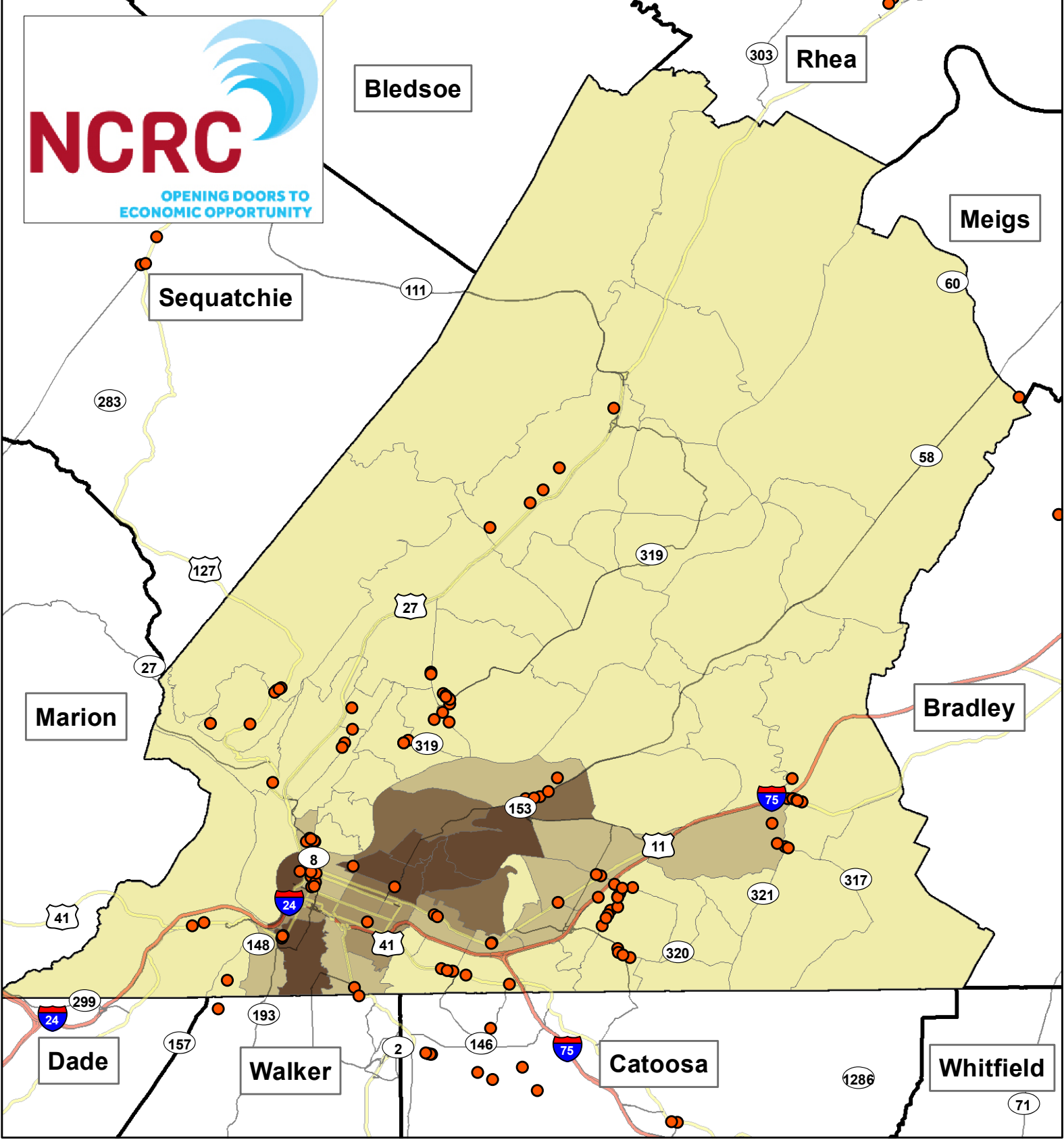
- 0% - 50%
- 51% - 80%
- 81% - 100%
- 101% - 120%
- 121% - 259%

● Bank Branches

Tract-to-MSA Income



Author: Jason Richardson and Bruce Mitchell

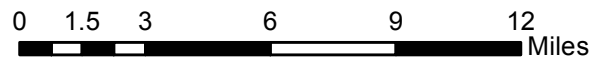


Hamilton County (Chattanooga) TN

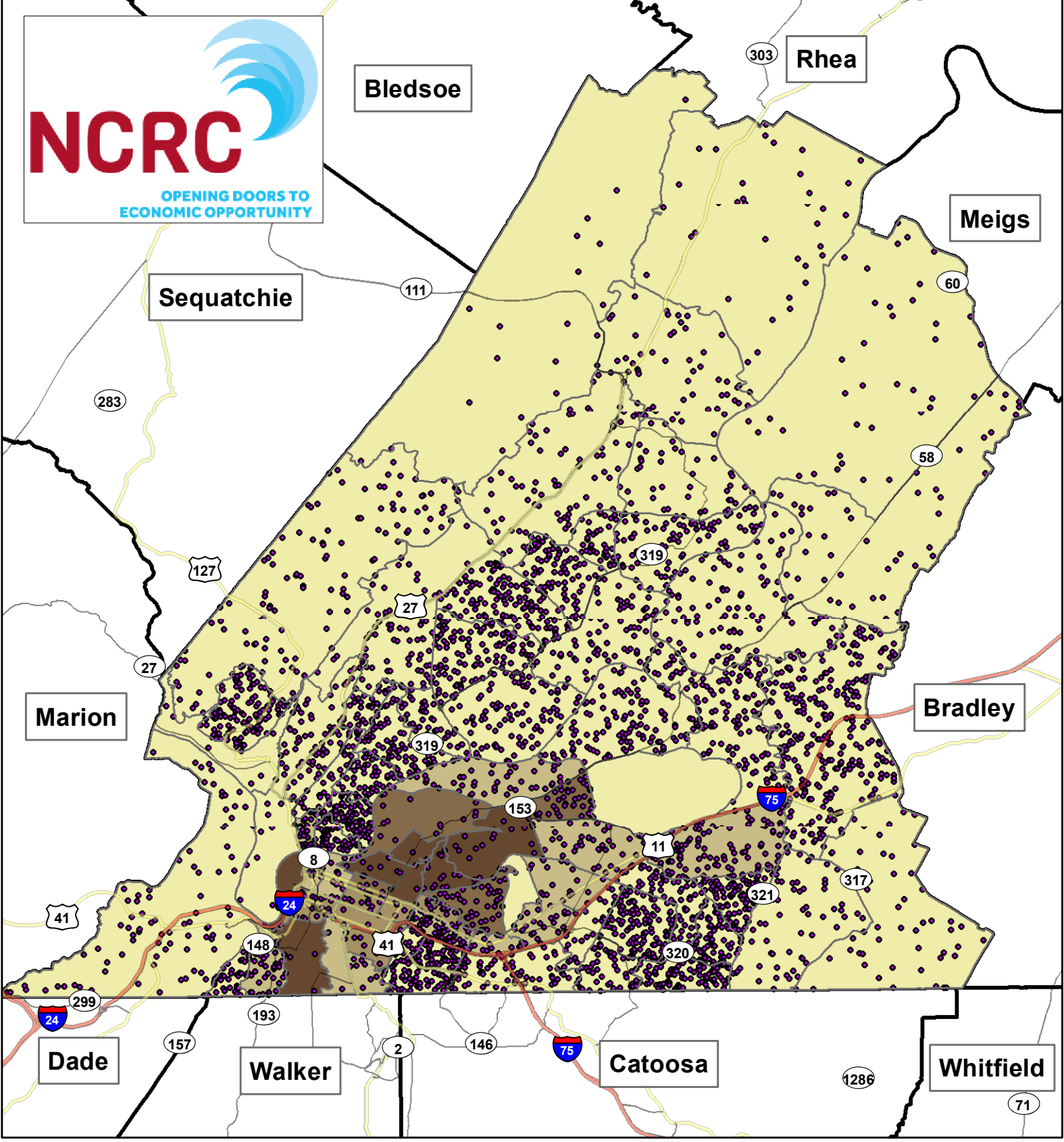
- 0% - 20%
- 21% - 40%
- 41% - 60%
- 61% - 80%
- 81% - 100%

**Black
Percent of Population**

● **Bank Branches**



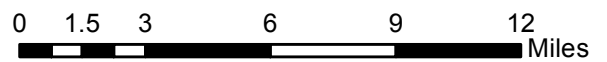
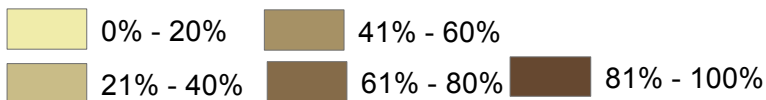
Author: Jason Richardson and Bruce Mitchell



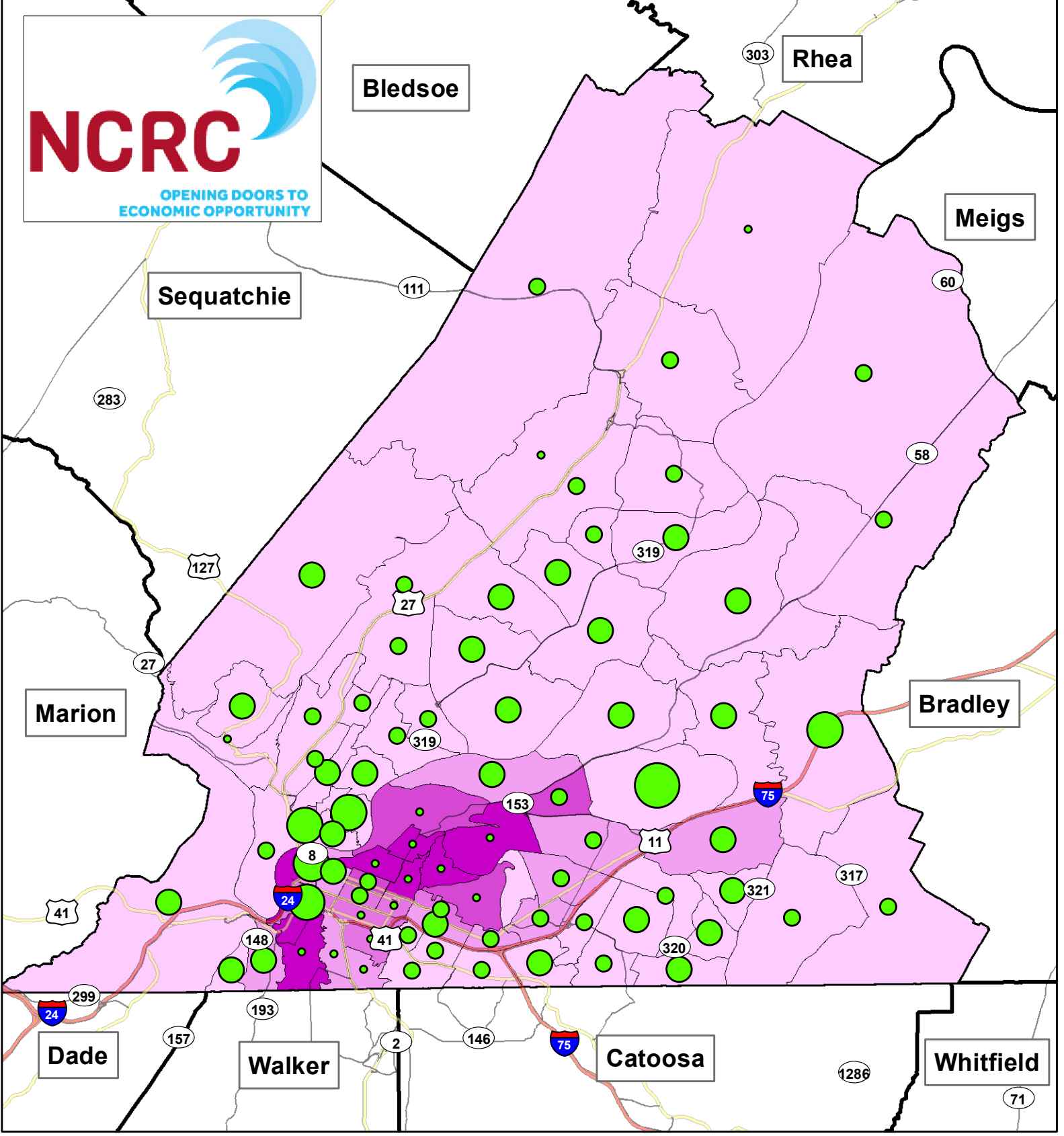
Hamilton County (Chattanooga) TN

**Black
Percent of Population**

**5 Home Purchase or
Refinance Loans 2011-2013**



Author: Jason Richardson and Bruce Mitchell



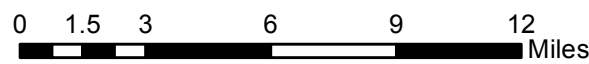
Hamilton County (Chattanooga) TN

- 2% - 12%
- 13% - 23%
- 24% - 34%
- 35% - 53%
- 54% - 100%

Loans per Owner Occupied Home 2011-2013

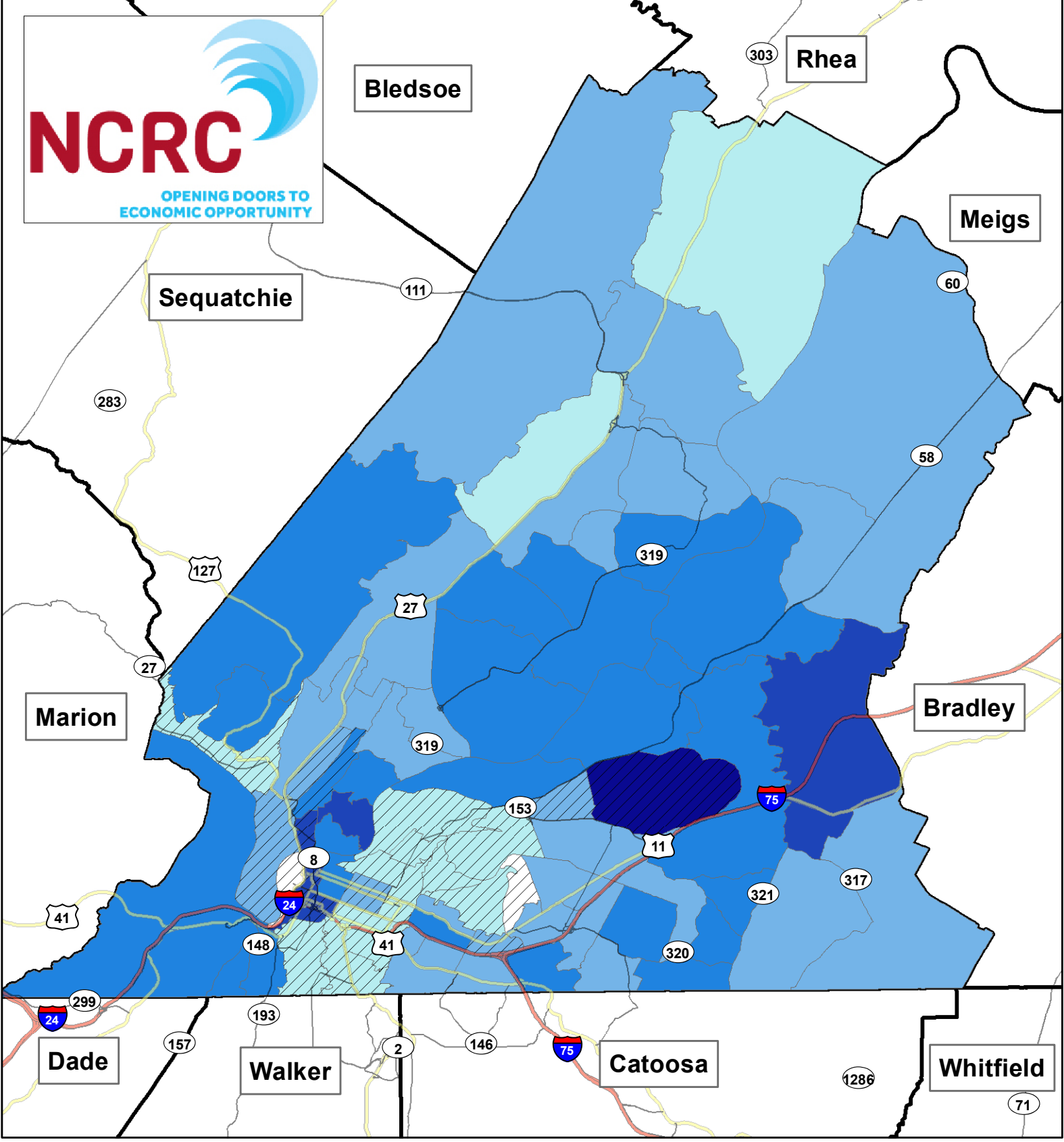


Black Percent of Population



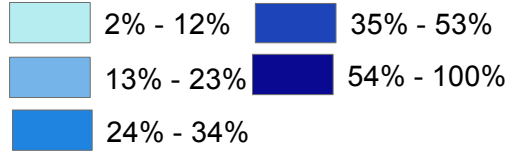
- 0% - 20%
- 21% - 40%
- 41% - 60%
- 61% - 80%
- 81% - 100%


Author: Jason Richardson and Bruce Mitchell

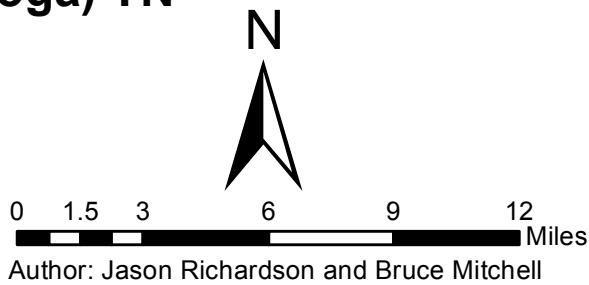


Hamilton County (Chattanooga) TN

Loans per Owner Occupied home 2011-2013



 Low-to-Moderate Income (LMI)
 Median Family Income <80% of
 MSA Median Family Income



Appendix B

Combined Home Loans by Individual Banks (HMDA Disclosure Filings)

First Tennessee Bank
Home Loan Lending 2011-2014

FHA, FSA/RHS and VA Loans

Minority Status (when available)

First Tennessee Bank, FHA, FSA/RHS and VA Loans 2011-2014

| | Applications | | Loans | | Percentage | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|------------|------------------|------------|---------------------|---------|--------------------------|---------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 30 | 3723 | 22 | 95.7% | 2915 | 94.6% | 2 | 150 | 6 | 658 | | | | |
| MALE | 15 | 1730 | 10 | 43.5% | 1323 | 42.9% | 2 | 150 | 3 | 257 | | | | |
| FEMALE | 5 | 586 | 5 | 21.7% | 586 | 19.0% | | | | | | | | |
| JOINT (MALE/FEMALE) | 10 | 1407 | 7 | 30.4% | 1006 | 32.7% | | | 3 | 401 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 3 | 353 | 1 | 4.3% | 166 | 5.4% | | | 2 | 187 | | | | |
| MALE | 2 | 244 | 1 | 4.3% | 166 | 5.4% | | | 1 | 78 | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 109 | | | | | | | 1 | 109 | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 2 | 244 | 1 | 4.3% | 166 | 5.4% | | | 1 | 78 | | | | |
| MALE | 2 | 244 | 1 | 4.3% | 166 | 5.4% | | | 1 | 78 | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total: | 33 | 4076 | 23 | | 3081 | | 2 | 150 | 8 | 845 | | | | |

Income of Applicant

First Tennessee Bank, FHA, FSA/RHS and VA Loans 2011-2014

| | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|----------------------|-------------|------------------------|------------|------------------|-------------|---------------------|---------|--------------------------|---------|
| | Number | Received 20/ \$000's | Originated Number | \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 10 | 871 | 5 | 432 | 3 | 255 | 2 | 184 | | | | |
| 50-79% OF MSA/MD MEDIAN | 10 | 1036 | 6 | 595 | 1 | 83 | 3 | 358 | | | | |
| 80-99% OF MSA/MD MEDIAN | 6 | 660 | 5 | 547 | | | 1 | 113 | | | | |
| 100-119% OF MSA/MD MEDIAN | 6 | 818 | 5 | 713 | | | 1 | 105 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 12 | 1966 | 8 | 1488 | | | 4 | 478 | | | | |
| INCOME NOT AVAILABLE | | | | | | | | | | | | |
| TOTAL | 44 | 5351 | 29 | 3775 | 4 | 338 | 11 | 1238 | | | | |

Minority Level of Census Tract

First Tennessee Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | \$000's |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|--------------|---------|------------------|---------|---------|
| | Received 20/ | | | | Originated | Not Accepted | Denied | | Withdrawn | | |
| | Number | \$000's | Number | \$000's | | | Number | \$000's | Number | \$000's | |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|------|----|------|---|-----|---|-----|--|--|--|--|
| LESS THAN 10% MINORITY | 18 | 2431 | 11 | 1661 | 2 | 176 | 5 | 594 | | | | |
| 10-19% MINORITY | 15 | 1748 | 10 | 1224 | 1 | 95 | 4 | 429 | | | | |
| 20-49% MINORITY | 7 | 758 | 5 | 554 | 1 | 67 | 1 | 137 | | | | |
| 50-79% MINORITY | 3 | 255 | 2 | 177 | | | 1 | 78 | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Census Tract

First Tennessee Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | \$000's |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|--------------|---------|------------------|---------|---------|
| | Received 20/ | | | | Originated | Not Accepted | Denied | | Withdrawn | | |
| | Number | \$000's | Number | \$000's | | | Number | \$000's | Number | \$000's | |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|----|------|----|------|---|-----|---|-----|--|--|--|--|
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 5 | 470 | 3 | 318 | | | 2 | 152 | | | | |
| MIDDLE INCOME | 24 | 2577 | 15 | 1715 | 4 | 338 | 5 | 524 | | | | |
| UPPER INCOME | 14 | 2145 | 10 | 1583 | | | 4 | 562 | | | | |

Conventional Loans

Minority Status (when available)

First Tennessee Bank, Conventional Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|------------|------------------|--------------|---------------------|--------------|--------------------------|---------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 343 | 95082 | 195 | 92.9% | 59069 | 93.4% | 6 | 654 | 83 | 15069 | 59 | 20290 | | |
| MALE | 118 | 30066 | 59 | 28.1% | 16506 | 26.1% | 1 | 77 | 39 | 6652 | 19 | 6831 | | |
| FEMALE | 64 | 11085 | 36 | 17.1% | 6921 | 10.9% | | | 22 | 3286 | 6 | 878 | | |
| JOINT (MALE/FEMALE) | 161 | 53931 | 100 | 47.6% | 35642 | 56.4% | 5 | 577 | 22 | 5131 | 34 | 12581 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 38 | 8043 | 15 | 7.1% | 4141 | 6.6% | 2 | 198 | 18 | 2254 | 3 | 1450 | | |
| MALE | 15 | 2659 | 8 | 3.8% | 2112 | 3.3% | | | 7 | 547 | | | | |
| FEMALE | 9 | 1183 | 3 | 1.4% | 603 | 1.0% | 1 | 96 | 5 | 484 | | | | |
| JOINT (MALE/FEMALE) | 14 | 4201 | 4 | 1.9% | 1426 | 2.3% | 1 | 102 | 6 | 1223 | 3 | 1450 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 13 | 1401 | 1 | 0.5% | 83 | 0.1% | 2 | 198 | 10 | 1120 | | | | |
| MALE | 6 | 457 | 1 | 0.5% | 83 | 0.1% | | | 5 | 374 | | | | |
| FEMALE | 3 | 341 | | | | | 1 | 96 | 2 | 245 | | | | |
| JOINT (MALE/FEMALE) | 4 | 603 | | | | | 1 | 102 | 3 | 501 | | | | |
| Total: | 381 | 103125 | 210 | | 63210 | | 8 | 852 | 101 | 17323 | 62 | 21740 | | |

Income of Applicants

Conventional Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|------------|------------------|--------------|---------------------|--------------|--------------------------|------------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 32 | 2538 | 8 | 2.6% | 646 | 0.7% | 1 | 77 | 22 | 1790 | 1 | 25 | | |
| 50-79% OF MSA/MD MEDIAN | 66 | 6368 | 32 | 10.5% | 3041 | 3.2% | 2 | 127 | 23 | 2166 | 9 | 1034 | | |
| 80-99% OF MSA/MD MEDIAN | 28 | 3031 | 14 | 4.6% | 1566 | 1.6% | 1 | 96 | 11 | 1200 | 2 | 169 | | |
| 100-119% OF MSA/MD MEDIAN | 33 | 4535 | 18 | 5.9% | 2581 | 2.7% | 1 | 102 | 9 | 1101 | 5 | 751 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 380 | 145828 | 231 | 76.0% | 87790 | 91.7% | 3 | 450 | 59 | 19094 | 86 | 38077 | 1 | 417 |
| INCOME NOT AVAILABLE | 3 | 438 | 1 | 0.3% | 68 | 0.1% | | | 2 | 370 | | | | |
| TOTAL | 542 | 162738 | 304 | 100.0% | 95692 | 100.0% | 8 | 852 | 126 | 25721 | 103 | 40056 | 1 | 417 |

Minority Level of Census Tract

First Tennessee Bank, Conventional Loans, 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | \$000's |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|--------------|---------|------------------|---------|---------|
| | Received 20/ | | | | Originated | Not Accepted | Denied | | Withdrawn | | |
| | Number | \$000's | Number | \$000's | | | Number | \$000's | Number | \$000's | |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|-----|-------|-----|-------|---|-----|----|-------|----|-------|---|-----|
| LESS THAN 10% MINORITY | 251 | 84459 | 133 | 46603 | 5 | 577 | 54 | 12505 | 58 | 24357 | 1 | 417 |
| 10-19% MINORITY | 152 | 46284 | 96 | 32598 | 1 | 77 | 37 | 7370 | 18 | 6239 | | |
| 20-49% MINORITY | 101 | 25466 | 59 | 13650 | 1 | 102 | 21 | 4773 | 20 | 6941 | | |
| 50-79% MINORITY | 15 | 2160 | 8 | 1186 | 1 | 96 | 4 | 339 | 2 | 539 | | |
| 80-100% MINORITY | 7 | 314 | 2 | 150 | | | 4 | 122 | 1 | 42 | | |

Income Level of Census Tract

First Tennessee Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | \$000's |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|--------------|---------|------------------|---------|---------|
| | Received 20/ | | | | Originated | Not Accepted | Denied | | Withdrawn | | |
| | Number | \$000's | Number | \$000's | | | Number | \$000's | Number | \$000's | |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|-----|--------|-----|-------|---|-----|----|-------|----|-------|---|-----|
| LOW INCOME | 5 | 719 | 3 | 649 | | | 2 | 70 | | | | |
| MODERATE INCOME | 54 | 14116 | 30 | 8082 | | | 15 | 2187 | 9 | 3847 | | |
| MIDDLE INCOME | 156 | 30811 | 76 | 15053 | 6 | 498 | 47 | 7256 | 27 | 8004 | | |
| UPPER INCOME | 311 | 113037 | 189 | 70403 | 2 | 354 | 56 | 15596 | 63 | 26267 | 1 | 417 |

Refinance Loans

Minority Status (when known)

First Tennessee Bank, Refinance Loans 2011-2014

| | Applications | | Loans Originated Number | Percentage of Total Loan # | Loans Originated \$000's | Percentage of Total Loan \$ | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|-------------------------------|-------------------------------|--------------------------------|--------------------------------|------------------------|-------------|------------------|--------------|---------------------|--------------|--------------------------|------------|
| | Number | Received 20/ \$000's | | | | | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 983 | 193500 | 607 | 93.4% | 126524 | 92.9% | 23 | 3943 | 240 | 40342 | 111 | 22232 | 2 | 459 |
| MALE | 287 | 60468 | 150 | 23.1% | 35242 | 25.9% | 8 | 1474 | 90 | 16604 | 39 | 7148 | | |
| FEMALE | 159 | 18070 | 86 | 13.2% | 9322 | 6.8% | 1 | 110 | 53 | 6130 | 19 | 2508 | | |
| JOINT (MALE/FEMALE) | 533 | 114377 | 368 | 56.6% | 81477 | 59.8% | 14 | 2359 | 96 | 17506 | 53 | 12576 | 2 | 459 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 96 | 17864 | 43 | 6.6% | 9701 | 7.1% | 4 | 455 | 41 | 6853 | 8 | 855 | | |
| MALE | 31 | 7701 | 16 | 2.5% | 3627 | 2.7% | 1 | 111 | 13 | 3907 | 1 | 56 | | |
| FEMALE | 30 | 3375 | 13 | 2.0% | 1637 | 1.2% | 1 | 98 | 12 | 1297 | 4 | 343 | | |
| JOINT (MALE/FEMALE) | 35 | 6788 | 14 | 2.2% | 4437 | 3.3% | 2 | 246 | 16 | 1649 | 3 | 456 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 41 | 4986 | 15 | 2.3% | 2550 | 1.9% | 2 | 260 | 20 | 1853 | 4 | 323 | | |
| MALE | 13 | 1553 | 7 | 1.1% | 899 | 0.7% | 0 | 0 | 5 | 598 | 1 | 56 | | |
| FEMALE | 18 | 1848 | 6 | 0.9% | 868 | 0.6% | 1 | 98 | 8 | 615 | 3 | 267 | | |
| JOINT (MALE/FEMALE) | 10 | 1585 | 2 | 0.3% | 783 | 0.6% | 1 | 162 | 7 | 640 | | | | |
| Total: | 1079 | 211364 | 650 | | 136225 | | 27 | 4398 | 281 | 47195 | 119 | 23087 | 2 | 459 |

Income of Applicant

First Tennessee Bank, Refinance Loans 2011-2014

| | Applications | | Loans Originated Number | Loans Originated \$000's | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|-------------------------------|--------------------------------|------------------------|-------------|------------------|--------------|---------------------|--------------|--------------------------|------------|
| | Number | Received 20/ \$000's | | | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 99 | 8608 | 36 | 2784 | 1 | 84 | 55 | 5157 | 7 | 583 | | |
| 50-79% OF MSA/MD MEDIAN | 230 | 23460 | 119 | 11893 | 6 | 555 | 80 | 8798 | 25 | 2214 | | |
| 80-99% OF MSA/MD MEDIAN | 145 | 15903 | 73 | 7471 | 4 | 459 | 54 | 5773 | 14 | 2200 | | |
| 100-119% OF MSA/MD MEDIAN | 138 | 17068 | 89 | 10701 | 5 | 532 | 32 | 4366 | 11 | 1388 | 1 | 81 |
| 120% OR MORE OF MSA/MD MEDIAN | 798 | 217630 | 522 | 145552 | 22 | 3887 | 146 | 39809 | 106 | 27587 | 2 | 795 |
| INCOME NOT AVAILABLE | 3 | 774 | 1 | 286 | | | 2 | 488 | | | | |
| TOTAL | 1413 | 283443 | 840 | 178687 | 38 | 5517 | 369 | 64391 | 163 | 33972 | 3 | 876 |

Minority Level of Census Tract
 First Tennessee Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | Applications | | Applications | | Files Closed For | | \$000's | |
|---------------------------|--------------|---------|---------------------|------------------------------------|--------------|-----------|----------------|---------|------------------|---------|---------|-----|
| | Received 20/ | | | | Denied | Withdrawn | Incompleteness | | | | | |
| | Number | \$000's | | | | | Number | \$000's | Number | \$000's | | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 706 | 150756 | 438 | 98889 | 19 | 2342 | 172 | 32077 | 76 | 17070 | 1 | 378 |
| 10-19% MINORITY | 363 | 73354 | 215 | 47287 | 8 | 1248 | 89 | 14580 | 50 | 9822 | 1 | 417 |
| 20-49% MINORITY | 207 | 36793 | 116 | 19009 | 7 | 1474 | 65 | 11861 | 19 | 4449 | | |
| 50-79% MINORITY | 56 | 8143 | 24 | 4219 | 2 | 217 | 20 | 2647 | 10 | 1060 | | |
| 80-100% MINORITY | 33 | 4594 | 16 | 2621 | | | 14 | 1691 | 2 | 201 | 1 | 81 |

Income Level of Census Tract
 First Tennessee Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | Applications | | Applications | | Files Closed For | | \$000's | |
|------------------------|--------------|---------|---------------------|------------------------------------|--------------|-----------|----------------|---------|------------------|---------|---------|-----|
| | Received 20/ | | | | Denied | Withdrawn | Incompleteness | | | | | |
| | Number | \$000's | | | | | Number | \$000's | Number | \$000's | | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 17 | 2445 | 6 | 1321 | 1 | 119 | 8 | 745 | 2 | 260 | | |
| MODERATE INCOME | 106 | 18804 | 60 | 11928 | | | 35 | 5805 | 10 | 990 | 1 | 81 |
| MIDDLE INCOME | 510 | 71715 | 273 | 40012 | 20 | 2927 | 161 | 19442 | 56 | 9334 | | |
| UPPER INCOME | 732 | 180676 | 470 | 118764 | 15 | 2235 | 156 | 36864 | 89 | 22018 | 2 | 795 |

Home Improvement Loans

Minority Status (when available)

Total Home Improvement Loans by Minority Status 2011-2014

| | Applications Received 20/ | | Loans Originated | Percentage of Total Loan \$ | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--|---------------------------|--------------|------------------|-----------------------------|------------------|-----------------------------|---------------------------------|---------------------|-----------|------------------------|----------|---------------------------------|--------|---------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 80 | 10002 | 57 | 96.6% | 8286 | 97.7% | 2 | 378 | 14 | 904 | 7 | 434 | | |
| MALE | 19 | 2214 | 12 | 20.3% | 1737 | 20.5% | | | 5 | 345 | 2 | 132 | | |
| FEMALE | 17 | 1113 | 12 | 20.3% | 882 | 10.4% | | | 3 | 149 | 2 | 82 | | |
| JOINT (MALE/FEMALE) | 44 | 6675 | 33 | 55.9% | 5667 | 66.8% | 2 | 378 | 6 | 410 | 3 | 220 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 4 | 309 | 2 | 3.4% | 194 | 2.3% | | | 1 | 90 | 1 | 25 | | |
| MALE | 1 | 25 | | | | | | | | | 1 | 25 | | |
| FEMALE | 2 | 151 | 1 | 1.7% | 61 | 0.7% | | | 1 | 90 | | | | |
| JOINT (MALE/FEMALE) | 1 | 133 | 1 | 1.7% | 133 | 1.6% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 3 | 284 | 2 | 3.4% | 194 | 2.3% | | | 1 | 90 | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | 2 | 151 | 1 | 1.7% | 61 | 0.7% | | | 1 | 90 | | | | |
| JOINT (MALE/FEMALE) | 1 | 133 | 1 | 1.7% | 133 | 1.6% | | | | | | | | |
| Total: | 84 | 10311 | 59 | | 8480 | | 2 | 378 | 15 | 994 | 8 | 459 | | |

Income of Applicant

First Tennessee Bank, Home Improvement Loans 2011-2014

| | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications Withdrawn | Files Closed For Incompleteness | | | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|---------------------|------------------------|---------------------------------|-------------|----------|------------|
| | Number | \$000's | Number | Number | \$000's | Number | \$000's | Number | \$000's | |
| LESS THAN 50% OF MSA/MD MEDIAN | 14 | 750 | 9 | 554 | | 4 | 136 | 1 | 60 | |
| 50-79% OF MSA/MD MEDIAN | 22 | 1678 | 16 | 1274 | | 4 | 359 | 2 | 45 | |
| 80-99% OF MSA/MD MEDIAN | 12 | 756 | 2 | 180 | | 7 | 422 | 3 | 154 | |
| 100-119% OF MSA/MD MEDIAN | 6 | 567 | 5 | 457 | | 1 | 110 | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 47 | 8978 | 34 | 7278 | 3 | 795 | 7 | 610 | 3 | 295 |
| INCOME NOT AVAILABLE | 1 | 400 | 1 | 400 | | | | | | |
| TOTAL | 102 | 13129 | 67 | 10143 | 3 | 795 | 23 | 1637 | 9 | 554 |

Minority Level of Census Tract
 First Tennessee Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | \$000's |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|--------------|----------------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | | | | \$000's | Number | | \$000's | Number | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 58 | 7558 | 35 | 5917 | 1 | 206 | 16 | 1026 | 6 | 409 | | |
| 10-19% MINORITY | 22 | 3176 | 16 | 2258 | 1 | 417 | 5 | 501 | | | | |
| 20-49% MINORITY | 10 | 1336 | 8 | 1144 | 1 | 172 | | | 1 | 20 | | |
| 50-79% MINORITY | 7 | 529 | 4 | 359 | | | 2 | 110 | 1 | 60 | | |
| 80-100% MINORITY | 1 | 65 | | | | | | | 1 | 65 | | |

Income Level of Census Tract
 First Tennessee Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | \$000's |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|--------------|----------------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | | | | \$000's | Number | | \$000's | Number | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 1 | 10 | | | | | 1 | 10 | | | | |
| MODERATE INCOME | 8 | 673 | 6 | 548 | | | | | 2 | 125 | | |
| MIDDLE INCOME | 44 | 3507 | 25 | 2221 | 1 | 172 | 15 | 1017 | 3 | 97 | | |
| UPPER INCOME | 45 | 8474 | 32 | 6909 | 2 | 623 | 7 | 610 | 4 | 332 | | |

NonOccupant Loans

Minority Level of Census Tract

First Tennessee Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 525 | 106633 | 311 | 67031 | 10 | 1556 | 127 | 20457 | 76 | 17172 | 1 | 417 |
| 10-19% MINORITY | 244 | 42129 | 140 | 22453 | 9 | 1987 | 74 | 12701 | 21 | 4988 | | |
| 20-49% MINORITY | 73 | 9793 | 34 | 5513 | 3 | 389 | 24 | 2769 | 12 | 1122 | | |
| 50-79% MINORITY | 40 | 5123 | 20 | 2980 | | | 16 | 1801 | 3 | 261 | | |
| 80-100% MINORITY | 11 | 1254 | 6 | 967 | | | 4 | 222 | 1 | 65 | | |

Income Level of Census Tract

First Tennessee Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 829 | 185425 | 468 | 110963 | | | 217 | 35038 | 121 | 35726 | 1 | 417 |
| MIDDLE INCOME | 776 | 184183 | 495 | 120985 | 16 | 2407 | 171 | 37881 | 92 | 22115 | | |
| UPPER INCOME | 45 | 8474 | 32 | 6909 | 2 | 623 | 7 | 610 | 4 | 332 | | |

**Suntrust Bank
Home Loans 2011-2014**

FHA Loans

No FHA Loans

Conventional Loans

MINORITY STATUS (when available)
Suntrust Bank Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|------------|------------------|---------|---------------------------------|-----------|---------------------|------------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 9 | 445 | | | 1 | 26 | 8 | 419 | | | | |
| MALE | 5 | 326 | | | 1 | 26 | 4 | 300 | | | | |
| FEMALE | 2 | 57 | | | | | 2 | 57 | | | | |
| JOINT (MALE/FEMALE) | 2 | 62 | | | | | 2 | 62 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| Total | 9 | 445 | | | 1 | 26 | 8 | 419 | | | | |

Income of Applicants
Suntrust Bank, Conventional Loans 2011-2014

| | Applications Received 20/ | | Loans Originated | | Percentage of Total Loan # | | Loans Originated | | Percentage of Total Loan \$ | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--------------------------------|---------------------------|-------------|------------------|---------|----------------------------|---------|------------------|---------|-----------------------------|---------|---------------------------------|-----------|---------------------|------------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 43 | | | | | | | | | | | 1 | 43 | | | | |
| 50-79% OF MSA/MD MEDIAN | 2 | 34 | | | | | | | | | 1 | 20 | 1 | 14 | | | | |
| 80-99% OF MSA/MD MEDIAN | 3 | 195 | 1 | 25.00% | 109 | 11.55% | | | | | | | 2 | 86 | | | | |
| 100-119% OF MSA/MD MEDIAN | 3 | 249 | | | | | | | | | | | 3 | 249 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 3 | 73 | 1 | 25.00% | 20 | 2.12% | | | | | 1 | 26 | 1 | 27 | | | | |
| INCOME NOT AVAILABLE | 2 | 815 | 2 | 50.00% | 815 | 86.33% | | | | | | | | | | | | |
| TOTAL | 14 | 1409 | 4 | | 944 | | | | | | 2 | 46 | 8 | 419 | | | | |

Minority Status of Census Tract
Suntrust Bank Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|---------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 5 | 202 | 2 | 129 | 2 | 46 | 1 | 27 | | | | |
| 10-19% MINORITY | 6 | 240 | 1 | 75 | | | 5 | 165 | | | | |
| 20-49% MINORITY | 2 | 800 | 1 | 740 | | | 1 | 60 | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income of Census Tract
Suntrust Bank Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 2 | 766 | 1 | 740 | | | 1 | 26 | | | | |
| MIDDLE INCOME | 4 | 113 | 1 | 20 | 2 | 46 | 1 | 47 | | | | |
| UPPER INCOME | 7 | 363 | 2 | 184 | | | 5 | 179 | | | | |

Refinance Loans

Minority Status (when available)

Suntrust Bank Refinance Loans 2011-2014

| | Number | Applications | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | Applications | Applications | Files Closed For | | | |
|--|------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------------|--------------|----------------------|------------------|---------------------------|--------|---------|
| | | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | Withdrawn \$000's | Number | Incompleteness \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 443 | 39937 | 189 | 85.9% | 16672 | 88.8% | 75 | 6872 | 178 | 16279 | 1 | 114 | | |
| MALE | 112 | 9904 | 38 | 17.3% | 4040 | 21.5% | 19 | 1758 | 55 | 4106 | | | | |
| FEMALE | 124 | 9526 | 54 | 24.5% | 3885 | 20.7% | 19 | 1515 | 50 | 4012 | 1 | 114 | | |
| JOINT (MALE/FEMALE) | 207 | 20507 | 97 | 44.1% | 8747 | 46.6% | 37 | 3599 | 73 | 8161 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 126 | 10261 | 31 | 14.1% | 2101 | 11.2% | 16 | 1013 | 79 | 7147 | | | | |
| MALE | 38 | 3167 | 7 | 3.2% | 422 | 2.2% | 3 | 289 | 28 | 2456 | | | | |
| FEMALE | 41 | 2897 | 11 | 5.0% | 653 | 3.5% | 7 | 371 | 23 | 1873 | | | | |
| JOINT (MALE/FEMALE) | 47 | 4197 | 13 | 5.9% | 1026 | 5.5% | 6 | 353 | 28 | 2818 | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 92 | 7245 | 24 | 10.9% | 1545 | 8.2% | 12 | 863 | 56 | 4837 | | | | |
| MALE | 27 | 2284 | 6 | 2.7% | 306 | 1.6% | 1 | 229 | 20 | 1749 | | | | |
| FEMALE | 33 | 2088 | 9 | 4.1% | 485 | 2.6% | 6 | 298 | 18 | 1305 | | | | |
| JOINT (MALE/FEMALE) | 32 | 2873 | 9 | 4.1% | 754 | 4.0% | 5 | 336 | 18 | 1783 | | | | |
| Total: | 569 | 50198 | 220 | | 18773 | | 91 | 7885 | 257 | 23426 | 1 | 114 | | |

Income of Applicants

Suntrust Bank Refinance Loans 2011-2014

| | Number | Applications | Loans | Apps. Approved But | Applications | Applications | Files Closed For | | | |
|--------------------------------|------------|-------------------------|----------------------|------------------------|-------------------|----------------------|------------------|---------------------------|----------|------------|
| | | Received 20/ \$000's | Originated Number | Not Accepted Number | Denied \$000's | Withdrawn \$000's | Number | Incompleteness \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 87 | 4560 | 19 | 941 | 11 | 436 | 57 | 3183 | | |
| 50-79% OF MSA/MD MEDIAN | 160 | 10542 | 61 | 3602 | 22 | 1296 | 76 | 5530 | 1 | 114 |
| 80-99% OF MSA/MD MEDIAN | 74 | 6034 | 32 | 2380 | 13 | 1212 | 29 | 2442 | | |
| 100-119% OF MSA/MD MEDIAN | 66 | 6061 | 30 | 2643 | 14 | 1111 | 22 | 2307 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 236 | 27400 | 97 | 11137 | 40 | 4510 | 99 | 11753 | | |
| INCOME NOT AVAILABLE | 2 | 132 | 2 | 132 | | | | | | |
| TOTAL | 625 | 54729 | 241 | 20835 | 100 | 8565 | 283 | 25215 | 1 | 114 |

Minority Status of Census Tract
Suntrust Bank Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | \$000's |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | | | \$000's | Number | \$000's | Number | \$000's | Number | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 202 | 19673 | 74 | 7073 | 33 | 3207 | 95 | 9393 | | | | |
| 10-19% MINORITY | 156 | 13350 | 71 | 5682 | 29 | 2831 | 55 | 4723 | 1 | 114 | | |
| 20-49% MINORITY | 139 | 12156 | 56 | 4855 | 21 | 1504 | 62 | 5797 | | | | |
| 50-79% MINORITY | 41 | 2301 | 15 | 810 | 5 | 227 | 21 | 1264 | | | | |
| 80-100% MINORITY | 49 | 3647 | 12 | 676 | 4 | 191 | 33 | 2780 | | | | |

Income of Census Tract
Suntrust Bank Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | \$000's |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | | | \$000's | Number | \$000's | Number | \$000's | Number | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 17 | 907 | 3 | 93 | 3 | 155 | 11 | 659 | | | | |
| MODERATE INCOME | 95 | 6259 | 29 | 1655 | 6 | 180 | 60 | 4424 | | | | |
| MIDDLE INCOME | 263 | 21262 | 106 | 8452 | 47 | 3455 | 109 | 9241 | 1 | 114 | | |
| UPPER INCOME | 212 | 22699 | 90 | 8896 | 36 | 4170 | 86 | 9633 | | | | |

Home Improvement Loans

Minority Status (when available)

Suntrust Bank Home Improvement Loans 2011-2014

| | Applications Received 20/ Number | Applications Received 20/ \$000's | Loans Originated Number | Percentage of Total Loan # | Loans Originated \$000's | Percentage of Total Loan \$ | Apps. Approved But Not Accepted Number | Apps. Approved But Not Accepted \$000's | Applications Denied Number | Applications Denied \$000's | Applications Withdrawn Number | Applications Withdrawn \$000's | Files Closed For | |
|--|--|---|-------------------------------|-------------------------------|--------------------------------|--------------------------------|--|---|----------------------------------|-----------------------------------|-------------------------------------|--------------------------------------|--------------------------|---------------------------|
| | | | | | | | | | | | | | Incompleteness Number | Incompleteness \$000's |
| WHITE NON-HISPANIC (TOTAL) | 1001 | 21918 | 226 | 77.4% | 4362 | 87.2% | 55 | 1315 | 717 | 16126 | 3 | 115 | | |
| MALE | 410 | 4206 | 83 | 28.4% | 1322 | 26.4% | 18 | 243 | 309 | 2641 | | | | |
| FEMALE | 396 | 13278 | 77 | 26.4% | 796 | 15.9% | 20 | 330 | 296 | 12037 | 3 | 115 | | |
| JOINT (MALE/FEMALE) | 195 | 4434 | 66 | 22.6% | 2244 | 44.9% | 17 | 742 | 112 | 1448 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 533 | 3782 | 66 | 22.6% | 640 | 12.8% | 20 | 430 | 447 | 2712 | | | | |
| MALE | 214 | 1238 | 22 | 7.5% | 187 | 3.7% | 8 | 46 | 184 | 1005 | | | | |
| FEMALE | 275 | 1771 | 38 | 13.0% | 295 | 5.9% | 7 | 83 | 230 | 1393 | | | | |
| JOINT (MALE/FEMALE) | 44 | 773 | 6 | 2.1% | 158 | 3.2% | 5 | 301 | 33 | 314 | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 466 | 2880 | 54 | 18.5% | 496 | 9.9% | 13 | 123 | 399 | 2261 | | | | |
| MALE | 190 | 1065 | 17 | 5.8% | 149 | 3.0% | 6 | 37 | 167 | 879 | | | | |
| FEMALE | 247 | 1515 | 32 | 11.0% | 197 | 3.9% | 6 | 81 | 209 | 1237 | | | | |
| JOINT (MALE/FEMALE) | 29 | 300 | 5 | 1.7% | 150 | 3.0% | 1 | 5 | 23 | 145 | | | | |
| Total: | 1534 | 25700 | 292 | | 5002 | | 75 | 1745 | 1164 | 18838 | 3 | 115 | | |

Income of Applicants

Suntrust Bank Home Improvement Loans 2011-2014

| | Applications Received 20/ Number | Applications Received 20/ \$000's | Loans Originated Number | Percentage of Total Loan \$ | Loans Originated \$000's | Percentage of Total Loan \$ | Apps. Approved But Not Accepted Number | Apps. Approved But Not Accepted \$000's | Applications Denied Number | Applications Denied \$000's | Applications Withdrawn Number | Applications Withdrawn \$000's | Files Closed For | |
|--------------------------------|--|---|-------------------------------|--------------------------------|--------------------------------|--------------------------------|--|---|----------------------------------|-----------------------------------|-------------------------------------|--------------------------------------|--------------------------|---------------------------|
| | | | | | | | | | | | | | Incompleteness Number | Incompleteness \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 693 | 13062 | 85 | 27.60% | 634 | 12.00% | 22 | 225 | 585 | 12200 | 1 | 3 | | |
| 50-79% OF MSA/MD MEDIAN | 486 | 4293 | 94 | 30.52% | 861 | 16.29% | 21 | 229 | 369 | 3091 | 2 | 112 | | |
| 80-99% OF MSA/MD MEDIAN | 136 | 1748 | 33 | 10.71% | 501 | 9.48% | 10 | 217 | 93 | 1030 | | | | |
| 100-119% OF MSA/MD MEDIAN | 89 | 1396 | 20 | 6.49% | 399 | 7.55% | 5 | 145 | 64 | 852 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 199 | 6261 | 67 | 21.75% | 2805 | 53.07% | 22 | 1100 | 110 | 2356 | | | | |
| INCOME NOT AVAILABLE | 20 | 191 | 9 | 2.92% | 85 | 1.61% | | | 11 | 106 | | | | |
| TOTAL | 1623 | 26951 | 308 | | 5285 | | 80 | 1916 | 1232 | 19635 | 3 | 115 | | |

Minority Level of Census Tract
Suntrust Bank Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|---------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 479 | 14896 | 108 | 1500 | 30 | 695 | 339 | 12589 | 2 | 112 | | |
| 10-19% MINORITY | 335 | 4314 | 65 | 1582 | 15 | 510 | 255 | 2222 | | | | |
| 20-49% MINORITY | 302 | 3225 | 57 | 1086 | 14 | 286 | 231 | 1853 | | | | |
| 50-79% MINORITY | 209 | 1780 | 38 | 479 | 10 | 309 | 160 | 989 | 1 | 3 | | |
| 80-100% MINORITY | 245 | 1855 | 26 | 318 | 9 | 102 | 210 | 1435 | | | | |

Income of Census Tract
Suntrust Bank Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 181 | 1118 | 23 | 115 | 3 | 191 | 155 | 812 | | | | |
| MODERATE INCOME | 369 | 2861 | 50 | 544 | 15 | 121 | 303 | 2193 | 1 | 3 | | |
| MIDDLE INCOME | 643 | 16330 | 134 | 2334 | 35 | 949 | 473 | 13041 | 1 | 6 | | |
| UPPER INCOME | 377 | 5761 | 87 | 1972 | 25 | 641 | 264 | 3042 | 1 | 106 | | |

NonOccupant Loans

Minority Status of Census Tract Suntrust Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|------|----|-----|---|-----|----|-----|---|---|--|--|
| LESS THAN 10% MINORITY | 97 | 1006 | 13 | 162 | | | 84 | 844 | | | | |
| 10-19% MINORITY | 93 | 786 | 9 | 181 | 2 | 126 | 82 | 479 | | | | |
| 20-49% MINORITY | 94 | 1636 | 8 | 823 | | | 86 | 813 | | | | |
| 50-79% MINORITY | 63 | 358 | 9 | 137 | | | 53 | 218 | 1 | 3 | | |
| 80-100% MINORITY | 84 | 372 | 3 | 49 | | | 81 | 323 | | | | |

Income of Census Tract Suntrust Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|-----|------|----|-----|---|----|-----|------|---|---|--|--|
| LOW INCOME | 74 | 213 | 4 | 16 | | | 70 | 197 | | | | |
| MODERATE INCOME | 124 | 1592 | 11 | 966 | | | 112 | 623 | 1 | 3 | | |
| MIDDLE INCOME | 145 | 1285 | 12 | 56 | 1 | 50 | 132 | 1179 | | | | |
| UPPER INCOME | 88 | 1068 | 15 | 314 | 1 | 76 | 72 | 678 | | | | |

**Regions Bank
Home Loans 2011-2014**

FHA Loans

Minority Status (when available)

Regions Bank, FHA, FSA/RHS and VA Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------|------------------|--------------|---------------------|--------------|--------------------------|-------------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 758 | 102217 | 553 | 88.1% | 76039 | 88.4% | 36 | 4342 | 69 | 8729 | 87 | 11487 | 13 | 1620 |
| MALE | 333 | 44072 | 247 | 39.3% | 32533 | 37.8% | 13 | 1785 | 27 | 3779 | 38 | 4843 | 8 | 1132 |
| FEMALE | 175 | 19860 | 122 | 19.4% | 14260 | 16.6% | 13 | 1188 | 16 | 1757 | 23 | 2597 | 1 | 58 |
| JOINT (MALE/FEMALE) | 250 | 38285 | 184 | 29.3% | 29246 | 34.0% | 10 | 1369 | 26 | 3193 | 26 | 4047 | 4 | 430 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 130 | 16086 | 75 | 11.9% | 10004 | 11.6% | 5 | 497 | 29 | 3291 | 17 | 1811 | 4 | 483 |
| MALE | 50 | 6472 | 32 | 5.1% | 4235 | 4.9% | | | 11 | 1370 | 7 | 867 | | |
| FEMALE | 48 | 5110 | 23 | 3.7% | 2732 | 3.2% | 4 | 338 | 14 | 1308 | 4 | 425 | 3 | 307 |
| JOINT (MALE/FEMALE) | 32 | 4504 | 20 | 3.2% | 3037 | 3.5% | 1 | 159 | 4 | 613 | 6 | 519 | 1 | 176 |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 82 | 9909 | 48 | 7.6% | 6161 | 7.2% | 4 | 395 | 18 | 2044 | 9 | 977 | 3 | 332 |
| MALE | 31 | 4172 | 21 | 3.3% | 2865 | 3.3% | | | 7 | 835 | 3 | 472 | | |
| FEMALE | 33 | 3214 | 16 | 2.5% | 1710 | 2.0% | 3 | 236 | 9 | 854 | 3 | 258 | 2 | 156 |
| JOINT (MALE/FEMALE) | 18 | 2523 | 11 | 1.8% | 1586 | 1.8% | 1 | 159 | 2 | 355 | 3 | 247 | 1 | 176 |
| Total: | 888 | 118303 | 628 | | 86043 | | 41 | 4839 | 98 | 12020 | 104 | 13298 | 17 | 2103 |

Income of Applicant

Regions Bank, FHA, FSA/RHS and VA Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------|------------------|--------------|---------------------|--------------|--------------------------|-------------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 143 | 11057 | 94 | 14.76% | 7418 | 8.51% | 6 | 396 | 24 | 2027 | 17 | 1092 | 2 | 124 |
| 50-79% OF MSA/MD MEDIAN | 298 | 32950 | 201 | 31.55% | 22715 | 26.05% | 14 | 1395 | 35 | 3789 | 39 | 4102 | 9 | 949 |
| 80-99% OF MSA/MD MEDIAN | 139 | 19047 | 104 | 16.33% | 14356 | 16.47% | 5 | 410 | 15 | 2027 | 15 | 2254 | | |
| 100-119% OF MSA/MD MEDIAN | 101 | 15526 | 75 | 11.77% | 11657 | 13.37% | 2 | 263 | 10 | 1459 | 12 | 1720 | 2 | 427 |
| 120% OR MORE OF MSA/MD MEDIAN | 216 | 40999 | 161 | 25.27% | 30651 | 35.15% | 14 | 2375 | 14 | 2711 | 22 | 4528 | 5 | 734 |
| INCOME NOT AVAILABLE | 4 | 642 | 2 | 0.31% | 392 | 0.45% | | | 1 | 153 | 1 | 97 | | |
| TOTAL | 901 | 120221 | 637 | | 87189 | | 41 | 4839 | 99 | 12166 | 106 | 13793 | 18 | 2234 |

Minority Level of Census Tract
Regions Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 468 | 61262 | 346 | 47012 | 18 | 1813 | 41 | 5007 | 55 | 6634 | 8 | 796 |
| 10-19% MINORITY | 209 | 30367 | 143 | 20825 | 12 | 1574 | 21 | 2940 | 28 | 4229 | 5 | 799 |
| 20-49% MINORITY | 115 | 16817 | 85 | 12485 | 4 | 946 | 17 | 2117 | 8 | 1053 | 1 | 216 |
| 50-79% MINORITY | 60 | 5890 | 27 | 3010 | 6 | 477 | 13 | 1076 | 11 | 978 | 3 | 349 |
| 80-100% MINORITY | 14 | 1133 | 10 | 821 | | | 3 | 223 | 1 | 89 | | |

Income Level of Census Tract
Regions Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 9 | 952 | 4 | 545 | | | 3 | 292 | 1 | 89 | 1 | 26 |
| MODERATE INCOME | 123 | 12335 | 72 | 7414 | 9 | 838 | 19 | 1626 | 18 | 1751 | 5 | 706 |
| MIDDLE INCOME | 447 | 54434 | 315 | 38701 | 21 | 2550 | 50 | 6205 | 54 | 6163 | 7 | 815 |
| UPPER INCOME | 287 | 47748 | 220 | 37493 | 10 | 1422 | 23 | 3240 | 30 | 4980 | 4 | 613 |

Conventional Loans

Minority Status (when available)

Regions Bank, Conventional Loan Mortgages 2011-2014

| | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--|---------------------------|---------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|---------------------|------------|------------------------|------------|---------------------------------|-----------|-------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 1298 | 224646 | 934 | 92.6% | 157943 | 92.9% | 68 | 14555 | 92 | 13876 | 161 | 31325 | 43 | 6947 |
| MALE | 437 | 70890 | 292 | 28.9% | 46169 | 27.2% | 25 | 4994 | 46 | 6779 | 56 | 10466 | 18 | 2482 |
| FEMALE | 279 | 37179 | 215 | 21.3% | 28731 | 16.9% | 10 | 1761 | 19 | 2285 | 31 | 4010 | 4 | 392 |
| JOINT (MALE/FEMALE) | 582 | 116577 | 427 | 42.3% | 83043 | 48.9% | 33 | 7800 | 27 | 4812 | 74 | 16849 | 21 | 4073 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 123 | 17855 | 75 | 7.4% | 12044 | 7.1% | 10 | 1681 | 17 | 1509 | 17 | 1848 | 4 | 773 |
| MALE | 44 | 6322 | 24 | 2.4% | 3815 | 2.2% | 3 | 512 | 7 | 735 | 6 | 487 | 4 | 773 |
| FEMALE | 33 | 3879 | 22 | 2.2% | 2775 | 1.6% | 3 | 597 | 5 | 361 | 3 | 146 | | |
| JOINT (MALE/FEMALE) | 46 | 7654 | 29 | 2.9% | 5454 | 3.2% | 4 | 572 | 5 | 413 | 8 | 1215 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 46 | 6161 | 27 | 2.7% | 4057 | 2.4% | 4 | 985 | 8 | 540 | 5 | 284 | 2 | 295 |
| MALE | 23 | 3048 | 12 | 1.2% | 1913 | 1.1% | 2 | 402 | 4 | 371 | 3 | 67 | 2 | 295 |
| FEMALE | 14 | 1777 | 10 | 1.0% | 1234 | 0.7% | 1 | 417 | 2 | 76 | 1 | 50 | | |
| JOINT (MALE/FEMALE) | 9 | 1336 | 5 | 0.5% | 910 | 0.5% | 1 | 166 | 2 | 93 | 1 | 167 | | |
| Total: | 1421 | 242501 | 1009 | | 169987 | | 78 | 16236 | 109 | 15385 | 178 | 33173 | 47 | 7720 |

Income of Applicant

Regions Bank, Conventional Loans 2011-2014

| | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--------------------------------|---------------------------|---------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|---------------------|------------|------------------------|------------|---------------------------------|-----------|-------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 92 | 7336 | 57 | 5.54% | 4546 | 2.62% | 5 | 521 | 20 | 1641 | 9 | 508 | 1 | 120 |
| 50-79% OF MSA/MD MEDIAN | 323 | 33506 | 238 | 23.13% | 25484 | 14.70% | 10 | 1122 | 27 | 2396 | 37 | 3762 | 11 | 742 |
| 80-99% OF MSA/MD MEDIAN | 158 | 21536 | 106 | 10.30% | 14266 | 8.23% | 9 | 978 | 16 | 2576 | 20 | 2880 | 7 | 836 |
| 100-119% OF MSA/MD MEDIAN | 129 | 19518 | 102 | 9.91% | 15573 | 8.98% | 5 | 625 | 8 | 877 | 10 | 1557 | 4 | 886 |
| 120% OR MORE OF MSA/MD MEDIAN | 734 | 162788 | 517 | 50.24% | 111694 | 64.43% | 51 | 13056 | 39 | 8444 | 102 | 24325 | 25 | 5269 |
| INCOME NOT AVAILABLE | 27 | 5980 | 9 | 0.87% | 1794 | 1.03% | 1 | 400 | 4 | 576 | 11 | 2774 | 2 | 436 |
| TOTAL | 1463 | 250664 | 1029 | | 173357 | | 81 | 16702 | 114 | 16510 | 189 | 35806 | 50 | 8289 |

Minority Level of Census Tract
Regions Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|------------|--------------------|--------|--------------|--------|--------------|--------|------------------|--------|
| | Received 20/ | | Number | Originated | Not Accepted | Number | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | | | | | \$000's | Number | \$000's | Number | \$000's | Number |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|-----|--------|-----|-------|----|------|----|------|----|-------|----|------|
| LESS THAN 10% MINORITY | 591 | 111135 | 415 | 75417 | 28 | 6753 | 37 | 6296 | 86 | 18237 | 25 | 4432 |
| 10-19% MINORITY | 370 | 64005 | 265 | 45273 | 20 | 4048 | 29 | 4580 | 42 | 7515 | 14 | 2589 |
| 20-49% MINORITY | 319 | 50021 | 232 | 35488 | 17 | 2648 | 24 | 3244 | 41 | 7838 | 5 | 803 |
| 50-79% MINORITY | 103 | 13681 | 65 | 9594 | 7 | 995 | 18 | 1889 | 10 | 1002 | 3 | 201 |
| 80-100% MINORITY | 26 | 1921 | 17 | 1487 | 1 | 35 | 3 | 147 | 4 | 229 | 1 | 23 |

Income Level of Census Tract
Regions Bank Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|------------|--------------------|--------|--------------|--------|--------------|--------|------------------|--------|
| | Received 20/ | | Number | Originated | Not Accepted | Number | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | | | | | \$000's | Number | \$000's | Number | \$000's | Number |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|-----|--------|-----|-------|----|------|----|------|----|-------|----|------|
| LOW INCOME | 55 | 7861 | 34 | 5506 | 2 | 406 | 8 | 896 | 7 | 829 | 4 | 224 |
| MODERATE INCOME | 214 | 26627 | 158 | 19918 | 13 | 1633 | 21 | 2594 | 19 | 1973 | 3 | 509 |
| MIDDLE INCOME | 506 | 71353 | 353 | 49793 | 23 | 2945 | 47 | 5348 | 61 | 10280 | 22 | 2987 |
| UPPER INCOME | 634 | 134922 | 449 | 92042 | 35 | 9495 | 35 | 7318 | 96 | 21739 | 19 | 4328 |

Refinance Loans

Minority Status (when available)

Regions Bank, Refinance Loans 2011-2014

| | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|--------------|---------------|---------------|------------------|--------------|-----------------------|--------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 3120 | 445071 | 1619 | 92.1% | 237047 | 93.3% | 264 | 28496 | 739 | 87026 | 333 | 60963 | 165 | 31539 |
| MALE | 912 | 139221 | 431 | 24.5% | 64562 | 25.4% | 71 | 8273 | 253 | 29999 | 100 | 23333 | 57 | 13054 |
| FEMALE | 669 | 69147 | 332 | 18.9% | 36264 | 14.3% | 51 | 4041 | 191 | 17780 | 64 | 8109 | 31 | 2953 |
| JOINT (MALE/FEMALE) | 1539 | 236703 | 856 | 48.7% | 136221 | 53.6% | 142 | 16182 | 295 | 39247 | 169 | 29521 | 77 | 15532 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 376 | 41277 | 138 | 7.9% | 17140 | 6.7% | 35 | 2748 | 163 | 14155 | 27 | 5139 | 13 | 2095 |
| MALE | 104 | 12252 | 34 | 1.9% | 4847 | 1.9% | 2 | 101 | 53 | 4136 | 9 | 1913 | 6 | 1255 |
| FEMALE | 113 | 9171 | 47 | 2.7% | 3774 | 1.5% | 12 | 813 | 46 | 3818 | 8 | 766 | | |
| JOINT (MALE/FEMALE) | 159 | 19854 | 57 | 3.2% | 8519 | 3.4% | 21 | 1834 | 64 | 6201 | 10 | 2460 | 7 | 840 |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 227 | 21888 | 79 | 4.5% | 7484 | 2.9% | 19 | 1327 | 104 | 8045 | 16 | 3556 | 9 | 1476 |
| MALE | 64 | 7031 | 19 | 1.1% | 2196 | 0.9% | 2 | 101 | 32 | 2190 | 5 | 1289 | 6 | 1255 |
| FEMALE | 84 | 6372 | 33 | 1.9% | 2339 | 0.9% | 9 | 558 | 37 | 3052 | 5 | 423 | | |
| JOINT (MALE/FEMALE) | 79 | 8485 | 27 | 1.5% | 2949 | 1.2% | 8 | 668 | 35 | 2803 | 6 | 1844 | 3 | 221 |
| Total: | 3496 | 486348 | 1757 | | 254187 | | 299 | 31244 | 902 | 101181 | 360 | 66102 | 178 | 33634 |

Income of Applicant

Regions Bank, Refinance Loans 2011-2014

| | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|--------------|---------------|---------------|------------------|--------------|-----------------------|--------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 403 | 27583 | 127 | 7.06% | 8750 | 3.34% | 31 | 1314 | 204 | 14267 | 19 | 1647 | 22 | 1605 |
| 50-79% OF MSA/MD MEDIAN | 702 | 62492 | 337 | 18.74% | 29794 | 11.38% | 44 | 2992 | 233 | 20069 | 65 | 7323 | 23 | 2314 |
| 80-99% OF MSA/MD MEDIAN | 413 | 45005 | 189 | 10.51% | 20804 | 7.95% | 35 | 3055 | 114 | 12242 | 50 | 5800 | 25 | 3104 |
| 100-119% OF MSA/MD MEDIAN | 363 | 41254 | 187 | 10.40% | 21680 | 8.28% | 45 | 3894 | 81 | 9154 | 34 | 4569 | 16 | 1957 |
| 120% OR MORE OF MSA/MD MEDIAN | 1609 | 306514 | 901 | 50.11% | 172195 | 65.79% | 154 | 20678 | 276 | 44339 | 182 | 44970 | 96 | 24332 |
| INCOME NOT AVAILABLE | 118 | 19505 | 57 | 3.17% | 8505 | 3.25% | 4 | 674 | 26 | 3886 | 25 | 4390 | 6 | 2050 |
| TOTAL | 3608 | 502353 | 1798 | | 261728 | | 313 | 32607 | 934 | 103957 | 375 | 68699 | 188 | 35362 |

Minority Level of Census Tract
Regions Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|------------|---------|--------------------|---------|--------------|---------|--------------|---------|------------------|---------|
| | Received 20/ | | Originated | | Not Accepted | | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|------|--------|-----|--------|-----|-------|-----|-------|-----|-------|----|-------|
| LESS THAN 10% MINORITY | 1671 | 247001 | 902 | 133642 | 135 | 16145 | 360 | 46860 | 183 | 31761 | 91 | 18593 |
| 10-19% MINORITY | 843 | 125430 | 453 | 67423 | 66 | 7408 | 194 | 21323 | 79 | 18979 | 51 | 10297 |
| 20-49% MINORITY | 611 | 74504 | 261 | 34250 | 68 | 6033 | 187 | 19593 | 66 | 10271 | 29 | 4357 |
| 50-79% MINORITY | 156 | 14148 | 55 | 5506 | 17 | 1250 | 62 | 4452 | 15 | 2440 | 7 | 500 |
| 80-100% MINORITY | 130 | 10955 | 34 | 3670 | 17 | 982 | 66 | 4651 | 10 | 1425 | 3 | 227 |

Income Level of Census Tract
Regions Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|------------|---------|--------------------|---------|--------------|---------|--------------|---------|------------------|---------|
| | Received 20/ | | Originated | | Not Accepted | | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|------|--------|-----|--------|-----|-------|-----|-------|-----|-------|----|-------|
| LOW INCOME | 56 | 4963 | 20 | 2311 | 7 | 657 | 24 | 1175 | 4 | 770 | 1 | 50 |
| MODERATE INCOME | 391 | 35922 | 150 | 15846 | 42 | 2915 | 147 | 10986 | 36 | 4316 | 16 | 1859 |
| MIDDLE INCOME | 1427 | 163538 | 718 | 86007 | 123 | 11032 | 361 | 35282 | 151 | 20845 | 74 | 10372 |
| UPPER INCOME | 1537 | 267615 | 817 | 140327 | 131 | 17214 | 337 | 49436 | 162 | 38945 | 90 | 21693 |

Home Improvement Loans

Minority Status (when available)

Regions Bank, Home Improvement Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------|------------------|-------------|---------------------|------------|--------------------------|------------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 708 | 17289 | 322 | 89.4% | 6522 | 92.1% | 58 | 2046 | 326 | 8226 | 1 | 175 | 1 | 320 |
| MALE | 300 | 7709 | 129 | 35.8% | 1694 | 23.9% | 19 | 359 | 151 | 5336 | | | 1 | 320 |
| FEMALE | 211 | 3305 | 85 | 23.6% | 1239 | 17.5% | 14 | 439 | 112 | 1627 | | | | |
| JOINT (MALE/FEMALE) | 197 | 6275 | 108 | 30.0% | 3589 | 50.7% | 25 | 1248 | 63 | 1263 | 1 | 175 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 147 | 2339 | 38 | 10.6% | 560 | 7.9% | 7 | 177 | 102 | 1602 | | | | |
| MALE | 61 | 906 | 19 | 5.3% | 290 | 4.1% | 4 | 108 | 38 | 508 | | | | |
| FEMALE | 66 | 906 | 11 | 3.1% | 45 | 0.6% | 2 | 12 | 53 | 849 | | | | |
| JOINT (MALE/FEMALE) | 20 | 527 | 8 | 2.2% | 225 | 3.2% | 1 | 57 | 11 | 245 | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 104 | 1438 | 25 | 6.9% | 221 | 3.1% | 3 | 18 | 76 | 1199 | | | | |
| MALE | 43 | 531 | 14 | 3.9% | 153 | 2.2% | 2 | 8 | 27 | 370 | | | | |
| FEMALE | 52 | 772 | 9 | 2.5% | 35 | 0.5% | 1 | 10 | 42 | 727 | | | | |
| JOINT (MALE/FEMALE) | 9 | 135 | 2 | 0.6% | 33 | 0.5% | | | 7 | 102 | | | | |
| Total: | 855 | 19628 | 360 | | 7082 | | 65 | 2223 | 428 | 9828 | 1 | 175 | 1 | 320 |

Income of Applicant

Regions Bank, Home Improvement Loans 2011-2014

| | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------|------------------|--------------|---------------------|------------|--------------------------|------------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 198 | 1780 | 52 | 13.68% | 393 | 5.37% | 7 | 47 | 139 | 1340 | | | | |
| 50-79% OF MSA/MD MEDIAN | 223 | 2646 | 82 | 21.58% | 779 | 10.64% | 16 | 294 | 125 | 1573 | | | | |
| 80-99% OF MSA/MD MEDIAN | 126 | 2389 | 48 | 12.63% | 438 | 5.98% | 13 | 277 | 65 | 1674 | | | | |
| 100-119% OF MSA/MD MEDIAN | 86 | 1424 | 49 | 12.89% | 669 | 9.14% | 4 | 161 | 33 | 594 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 257 | 11566 | 146 | 38.42% | 5026 | 68.63% | 30 | 1571 | 79 | 4474 | 1 | 175 | 1 | 320 |
| INCOME NOT AVAILABLE | 10 | 443 | 3 | 0.79% | 18 | 0.25% | | | 7 | 425 | | | | |
| TOTAL | 900 | 20248 | 380 | | 7323 | | 70 | 2350 | 448 | 10080 | 1 | 175 | 1 | 320 |

Minority Level of Census Tract
Regions Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|------------|--------------------|--------|--------------|--------|--------------|--------|------------------|---------|
| | Received 20/ | | Number | Originated | Not Accepted | Number | Denied | Number | Withdrawn | Number | Incompleteness | |
| | Number | \$000's | | | | | | | | | \$000's | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|-----|------|-----|------|----|------|-----|------|---|-----|---|-----|
| LESS THAN 10% MINORITY | 406 | 9315 | 189 | 3109 | 31 | 1206 | 185 | 4825 | 1 | 175 | | |
| 10-19% MINORITY | 220 | 5779 | 98 | 2645 | 22 | 507 | 100 | 2627 | | | | |
| 20-49% MINORITY | 113 | 2203 | 41 | 821 | 10 | 411 | 61 | 651 | | | 1 | 320 |
| 50-79% MINORITY | 61 | 988 | 16 | 156 | 5 | 166 | 40 | 666 | | | | |
| 80-100% MINORITY | 49 | 881 | 16 | 124 | 1 | 10 | 32 | 747 | | | | |

Income Level of Census Tract
Regions Bank Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|------------|--------------------|--------|--------------|--------|--------------|--------|------------------|---------|
| | Received 20/ | | Number | Originated | Not Accepted | Number | Denied | Number | Withdrawn | Number | Incompleteness | |
| | Number | \$000's | | | | | | | | | \$000's | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|-----|------|-----|------|----|-----|-----|------|---|-----|---|-----|
| LOW INCOME | 33 | 393 | 8 | 75 | 2 | 62 | 23 | 256 | | | | |
| MODERATE INCOME | 131 | 2411 | 41 | 504 | 12 | 452 | 78 | 1455 | | | | |
| MIDDLE INCOME | 402 | 7425 | 182 | 3006 | 26 | 926 | 192 | 2998 | 1 | 175 | 1 | 320 |
| UPPER INCOME | 283 | 8937 | 129 | 3270 | 29 | 860 | 125 | 4807 | | | | |

NonOccupant Loans

Minority Level of Census Tract
Regions Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|-----|-------|-----|-------|----|------|----|------|----|------|----|------|
| LESS THAN 10% MINORITY | 252 | 25420 | 124 | 13405 | 20 | 1113 | 62 | 4891 | 31 | 3268 | 15 | 2743 |
| 10-19% MINORITY | 151 | 11694 | 82 | 7539 | 9 | 543 | 41 | 2044 | 14 | 1196 | 5 | 372 |
| 20-49% MINORITY | 126 | 11260 | 54 | 5220 | 11 | 878 | 38 | 2814 | 20 | 2099 | 3 | 249 |
| 50-79% MINORITY | 67 | 4534 | 25 | 2124 | 5 | 334 | 28 | 1586 | 7 | 330 | 2 | 160 |
| 80-100% MINORITY | 29 | 1483 | 8 | 493 | 2 | 66 | 14 | 747 | 4 | 154 | 1 | 23 |

Income Level of Census Tract
Regions Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|-----|-------|-----|-------|----|------|----|------|----|------|----|------|
| LOW INCOME | 23 | 924 | 7 | 304 | 1 | 31 | 11 | 499 | 3 | 67 | 1 | 23 |
| MODERATE INCOME | 137 | 10096 | 63 | 5086 | 12 | 784 | 43 | 2945 | 17 | 1121 | 2 | 160 |
| MIDDLE INCOME | 268 | 22175 | 119 | 11057 | 24 | 1385 | 85 | 5296 | 29 | 3052 | 11 | 1385 |
| UPPER INCOME | 197 | 21196 | 104 | 12334 | 10 | 734 | 44 | 3342 | 27 | 2807 | 12 | 1979 |

CapitalMark Bank
Home Loans 2011-2014

FHA Loans

Minority Status (when available)
 CapitalMark Bank, FHA, FSA/RHS, and VA Loans 2011-2014

| RACE AND GENDER | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|------------------------|-------------|----------------------|-----------------------|------------------------|------------|------------------|------------|---------------------|---------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | Originated \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 7 | 1099 | | | 2 | 202 | 5 | 897 | | | | |
| MALE | 1 | 90 | | | | | 1 | 90 | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 6 | 1009 | | | 2 | 202 | 4 | 807 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| Total: | 7 | 1099 | | | 2 | 202 | 5 | 897 | | | | |

Income of Applicant
 CapitalMark Bank, FHA, FSA/RHS, and VA Loans 2011-2014

| INCOME OF APPLICANTS | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--------------------------------|------------------------|-------------|----------------------|-----------------------|------------------------|------------|------------------|------------|---------------------|---------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | Originated \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 90 | | | | | 1 | 90 | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 99 | | | 1 | 99 | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 5 | 910 | | | 1 | 103 | 4 | 807 | | | | |
| INCOME NOT AVAILABLE | | | | | | | | | | | | |
| TOTAL | 7 | 1099 | | | 2 | 202 | 5 | 897 | | | | |

Minority Status of Census Tract
CapitalMark Bank, FHA, FSA/RHS, and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|------------------------|---------|----------------------|-----------------------|------------------------|---------|------------------|---------|---------------------|---------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | Originated \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 5 | 790 | | | 2 | 202 | 3 | 588 | | | | |
| 10-19% MINORITY | 2 | 309 | | | | | 2 | 309 | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income of Census Tract
CapitalMark Bank, FHA, FSA/RHS, and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|------------------------|---------|----------------------|-----------------------|------------------------|---------|------------------|---------|---------------------|---------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | Originated \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 2 | 189 | | | 1 | 99 | 1 | 90 | | | | |
| UPPER INCOME | 5 | 910 | | | 1 | 103 | 4 | 807 | | | | |

Conventional Loans

Minority Status (when available)

CapitalMark Bank, Conventional Loans 2011-2014

| | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|--------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|-------------|---------------------|-------------|------------------------|-------------|---------------------------------|----------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 112 | 26176 | 88 | 92.6% | 20514 | 92.2% | 10 | 2624 | 8 | 1546 | 6 | 1492 | | |
| MALE | 49 | 10813 | 38 | 40.0% | 8317 | 37.4% | 5 | 1485 | 5 | 801 | 1 | 210 | | |
| FEMALE | 12 | 2555 | 10 | 10.5% | 2309 | 10.4% | 1 | 84 | 1 | 162 | | | | |
| JOINT (MALE/FEMALE) | 51 | 12808 | 40 | 42.1% | 9888 | 44.4% | 4 | 1055 | 2 | 583 | 5 | 1282 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 10 | 2558 | 7 | 7.4% | 1741 | 7.8% | 1 | 228 | 1 | 506 | 1 | 83 | | |
| MALE | 3 | 817 | | | | | 1 | 228 | 1 | 506 | 1 | 83 | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 7 | 1741 | 7 | 7.4% | 1741 | 7.8% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 1 | 408 | 1 | 1.1% | 408 | 1.8% | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 408 | 1 | 1.1% | 408 | 1.8% | | | | | | | | |
| Total: | 122 | 28734 | 95 | | 22255 | | 11 | 2852 | 9 | 2052 | 7 | 1575 | 0 | 0 |

Income of Applicant

CapitalMark Bank, Conventional Loans 2011-2014

| | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications Withdrawn | | Files Closed For Incompleteness | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|---------------------|------------------------|-------------|---------------------------------|-------------|
| | Number | \$000's | Number | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 7 | 586 | 5 | 2 | 126 | | | | |
| 50-79% OF MSA/MD MEDIAN | 14 | 2120 | 10 | | | 3 | 358 | 1 | 164 |
| 80-99% OF MSA/MD MEDIAN | 9 | 1324 | 5 | 3 | 435 | 1 | 166 | | |
| 100-119% OF MSA/MD MEDIAN | 7 | 1189 | 5 | | | 1 | 243 | 1 | 98 |
| 120% OR MORE OF MSA/MD MEDIAN | 81 | 21649 | 68 | 5 | 1874 | 3 | 868 | 5 | 1313 |
| INCOME NOT AVAILABLE | 18 | 3888 | 15 | 1 | 417 | 1 | 417 | 1 | 300 |
| TOTAL | 136 | 30756 | 108 | 11 | 2852 | 9 | 2052 | 8 | 1875 |

Minority Status of Census Tract
CapitalMark Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 51 | 15190 | 39 | 10983 | 4 | 1695 | 4 | 1328 | 4 | 1184 | | |
| 10-19% MINORITY | 26 | 5311 | 23 | 4661 | 3 | 650 | | | | | | |
| 20-49% MINORITY | 41 | 7373 | 32 | 6108 | 4 | 507 | 2 | 277 | 3 | 481 | | |
| 50-79% MINORITY | 13 | 2277 | 9 | 1620 | | | 3 | 447 | 1 | 210 | | |
| 80-100% MINORITY | 2 | 119 | 2 | 119 | | | | | | | | |

Income of Census Tract
CapitalMark Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 7 | 1491 | 6 | 1325 | | | 1 | 166 | | | | |
| MODERATE INCOME | 20 | 2844 | 16 | 2332 | 2 | 189 | 2 | 323 | | | | |
| MIDDLE INCOME | 35 | 5059 | 30 | 4281 | 1 | 126 | 2 | 235 | 2 | 417 | | |
| UPPER INCOME | 71 | 20876 | 53 | 15553 | 8 | 2537 | 4 | 1328 | 6 | 1458 | | |

Refinance Loans

Minority Status (when available)
CapitalMark Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|-------------|---------------|-------------|------------------|-------------|-----------------------|------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 122 | 26595 | 91 | 87.5% | 18689 | 90.6% | 10 | 3009 | 14 | 3016 | 4 | 1492 | 3 | 389 |
| MALE | 64 | 13435 | 51 | 49.0% | 9234 | 44.8% | 5 | 2035 | 6 | 1336 | 2 | 830 | | |
| FEMALE | 9 | 866 | 5 | 4.8% | 337 | 1.6% | 2 | 233 | 2 | 296 | | | | |
| JOINT (MALE/FEMALE) | 49 | 12294 | 35 | 33.7% | 9118 | 44.2% | 3 | 741 | 6 | 1384 | 2 | 662 | 3 | 389 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 14 | 2075 | 13 | 12.5% | 1945 | 9.4% | | | 1 | 130 | | | | |
| MALE | 4 | 435 | 4 | 3.8% | 435 | 2.1% | | | | | | | | |
| FEMALE | 2 | 402 | 1 | 1.0% | 272 | 1.3% | | | 1 | 130 | | | | |
| JOINT (MALE/FEMALE) | 8 | 1238 | 8 | 7.7% | 1238 | 6.0% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 1 | 130 | | | | | | | 1 | 130 | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | 1 | 130 | | | | | | | 1 | 130 | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total: | 136 | 28670 | 104 | | 20634 | | 10 | 3009 | 15 | 3146 | 4 | 1492 | 3 | 389 |

Income of Applicants
CapitalMark Bank, Refinance Loans 2011-2014

| | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|-------------|------------------|-------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 3 | 186 | 2 | 105 | 1 | 81 | | | | |
| 50-79% OF MSA/MD MEDIAN | 8 | 1437 | 4 | 880 | 1 | 120 | 3 | 437 | | |
| 80-99% OF MSA/MD MEDIAN | 5 | 679 | 4 | 580 | 1 | 99 | | | | |
| 100-119% OF MSA/MD MEDIAN | 8 | 1680 | 5 | 1090 | | | 3 | 590 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 109 | 24305 | 86 | 17596 | 8 | 2790 | 8 | 2038 | 4 | 1492 |
| INCOME NOT AVAILABLE | 95 | 17749 | 94 | 17364 | | | 1 | 385 | | |
| TOTAL | 228 | 46036 | 195 | 37615 | 10 | 3009 | 16 | 3531 | 4 | 1492 |

Minority Status of Census Tract
CapitalMark Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 100 | 24925 | 84 | 20239 | 3 | 1468 | 8 | 1578 | 3 | 1302 | 2 | 338 |
| 10-19% MINORITY | 51 | 10102 | 44 | 8580 | 2 | 324 | 3 | 957 | 1 | 190 | 1 | 51 |
| 20-49% MINORITY | 57 | 8580 | 50 | 7299 | 4 | 800 | 3 | 481 | | | | |
| 50-79% MINORITY | 11 | 1234 | 9 | 719 | | | 2 | 515 | | | | |
| 80-100% MINORITY | 5 | 436 | 5 | 436 | | | | | | | | |

Income of Census Tract
CapitalMark Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 8 | 868 | 7 | 483 | | | 1 | 385 | | | | |
| MODERATE INCOME | 35 | 5319 | 34 | 5189 | | | 1 | 130 | | | | |
| MIDDLE INCOME | 68 | 11660 | 58 | 10050 | 4 | 800 | 5 | 701 | | | 1 | 109 |
| UPPER INCOME | 113 | 27430 | 93 | 21551 | 5 | 1792 | 9 | 2315 | 4 | 1492 | 2 | 280 |

Home Improvement Loans

Minority Status (when available)

CapitalMark Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|-------------|-------------------|-----------------|--------------------|------------------|---------------------|---------|---------------|------------|------------------|---------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 25 | 1732 | 23 | 100.0% | 1470 | 100.0% | | | 2 | 262 | | | | |
| MALE | 13 | 783 | 13 | 56.5% | 783 | 53.3% | | | | | | | | |
| FEMALE | 4 | 443 | 2 | 8.7% | 181 | 12.3% | | | 2 | 262 | | | | |
| JOINT (MALE/FEMALE) | 8 | 506 | 8 | 34.8% | 506 | 34.4% | | | | | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total: | 25 | 1732 | 23 | | 1470 | | | | 2 | 262 | | | | |

Income of Applicant

CapitalMark Bank, Home Improvement Loans 2011-2014

| INCOME OF APPLICANTS | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For | |
|--------------------------------|---------------------------|-------------|-------------------|---------------------|---------------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 4 | 451 | 3 | 201 | 1 | 250 | | |
| 80-99% OF MSA/MD MEDIAN | 1 | 70 | 1 | 70 | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 11 | 1 | 11 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 17 | 1158 | 17 | 1158 | | | | |
| INCOME NOT AVAILABLE | 5 | 509 | 4 | 497 | 1 | 12 | | |
| TOTAL | 28 | 2199 | 26 | 1937 | 2 | 262 | | |

NonOccupant Loans

Minority Status of Census Tract
CapitalMark Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 93 | 18827 | 87 | 17650 | 1 | 50 | 3 | 601 | 1 | 417 | 1 | 109 |
| 10-19% MINORITY | 55 | 10619 | 53 | 10229 | 0 | 0 | 1 | 339 | | | 1 | 51 |
| 20-49% MINORITY | 69 | 9418 | 65 | 8817 | 2 | 218 | | | 2 | 383 | | |
| 50-79% MINORITY | 16 | 1716 | 14 | 1254 | | | 2 | 462 | | | | |
| 80-100% MINORITY | 8 | 672 | 8 | 672 | | | | | | | | |

Income of Census Tract
CapitalMark Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 10 | 1108 | 9 | 723 | | | 1 | 385 | | | | |
| MODERATE INCOME | 45 | 6429 | 44 | 6324 | 1 | 105 | | | | | | |
| MIDDLE INCOME | 77 | 11373 | 73 | 10984 | 1 | 113 | 2 | 167 | | | 1 | 109 |
| UPPER INCOME | 109 | 22342 | 101 | 20591 | 1 | 50 | 3 | 850 | 3 | 800 | 1 | 51 |

**Bank of America
Home Lending 2011-2014**

FHA, FSA/RHA and VA Loans

Minority Status (when available)

Bank of America, FHA, FSA/RHA and VA Loans 2011-2014

| RACE AND GENDER 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--|---------------------------|--------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|---------------------|-----------|------------------------|----------|---------------------------------|----------|------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 97 | 13494 | 58 | 75.3% | 8789 | 77.8% | | | 31 | 3776 | 5 | 536 | 3 | 393 |
| MALE | 44 | 6113 | 25 | 32.5% | 3895 | 34.5% | | | 14 | 1553 | 4 | 466 | 1 | 199 |
| FEMALE | 26 | 3194 | 14 | 18.2% | 1980 | 17.5% | | | 9 | 950 | 1 | 70 | 2 | 194 |
| JOINT (MALE/FEMALE) | 26 | 4088 | 19 | 24.7% | 2914 | 25.8% | | | 7 | 1174 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 39 | 4154 | 19 | 24.7% | 2508 | 22.2% | 2 | 172 | 15 | 1098 | 3 | 376 | | |
| MALE | 13 | 1263 | 8 | 10.4% | 906 | 8.0% | | | 5 | 357 | | | | |
| FEMALE | 14 | 1133 | 6 | 7.8% | 561 | 5.0% | 2 | 172 | 5 | 302 | 1 | 98 | | |
| JOINT (MALE/FEMALE) | 12 | 1758 | 5 | 6.5% | 1041 | 9.2% | | | 5 | 439 | 2 | 278 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 13 | 1325 | 7 | 9.1% | 808 | 7.2% | 1 | 107 | 4 | 312 | 1 | 98 | | |
| MALE | 5 | 461 | 2 | 2.6% | 207 | 1.8% | | | 3 | 254 | | | | |
| FEMALE | 6 | 565 | 3 | 3.9% | 302 | 2.7% | 1 | 107 | 1 | 58 | 1 | 98 | | |
| JOINT (MALE/FEMALE) | 2 | 299 | 2 | 2.6% | 299 | 2.6% | | | | | | | | |
| Total | 136 | 17648 | 77 | | 11297 | | 2 | 172 | 46 | 4874 | 8 | 912 | 3 | 393 |

Income of Applicant

Bank of America, FHA, FSA/RHA and VA Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications Withdrawn | | Files Closed For Incompleteness | | | | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|---------------------|------------------------|-----------|---------------------------------|----------|-------------|----------|------------|
| | Number | \$000's | Number | Number | Number | Number | \$000's | Number | \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 26 | 1922 | 11 | 932 | 1 | 65 | 12 | 801 | 2 | 124 | | |
| 50-79% OF MSA/MD MEDIAN | 45 | 4491 | 25 | 2586 | 1 | 107 | 16 | 1475 | 2 | 241 | 1 | 82 |
| 80-99% OF MSA/MD MEDIAN | 23 | 2930 | 13 | 1812 | | | 7 | 680 | 3 | 438 | | |
| 100-119% OF MSA/MD MEDIAN | 9 | 1308 | 7 | 1117 | | | 1 | 79 | | | 1 | 112 |
| 120% OR MORE OF MSA/MD MEDIAN | 43 | 8190 | 27 | 5656 | | | 13 | 2083 | 2 | 252 | 1 | 199 |
| INCOME NOT AVAILABLE | 4 | 377 | 1 | 149 | | | 3 | 228 | | | | |
| TOTAL | 150 | 19218 | 84 | 12252 | 2 | 172 | 52 | 5346 | 9 | 1055 | 3 | 393 |

Minority Status of Census Tract

Bank of America, FHA, FSA/RHA and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | Number | \$000's |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 59 | 8055 | 33 | 5426 | 1 | 65 | 22 | 2243 | 2 | 122 | 1 | 199 |
| 10-19% MINORITY | 46 | 6358 | 28 | 4081 | | | 10 | 1222 | 6 | 861 | 2 | 194 |
| 20-49% MINORITY | 20 | 2669 | 13 | 1791 | | | 7 | 878 | | | | |
| 50-79% MINORITY | 12 | 894 | 4 | 386 | 1 | 107 | 7 | 401 | | | | |
| 80-100% MINORITY | 3 | 240 | 2 | 186 | | | 1 | 54 | | | | |

Income Status of Census Tract

Bank of America, FHA, FSA/RHA and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | Number | \$000's |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 4 | 188 | | | | | 4 | 188 | | | | |
| MODERATE INCOME | 17 | 1423 | 5 | 385 | | | 10 | 844 | | | 2 | 194 |
| MIDDLE INCOME | 59 | 6764 | 39 | 5118 | 1 | 107 | 16 | 1288 | 3 | 251 | | |
| UPPER INCOME | 60 | 9841 | 36 | 6367 | 1 | 65 | 17 | 2478 | 5 | 732 | 1 | 199 |

Conventional Loans

Minority Status (when available)

Bank of America, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|--------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|-------------|---------------------|-------------|------------------------|-------------|---------------------------------|------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 217 | 46452 | 158 | 90.3% | 33946 | 92.4% | 8 | 1817 | 29 | 4887 | 20 | 5327 | 2 | 475 |
| MALE | 83 | 19327 | 61 | 34.9% | 13668 | 37.2% | 2 | 323 | 11 | 1858 | 8 | 3345 | 1 | 133 |
| FEMALE | 41 | 7265 | 22 | 12.6% | 4244 | 11.6% | 4 | 916 | 10 | 1090 | 5 | 1015 | | |
| JOINT (MALE/FEMALE) | 93 | 19860 | 75 | 42.9% | 16034 | 43.6% | 2 | 578 | 8 | 1939 | 7 | 967 | 1 | 342 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 28 | 3942 | 17 | 9.7% | 2793 | 7.6% | 1 | 105 | 8 | 812 | 1 | 50 | 1 | 182 |
| MALE | 10 | 1123 | 4 | 2.3% | 432 | 1.2% | 1 | 105 | 4 | 404 | | | 1 | 182 |
| FEMALE | 2 | 176 | | | | | | | 2 | 176 | | | | |
| JOINT (MALE/FEMALE) | 16 | 2643 | 13 | 7.4% | 2361 | 6.4% | | | 2 | 232 | 1 | 50 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 6 | 832 | 2 | 1.1% | 506 | 1.4% | | | 3 | 276 | 1 | 50 | | |
| MALE | 2 | 164 | | | | | | | 2 | 164 | | | | |
| FEMALE | 1 | 112 | | | | | | | 1 | 112 | | | | |
| JOINT (MALE/FEMALE) | 3 | 556 | 2 | 1.1% | 506 | 1.4% | | | | | 1 | 50 | | |
| Total | 245 | 50394 | 175 | | 36739 | | 9 | 1922 | 37 | 5699 | 21 | 5377 | 3 | 657 |

Income of Applicant

Bank of America, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|-----------|---------------------|-----------|------------------------|-----------|---------------------------------|----------|------------|
| | Number | \$000's | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| LESS THAN 50% OF MSA/MD MEDIAN | 11 | 1344 | 6 | 489 | | 4 | 765 | 1 | 90 | | | |
| 50-79% OF MSA/MD MEDIAN | 26 | 2621 | 14 | 1567 | 1 | 105 | 8 | 635 | 3 | 314 | | |
| 80-99% OF MSA/MD MEDIAN | 27 | 3093 | 16 | 1879 | 1 | 86 | 5 | 430 | 5 | 698 | | |
| 100-119% OF MSA/MD MEDIAN | 36 | 4853 | 22 | 3207 | 4 | 661 | 7 | 600 | 1 | 70 | 2 | 315 |
| 120% OR MORE OF MSA/MD MEDIAN | 179 | 44525 | 137 | 33548 | 6 | 1577 | 22 | 4582 | 13 | 4476 | 1 | 342 |
| INCOME NOT AVAILABLE | 5 | 1989 | 4 | 1462 | | | 1 | 527 | | | | |
| TOTAL | 284 | 58425 | 199 | 42152 | 12 | 2429 | 47 | 7539 | 23 | 5648 | 3 | 657 |

Minority Status of Census Tract
Bank of America, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 123 | 30429 | 83 | 20223 | 7 | 1591 | 18 | 3940 | 12 | 4018 | 3 | 657 |
| 10-19% MINORITY | 70 | 14087 | 50 | 11033 | 3 | 534 | 10 | 1214 | 7 | 1306 | | |
| 20-49% MINORITY | 67 | 10793 | 52 | 8946 | 1 | 105 | 11 | 1502 | 3 | 240 | | |
| 50-79% MINORITY | 11 | 1079 | 8 | 927 | | | 3 | 152 | | | | |
| 80-100% MINORITY | 2 | 86 | | | | | 2 | 86 | | | | |

Income Status of Census Tract
Bank of America, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 3 | 381 | 1 | 236 | | | 2 | 145 | | | | |
| MODERATE INCOME | 22 | 2665 | 10 | 1581 | 1 | 105 | 10 | 934 | 1 | 45 | | |
| MIDDLE INCOME | 69 | 10905 | 49 | 7235 | 3 | 361 | 13 | 2640 | 3 | 536 | 1 | 133 |
| UPPER INCOME | 179 | 42523 | 133 | 32077 | 7 | 1764 | 19 | 3175 | 18 | 4983 | 2 | 524 |

Refinance Loans

Minority Status (when available)

Bank of America, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|--------------|---------------|--------------|------------------|--------------|-----------------------|--------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 1315 | 189308 | 798 | 87.2% | 113414 | 89.2% | 83 | 11174 | 266 | 41137 | 93 | 13353 | 75 | 10230 |
| MALE | 431 | 59984 | 246 | 26.9% | 33296 | 26.2% | 27 | 3263 | 106 | 16147 | 19 | 2919 | 33 | 4359 |
| FEMALE | 293 | 35056 | 162 | 17.7% | 19298 | 15.2% | 23 | 2929 | 64 | 7840 | 24 | 2510 | 20 | 2479 |
| JOINT (MALE/FEMALE) | 591 | 94268 | 390 | 42.6% | 60820 | 47.8% | 33 | 4982 | 96 | 17150 | 50 | 7924 | 22 | 3392 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 216 | 27314 | 117 | 12.8% | 13751 | 10.8% | 10 | 1599 | 44 | 6379 | 24 | 3262 | 21 | 2323 |
| MALE | 75 | 9778 | 38 | 4.2% | 4644 | 3.7% | 4 | 457 | 18 | 2714 | 10 | 1385 | 5 | 578 |
| FEMALE | 66 | 6857 | 36 | 3.9% | 3490 | 2.7% | 3 | 275 | 13 | 1489 | 7 | 813 | 7 | 790 |
| JOINT (MALE/FEMALE) | 74 | 10589 | 42 | 4.6% | 5527 | 4.3% | 3 | 867 | 13 | 2176 | 7 | 1064 | 9 | 955 |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 109 | 13084 | 66 | 7.2% | 7305 | 5.7% | 9 | 1196 | 20 | 2816 | 8 | 1093 | 6 | 674 |
| MALE | 41 | 4683 | 25 | 2.7% | 2656 | 2.1% | 4 | 457 | 8 | 1069 | 3 | 431 | 1 | 70 |
| FEMALE | 39 | 3643 | 22 | 2.4% | 2047 | 1.6% | 3 | 275 | 9 | 749 | 2 | 219 | 3 | 353 |
| JOINT (MALE/FEMALE) | 29 | 4758 | 19 | 2.1% | 2602 | 2.0% | 2 | 464 | 3 | 998 | 3 | 443 | 2 | 251 |
| Total | 1531 | 216622 | 915 | | 127165 | | 93 | 12773 | 310 | 47516 | 117 | 16615 | 96 | 12553 |

Income of Applicants

Bank of America, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For | | | | | |
|--------------------------------|---------------------------|---------------|-------------------|---------------------|---------------|------------------|------------------|-----------------------|------------|--------------|------------|--------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 162 | 14948 | 90 | 8351 | 12 | 1053 | 31 | 2885 | 16 | 1575 | 13 | 1084 |
| 50-79% OF MSA/MD MEDIAN | 263 | 28152 | 153 | 15558 | 19 | 1861 | 61 | 7648 | 16 | 1615 | 14 | 1470 |
| 80-99% OF MSA/MD MEDIAN | 171 | 19279 | 97 | 11263 | 10 | 927 | 42 | 4291 | 6 | 869 | 16 | 1929 |
| 100-119% OF MSA/MD MEDIAN | 168 | 20586 | 94 | 10912 | 10 | 1321 | 40 | 6023 | 14 | 1373 | 10 | 957 |
| 120% OR MORE OF MSA/MD MEDIAN | 685 | 125818 | 431 | 76617 | 43 | 8278 | 129 | 26252 | 53 | 9642 | 29 | 5029 |
| INCOME NOT AVAILABLE | 250 | 34232 | 150 | 21063 | 14 | 1842 | 41 | 5380 | 22 | 3035 | 23 | 2912 |
| TOTAL | 1699 | 243015 | 1015 | 143764 | 108 | 15282 | 344 | 52479 | 127 | 18109 | 105 | 13381 |

Minority Status of Census Tract
Bank of America, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 820 | 123097 | 487 | 71618 | 51 | 8213 | 178 | 28467 | 54 | 8222 | 50 | 6577 |
| 10-19% MINORITY | 377 | 53277 | 226 | 32045 | 29 | 3882 | 62 | 9700 | 32 | 4188 | 28 | 3462 |
| 20-49% MINORITY | 241 | 35124 | 155 | 23426 | 12 | 1491 | 40 | 5240 | 26 | 3833 | 8 | 1134 |
| 50-79% MINORITY | 64 | 6973 | 40 | 4530 | 4 | 258 | 10 | 1043 | 3 | 306 | 7 | 836 |
| 80-100% MINORITY | 44 | 4309 | 28 | 2169 | 1 | 77 | 11 | 1729 | 2 | 205 | 2 | 129 |

Income Level of Census Tract
Bank of America, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 33 | 3890 | 23 | 2843 | 1 | 63 | 8 | 826 | 1 | 158 | 0 | 0 |
| MODERATE INCOME | 141 | 14863 | 81 | 6960 | 12 | 1289 | 30 | 4770 | 10 | 1062 | 8 | 782 |
| MIDDLE INCOME | 650 | 76967 | 366 | 43327 | 31 | 3059 | 139 | 16712 | 58 | 7573 | 56 | 6296 |
| UPPER INCOME | 722 | 127060 | 466 | 80658 | 53 | 9510 | 124 | 23871 | 48 | 7961 | 31 | 5060 |

Home Improvement Loans

Minority Status (when available)

Bank of America, Home Improvement Loans 2011-2014

| RACE AND GENDER | Number | Applications | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | Applications | Files Closed For | Number | \$000's |
|--|-----------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|-------------------|----------------------|---------------------------|----------|------------|
| | | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Withdrawn \$000's | Incompleteness \$000's | | |
| WHITE NON-HISPANIC (TOTAL) | 62 | 4538 | 17 | 81.0% | 2129 | 83.1% | 3 | 153 | 36 | 1916 | 6 | 340 |
| MALE | 18 | 1380 | 3 | 14.3% | 349 | 13.6% | 1 | 14 | 12 | 926 | 2 | 91 |
| FEMALE | 19 | 850 | 4 | 19.0% | 391 | 15.3% | 2 | 139 | 12 | 280 | 1 | 40 |
| JOINT (MALE/FEMALE) | 25 | 2308 | 10 | 47.6% | 1389 | 54.2% | | | 12 | 710 | 3 | 209 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 12 | 677 | 4 | 19.0% | 432 | 16.9% | | | 8 | 245 | | |
| MALE | 2 | 35 | | | | | | | 2 | 35 | | |
| FEMALE | 6 | 337 | 2 | 9.5% | 172 | 6.7% | | | 4 | 165 | | |
| JOINT (MALE/FEMALE) | 4 | 305 | 2 | 9.5% | 260 | 10.2% | | | 2 | 45 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 6 | 205 | 1 | 4.8% | 60 | 2.3% | | | 5 | 145 | | |
| MALE | 1 | 25 | | | | | | | 1 | 25 | | |
| FEMALE | 3 | 85 | | | | | | | 3 | 85 | | |
| JOINT (MALE/FEMALE) | 2 | 95 | 1 | 4.8% | 60 | 2.3% | | | 1 | 35 | | |
| Total: | 74 | 5215 | 21 | | 2561 | | 3 | 153 | 44 | 2161 | 6 | 340 |

Income of Applicants

Bank of America, Home Improvement Loans 2011-2014

| RACE AND GENDER | Number | Applications | Loans | Apps. Approved But | Applications | Applications | Files Closed For | | | |
|--------------------------------|-----------|-------------------------|----------------------|------------------------|-------------------|----------------------|---------------------------|-------------|----------|------------|
| | | Received 20/ \$000's | Originated Number | Not Accepted Number | Denied \$000's | Withdrawn \$000's | Incompleteness \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 6 | 175 | | | 5 | 135 | 1 | 40 | | |
| 50-79% OF MSA/MD MEDIAN | 20 | 1088 | 4 | 324 | 2 | 94 | 12 | 579 | 2 | 91 |
| 80-99% OF MSA/MD MEDIAN | 13 | 878 | 4 | 447 | 1 | 59 | 7 | 289 | 1 | 83 |
| 100-119% OF MSA/MD MEDIAN | 8 | 299 | 2 | 164 | | | 6 | 135 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 35 | 3252 | 13 | 1956 | | | 20 | 1170 | 2 | 126 |
| INCOME NOT AVAILABLE | | | | | | | | | | |
| TOTAL | 82 | 5692 | 23 | 2891 | 3 | 153 | 50 | 2308 | 6 | 340 |

Minority Status of Census Tract

Bank of America, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 36 | 3003 | 12 | 1706 | 2 | 94 | 20 | 1021 | 2 | 182 | | |
| 10-19% MINORITY | 23 | 1304 | 5 | 581 | 1 | 59 | 13 | 506 | 4 | 158 | | |
| 20-49% MINORITY | 10 | 514 | 3 | 258 | | | 7 | 256 | | | | |
| 50-79% MINORITY | 3 | 140 | | | | | 3 | 140 | | | | |
| 80-100% MINORITY | 3 | 131 | | | | | 3 | 131 | | | | |

Income Level of Census Tract

Bank of America, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|--------------|---------|------------|--------------|--------------------|---------|--------------|---------|----------------|---------|------------------|---------|
| | Received 20/ | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 2 | 75 | | | | | 2 | 75 | | | | |
| MODERATE INCOME | 12 | 554 | 2 | 124 | 1 | 59 | 7 | 306 | 2 | 65 | | |
| MIDDLE INCOME | 33 | 2126 | 6 | 659 | 2 | 94 | 23 | 1191 | 2 | 182 | | |
| UPPER INCOME | 28 | 2337 | 12 | 1762 | | | 14 | 482 | 2 | 93 | | |

NonOccupant Loans

Minority Status of Census Tract

Bank of America, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|-------|----|------|---|------|----|------|---|------|---|-----|
| LESS THAN 10% MINORITY | 91 | 13354 | 57 | 8223 | 5 | 1319 | 20 | 2287 | 4 | 1049 | 5 | 476 |
| 10-19% MINORITY | 52 | 5620 | 31 | 3493 | 2 | 349 | 11 | 1072 | 5 | 428 | 3 | 278 |
| 20-49% MINORITY | 43 | 4057 | 30 | 2878 | 2 | 152 | 7 | 774 | 4 | 253 | | |
| 50-79% MINORITY | 21 | 1557 | 13 | 1047 | 2 | 130 | 3 | 122 | 1 | 70 | 2 | 188 |
| 80-100% MINORITY | 17 | 1118 | 12 | 740 | | | 3 | 249 | | | 2 | 129 |

Income Level of Census Tract

Bank of America, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|----|-------|----|------|---|------|----|------|---|-----|---|-----|
| LOW INCOME | 11 | 892 | 11 | 892 | | | | | | | | |
| MODERATE INCOME | 47 | 3805 | 27 | 2089 | 4 | 435 | 8 | 661 | 3 | 214 | 5 | 406 |
| MIDDLE INCOME | 79 | 8239 | 47 | 4955 | 4 | 410 | 19 | 1853 | 6 | 748 | 3 | 273 |
| UPPER INCOME | 87 | 12770 | 58 | 8445 | 3 | 1105 | 17 | 1990 | 5 | 838 | 4 | 392 |

FSG Bank
Home Loans 2011-2014

FHA, FSA/RHS, and VA Loans

Minority Status (when available)
 FSG Bank, FHA, FSA/RHS and VA Loans 2011-2014

| ETHNICITY, GENDER AND INCOME | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--|---------------------------|-------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|--------|--------------|------------------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 7 | 1036 | 2 | 66.7% | 399 | 72.7% | | | | | 5 | 637 | | |
| MALE | 1 | 205 | 1 | 33.3% | 205 | 37.3% | | | | | | | | |
| FEMALE | 2 | 287 | 1 | 33.3% | 194 | 35.3% | | | | | 1 | 93 | | |
| JOINT (MALE/FEMALE) | 4 | 544 | | | | | | | | | 4 | 544 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 2 | 302 | 1 | 33.3% | 150 | 27.3% | | | | | 1 | 152 | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 302 | 1 | 33.3% | 150 | 27.3% | | | | | 1 | 152 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 9 | 1338 | 3 | | 549 | | | | | | 6 | 789 | | |

Income of Applicants
 FSG Bank, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For | |
|--------------------------------|---------------------------|-------------|-------------------|---------------------|---------------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 1 | 93 | 1 | 93 | | | | |
| 50-79% OF MSA/MD MEDIAN | 1 | 93 | | | | 1 | 93 | |
| 80-99% OF MSA/MD MEDIAN | 4 | 552 | 1 | 150 | | 3 | 402 | |
| 100-119% OF MSA/MD MEDIAN | 4 | 693 | 2 | 399 | | 2 | 294 | |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | |
| INCOME NOT AVAILABLE | | | | | | | | |
| TOTAL | 10 | 1431 | 4 | 642 | | 6 | 789 | |

Minority Level of Tract
FSG Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|---|-----|---|-----|--|--|--|--|---|-----|--|--|
| LESS THAN 10% MINORITY | 6 | 927 | 3 | 492 | | | | | 3 | 435 | | |
| 10-19% MINORITY | 4 | 504 | 1 | 150 | | | | | 3 | 354 | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Tract
FSG Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|---|-----|---|-----|--|--|--|--|---|-----|--|--|
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 2 | 191 | | | | | | | 2 | 191 | | |
| MIDDLE INCOME | 5 | 834 | 2 | 399 | | | | | 3 | 435 | | |
| UPPER INCOME | 3 | 406 | 2 | 243 | | | | | 1 | 163 | | |

Conventional Loans

Minority Status (when available)
FSG Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|-------------|---------------|-------------|------------------|-------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 165 | 45152 | 118 | 93.7% | 32347 | 95.3% | 8 | 1139 | 16 | 4773 | 23 | 6893 | | |
| MALE | 54 | 14135 | 34 | 27.0% | 10068 | 29.7% | 2 | 249 | 7 | 912 | 11 | 2906 | | |
| FEMALE | 30 | 6018 | 22 | 17.5% | 4054 | 11.9% | 1 | 125 | 4 | 556 | 3 | 1283 | | |
| JOINT (MALE/FEMALE) | 81 | 24999 | 62 | 49.2% | 18225 | 53.7% | 5 | 765 | 5 | 3305 | 9 | 2704 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 10 | 1933 | 8 | 6.3% | 1601 | 4.7% | | | | | 2 | 332 | | |
| MALE | 2 | 175 | 2 | 1.6% | 175 | 0.5% | | | | | | | | |
| FEMALE | 3 | 308 | 2 | 1.6% | 166 | 0.5% | | | | | 1 | 142 | | |
| JOINT (MALE/FEMALE) | 4 | 1135 | 3 | 2.4% | 945 | 2.8% | | | | | 1 | 190 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 175 | 47085 | 126 | | 33948 | | 8 | 1139 | 16 | 4773 | 25 | 7225 | | |

Income of Applicant
FSG Bank, Conventional Loans 2011-2014

| | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For | | | | | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------------|------------------|-----------------------|-----------|-------------|--|--|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 13 | 1085 | 6 | 616 | 1 | 98 | 4 | 208 | 2 | 163 | | |
| 50-79% OF MSA/MD MEDIAN | 23 | 2776 | 12 | 1107 | | | 5 | 574 | 6 | 1095 | | |
| 80-99% OF MSA/MD MEDIAN | 17 | 2467 | 10 | 1352 | | | 4 | 579 | 3 | 536 | | |
| 100-119% OF MSA/MD MEDIAN | 17 | 2601 | 11 | 1648 | 1 | 108 | 3 | 402 | 2 | 443 | | |
| 120% OR MORE OF MSA/MD MEDIAN | 118 | 41608 | 88 | 30480 | 9 | 1898 | 8 | 4076 | 13 | 5154 | | |
| INCOME NOT AVAILABLE | 12 | 2304 | 10 | 2025 | | | 1 | 120 | 1 | 159 | | |
| TOTAL | 200 | 52841 | 137 | 37228 | 11 | 2104 | 25 | 5959 | 27 | 7550 | | |

Minority Level of Tract
FSG Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 97 | 33180 | 71 | 23926 | 4 | 938 | 13 | 4646 | 9 | 3670 | | |
| 10-19% MINORITY | 52 | 11240 | 30 | 6959 | 4 | 367 | 6 | 902 | 12 | 3012 | | |
| 20-49% MINORITY | 34 | 5295 | 24 | 3816 | 2 | 649 | 4 | 286 | 4 | 544 | | |
| 50-79% MINORITY | 11 | 1874 | 8 | 1599 | 1 | 150 | 2 | 125 | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Tract
FSG Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 7 | 2383 | 7 | 2383 | | | | | | | | |
| MODERATE INCOME | 19 | 2495 | 10 | 1175 | 3 | 339 | 1 | 140 | 5 | 841 | | |
| MIDDLE INCOME | 48 | 7728 | 28 | 5075 | 3 | 407 | 13 | 1639 | 4 | 607 | | |
| UPPER INCOME | 120 | 38983 | 88 | 27667 | 5 | 1358 | 11 | 4180 | 16 | 5778 | | |

Refinance Loans

Minority Status (when available)
FSG Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|--------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|------------|---------------------|-------------|------------------------|-------------|---------------------------------|------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 300 | 49877 | 228 | 92.3% | 37344 | 94.8% | 4 | 352 | 27 | 3625 | 37 | 7881 | 4 | 675 |
| MALE | 110 | 15008 | 88 | 35.6% | 11823 | 30.0% | 3 | 224 | 9 | 1324 | 9 | 1232 | 1 | 405 |
| FEMALE | 50 | 8173 | 34 | 13.8% | 6030 | 15.3% | | | 8 | 1232 | 8 | 911 | | |
| JOINT (MALE/FEMALE) | 138 | 26216 | 105 | 42.5% | 19120 | 48.5% | 1 | 128 | 10 | 1069 | 19 | 5629 | 3 | 270 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 32 | 5541 | 19 | 7.7% | 2051 | 5.2% | 1 | 580 | 8 | 1013 | 3 | 1645 | 1 | 252 |
| MALE | 9 | 1057 | 4 | 1.6% | 346 | 0.9% | | | 4 | 459 | | | 1 | 252 |
| FEMALE | 7 | 1515 | 4 | 1.6% | 325 | 0.8% | 1 | 580 | 1 | 30 | 1 | 580 | | |
| JOINT (MALE/FEMALE) | 15 | 2769 | 11 | 4.5% | 1380 | 3.5% | | | 3 | 524 | 1 | 865 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 14 | 1834 | 8 | 3.2% | 402 | 1.0% | 1 | 580 | 4 | 272 | 1 | 580 | | |
| MALE | 3 | 161 | 1 | 0.4% | 33 | 0.1% | | | 2 | 128 | | | | |
| FEMALE | 5 | 1281 | 2 | 0.8% | 91 | 0.2% | 1 | 580 | 1 | 30 | 1 | 580 | | |
| JOINT (MALE/FEMALE) | 6 | 392 | 5 | 2.0% | 278 | 0.7% | | | 1 | 114 | | | | |
| Total | 332 | 55418 | 247 | | 39395 | | 5 | 932 | 35 | 4638 | 40 | 9526 | 5 | 927 |

Income of Applicants
FSG Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications Withdrawn | | Files Closed For Incompleteness | | | | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|---------------------|------------------------|-----------|---------------------------------|-----------|--------------|----------|------------|
| | Number | \$000's | Number | Number | \$000's | Number | \$000's | Number | \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 32 | 1964 | 26 | 1659 | | 4 | 240 | 1 | 40 | 25 | | |
| 50-79% OF MSA/MD MEDIAN | 52 | 4335 | 33 | 2588 | | 11 | 960 | 8 | 787 | | | |
| 80-99% OF MSA/MD MEDIAN | 36 | 3917 | 21 | 2026 | 1 | 126 | 6 | 772 | 7 | 741 | 1 | 252 |
| 100-119% OF MSA/MD MEDIAN | 39 | 4100 | 31 | 3043 | | 5 | 614 | 3 | 443 | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 191 | 43350 | 141 | 30673 | 7 | 1129 | 15 | 2615 | 25 | 8283 | 3 | 650 |
| INCOME NOT AVAILABLE | 60 | 8021 | 58 | 7771 | 1 | 150 | | 1 | 100 | | | |
| TOTAL | 410 | 65687 | 310 | 47760 | 9 | 1405 | 41 | 5201 | 45 | 10394 | 5 | 927 |

Minority Level of Tract
FSG Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 194 | 37323 | 140 | 25400 | 5 | 1052 | 24 | 3447 | 24 | 7019 | 1 | 405 |
| 10-19% MINORITY | 96 | 15126 | 76 | 11969 | 1 | 225 | 9 | 1105 | 10 | 1827 | | |
| 20-49% MINORITY | 77 | 10030 | 61 | 8204 | 2 | 109 | 3 | 317 | 8 | 948 | 3 | 452 |
| 50-79% MINORITY | 17 | 1352 | 13 | 930 | | | 3 | 222 | 1 | 200 | | |
| 80-100% MINORITY | 15 | 877 | 13 | 757 | | | 1 | 50 | | | 1 | 70 |

Income Level of Tract
FSG Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 15 | 506 | 13 | 426 | 1 | 30 | 1 | 50 | | | | |
| MODERATE INCOME | 52 | 5859 | 39 | 4589 | 1 | 150 | 5 | 242 | 7 | 878 | | |
| MIDDLE INCOME | 145 | 17355 | 109 | 12960 | 3 | 273 | 14 | 1898 | 16 | 1877 | 3 | 347 |
| UPPER INCOME | 187 | 40988 | 142 | 29285 | 3 | 933 | 20 | 2951 | 20 | 7239 | 2 | 580 |

Home Improvement Loans

Minority Status (when available)

FSG Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|------------------------|------------|----------------------|-----------------|-----------------------|------------------|------------------------|-----------|------------------|------------|---------------------|---------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 44 | 951 | 33 | 94.3% | 542 | 98.2% | 3 | 90 | 8 | 319 | | | | |
| MALE | 16 | 277 | 13 | 37.1% | 243 | 44.0% | | | 3 | 34 | | | | |
| FEMALE | 13 | 177 | 9 | 25.7% | 79 | 14.3% | 1 | 75 | 3 | 23 | | | | |
| JOINT (MALE/FEMALE) | 15 | 497 | 11 | 31.4% | 220 | 39.9% | 2 | 15 | 2 | 262 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 4 | 16 | 2 | 5.7% | 10 | 1.8% | | | 2 | 6 | | | | |
| MALE | 3 | 10 | 1 | 2.9% | 4 | 0.7% | | | 2 | 6 | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 6 | 1 | 2.9% | 6 | 1.1% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 3 | 12 | 1 | 2.9% | 6 | 1.1% | | | 2 | 6 | | | | |
| MALE | 2 | 6 | | | | | | | 2 | 6 | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 6 | 1 | 2.9% | 6 | 1.1% | | | | | | | | |
| Total | 48 | 967 | 35 | | 552 | | 3 | 90 | 10 | 325 | | | | |

Income of Applicants

FSG Bank, Home Improvement Loans 2011-2014

| | Applications | | Loans | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--------------------------------|------------------------|------------|----------------------|-----------------------|------------------------|--------------|------------------|--------------|---------------------|------------------|--------------------------|---------|
| | Received 20/ Number | \$000's | Originated Number | Originated \$000's | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 8 | 41 | 3 | 11 | | | 5 | 30 | | | | |
| 50-79% OF MSA/MD MEDIAN | 18 | 154 | 11 | 112 | 1 | 3 | 6 | 39 | | | | |
| 80-99% OF MSA/MD MEDIAN | 1 | 13 | 1 | 13 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 8 | 70 | 8 | 70 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 14 | 657 | 10 | 303 | 2 | 87 | 2 | 267 | | | | |
| INCOME NOT AVAILABLE | 2 | 43 | 2 | 43 | | | | | | | | |
| TOTAL | 51 | 978 | 35 | 552 | 3 | 90 | 13 | 336 | | | | |

Minority Level of Census Tract
FSG Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|-----|----|-----|---|----|---|-----|--|--|--|--|
| LESS THAN 10% MINORITY | 29 | 331 | 19 | 247 | 1 | 3 | 9 | 81 | | | | |
| 10-19% MINORITY | 9 | 310 | 6 | 227 | 1 | 75 | 2 | 8 | | | | |
| 20-49% MINORITY | 9 | 293 | 7 | 39 | 1 | 12 | 1 | 242 | | | | |
| 50-79% MINORITY | 1 | 5 | | | | | 1 | 5 | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Tract
FSG Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|----|-----|----|-----|---|----|---|-----|--|--|--|--|
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 3 | 21 | 1 | 15 | | | 2 | 6 | | | | |
| MIDDLE INCOME | 25 | 510 | 17 | 133 | 2 | 87 | 6 | 290 | | | | |
| UPPER INCOME | 20 | 408 | 14 | 365 | 1 | 3 | 5 | 40 | | | | |

NonOccupant Loans

Minority Level of Census Tract
FSG Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 88 | 14197 | 75 | 12883 | 3 | 478 | 8 | 663 | 2 | 173 | | |
| 10-19% MINORITY | 64 | 7006 | 50 | 5342 | 5 | 442 | 7 | 1035 | 2 | 187 | | |
| 20-49% MINORITY | 53 | 6231 | 45 | 5611 | 3 | 173 | | | 5 | 447 | | |
| 50-79% MINORITY | 12 | 762 | 10 | 549 | 1 | 150 | 1 | 63 | | | | |
| 80-100% MINORITY | 14 | 827 | 13 | 757 | | | | | | | 1 | 70 |

Income Level of Census Tract
FSG Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 15 | 490 | 14 | 460 | 1 | 30 | | | | | | |
| MODERATE INCOME | 41 | 2840 | 32 | 1913 | 4 | 489 | 1 | 30 | 4 | 408 | | |
| MIDDLE INCOME | 82 | 10074 | 66 | 8507 | 5 | 561 | 6 | 646 | 4 | 290 | 1 | 70 |
| UPPER INCOME | 93 | 15619 | 81 | 14262 | 2 | 163 | 9 | 1085 | 1 | 109 | | |

Conventional Loans

Minority Status (when available)

Cornerstone Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|-----------|--------------|------------------|------------------|-----------------------|-----------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 82 | 11716 | 42 | 77.8% | 6788 | 83.3% | 6 | 969 | 16 | 1813 | 17 | 2099 | 1 | 47 |
| MALE | 33 | 5314 | 16 | 29.6% | 3194 | 39.2% | 4 | 611 | 10 | 1052 | 3 | 457 | | |
| FEMALE | 21 | 1685 | 11 | 20.4% | 837 | 10.3% | | | 2 | 205 | 7 | 596 | 1 | 47 |
| JOINT (MALE/FEMALE) | 28 | 4717 | 15 | 27.8% | 2757 | 33.8% | 2 | 358 | 4 | 556 | 7 | 1046 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 15 | 1815 | 12 | 22.2% | 1360 | 16.7% | | | 2 | 91 | 1 | 364 | | |
| MALE | 9 | 676 | 8 | 14.8% | 649 | 8.0% | | | 1 | 27 | | | | |
| FEMALE | 3 | 480 | 2 | 3.7% | 416 | 5.1% | | | 1 | 64 | | | | |
| JOINT (MALE/FEMALE) | 3 | 659 | 2 | 3.7% | 295 | 3.6% | | | | | 1 | 364 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 9 | 1150 | 6 | 11.1% | 695 | 8.5% | | | 2 | 91 | 1 | 364 | | |
| MALE | 5 | 465 | 4 | 7.4% | 438 | 5.4% | | | 1 | 27 | | | | |
| FEMALE | 2 | 170 | 1 | 1.9% | 106 | 1.3% | | | 1 | 64 | | | | |
| JOINT (MALE/FEMALE) | 2 | 515 | 1 | 1.9% | 151 | 1.9% | | | | | 1 | 364 | | |
| Total | 97 | 13531 | 54 | | 8148 | | 6 | 969 | 18 | 1904 | 18 | 2463 | 1 | 47 |

Income of Applicants

Cornerstone Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | | Files Closed For | | | | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------------|-----------|-----------------------|-----------|-------------|----------|-----------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 12 | 860 | 3 | 137 | 1 | 102 | 4 | 412 | 3 | 162 | 1 | 47 |
| 50-79% OF MSA/MD MEDIAN | 18 | 1078 | 6 | 268 | 1 | 120 | 5 | 328 | 6 | 362 | | |
| 80-99% OF MSA/MD MEDIAN | 5 | 334 | 2 | 92 | | | 2 | 177 | 1 | 65 | | |
| 100-119% OF MSA/MD MEDIAN | 10 | 1416 | 6 | 989 | 1 | 81 | 3 | 346 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 60 | 10941 | 42 | 6999 | 3 | 666 | 7 | 1111 | 8 | 2165 | | |
| INCOME NOT AVAILABLE | 26 | 6900 | 24 | 6624 | | | | | 2 | 276 | | |
| TOTAL | 131 | 21529 | 83 | 15109 | 6 | 969 | 21 | 2374 | 20 | 3030 | 1 | 47 |

Minority Level of Census Tract

Cornerstone Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 45 | 8363 | 29 | 5874 | 1 | 102 | 7 | 968 | 8 | 1419 | | |
| 10-19% MINORITY | 40 | 4724 | 20 | 2828 | 1 | 256 | 11 | 851 | 7 | 742 | 1 | 47 |
| 20-49% MINORITY | 27 | 6171 | 20 | 5057 | 2 | 343 | 2 | 371 | 3 | 400 | | |
| 50-79% MINORITY | 7 | 667 | 7 | 667 | | | | | | | | |
| 80-100% MINORITY | 8 | 735 | 7 | 683 | | | | | 1 | 52 | | |

Income Level of Census Tract

Cornerstone Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 6 | 663 | 5 | 611 | | | | | 1 | 52 | | |
| MODERATE INCOME | 26 | 4488 | 21 | 3821 | 1 | 262 | 1 | 35 | 3 | 370 | | |
| MIDDLE INCOME | 47 | 6939 | 26 | 4843 | 1 | 81 | 11 | 1113 | 8 | 855 | 1 | 47 |
| UPPER INCOME | 48 | 8570 | 31 | 5834 | 2 | 358 | 8 | 1042 | 7 | 1336 | | |

Refinance Loans

Minority Status (when available)

Cornerstone Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|-----------|--------------|------------------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 251 | 33973 | 187 | 84.2% | 19868 | 89.2% | 3 | 231 | 27 | 4684 | 34 | 9190 | | |
| MALE | 103 | 15540 | 83 | 37.4% | 9506 | 42.7% | | | 8 | 1054 | 12 | 4980 | | |
| FEMALE | 35 | 4203 | 21 | 9.5% | 1736 | 7.8% | 2 | 195 | 5 | 1316 | 7 | 956 | | |
| JOINT (MALE/FEMALE) | 113 | 14230 | 83 | 37.4% | 8626 | 38.7% | 1 | 36 | 14 | 2314 | 15 | 3254 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 50 | 4153 | 35 | 15.8% | 2407 | 10.8% | 1 | 80 | 8 | 1083 | 6 | 583 | | |
| MALE | 22 | 1375 | 18 | 8.1% | 1048 | 4.7% | | | 1 | 32 | 3 | 295 | | |
| FEMALE | 6 | 485 | 2 | 0.9% | 97 | 0.4% | | | 3 | 311 | 1 | 77 | | |
| JOINT (MALE/FEMALE) | 21 | 2202 | 15 | 6.8% | 1262 | 5.7% | 1 | 80 | 4 | 740 | 1 | 120 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 36 | 2193 | 27 | 12.2% | 1426 | 6.4% | | | 5 | 449 | 4 | 318 | | |
| MALE | 17 | 987 | 14 | 6.3% | 805 | 3.6% | | | 1 | 32 | 2 | 150 | | |
| FEMALE | 6 | 485 | 2 | 0.9% | 97 | 0.4% | | | 3 | 311 | 1 | 77 | | |
| JOINT (MALE/FEMALE) | 12 | 630 | 11 | 5.0% | 524 | 2.4% | | | 1 | 106 | | | | |
| Total | 301 | 38126 | 222 | | 22275 | | 4 | 311 | 35 | 5767 | 40 | 9773 | | |

Income of Applicant

Cornerstone Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | | Files Closed For | | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------------|-----------|-----------------------|-----------|--------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | \$000's | Incompleteness Number | \$000's | |
| LESS THAN 50% OF MSA/MD MEDIAN | 53 | 3795 | 44 | 3022 | 1 | 62 | 5 | 419 | 3 | 292 |
| 50-79% OF MSA/MD MEDIAN | 54 | 4237 | 36 | 2299 | | | 10 | 1023 | 8 | 915 |
| 80-99% OF MSA/MD MEDIAN | 26 | 2108 | 15 | 695 | 1 | 133 | 6 | 793 | 4 | 487 |
| 100-119% OF MSA/MD MEDIAN | 28 | 2822 | 24 | 2423 | | | 1 | 185 | 3 | 214 |
| 120% OR MORE OF MSA/MD MEDIAN | 149 | 24753 | 111 | 14131 | 4 | 398 | 14 | 3168 | 20 | 7056 |
| INCOME NOT AVAILABLE | 110 | 22800 | 100 | 20586 | | | 4 | 753 | 6 | 1461 |
| TOTAL | 420 | 60515 | 330 | 43156 | 6 | 593 | 40 | 6341 | 44 | 10425 |

Minority Status of Census Tract
 Cornerstone Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 154 | 29295 | 111 | 18254 | 3 | 338 | 19 | 4267 | 21 | 6436 | | |
| 10-19% MINORITY | 83 | 10438 | 65 | 8253 | 1 | 133 | 10 | 1053 | 7 | 999 | | |
| 20-49% MINORITY | 75 | 12167 | 60 | 9670 | 1 | 62 | 5 | 480 | 9 | 1955 | | |
| 50-79% MINORITY | 52 | 4266 | 48 | 3977 | | | 3 | 199 | 1 | 90 | | |
| 80-100% MINORITY | 42 | 2606 | 37 | 2056 | | | 2 | 252 | 3 | 298 | | |

Income Level of Census Tract
 Cornerstone Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 38 | 2872 | 36 | 2718 | | | 1 | 80 | 1 | 74 | | |
| MODERATE INCOME | 100 | 12000 | 88 | 10959 | 1 | 133 | 5 | 353 | 6 | 555 | | |
| MIDDLE INCOME | 164 | 21104 | 130 | 16020 | 2 | 142 | 14 | 2005 | 18 | 2937 | | |
| UPPER INCOME | 104 | 22796 | 67 | 12513 | 2 | 258 | 19 | 3813 | 16 | 6212 | | |

Home Improvement Loans

Minority Status (when available)

Cornerstone Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|-------------|-------------------|-----------------|--------------------|------------------|---------------------|-----------|---------------|-------------|------------------|----------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 48 | 3920 | 33 | 91.7% | 1060 | 86.4% | 1 | 11 | 13 | 2844 | 1 | 5 | | |
| MALE | 21 | 510 | 14 | 38.9% | 358 | 29.2% | | | 6 | 147 | 1 | 5 | | |
| FEMALE | 10 | 145 | 7 | 19.4% | 62 | 5.1% | 1 | 11 | 2 | 72 | | | | |
| JOINT (MALE/FEMALE) | 17 | 3265 | 12 | 33.3% | 640 | 52.2% | | | 5 | 2625 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 6 | 279 | 3 | 8.3% | 167 | 13.6% | 1 | 50 | 2 | 62 | | | | |
| MALE | 4 | 202 | 1 | 2.8% | 90 | 7.3% | 1 | 50 | 2 | 62 | | | | |
| FEMALE | 1 | 73 | 1 | 2.8% | 73 | 5.9% | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 4 | 1 | 2.8% | 4 | 0.3% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 5 | 277 | 3 | 8.3% | 167 | 13.6% | 1 | 50 | 1 | 60 | | | | |
| MALE | 3 | 200 | 1 | 2.8% | 90 | 7.3% | 1 | 50 | 1 | 60 | | | | |
| FEMALE | 1 | 73 | 1 | 2.8% | 73 | 5.9% | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 4 | 1 | 2.8% | 4 | 0.3% | | | | | | | | |
| Total | 54 | 4199 | 36 | | 1227 | | 2 | 61 | 15 | 2906 | 1 | 5 | | |

Income of Applicant

Cornerstone Bank, Home Improvement Loans 2011-2014

| | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For | | |
|--------------------------------|---------------------------|-------------|-------------------|---------------------|---------------|------------------|-----------------------|-------------|----------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | Incompleteness Number | \$000's | |
| LESS THAN 50% OF MSA/MD MEDIAN | 10 | 153 | 4 | 87 | 1 | 11 | 5 | 55 | |
| 50-79% OF MSA/MD MEDIAN | 13 | 380 | 10 | 250 | | | 3 | 130 | |
| 80-99% OF MSA/MD MEDIAN | 6 | 245 | 4 | 193 | 1 | 50 | 1 | 2 | |
| 100-119% OF MSA/MD MEDIAN | 6 | 237 | 5 | 177 | | | 1 | 60 | |
| 120% OR MORE OF MSA/MD MEDIAN | 16 | 3138 | 11 | 515 | | | 4 | 2618 | 1 |
| INCOME NOT AVAILABLE | 8 | 651 | 6 | 604 | | | 2 | 47 | |
| TOTAL | 59 | 4804 | 40 | 1826 | 2 | 61 | 16 | 2912 | 5 |

Minority Level of Census Tract
 Cornerstone Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 20 | 1061 | 16 | 954 | | | 3 | 102 | 1 | 5 | | |
| 10-19% MINORITY | 21 | 749 | 17 | 579 | 1 | 11 | 3 | 159 | | | | |
| 20-49% MINORITY | 5 | 2275 | 2 | 68 | | | 3 | 2207 | | | | |
| 50-79% MINORITY | 6 | 231 | 2 | 111 | | | 4 | 120 | | | | |
| 80-100% MINORITY | 5 | 224 | 3 | 114 | 1 | 50 | 1 | 60 | | | | |

Income Level of Census Tract
 Cornerstone Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|--------|--------------|--------|------------------|--------|---------|
| | Received 20/ | | | Originated | Not Accepted | Denied | | Withdrawn | | Incompleteness | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 4 | 104 | 3 | 62 | | | 1 | 42 | | | | |
| MODERATE INCOME | 8 | 293 | 3 | 105 | 1 | 50 | 4 | 138 | | | | |
| MIDDLE INCOME | 31 | 1007 | 24 | 936 | 1 | 11 | 5 | 55 | 1 | 5 | | |
| UPPER INCOME | 14 | 3136 | 10 | 723 | | | 4 | 2413 | | | | |

NonOccupant Loans

Minority Level of Census Tract

Cornerstone Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|---------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 125 | 19243 | 111 | 17579 | | | 9 | 970 | 5 | 694 | | |
| 10-19% MINORITY | 78 | 10294 | 69 | 9342 | | | 6 | 480 | 3 | 472 | | |
| 20-49% MINORITY | 65 | 10852 | 59 | 9786 | 1 | 81 | 1 | 80 | 4 | 905 | | |
| 50-79% MINORITY | 58 | 4529 | 54 | 4285 | | | 3 | 154 | 1 | 90 | | |
| 80-100% MINORITY | 47 | 3131 | 42 | 2655 | 1 | 50 | 2 | 252 | 2 | 174 | | |

Income Level of Census Tract

Cornerstone Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|------------------------|---------------------------|---------|------------------|---------------------------------|--------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 43 | 3283 | 40 | 3087 | | | 2 | 122 | 1 | 74 | | |
| MODERATE INCOME | 105 | 11771 | 96 | 11059 | 1 | 50 | 3 | 284 | 5 | 378 | | |
| MIDDLE INCOME | 148 | 19829 | 128 | 17391 | 1 | 81 | 12 | 1074 | 7 | 1283 | | |
| UPPER INCOME | 77 | 13166 | 71 | 12110 | | | 4 | 456 | 2 | 600 | | |

BB & T Bank
Home Loans 2011-2014

FHA, FSA/RHS and VA Loans

Minority Status (when available)
 BB&T, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Percentage of Total Loan # | Loans Originated | Percentage of Total Loan \$ | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|--------------|------------------|----------------------------|------------------|-----------------------------|---------------------------------|---------|---------------------|-------------|------------------------|-------------|---------------------------------|------------|
| | Number | \$000's | Number | | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 122 | 18372 | 84 | 92.3% | 13019 | 92.1% | | | 24 | 2989 | 9 | 1490 | 5 | 874 |
| MALE | 44 | 6125 | 30 | 33.0% | 4207 | 29.8% | | | 8 | 898 | 4 | 627 | 2 | 393 |
| FEMALE | 24 | 3037 | 16 | 17.6% | 2308 | 16.3% | | | 6 | 445 | 2 | 284 | | |
| JOINT (MALE/FEMALE) | 52 | 8961 | 38 | 41.8% | 6504 | 46.0% | | | 9 | 1465 | 3 | 579 | 2 | 413 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 14 | 2057 | 7 | 7.7% | 1114 | 7.9% | | | 4 | 529 | 2 | 301 | 1 | 113 |
| MALE | 4 | 569 | 2 | 2.2% | 343 | 2.4% | | | 1 | 113 | | | 1 | 113 |
| FEMALE | 5 | 652 | 3 | 3.3% | 368 | 2.6% | | | 1 | 113 | 1 | 171 | | |
| JOINT (MALE/FEMALE) | 5 | 836 | 2 | 2.2% | 403 | 2.9% | | | 2 | 303 | 1 | 130 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 10 | 1564 | 5 | 5.5% | 924 | 6.5% | | | 2 | 226 | 2 | 301 | 1 | 113 |
| MALE | 3 | 451 | 1 | 1.1% | 225 | 1.6% | | | 1 | 113 | | | 1 | 113 |
| FEMALE | 4 | 580 | 2 | 2.2% | 296 | 2.1% | | | 1 | 113 | 1 | 171 | | |
| JOINT (MALE/FEMALE) | 3 | 533 | 2 | 2.2% | 403 | 2.9% | | | | | 1 | 130 | | |
| Total | 136 | 20429 | 91 | | 14133 | | | | 28 | 3518 | 11 | 1791 | 6 | 987 |

Income of Applicants
 BB&T, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--------------------------------|---------------------------|--------------|------------------|---------------------------------|---------------------|---------|------------------------|-------------|---------------------------------|-------------|
| | Number | \$000's | Number | Number | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 10 | 737 | 4 | 320 | | | 6 | 417 | | |
| 50-79% OF MSA/MD MEDIAN | 36 | 4416 | 23 | 2923 | | | 11 | 1227 | 2 | 266 |
| 80-99% OF MSA/MD MEDIAN | 16 | 2287 | 10 | 1521 | | | 1 | 82 | 4 | 616 |
| 100-119% OF MSA/MD MEDIAN | 33 | 5513 | 23 | 3846 | | | 4 | 653 | 3 | 524 |
| 120% OR MORE OF MSA/MD MEDIAN | 41 | 7482 | 29 | 5233 | | | 5 | 985 | 4 | 738 |
| INCOME NOT AVAILABLE | 5 | 661 | 3 | 425 | | | 2 | 236 | | |
| TOTAL | 141 | 21096 | 92 | 14268 | | | 29 | 3600 | 13 | 2144 |

Minority Level of Census Tract
BB&T, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|---------------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|----------------|--------|------------------|---|-----|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 68 | 9428 | 47 | 6728 | | | 13 | 1407 | 6 | 1048 | 2 | 245 |
| 10-19% MINORITY | 36 | 6131 | 28 | 4811 | | | 4 | 700 | 3 | 404 | 1 | 216 |
| 20-49% MINORITY | 22 | 3416 | 13 | 2064 | | | 3 | 416 | 3 | 510 | 3 | 426 |
| 50-79% MINORITY | 5 | 555 | 1 | 133 | | | 4 | 422 | | | | |
| 80-100% MINORITY | 4 | 630 | | | | | 3 | 448 | 1 | 182 | | |

Income Level of Census Tract
BB&T, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | | |
|------------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|----------------|--------|------------------|---|-----|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 2 | 403 | | | | | 1 | 221 | 1 | 182 | | |
| MODERATE INCOME | 9 | 993 | 3 | 408 | | | 4 | 339 | 1 | 133 | 1 | 113 |
| MIDDLE INCOME | 75 | 10735 | 51 | 7620 | | | 14 | 1480 | 8 | 1361 | 2 | 274 |
| UPPER INCOME | 49 | 8029 | 35 | 5708 | | | 8 | 1353 | 3 | 468 | 3 | 500 |

Conventional Loans

Minority Status (when available)
BB&T, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|-------------|---------------|--------------|------------------|--------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 621 | 124027 | 438 | 92.2% | 85675 | 93.8% | 14 | 1633 | 83 | 15058 | 57 | 13809 | 29 | 7852 |
| MALE | 198 | 37899 | 138 | 29.1% | 25709 | 28.2% | 7 | 554 | 31 | 6857 | 15 | 3189 | 7 | 1590 |
| FEMALE | 134 | 16689 | 91 | 19.2% | 11546 | 12.6% | 3 | 186 | 24 | 2954 | 11 | 1226 | 5 | 777 |
| JOINT (MALE/FEMALE) | 286 | 68787 | 206 | 43.4% | 47768 | 52.3% | 4 | 893 | 28 | 5247 | 31 | 9394 | 17 | 5485 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 61 | 9111 | 37 | 7.8% | 5616 | 6.2% | 3 | 231 | 15 | 2575 | 4 | 288 | 2 | 401 |
| MALE | 24 | 3958 | 13 | 2.7% | 2586 | 2.8% | 2 | 201 | 8 | 1160 | 1 | 11 | | |
| FEMALE | 20 | 1929 | 12 | 2.5% | 1095 | 1.2% | 1 | 30 | 4 | 464 | 2 | 220 | 1 | 120 |
| JOINT (MALE/FEMALE) | 17 | 3224 | 12 | 2.5% | 1935 | 2.1% | | | 3 | 951 | 1 | 57 | 1 | 281 |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 20 | 1874 | 13 | 2.7% | 1313 | 1.4% | 1 | 13 | 3 | 323 | 2 | 105 | 1 | 120 |
| MALE | 8 | 693 | 5 | 1.1% | 546 | 0.6% | 1 | 13 | 1 | 123 | 1 | 11 | | |
| FEMALE | 12 | 1181 | 8 | 1.7% | 767 | 0.8% | | | 2 | 200 | 1 | 94 | 1 | 120 |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 682 | 133138 | 475 | | 91291 | | 17 | 1864 | 98 | 17633 | 61 | 14097 | 31 | 8253 |

Income of Applicants
BB&T, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | | |
|--------------------------------|---------------------------|---------------|-------------------|---------------------|---------------|-------------|------------------|--------------|-----------------------|--------------|-----------|-------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 50 | 3794 | 28 | 2206 | 3 | 117 | 14 | 1063 | 4 | 336 | 1 | 72 |
| 50-79% OF MSA/MD MEDIAN | 152 | 16247 | 106 | 11533 | 3 | 249 | 27 | 2863 | 12 | 1120 | 4 | 482 |
| 80-99% OF MSA/MD MEDIAN | 57 | 6626 | 37 | 4571 | 1 | 13 | 9 | 830 | 7 | 871 | 3 | 341 |
| 100-119% OF MSA/MD MEDIAN | 57 | 8246 | 40 | 6010 | 2 | 163 | 8 | 849 | 5 | 718 | 2 | 506 |
| 120% OR MORE OF MSA/MD MEDIAN | 387 | 102048 | 278 | 69668 | 9 | 1383 | 41 | 12928 | 38 | 11363 | 21 | 6706 |
| INCOME NOT AVAILABLE | 39 | 5045 | 29 | 4045 | 2 | 86 | 6 | 463 | 1 | 205 | 1 | 246 |
| TOTAL | 742 | 142006 | 518 | 98033 | 20 | 2011 | 105 | 18996 | 67 | 14613 | 32 | 8353 |

Minority Level of Census Tract
BB&T, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|--------------|---------|------------|---------|--------------------|---------|--------------|---------|--------------|---------|------------------|---------|
| | Received 20/ | | Originated | | Not Accepted | | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 337 | 75968 | 233 | 51045 | 6 | 684 | 44 | 9200 | 35 | 9599 | 19 | 5440 |
| 10-19% MINORITY | 169 | 31788 | 119 | 22768 | 4 | 242 | 28 | 4376 | 12 | 2715 | 6 | 1687 |
| 20-49% MINORITY | 154 | 24707 | 117 | 18137 | 3 | 354 | 16 | 3868 | 14 | 1470 | 4 | 878 |
| 50-79% MINORITY | 42 | 3798 | 23 | 2298 | 5 | 241 | 9 | 860 | 3 | 171 | 2 | 228 |
| 80-100% MINORITY | 23 | 2341 | 18 | 1946 | 1 | 28 | 3 | 247 | | | 1 | 120 |

Income Level of Census Tract
BB&T, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|--------------|---------|------------|---------|--------------------|---------|--------------|---------|--------------|---------|------------------|---------|
| | Received 20/ | | Originated | | Not Accepted | | Denied | | Withdrawn | | Incompleteness | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 18 | 2129 | 12 | 1531 | 1 | 52 | 2 | 169 | 1 | 57 | 2 | 320 |
| MODERATE INCOME | 84 | 10026 | 58 | 6928 | 6 | 229 | 15 | 1976 | 3 | 347 | 2 | 546 |
| MIDDLE INCOME | 257 | 36335 | 177 | 24009 | 6 | 382 | 38 | 6218 | 27 | 3884 | 9 | 1842 |
| UPPER INCOME | 366 | 90112 | 263 | 63726 | 6 | 886 | 45 | 10188 | 33 | 9667 | 19 | 5645 |

Refinance Loans

Minority Status (when available)
BB&T, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|-------------|---------------|--------------|------------------|-------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 643 | 120295 | 407 | 97.1% | 79262 | 97.5% | 24 | 2679 | 134 | 24783 | 31 | 5260 | 47 | 8311 |
| MALE | 201 | 35306 | 121 | 28.9% | 22069 | 27.2% | 9 | 1256 | 48 | 7477 | 10 | 2069 | 13 | 2435 |
| FEMALE | 80 | 11729 | 46 | 11.0% | 6121 | 7.5% | 2 | 103 | 20 | 3914 | 8 | 802 | 4 | 789 |
| JOINT (MALE/FEMALE) | 359 | 72975 | 237 | 56.6% | 50787 | 62.5% | 13 | 1320 | 66 | 13392 | 13 | 2389 | 30 | 5087 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 31 | 4302 | 12 | 2.9% | 2002 | 2.5% | 3 | 79 | 10 | 880 | 1 | 97 | 5 | 1244 |
| MALE | 16 | 1622 | 6 | 1.4% | 948 | 1.2% | 3 | 79 | 6 | 498 | 1 | 97 | | |
| FEMALE | 4 | 445 | 1 | 0.2% | 74 | 0.1% | | | 2 | 250 | | | 1 | 121 |
| JOINT (MALE/FEMALE) | 11 | 2235 | 5 | 1.2% | 980 | 1.2% | | | 2 | 132 | | | 4 | 1123 |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 17 | 1781 | 6 | 1.4% | 920 | 1.1% | 3 | 79 | 6 | 513 | | | 2 | 269 |
| MALE | 11 | 715 | 3 | 0.7% | 210 | 0.3% | 3 | 79 | 5 | 426 | | | | |
| FEMALE | 1 | 121 | | | | | | | | | | | 1 | 121 |
| JOINT (MALE/FEMALE) | 5 | 945 | 3 | 0.7% | 710 | 0.9% | | | 1 | 87 | | | 1 | 148 |
| Total | 674 | 124597 | 419 | | 81264 | | 27 | 2758 | 144 | 25663 | 32 | 5357 | 52 | 9555 |

Income of Applicant
BB&T, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | | |
|--------------------------------|---------------------------|---------------|-------------------|---------------------|---------------|-------------|------------------|--------------|-----------------------|-------------|-----------|--------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 43 | 3016 | 20 | 1250 | 2 | 100 | 16 | 1334 | 3 | 227 | 2 | 105 |
| 50-79% OF MSA/MD MEDIAN | 83 | 7811 | 44 | 4170 | 4 | 213 | 25 | 2355 | 1 | 120 | 9 | 953 |
| 80-99% OF MSA/MD MEDIAN | 63 | 7022 | 39 | 4234 | 3 | 399 | 15 | 1753 | 4 | 393 | 2 | 243 |
| 100-119% OF MSA/MD MEDIAN | 69 | 8148 | 50 | 5082 | 1 | 80 | 11 | 2206 | 6 | 659 | 1 | 121 |
| 120% OR MORE OF MSA/MD MEDIAN | 436 | 99627 | 269 | 65640 | 19 | 2103 | 87 | 19031 | 19 | 3886 | 42 | 8967 |
| INCOME NOT AVAILABLE | 42 | 7700 | 28 | 4898 | | | 6 | 1350 | 1 | 348 | 7 | 1104 |
| TOTAL | 736 | 133324 | 450 | 85274 | 29 | 2895 | 160 | 28029 | 34 | 5633 | 63 | 11493 |

Minority Level of Census Tract
BB&T, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|---------------------------|------------------------|---------|---------------------|------------------------------------|--------|------------------------|--------|---------------------------|--------|------------------------------------|--------|---------|
| | Received 20/ Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 371 | 70209 | 229 | 44967 | 15 | 1743 | 81 | 15141 | 16 | 2830 | 30 | 5528 |
| 10-19% MINORITY | 153 | 27710 | 97 | 18092 | 3 | 491 | 27 | 4573 | 12 | 1966 | 14 | 2588 |
| 20-49% MINORITY | 140 | 23457 | 86 | 15259 | 6 | 446 | 30 | 4517 | 4 | 692 | 14 | 2543 |
| 50-79% MINORITY | 28 | 4657 | 14 | 2701 | 1 | 36 | 9 | 1372 | 1 | 102 | 3 | 446 |
| 80-100% MINORITY | 19 | 1495 | 7 | 623 | 3 | 79 | 7 | 443 | 1 | 43 | 1 | 307 |

Income Level of Census Tract
BB&T, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|------------------------|---------|---------------------|------------------------------------|--------|------------------------|--------|---------------------------|--------|------------------------------------|--------|---------|
| | Received 20/ Number | \$000's | | Number | Number | \$000's | Number | \$000's | Number | \$000's | Number | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 22 | 3239 | 10 | 2196 | 3 | 85 | 5 | 400 | 2 | 145 | 2 | 413 |
| MODERATE INCOME | 66 | 9062 | 41 | 6379 | 1 | 30 | 15 | 1362 | 3 | 344 | 6 | 947 |
| MIDDLE INCOME | 262 | 32704 | 159 | 19719 | 12 | 1032 | 61 | 7592 | 10 | 1313 | 20 | 3048 |
| UPPER INCOME | 361 | 82523 | 223 | 53348 | 12 | 1648 | 73 | 16692 | 19 | 3831 | 34 | 7004 |

Home Improvement Loans

Minority Status (when available)
BB&T, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|------------|---------------|-------------|------------------|-------------|-----------------------|------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 164 | 10416 | 69 | 94.5% | 6658 | 96.5% | 13 | 467 | 75 | 1794 | 6 | 1347 | 1 | 150 |
| MALE | 54 | 2428 | 20 | 27.4% | 1199 | 17.4% | 2 | 10 | 29 | 711 | 3 | 508 | | |
| FEMALE | 42 | 2138 | 18 | 24.7% | 1561 | 22.6% | 6 | 273 | 18 | 304 | | | | |
| JOINT (MALE/FEMALE) | 68 | 5850 | 31 | 42.5% | 3898 | 56.5% | 5 | 184 | 28 | 779 | 3 | 839 | 1 | 150 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 20 | 648 | 4 | 5.5% | 245 | 3.5% | 3 | 25 | 11 | 202 | 1 | 18 | 1 | 158 |
| MALE | 4 | 197 | | | | | | | 3 | 39 | | | 1 | 158 |
| FEMALE | 7 | 151 | 2 | 2.7% | 8 | 0.1% | 2 | 18 | 3 | 125 | | | | |
| JOINT (MALE/FEMALE) | 9 | 300 | 2 | 2.7% | 237 | 3.4% | 1 | 7 | 5 | 38 | 1 | 18 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 15 | 273 | 2 | 2.7% | 8 | 0.1% | 3 | 25 | 9 | 82 | | | 1 | 158 |
| MALE | 3 | 172 | | | | | | | 2 | 14 | | | 1 | 158 |
| FEMALE | 6 | 56 | 2 | 2.7% | 8 | 0.1% | 2 | 18 | 2 | 30 | | | | |
| JOINT (MALE/FEMALE) | 6 | 45 | | | | | 1 | 7 | 5 | 38 | | | | |
| Total | 184 | 11064 | 73 | | 6903 | | 16 | 492 | 86 | 1996 | 7 | 1365 | 2 | 308 |

Income of Applicant
BB&T, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------|------------------|-------------|-----------------------|-------------|----------|------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 20 | 594 | 9 | 315 | 1 | 31 | 9 | 198 | 1 | 50 | | |
| 50-79% OF MSA/MD MEDIAN | 57 | 1425 | 15 | 534 | 5 | 30 | 35 | 802 | 2 | 59 | | |
| 80-99% OF MSA/MD MEDIAN | 17 | 276 | 4 | 146 | 1 | 12 | 12 | 118 | | | | |
| 100-119% OF MSA/MD MEDIAN | 20 | 1348 | 10 | 927 | 2 | 87 | 7 | 176 | | | 1 | 158 |
| 120% OR MORE OF MSA/MD MEDIAN | 76 | 7383 | 35 | 4705 | 8 | 362 | 28 | 910 | 4 | 1256 | 1 | 150 |
| INCOME NOT AVAILABLE | 8 | 619 | 4 | 448 | | | 4 | 171 | | | | |
| TOTAL | 198 | 11645 | 77 | 7075 | 17 | 522 | 95 | 2375 | 7 | 1365 | 2 | 308 |

Minority Level of Census Tract
BB&T, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 96 | 6991 | 48 | 4685 | 10 | 374 | 33 | 1283 | 4 | 499 | 1 | 150 |
| 10-19% MINORITY | 35 | 1553 | 12 | 810 | 2 | 110 | 20 | 352 | 1 | 281 | | |
| 20-49% MINORITY | 32 | 1994 | 11 | 1079 | 2 | 13 | 17 | 317 | 2 | 585 | | |
| 50-79% MINORITY | 15 | 520 | 2 | 229 | 2 | 18 | 11 | 273 | | | | |
| 80-100% MINORITY | 15 | 356 | 2 | 99 | 1 | 7 | 11 | 92 | | | 1 | 158 |

Income Level of Census Tract
BB&T, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 8 | 434 | 3 | 313 | | | 5 | 121 | | | | |
| MODERATE INCOME | 30 | 1667 | 8 | 611 | 1 | 7 | 19 | 347 | 1 | 544 | 1 | 158 |
| MIDDLE INCOME | 84 | 3669 | 35 | 1891 | 10 | 357 | 34 | 1017 | 5 | 404 | | |
| UPPER INCOME | 71 | 5644 | 29 | 4087 | 6 | 158 | 34 | 832 | 1 | 417 | 1 | 150 |

NonOccupant Loans

Minority Level of Census Tract BB&T, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|------------------------------|---------|---------------------|---------|------------------------------------|---------|------------------------|---------|---------------------------|---------|------------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 103 | 12932 | 49 | 6825 | 10 | 884 | 24 | 2821 | 15 | 1809 | 5 | 593 |
| 10-19% MINORITY | 45 | 4888 | 27 | 2983 | 3 | 205 | 11 | 1098 | 4 | 602 | | |
| 20-49% MINORITY | 68 | 10731 | 44 | 6165 | 5 | 389 | 16 | 3932 | 2 | 215 | 1 | 30 |
| 50-79% MINORITY | 21 | 1058 | 9 | 474 | 3 | 91 | 7 | 454 | 1 | 11 | 1 | 28 |
| 80-100% MINORITY | 19 | 807 | 8 | 314 | 4 | 107 | 6 | 343 | 1 | 43 | | |

Income Level of Census Tract BB&T, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|------------------------------|---------|---------------------|---------|------------------------------------|---------|------------------------|---------|---------------------------|---------|------------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 13 | 736 | 4 | 258 | 3 | 101 | 5 | 334 | 1 | 43 | | |
| MODERATE INCOME | 52 | 4350 | 31 | 2949 | 6 | 224 | 10 | 761 | 3 | 335 | 2 | 81 |
| MIDDLE INCOME | 104 | 12700 | 53 | 6073 | 9 | 613 | 29 | 5063 | 11 | 656 | 2 | 295 |
| UPPER INCOME | 87 | 12630 | 49 | 7481 | 7 | 738 | 20 | 2490 | 8 | 1646 | 3 | 275 |

**First Volunteer Bank
Home Loans 2011-2014**

FHA, FSA/RHS and VA Loans

Minority Status (when available)

First Volunteer Bank, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications | | Loans Originated Number | Apps. Approved But Not Accepted Number | Applications | | Applications | | Files Closed For | | \$000's | |
|--|--------------|-------------|-------------------------------|--|--------------|-----------|--------------|----------|------------------|----------|------------|--------|
| | Number | \$000's | | | Number | Number | Number | Number | Number | Number | | Number |
| | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 23 | 2778 | | 1 | 43 | 14 | 1817 | 7 | 811 | 1 | 107 | |
| MALE | 11 | 1098 | | 1 | 43 | 7 | 731 | 3 | 324 | | | |
| FEMALE | 4 | 477 | | | | 2 | 208 | 2 | 269 | | | |
| JOINT (MALE/FEMALE) | 8 | 1203 | | | | 5 | 878 | 2 | 218 | 1 | 107 | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 1 | 71 | | | | 1 | 71 | | | | | |
| MALE | 1 | 71 | | | | 1 | 71 | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| Total | 24 | 2849 | | 1 | 43 | 15 | 1888 | 7 | 811 | 1 | 107 | |

Income of Applicants

First Volunteer Bank, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications | | Loans Originated Number | Apps. Approved But Not Accepted Number | Applications | | Applications | | Files Closed For | | \$000's | |
|--------------------------------|--------------|-------------|-------------------------------|--|--------------|-----------|--------------|----------|------------------|----------|------------|--------|
| | Number | \$000's | | | Number | Number | Number | Number | Number | Number | | Number |
| | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 2 | 191 | | | | 2 | 191 | | | | | |
| 50-79% OF MSA/MD MEDIAN | 11 | 1172 | | 1 | 43 | 7 | 805 | 3 | 324 | | | |
| 80-99% OF MSA/MD MEDIAN | 5 | 611 | | | | 2 | 244 | 3 | 367 | | | |
| 100-119% OF MSA/MD MEDIAN | 2 | 213 | | | | 2 | 213 | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 4 | 662 | | | | 2 | 435 | 1 | 120 | 1 | 107 | |
| INCOME NOT AVAILABLE | | | | | | | | | | | | |
| TOTAL | 24 | 2849 | | 1 | 43 | 15 | 1888 | 7 | 811 | 1 | 107 | |

Minority Level of Census Tract
 First Volunteer Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|---------------------------|---------------------------|---------|------------------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|---------|
| | Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 8 | 858 | | | | | 6 | 681 | 2 | 177 | | |
| 10-19% MINORITY | 3 | 470 | | | 1 | 43 | 2 | 427 | | | | |
| 20-49% MINORITY | 2 | 415 | | | | | 1 | 225 | 1 | 190 | | |
| 50-79% MINORITY | 1 | 180 | | | | | | | 1 | 180 | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Census Tract
 First Volunteer Bank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|---------------------------|---------|------------------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|---------|
| | Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | 1 | 180 | | | | | | | 1 | 180 | | |
| MIDDLE INCOME | 5 | 509 | | | 1 | 43 | 3 | 387 | 1 | 79 | | |
| UPPER INCOME | 8 | 1234 | | | | | 6 | 946 | 2 | 288 | | |

Conventional Loans

Minority Status (when available)

First Volunteer Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|------------|--------------|------------------|------------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 573 | 90455 | 334 | 93.3% | 58890 | 94.5% | 46 | 4778 | 154 | 19477 | 29 | 5604 | 10 | 1706 |
| MALE | 199 | 30079 | 117 | 32.7% | 20597 | 33.1% | 21 | 2060 | 51 | 5805 | 7 | 1297 | 3 | 320 |
| FEMALE | 124 | 15555 | 68 | 19.0% | 9194 | 14.8% | 3 | 331 | 41 | 4499 | 8 | 938 | 4 | 593 |
| JOINT (MALE/FEMALE) | 250 | 44821 | 149 | 41.6% | 29099 | 46.7% | 22 | 2387 | 62 | 9173 | 14 | 3369 | 3 | 793 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 50 | 6625 | 24 | 6.7% | 3424 | 5.5% | 5 | 499 | 14 | 1967 | 7 | 735 | | |
| MALE | 14 | 1822 | 9 | 2.5% | 1462 | 2.3% | 1 | 68 | 3 | 169 | 1 | 123 | | |
| FEMALE | 14 | 1410 | 6 | 1.7% | 816 | 1.3% | 3 | 146 | 3 | 278 | 2 | 170 | | |
| JOINT (MALE/FEMALE) | 22 | 3393 | 9 | 2.5% | 1146 | 1.8% | 1 | 285 | 8 | 1520 | 4 | 442 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 19 | 1563 | 7 | 2.0% | 437 | 0.7% | 2 | 95 | 8 | 860 | 2 | 171 | | |
| MALE | 8 | 561 | 4 | 1.1% | 308 | 0.5% | 1 | 68 | 2 | 62 | 1 | 123 | | |
| FEMALE | 4 | 170 | | | | | 1 | 27 | 2 | 95 | 1 | 48 | | |
| JOINT (MALE/FEMALE) | 7 | 832 | 3 | 0.8% | 129 | 0.2% | | | 4 | 703 | | | | |
| Total | 623 | 97080 | 358 | | 62314 | | 51 | 5277 | 168 | 21444 | 36 | 6339 | 10 | 1706 |

Income of Applicants

First Volunteer Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | | | |
|--------------------------------|---------------------------|---------------|-------------------|---------------------|---------------|-------------|------------------|--------------|-----------------------|-------------|-----------|-------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 54 | 3669 | 21 | 1538 | 4 | 262 | 27 | 1760 | 1 | 43 | 1 | 66 |
| 50-79% OF MSA/MD MEDIAN | 93 | 8146 | 45 | 4904 | 3 | 235 | 39 | 2531 | 6 | 476 | | |
| 80-99% OF MSA/MD MEDIAN | 61 | 7785 | 32 | 4289 | 6 | 435 | 18 | 2277 | 5 | 784 | | |
| 100-119% OF MSA/MD MEDIAN | 58 | 7243 | 28 | 3318 | 5 | 338 | 18 | 2558 | 5 | 750 | 2 | 279 |
| 120% OR MORE OF MSA/MD MEDIAN | 348 | 69207 | 226 | 47320 | 32 | 3722 | 64 | 12518 | 19 | 4286 | 7 | 1361 |
| INCOME NOT AVAILABLE | 116 | 17154 | 99 | 14126 | 9 | 1826 | 8 | 1202 | | | | |
| TOTAL | 730 | 113204 | 451 | 75495 | 59 | 6818 | 174 | 22846 | 36 | 6339 | 10 | 1706 |

Minority Level of Census Tract
First Volunteer Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|---------------------------|--------------|---------|--------|------------|--------------------|--------|--------------|----------------|--------------|---------|------------------|---------|
| | Received 20/ | | Number | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | Number | \$000's | Number | \$000's |
| | Number | \$000's | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 269 | 46534 | 181 | 32546 | 13 | 2330 | 60 | 8463 | 11 | 2441 | 4 | 754 |
| 10-19% MINORITY | 164 | 30691 | 111 | 22352 | 15 | 2074 | 29 | 4596 | 7 | 1115 | 2 | 554 |
| 20-49% MINORITY | 115 | 18416 | 73 | 11407 | 4 | 475 | 28 | 4830 | 8 | 1396 | 2 | 308 |
| 50-79% MINORITY | 38 | 4039 | 25 | 2779 | 6 | 249 | 6 | 888 | 1 | 123 | | |
| 80-100% MINORITY | 25 | 1900 | 20 | 1612 | 1 | 85 | 4 | 203 | | | | |

Income Level of Census Tract
First Volunteer Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|------------------------|--------------|---------|--------|------------|--------------------|--------|--------------|----------------|--------------|---------|------------------|---------|
| | Received 20/ | | Number | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | Number | \$000's | Number | \$000's |
| | Number | \$000's | | | | | | | | | | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 17 | 2126 | 12 | 1543 | 2 | 166 | 2 | 294 | 1 | 123 | | |
| MODERATE INCOME | 84 | 11857 | 53 | 8551 | 4 | 262 | 23 | 2435 | 4 | 609 | | |
| MIDDLE INCOME | 209 | 27741 | 126 | 17091 | 22 | 2614 | 52 | 6948 | 5 | 536 | 4 | 552 |
| UPPER INCOME | 301 | 59856 | 219 | 43511 | 11 | 2171 | 50 | 9303 | 17 | 3807 | 4 | 1064 |

Refinance Loans

Minority Status (when available)

First Volunteer Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | | Applications | | Files Closed For | | |
|--|---------------------------|---------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|------------|--------------|------------------|------------------|-----------------------|------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 842 | 132566 | 554 | 91.4% | 88629 | 91.8% | 78 | 11877 | 179 | 26608 | 27 | 4883 | 4 | 569 |
| MALE | 290 | 43247 | 198 | 32.7% | 30242 | 31.3% | 19 | 2575 | 65 | 9310 | 6 | 907 | 2 | 213 |
| FEMALE | 148 | 18188 | 97 | 16.0% | 13330 | 13.8% | 12 | 1353 | 33 | 2990 | 6 | 515 | | |
| JOINT (MALE/FEMALE) | 404 | 71131 | 259 | 42.7% | 45057 | 46.7% | 47 | 7949 | 81 | 14308 | 15 | 3461 | 2 | 356 |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 90 | 12861 | 52 | 8.6% | 7951 | 8.2% | 9 | 1193 | 28 | 3568 | 1 | 149 | | |
| MALE | 38 | 5737 | 25 | 4.1% | 3765 | 3.9% | 3 | 563 | 10 | 1409 | | | | |
| FEMALE | 14 | 1032 | 4 | 0.7% | 138 | 0.1% | | | 10 | 894 | | | | |
| JOINT (MALE/FEMALE) | 38 | 6092 | 23 | 3.8% | 4048 | 4.2% | 6 | 630 | 8 | 1265 | 1 | 149 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 47 | 5601 | 28 | 4.6% | 3177 | 3.3% | 5 | 643 | 14 | 1781 | | | | |
| MALE | 22 | 3566 | 16 | 2.6% | 2456 | 2.5% | 2 | 447 | 4 | 663 | | | | |
| FEMALE | 11 | 777 | 4 | 0.7% | 138 | 0.1% | | | 7 | 639 | | | | |
| JOINT (MALE/FEMALE) | 14 | 1258 | 8 | 1.3% | 583 | 0.6% | 3 | 196 | 3 | 479 | | | | |
| Total | 932 | 145427 | 606 | | 96580 | | 87 | 13070 | 207 | 30176 | 28 | 5032 | 4 | 569 |

Income of Applicant

First Volunteer Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | | Files Closed For | | | | |
|--------------------------------|---------------------------|---------------|-------------------|---------------------|---------------|--------------|------------|------------------|-----------------------|-------------|----------|------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Number | \$000's | Incompleteness Number | \$000's | | |
| LESS THAN 50% OF MSA/MD MEDIAN | 90 | 8307 | 48 | 2868 | 11 | 3069 | 28 | 2169 | 3 | 201 | | |
| 50-79% OF MSA/MD MEDIAN | 143 | 13012 | 72 | 6292 | 16 | 886 | 48 | 5104 | 6 | 644 | 1 | 86 |
| 80-99% OF MSA/MD MEDIAN | 112 | 11781 | 70 | 7122 | 9 | 963 | 32 | 3574 | 1 | 122 | | |
| 100-119% OF MSA/MD MEDIAN | 92 | 13928 | 57 | 9059 | 7 | 890 | 24 | 3337 | 3 | 443 | 1 | 199 |
| 120% OR MORE OF MSA/MD MEDIAN | 467 | 93417 | 343 | 68132 | 42 | 7136 | 68 | 14993 | 12 | 2872 | 2 | 284 |
| INCOME NOT AVAILABLE | 242 | 40734 | 216 | 36595 | 14 | 1790 | 8 | 1499 | 4 | 850 | | |
| TOTAL | 1146 | 181179 | 806 | 130068 | 99 | 14734 | 208 | 30676 | 29 | 5132 | 4 | 569 |

Minority Level of Census Tract
First Volunteer Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 490 | 74203 | 355 | 53428 | 34 | 6638 | 84 | 11291 | 16 | 2647 | 1 | 199 |
| 10-19% MINORITY | 165 | 29718 | 123 | 22892 | 15 | 1568 | 23 | 4731 | 4 | 527 | 0 | 0 |
| 20-49% MINORITY | 178 | 36303 | 129 | 27290 | 12 | 2668 | 31 | 5066 | 4 | 995 | 2 | 284 |
| 50-79% MINORITY | 61 | 11773 | 50 | 9578 | 3 | 707 | 8 | 1488 | | | | |
| 80-100% MINORITY | 57 | 8040 | 44 | 6391 | 4 | 756 | 9 | 893 | | | | |

Income Level of Census Tract
First Volunteer Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 49 | 9287 | 38 | 7532 | 2 | 597 | 9 | 1158 | | | | |
| MODERATE INCOME | 132 | 20024 | 98 | 15879 | 14 | 1356 | 20 | 2789 | | | | |
| MIDDLE INCOME | 380 | 49802 | 286 | 38328 | 20 | 3000 | 64 | 7097 | 9 | 1250 | 1 | 127 |
| UPPER INCOME | 390 | 80924 | 279 | 57840 | 32 | 7384 | 62 | 12425 | 15 | 2919 | 2 | 356 |

Home Improvement Loans

Minority Status (when available)

First Volunteer Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications Denied | | Applications Withdrawn | | Files Closed For | | |
|--|---------------------------|-------------|-------------------|-----------------|--------------------|------------------|---------------------|---------------------|-----------|------------------------|----------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Number | \$000's | Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 164 | 7288 | 95 | 95.0% | 3843 | 87.7% | 10 | 926 | 58 | 2119 | 1 | 400 | | |
| MALE | 74 | 2737 | 41 | 41.0% | 1234 | 28.2% | 4 | 426 | 29 | 1077 | | | | |
| FEMALE | 35 | 1132 | 16 | 16.0% | 304 | 6.9% | 3 | 145 | 15 | 283 | 1 | 400 | | |
| JOINT (MALE/FEMALE) | 55 | 3419 | 38 | 38.0% | 2305 | 52.6% | 3 | 355 | 14 | 759 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 16 | 768 | 5 | 5.0% | 539 | 12.3% | 3 | 124 | 8 | 105 | | | | |
| MALE | 7 | 622 | 1 | 1.0% | 500 | 11.4% | 2 | 49 | 4 | 73 | | | | |
| FEMALE | 5 | 48 | 1 | 1.0% | 16 | 0.4% | | | 4 | 32 | | | | |
| JOINT (MALE/FEMALE) | 4 | 98 | 3 | 3.0% | 23 | 0.5% | 1 | 75 | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 8 | 130 | | | | | 1 | 29 | 7 | 101 | | | | |
| MALE | 5 | 102 | | | | | 1 | 29 | 4 | 73 | | | | |
| FEMALE | 3 | 28 | | | | | | | 3 | 28 | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 180 | 8056 | 100 | | 4382 | | 13 | 1050 | 66 | 2224 | 1 | 400 | | |

Income of Applicants

First Volunteer Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications Denied | | Applications Withdrawn | | Files Closed For | | |
|--------------------------------|---------------------------|-------------|-------------------|---------------------|---------------------|-------------|------------------------|-------------|------------------|-----------------------|---------|
| | Number | \$000's | Originated Number | Not Accepted Number | \$000's | Number | \$000's | Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 41 | 874 | 15 | 403 | 4 | 165 | 22 | 306 | | | |
| 50-79% OF MSA/MD MEDIAN | 37 | 743 | 16 | 235 | 1 | 6 | 20 | 502 | | | |
| 80-99% OF MSA/MD MEDIAN | 17 | 262 | 11 | 163 | 1 | 5 | 5 | 94 | | | |
| 100-119% OF MSA/MD MEDIAN | 22 | 1056 | 14 | 669 | 2 | 270 | 6 | 117 | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 62 | 5143 | 43 | 2934 | 5 | 604 | 13 | 1205 | 1 | 400 | |
| INCOME NOT AVAILABLE | 13 | 1451 | 11 | 1171 | 1 | 250 | | | 1 | 30 | |
| TOTAL | 192 | 9529 | 110 | 5575 | 14 | 1300 | 66 | 2224 | 2 | 430 | |

Minority Level of Census Tract

First Volunteer Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|---------------------------|---------|---------------------|------------------------------------|---------|------------------------|---------|---------------------------|---------|------------------------------------|---------|---------|
| | Received 20/ Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| | RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 60 | 4239 | 35 | 2606 | 4 | 745 | 20 | 858 | 1 | 30 | | |
| 10-19% MINORITY | 23 | 1917 | 17 | 1194 | 3 | 281 | 2 | 42 | 1 | 400 | | |
| 20-49% MINORITY | 9 | 407 | 7 | 372 | 1 | 5 | 1 | 30 | | | | |
| 50-79% MINORITY | 4 | 536 | 3 | 121 | | | 1 | 415 | | | | |
| 80-100% MINORITY | 10 | 690 | 5 | 463 | 1 | 29 | 4 | 198 | | | | |

Income Level of Census Tract

First Volunteer Bank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|----------------------|------------------------|---------|---------------------|------------------------------------|---------|------------------------|---------|---------------------------|---------|------------------------------------|---------|---------|
| | Received 20/ Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| | INCOME CHARACTERISTICS | | | | | | | | | | | |
| LOW INCOME | 2 | 297 | 2 | 297 | | | | | | | | |
| MODERATE INCOME | 15 | 919 | 9 | 450 | 1 | 29 | 5 | 440 | | | | |
| MIDDLE INCOME | 50 | 3449 | 30 | 1640 | 4 | 476 | 14 | 903 | 2 | 430 | | |
| UPPER INCOME | 39 | 3124 | 26 | 2369 | 4 | 555 | 9 | 200 | | | | |

NonOccupant Loans

Minority Level of Census Tract
First Volunteer Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|---------------------------|---------------------------|---------|------------------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|---------|
| | Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 289 | 43836 | 245 | 36972 | 13 | 3677 | 25 | 1944 | 6 | 1243 | | |
| 10-19% MINORITY | 153 | 25613 | 117 | 21636 | 19 | 1904 | 15 | 1565 | 2 | 508 | | |
| 20-49% MINORITY | 147 | 23886 | 123 | 20067 | 7 | 1269 | 14 | 2235 | 2 | 188 | 1 | 127 |
| 50-79% MINORITY | 75 | 12618 | 60 | 9570 | 6 | 745 | 8 | 2180 | 1 | 123 | | |
| 80-100% MINORITY | 76 | 9050 | 64 | 7678 | 5 | 785 | 7 | 587 | | | | |

Income Level of Census Tract
First Volunteer Bank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | \$000's |
|------------------------|---------------------------|---------|------------------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|---------|
| | Number | \$000's | | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 57 | 9460 | 47 | 7722 | 3 | 678 | 6 | 937 | 1 | 123 | 0 | 0 |
| MODERATE INCOME | 150 | 21309 | 113 | 16870 | 15 | 1241 | 21 | 3073 | 1 | 125 | 0 | 0 |
| MIDDLE INCOME | 317 | 38952 | 261 | 32725 | 20 | 2286 | 30 | 3126 | 5 | 688 | 1 | 127 |
| UPPER INCOME | 216 | 45282 | 188 | 38606 | 12 | 4175 | 12 | 1375 | 4 | 1126 | 0 | 0 |

FirstBank
Home Loans 2011-2014

FHA, FSA/RHS and VA Loans

Minority Status (when available)
 FirstBank, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|--------------|-------------------------|----------------------|-----------------|-----------------------|------------------|------------------------|---------|------------------|------------|---------------------|-------------|--------------------------|---------|
| | Number | Received 20/ \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 231 | 33323 | 214 | 92.2% | 30877 | 91.6% | | | 6 | 594 | 11 | 1852 | | |
| MALE | 95 | 12652 | 89 | 38.4% | 11697 | 34.7% | | | 1 | 160 | 5 | 795 | | |
| FEMALE | 55 | 7144 | 50 | 21.6% | 6804 | 20.2% | | | 3 | 182 | 2 | 158 | | |
| JOINT (MALE/FEMALE) | 81 | 13527 | 75 | 32.3% | 12376 | 36.7% | | | 2 | 252 | 4 | 899 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 20 | 3204 | 18 | 7.8% | 2819 | 8.4% | | | 1 | 185 | 1 | 200 | | |
| MALE | 7 | 1054 | 7 | 3.0% | 1054 | 3.1% | | | | | | | | |
| FEMALE | 3 | 223 | 3 | 1.3% | 223 | 0.7% | | | | | | | | |
| JOINT (MALE/FEMALE) | 10 | 1927 | 8 | 3.4% | 1542 | 4.6% | | | 1 | 185 | 1 | 200 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 6 | 978 | 5 | 2.2% | 778 | 2.3% | | | | | 1 | 200 | | |
| MALE | 3 | 533 | 3 | 1.3% | 533 | 1.6% | | | | | | | | |
| FEMALE | 1 | 70 | 1 | 0.4% | 70 | 0.2% | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 375 | 1 | 0.4% | 175 | 0.5% | | | | | 1 | 200 | | |
| Total | 251 | 36527 | 232 | | 33696 | | | | 7 | 779 | 12 | 2052 | | |

Income of Applicant
 FirstBank, FHA, FSA/RHS and VA Loans 2011-2014

| RACE AND GENDER | Applications | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | |
|--------------------------------|--------------|-------------------------|----------------------|------------------------|------------------|------------|---------------------|-------------|--------------------------|---------|
| | Number | Received 20/ \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 19 | 1563 | 18 | 1520 | | | 1 | 43 | | |
| 50-79% OF MSA/MD MEDIAN | 93 | 10824 | 82 | 9538 | 6 | 576 | 5 | 710 | | |
| 80-99% OF MSA/MD MEDIAN | 45 | 6734 | 44 | 6531 | 1 | 203 | | | | |
| 100-119% OF MSA/MD MEDIAN | 29 | 4568 | 29 | 4568 | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 59 | 11655 | 53 | 10356 | | | 6 | 1299 | | |
| INCOME NOT AVAILABLE | 6 | 1183 | 6 | 1183 | | | | | | |
| TOTAL | 251 | 36527 | 232 | 33696 | 7 | 779 | 12 | 2052 | | |

Minority Level of Census Tract
FirstBank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications | | Files Closed For | | | |
|----------------------|--------------|---------|---------------------|------------------------------------|------------------------|--------------|--------|------------------|--------|----------------|--------|
| | Received 20/ | | | | | Number | Number | Number | Number | Incompleteness | |
| | Number | \$000's | | | | | | | | \$000's | Number |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|-------|----|-------|--|--|---|-----|---|-----|--|--|
| LESS THAN 10% MINORITY | 84 | 12073 | 73 | 10456 | | | 5 | 674 | 6 | 943 | | |
| 10-19% MINORITY | 52 | 8127 | 49 | 7637 | | | | | 3 | 490 | | |
| 20-49% MINORITY | 32 | 5363 | 29 | 5058 | | | 2 | 105 | 1 | 200 | | |
| 50-79% MINORITY | 5 | 702 | 5 | 702 | | | | | | | | |
| 80-100% MINORITY | 2 | 169 | 2 | 169 | | | | | | | | |

Income Level of Census Tract
FirstBank, FHA, FSA/RHS and VA Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans Originated | Apps. Approved But Not Accepted | Applications Denied | Applications | | Files Closed For | | | |
|----------------------|--------------|---------|---------------------|------------------------------------|------------------------|--------------|--------|------------------|--------|----------------|--------|
| | Received 20/ | | | | | Number | Number | Number | Number | Incompleteness | |
| | Number | \$000's | | | | | | | | \$000's | Number |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|----|-------|----|-------|--|--|---|-----|---|-----|--|--|
| LOW INCOME | 3 | 506 | 3 | 506 | | | | | | | | |
| MODERATE INCOME | 18 | 1736 | 16 | 1536 | | | 1 | 70 | 1 | 130 | | |
| MIDDLE INCOME | 69 | 8409 | 61 | 7601 | | | 3 | 161 | 5 | 647 | | |
| UPPER INCOME | 85 | 15783 | 78 | 14379 | | | 3 | 548 | 4 | 856 | | |

Conventional Loans

Minority Status (when available)
FirstBank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|------------|---------------|-------------|------------------|-------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 284 | 52521 | 256 | 95.2% | 48737 | 95.9% | 2 | 117 | 10 | 1468 | 16 | 2199 | | |
| MALE | 102 | 18498 | 84 | 31.2% | 16491 | 32.4% | 1 | 37 | 8 | 1173 | 9 | 797 | | |
| FEMALE | 44 | 7023 | 43 | 16.0% | 6888 | 13.6% | | | | | 1 | 135 | | |
| JOINT (MALE/FEMALE) | 138 | 27000 | 129 | 48.0% | 25358 | 49.9% | 1 | 80 | 2 | 295 | 6 | 1267 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 16 | 2525 | 13 | 4.8% | 2093 | 4.1% | | | 1 | 180 | 2 | 252 | | |
| MALE | 6 | 687 | 4 | 1.5% | 431 | 0.8% | | | 1 | 180 | 1 | 76 | | |
| FEMALE | 2 | 391 | 2 | 0.7% | 391 | 0.8% | | | | | | | | |
| JOINT (MALE/FEMALE) | 8 | 1447 | 7 | 2.6% | 1271 | 2.5% | | | | | 1 | 176 | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 3 | 452 | 2 | 0.7% | 272 | 0.5% | | | 1 | 180 | | | | |
| MALE | 2 | 183 | 1 | 0.4% | 3 | 0.0% | | | 1 | 180 | | | | |
| FEMALE | 1 | 269 | 1 | 0.4% | 269 | 0.5% | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 300 | 55046 | 269 | | 50830 | | 2 | 117 | 11 | 1648 | 18 | 2451 | | |

Income of Applicant
FirstBank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------|------------------|-------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 10 | 828 | 7 | 682 | 2 | 70 | 1 | 76 | | |
| 50-79% OF MSA/MD MEDIAN | 33 | 3638 | 29 | 3369 | 1 | 37 | 2 | 120 | 1 | 112 |
| 80-99% OF MSA/MD MEDIAN | 40 | 5114 | 37 | 4942 | | | 1 | 86 | 2 | 86 |
| 100-119% OF MSA/MD MEDIAN | 40 | 5904 | 37 | 5595 | | | 1 | 75 | 2 | 234 |
| 120% OR MORE OF MSA/MD MEDIAN | 177 | 39562 | 159 | 36242 | 1 | 80 | 5 | 1297 | 12 | 1943 |
| INCOME NOT AVAILABLE | 1 | 500 | 1 | 500 | | | | | | |
| TOTAL | 301 | 55546 | 270 | 51330 | 2 | 117 | 11 | 1648 | 18 | 2451 |

Minority Level of Census Tract
FirstBank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 130 | 26488 | 121 | 24740 | | | 4 | 801 | 5 | 947 | | |
| 10-19% MINORITY | 74 | 13185 | 66 | 12548 | 1 | 80 | 3 | 156 | 4 | 401 | | |
| 20-49% MINORITY | 50 | 9517 | 44 | 8549 | 1 | 37 | 2 | 502 | 3 | 429 | | |
| 50-79% MINORITY | 16 | 2164 | 12 | 1752 | | | 2 | 189 | 2 | 223 | | |
| 80-100% MINORITY | 2 | 288 | 1 | 189 | | | | | 1 | 99 | | |

Income Level of Census Tract
FirstBank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 9 | 1245 | 5 | 833 | | | 2 | 189 | 2 | 223 | | |
| MODERATE INCOME | 24 | 3403 | 22 | 3284 | | | 1 | 20 | 1 | 99 | | |
| MIDDLE INCOME | 86 | 12781 | 75 | 11890 | 2 | 117 | 4 | 297 | 5 | 477 | | |
| UPPER INCOME | 153 | 34213 | 142 | 31771 | | | 4 | 1142 | 7 | 1300 | | |

Refinance Loans

Minority Status (when available)
FirstBank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|--------------|-------------------|-----------------|--------------------|------------------|---------------------|------------|---------------|------------|------------------|-------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 191 | 28805 | 168 | 96.6% | 25867 | 96.3% | 4 | 444 | 2 | 232 | 17 | 2262 | | |
| MALE | 58 | 8394 | 52 | 29.9% | 7446 | 27.7% | | | | | 6 | 948 | | |
| FEMALE | 40 | 4513 | 33 | 19.0% | 4035 | 15.0% | 1 | 30 | 1 | 118 | 5 | 330 | | |
| JOINT (MALE/FEMALE) | 93 | 15898 | 83 | 47.7% | 14386 | 53.6% | 3 | 414 | 1 | 114 | 6 | 984 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 6 | 989 | 6 | 3.4% | 989 | 3.7% | | | | | | | | |
| MALE | 3 | 505 | 3 | 1.7% | 505 | 1.9% | | | | | | | | |
| FEMALE | 1 | 54 | 1 | 0.6% | 54 | 0.2% | | | | | | | | |
| JOINT (MALE/FEMALE) | 2 | 430 | 2 | 1.1% | 430 | 1.6% | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 3 | 211 | 3 | 1.7% | 211 | 0.8% | | | | | | | | |
| MALE | 1 | 92 | 1 | 0.6% | 92 | 0.3% | | | | | | | | |
| FEMALE | 1 | 54 | 1 | 0.6% | 54 | 0.2% | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 65 | 1 | 0.6% | 65 | 0.2% | | | | | | | | |
| Total | 197 | 29794 | 174 | | 26856 | | 4 | 444 | 2 | 232 | 17 | 2262 | | |

Income of Applicants
FirstBank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | |
|--------------------------------|---------------------------|--------------|-------------------|---------------------|---------------|------------|------------------|------------|-----------------------|-------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 12 | 950 | 9 | 751 | 1 | 30 | 1 | 118 | 1 | 51 |
| 50-79% OF MSA/MD MEDIAN | 27 | 3141 | 24 | 2928 | 1 | 73 | | | 2 | 140 |
| 80-99% OF MSA/MD MEDIAN | 22 | 2735 | 22 | 2735 | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 28 | 3586 | 28 | 3586 | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 97 | 18173 | 80 | 15647 | 2 | 341 | 1 | 114 | 14 | 2071 |
| INCOME NOT AVAILABLE | 15 | 1532 | 13 | 1372 | | | 1 | 56 | 1 | 104 |
| TOTAL | 201 | 30117 | 176 | 27019 | 4 | 444 | 3 | 288 | 18 | 2366 |

Minority Level of Census Tract
FirstBank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 72 | 11575 | 64 | 10428 | 2 | 103 | 1 | 114 | 5 | 930 | | |
| 10-19% MINORITY | 41 | 6937 | 35 | 6056 | 2 | 341 | | | 4 | 540 | | |
| 20-49% MINORITY | 21 | 2432 | 17 | 2077 | | | 1 | 118 | 3 | 237 | | |
| 50-79% MINORITY | 10 | 864 | 9 | 779 | | | | | 1 | 85 | | |
| 80-100% MINORITY | 6 | 500 | 2 | 125 | | | 1 | 56 | 3 | 319 | | |

Income Level of Census Tract
FirstBank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 1 | 56 | | | | | 1 | 56 | | | | |
| MODERATE INCOME | 24 | 2284 | 15 | 1393 | 2 | 153 | | | 7 | 738 | | |
| MIDDLE INCOME | 51 | 6143 | 46 | 5755 | 1 | 30 | 1 | 114 | 3 | 244 | | |
| UPPER INCOME | 74 | 13825 | 66 | 12317 | 1 | 261 | 1 | 118 | 6 | 1129 | | |

Home Improvement Loans

Minority Status (when available)

FirstBank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|--|---------------------------|------------|-------------------|-----------------|--------------------|------------------|---------------------|---------|---------------|-----------|------------------|------------|-----------------------|---------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | \$000's | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 12 | 951 | 9 | 100.0% | 688 | 100.0% | | | 2 | 17 | 1 | 246 | | |
| MALE | 5 | 409 | 4 | 44.4% | 394 | 57.3% | | | 1 | 15 | | | | |
| FEMALE | 3 | 118 | 3 | 33.3% | 118 | 17.2% | | | | | | | | |
| JOINT (MALE/FEMALE) | 4 | 424 | 2 | 22.2% | 176 | 25.6% | | | 1 | 2 | 1 | 246 | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 1 | 4 | | | | | | | 1 | 4 | | | | |
| MALE | 1 | 4 | | | | | | | 1 | 4 | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 13 | 955 | 9 | | 688 | | | | 3 | 21 | 1 | 246 | | |

Income of Applicant

FirstBank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | | Applications | | Files Closed For | |
|--------------------------------|---------------------------|------------|-------------------|---------------------|---------------|-----------|------------------|------------|-----------------------|---------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | \$000's | Withdrawn Number | \$000's | Incompleteness Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 2 | 37 | 1 | 33 | 1 | 4 | | | | |
| 80-99% OF MSA/MD MEDIAN | 4 | 389 | 4 | 389 | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 2 | 17 | 1 | 15 | 1 | 2 | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 5 | 512 | 3 | 251 | 1 | 15 | 1 | 246 | | |
| INCOME NOT AVAILABLE | 1 | 15 | 1 | 15 | | | | | | |
| TOTAL | 14 | 970 | 10 | 703 | 3 | 21 | 1 | 246 | | |

Minority Level of Census Tract
FirstBank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|----------------|--------|------------------|--|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | |
|------------------------|---|-----|---|-----|--|--|---|----|--|--|--|
| LESS THAN 10% MINORITY | 6 | 633 | 5 | 631 | | | 1 | 2 | | | |
| 10-19% MINORITY | 2 | 9 | 2 | 9 | | | | | | | |
| 20-49% MINORITY | 3 | 34 | 1 | 15 | | | 2 | 19 | | | |
| 50-79% MINORITY | 2 | 48 | 2 | 48 | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | |

Income Level of Census Tract
FirstBank, Home Improvement Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications | | Loans | Apps. Approved But | | Applications | | Applications | | Files Closed For | |
|----------------------|--------------|---------|--------|--------------------|--------------|--------------|-----------|----------------|--------|------------------|--|
| | Received 20/ | | | Originated | Not Accepted | Denied | Withdrawn | Incompleteness | | | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | |

INCOME CHARACTERISTICS

| | | | | | | | | | | | |
|-----------------|---|-----|---|-----|--|--|---|----|--|--|--|
| LOW INCOME | 1 | 33 | 1 | 33 | | | | | | | |
| MODERATE INCOME | 2 | 19 | 2 | 19 | | | | | | | |
| MIDDLE INCOME | 4 | 193 | 2 | 176 | | | 2 | 17 | | | |
| UPPER INCOME | 6 | 479 | 5 | 475 | | | 1 | 4 | | | |

NonOccupant Loans

Minority Level of Census Tract FirstBank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

RACIAL/ETHNIC COMPOSITION

| | | | | | | | | | | | | |
|------------------------|----|------|----|------|---|-----|---|-----|---|-----|--|--|
| LESS THAN 10% MINORITY | 18 | 2559 | 16 | 2340 | | | | | 2 | 219 | | |
| 10-19% MINORITY | 23 | 2021 | 17 | 1558 | 2 | 160 | 1 | 75 | 3 | 228 | | |
| 20-49% MINORITY | 14 | 1222 | 9 | 795 | 1 | 37 | | | 4 | 390 | | |
| 50-79% MINORITY | 9 | 631 | 8 | 451 | | | 1 | 180 | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |

Income Level of Census Tract FirstBank, NonOccupant Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|----------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |

INCOME CHARACTERISTICS

| | | | | | | | | | | | | |
|-----------------|----|------|----|------|---|-----|---|-----|---|-----|--|--|
| LOW INCOME | 3 | 251 | 2 | 71 | | | 1 | 180 | | | | |
| MODERATE INCOME | 14 | 1131 | 11 | 868 | 1 | 80 | | | 2 | 183 | | |
| MIDDLE INCOME | 28 | 2645 | 20 | 2020 | 2 | 117 | 1 | 75 | 5 | 433 | | |
| UPPER INCOME | 19 | 2406 | 17 | 2185 | | | | | 2 | 221 | | |

**Synovus Bank
Home Loans 2011-2014**

FHA Loans

No FHA Loans

Conventional Loans

Minority Status (when available)
Synovus Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ \$000's | | Loans Originated of Total Loan # | | Loans Originated of Total Loan \$ | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|-----------------------------------|-------------|----------------------------------|------------|-----------------------------------|------------|---------------------------------|------------|---------------------|------------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | Percentage | Number | Percentage | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 20 | 4282 | 15 | 93.8% | 3118 | 97.5% | 1 | 368 | 4 | 796 | | | | |
| MALE | 6 | 1160 | 4 | 25.0% | 480 | 15.0% | | | 2 | 680 | | | | |
| FEMALE | 5 | 403 | 4 | 25.0% | 358 | 11.2% | | | 1 | 45 | | | | |
| JOINT (MALE/FEMALE) | 9 | 2719 | 7 | 43.8% | 2280 | 71.3% | 1 | 368 | 1 | 71 | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 1 | 81 | 1 | 6.3% | 81 | 2.5% | | | | | | | | |
| MALE | 1 | 81 | 1 | 6.3% | 81 | 2.5% | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | |
| Total | 21 | 4363 | 16 | | 3199 | | 1 | 368 | 4 | 796 | | | | |

Income of Applicant
Synovus Bank, Conventional Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ \$000's | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--------------------------------|-----------------------------------|-------------|------------------|-------------|---------------------------------|------------|---------------------|------------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 4 | 132 | 2 | 47 | | | 2 | 85 | | | | |
| 50-79% OF MSA/MD MEDIAN | 2 | 203 | 1 | 132 | | | 1 | 71 | | | | |
| 80-99% OF MSA/MD MEDIAN | 2 | 214 | 2 | 214 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 1 | 81 | 1 | 81 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 12 | 3733 | 10 | 2725 | 1 | 368 | 1 | 640 | | | | |
| INCOME NOT AVAILABLE | 4 | 821 | 4 | 821 | | | | | | | | |
| TOTAL | 25 | 5184 | 20 | 4020 | 1 | 368 | 4 | 796 | | | | |

Minority Level of Census Tract
Synovus Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 8 | 1832 | 8 | 1832 | | | | | | | | |
| 10-19% MINORITY | 3 | 1000 | 2 | 360 | | | 1 | 640 | | | | |
| 20-49% MINORITY | 7 | 1952 | 6 | 1584 | 1 | 368 | | | | | | |
| 50-79% MINORITY | 2 | 152 | 1 | 81 | | | 1 | 71 | | | | |
| 80-100% MINORITY | 2 | 80 | 1 | 40 | | | 1 | 40 | | | | |

Income Level of Census Tract
Synovus Bank, Conventional Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 1 | 140 | 1 | 140 | | | | | | | | |
| MODERATE INCOME | 9 | 2086 | 8 | 2046 | | | 1 | 40 | | | | |
| MIDDLE INCOME | 5 | 883 | 3 | 444 | 1 | 368 | 1 | 71 | | | | |
| UPPER INCOME | 7 | 1907 | 6 | 1267 | | | 1 | 640 | | | | |

Refinance Loans

Minority Status (when available)
Synovus Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | | Percentage of Total Loan # | | Loans Originated | | Percentage of Total Loan \$ | | Apps. Approved But | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | | |
|--|---------------------------|-------------|------------------|---------|----------------------------|---------|------------------|---------|-----------------------------|---------|--------------------|---------------------|--------|------------------------|--------|---------------------------------|--------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| WHITE NON-HISPANIC (TOTAL) | 36 | 3301 | 32 | 86.5% | 2529 | 79.3% | | | | | 4 | 772 | | | | | | |
| MALE | 14 | 743 | 12 | 32.4% | 653 | 20.5% | | | | | 2 | 90 | | | | | | |
| FEMALE | 7 | 231 | 6 | 16.2% | 217 | 6.8% | | | | | 1 | 14 | | | | | | |
| JOINT (MALE/FEMALE) | 15 | 2327 | 14 | 37.8% | 1659 | 52.0% | | | | | 1 | 668 | | | | | | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 5 | 662 | 5 | 13.5% | 662 | 20.7% | | | | | | | | | | | | |
| MALE | 4 | 612 | 4 | 10.8% | 612 | 19.2% | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 50 | 1 | 2.7% | 50 | 1.6% | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | | | | | | | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | | | | | | | |
| Total | 41 | 3963 | 37 | | 3191 | | | | | | 4 | 772 | | | | | | |

Income of Applicant
Synovus Bank, Refinance Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--------------------------------|---------------------------|-------------|------------------|-------------|---------------------------------|---------|---------------------|-------------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | 11 | 372 | 11 | 372 | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | 7 | 275 | 4 | 171 | | | 3 | 104 | | | | |
| 80-99% OF MSA/MD MEDIAN | 2 | 128 | 2 | 128 | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | 4 | 164 | 4 | 164 | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 20 | 3370 | 18 | 2623 | | | 2 | 747 | | | | |
| INCOME NOT AVAILABLE | 8 | 1961 | 7 | 1801 | | | 1 | 160 | | | | |
| TOTAL | 52 | 6270 | 46 | 5259 | | | 6 | 1011 | | | | |

Minority Level of Census Tract
Synovus Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 31 | 3376 | 27 | 2539 | | | 4 | 837 | | | | |
| 10-19% MINORITY | 6 | 165 | 5 | 151 | | | 1 | 14 | | | | |
| 20-49% MINORITY | 7 | 1552 | 6 | 1392 | | | 1 | 160 | | | | |
| 50-79% MINORITY | 4 | 639 | 4 | 639 | | | | | | | | |
| 80-100% MINORITY | 2 | 445 | 2 | 445 | | | | | | | | |

Income Level of Census Tract
Synovus Bank, Refinance Loans 2011-2014

| TYPE OF CENSUS TRACT | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|------------------------|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| INCOME CHARACTERISTICS | | | | | | | | | | | | |
| LOW INCOME | 3 | 968 | 3 | 968 | | | | | | | | |
| MODERATE INCOME | 15 | 670 | 12 | 449 | | | 3 | 221 | | | | |
| MIDDLE INCOME | 21 | 1829 | 19 | 1707 | | | 2 | 122 | | | | |
| UPPER INCOME | 11 | 2710 | 10 | 2042 | | | 1 | 668 | | | | |

Home Improvement Loans

Minority Status (when available)

Synovus Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Percentage | Loans | Percentage | Apps. Approved But | Applications | Applications | Files Closed For |
|--|---------------------------|------------|-------------------|-----------------|--------------------|------------------|---------------------|----------------|------------------|------------------------|
| | Number | \$000's | Originated Number | of Total Loan # | Originated \$000's | of Total Loan \$ | Not Accepted Number | Denied \$000's | Withdrawn Number | Incompleteness \$000's |
| WHITE NON-HISPANIC (TOTAL) | 23 | 249 | 17 | 94.4% | 214 | 93.4% | | 6 | 35 | |
| MALE | 13 | 199 | 10 | 55.6% | 186 | 81.2% | | 3 | 13 | |
| FEMALE | 6 | 35 | 4 | 22.2% | 16 | 7.0% | | 2 | 19 | |
| JOINT (MALE/FEMALE) | 4 | 15 | 3 | 16.7% | 12 | 5.2% | | 1 | 3 | |
| OTHERS, INCLUDING BLACK AND HISPANIC (TOTAL) | 1 | 15 | 1 | 5.6% | 15 | 6.6% | | | | |
| MALE | 1 | 15 | 1 | 5.6% | 15 | 6.6% | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN ONLY (TOTAL) | 1 | 15 | 1 | 5.6% | 15 | 6.6% | | | | |
| MALE | 1 | 15 | 1 | 5.6% | 15 | 6.6% | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | |
| Total | 24 | 264 | 18 | | 229 | | | 6 | 35 | |

Income of Applicant

Synovus Bank, Home Improvement Loans 2011-2014

| RACE AND GENDER | Applications Received 20/ | | Loans | Apps. Approved But | Applications | Applications | Files Closed For |
|--------------------------------|---------------------------|------------|-------------------|---------------------|---------------|------------------|-----------------------|
| | Number | \$000's | Originated Number | Not Accepted Number | Denied Number | Withdrawn Number | Incompleteness Number |
| LESS THAN 50% OF MSA/MD MEDIAN | 7 | 41 | 3 | 11 | 4 | 30 | |
| 50-79% OF MSA/MD MEDIAN | 7 | 40 | 7 | 40 | | | |
| 80-99% OF MSA/MD MEDIAN | 3 | 11 | 3 | 11 | | | |
| 100-119% OF MSA/MD MEDIAN | 2 | 9 | 2 | 9 | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 3 | 154 | 2 | 152 | 1 | 2 | |
| INCOME NOT AVAILABLE | 2 | 9 | 1 | 6 | 1 | 3 | |
| TOTAL | 24 | 264 | 18 | 229 | 6 | 35 | |

Appendix C

FEDERAL DEPOSIT INSURANCE CORPORATION

Deposit Market Share Report

Chattanooga, TN. June 30, 2015

| Selected Market | | | | | 30-Jun-15 | | | | | |
|--|-----------------------|---------------|--------------------|-----------------------|-------------------|---------------|--------------------|--------------|--------------|-----|
| State: | County: | City: | Zip Code: | | Outside of Market | | Inside of Market | | | |
| TENNESSEE | HAMILTON | CHATTANOOGA | ALL | | No. of Offices | Deposits \$0 | No. of Offices | Deposits \$0 | Market Share | |
| Institution Name | CERT | State (Hqtrd) | Bank Class | State/Federal Charter | | | | | | |
| First Tennessee Bank, National Association | 4977 | TN | N | Federal | 164 | 16,868,519 | 14 | 1,924,258 | 32.09% | |
| SunTrust Bank | 867 | GA | SM | State | 1,454 | 146,520,070 | 17 | 1,361,288 | 22.70% | |
| Regions Bank | 12368 | AL | SM | State | 1,617 | 97,262,583 | 14 | 857,654 | 14.30% | |
| CapitalMark Bank & Trust | 58507 | TN | SM | State | 3 | 315,422 | 1 | 594,704 | 9.92% | |
| Bank of America, National Association | 3510 | NC | N | Federal | 4,858 | 1,169,274,144 | 3 | 294,598 | 4.91% | |
| FSGBANK, National Association | 35525 | TN | N | Federal | 22 | 667,376 | 4 | 259,196 | 4.32% | |
| Cornerstone Community Bank | 26256 | TN | NM | State | 3 | 93,939 | 3 | 237,934 | 3.97% | |
| First Volunteer Bank | 10307 | TN | NM | State | 20 | 645,997 | 4 | 156,837 | 2.62% | |
| Branch Banking and Trust Company | 9846 | NC | NM | State | 1,900 | 141,872,811 | 3 | 84,783 | 1.41% | |
| FirstBank | 8663 | TN | NM | State | 45 | 1,968,867 | 2 | 71,684 | 1.20% | |
| Synovus Bank | 873 | GA | NM | State | 257 | 22,832,695 | 1 | 56,770 | 0.95% | |
| Northwest Georgia Bank | 9246 | GA | NM | State | 4 | 219,898 | 2 | 39,140 | 0.65% | |
| Community Trust & Banking Company | 35138 | TN | NM | State | 3 | 89,590 | 1 | 30,074 | 0.50% | |
| First-Citizens Bank & Trust Company | 11063 | NC | NM | State | 566 | 26,543,080 | 1 | 24,171 | 0.40% | |
| Southern Community Bank | 58105 | TN | NM | State | 3 | 141,650 | 1 | 4,016 | 0.07% | |
| Number of Institutions in the Market: 15 | | | | | TOTALS | 10,919 | 1,625,316,641 | 71 | 5,997,107 | 100 |

Accessed on FDIC site, Jan/22/2016

<https://www5.fdic.gov/sod/sodMarketBank.asp?barItem=2>