

# Any Bank - Assessment Area Report 1b: Lender Profile with Penetration Rates

Based on 2007 HMDA Data Released by the Federal Reserve September, 2008

RANK: By Assessment Area Origination Dollar Volume	FINANCIAL INSTITUTION	MARKET SHARE: Percent by Assessment Area	TOTAL DOLLARS Originated (\$1,000's)	TOTAL UNITS Originated	RANK: By Low to Moderate Income Applicant Penetration Rate	DOLLARS ORIGINATED (\$1,000's) by Low or Moderate Income Applicants	UNITS ORIGINATED by Low or Moderate Income Applicants	PENETRATION RATE by Low or Moderate Income Applicant Dollars	PENETRATION RATE by Low or Moderate Income Applicant Units	RANK: By Low to Moderate Tract Penetration Rate	DOLLARS ORIGINATED (\$1,000's) in Low to Moderate Tracts	UNITS ORIGINATED in Low to Moderate Tracts	PENETRATION RATE by Low or Moderate Tract Dollars	PENETRATION RATE by Low or Moderate Tract Units
1	ANY BANK	7.69%	119,506	1,115	88	29,681	384	24.84%	34.44%	128	4,532	86	3.79%	7.71%
2	AMCORE BANK, N.A.	6.63%	103,014	1,081	109	21,480	339	20.85%	31.36%	67	9,898	166	9.61%	15.36%
3	NATIONAL CITY BANK	5.36%	83,273	751	73	23,605	276	28.35%	36.75%	69	7,979	111	9.58%	14.78%
4	ASSOCIATED BANK, N.A.	4.42%	68,692	843	89	16,914	286	24.62%	33.93%	60	8,083	168	11.77%	19.93%
5	JPMORGAN CHASE BANK	4.21%	65,457	477	151	9,394	127	14.35%	26.62%	70	6,255	65	9.56%	13.63%
6	COUNTRYWIDE HOME LOANS	3.76%	58,418	455	111	11,995	128	20.53%	28.13%	91	4,309	64	7.38%	14.07%
7	BLACKHAWK STATE BANK	3.47%	53,930	499	90	13,176	170	24.43%	34.07%	116	2,640	43	4.90%	8.62%
8	COUNTRYWIDE BANK, FSB	2.97%	46,174	392	135	7,789	90	16.87%	22.96%	111	2,424	29	5.25%	7.40%
9	MIDWEST COMMUNITY BANK	2.50%	38,832	291	148	5,879	63	15.14%	21.65%	85	2,980	44	7.67%	15.12%
10	WELLS FARGO BANK, NA	2.31%	35,887	253	179	3,742	46	10.43%	18.18%	144	775	14	2.16%	5.53%
11	RIVERSIDE COMMUNITY BANK	2.27%	35,210	302	117	6,932	88	19.69%	29.14%	84	2,712	29	7.70%	9.60%
12	PHH MORTGAGE CORPORATION	2.19%	33,954	293	92	8,164	96	24.04%	32.76%	72	3,009	48	8.86%	16.38%
13	NORTHWEST BANK OF ROCKFORD	2.16%	33,478	301	146	5,135	64	15.34%	21.26%	79	2,685	54	8.02%	17.94%
14	STILLMAN BANCCORP, N.A.	1.98%	30,784	236	152	4,379	54	14.22%	22.88%	141	837	12	2.72%	5.08%
15	VISION MORTGAGE GROUP	1.93%	30,029	263	72	8,555	98	28.49%	37.26%	66	3,073	43	10.23%	16.35%
16	FIRST TENNESSEE BANK NA	1.70%	26,336	220	79	7,183	76	27.27%	34.55%	64	2,988	43	11.35%	19.55%
17	CITIMORTGAGE, INC	1.69%	26,236	187	112	5,386	53	20.53%	28.34%	122	1,125	17	4.29%	9.09%
18	GN MORTGAGE, LLC	1.67%	25,928	208	80	7,035	76	27.13%	36.54%	90	1,926	26	7.43%	12.50%
19	GSF MORTGAGE CORPORATION	1.32%	20,516	188	61	6,612	81	32.23%	43.09%	41	3,632	51	17.70%	27.13%
20	US BANK, N.A.	1.31%	20,385	151	121	3,974	39	19.49%	25.83%	124	819	14	4.02%	9.27%
21	WASHINGTON MUTUAL BANK	1.25%	19,400	132	150	2,930	26	15.10%	19.70%	134	685	10	3.53%	7.58%
22	BENEFICIAL COMPANY LLC	1.17%	18,122	161	158	2,461	32	13.58%	19.88%	68	1,741	25	9.61%	15.53%
23	FIRST FRANKLIN CORPORATION	1.14%	17,668	156	98	4,056	50	22.96%	32.05%	50	2,604	36	14.74%	23.08%
24	ROCKFORD BANK AND TRUST	1.12%	17,408	118	178	1,824	20	10.48%	16.95%	121	775	8	4.45%	6.78%
25	BANK OF AMERICA, N.A.	1.07%	16,572	179	65	5,100	91	30.77%	50.84%	58	2,038	42	12.30%	23.46%
26	FIRST NATIONAL BANK AND TRUST	0.94%	14,554	144	157	1,985	27	13.64%	18.75%	133	516	13	3.55%	9.03%
27	TAYLOR, BEAN & WHITAKER	0.91%	14,193	98	114	2,828	26	19.93%	26.53%	114	724	9	5.10%	9.18%
28	FIFTH THIRD MORTGAGE COMPANY	0.89%	13,779	109	66	4,182	45	30.35%	41.28%	78	1,128	19	8.19%	17.43%
29	TCF NATIONAL BANK	0.87%	13,545	175	25	9,776	138	72.17%	78.86%	17	4,054	79	29.93%	45.14%

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335	ISPCU	0.00%	24	2	52	9	1	37.50%	50.00%	***	0	0	0.00%	0.00%
337	WACHOVIA BANK NA	0.00%	23	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
337	THINK MUTUAL BANK	0.00%	23	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
339	CENTRAL CREDIT UNION OF ILLINO	0.00%	15	1	***	0	0	0.00%	0.00%	***	0	0	0.00%	0.00%
340	SOUTHERN LAKES CREDIT UNION	0.00%	14	1	1	14	1	100.00%	100.00%	***	0	0	0.00%	0.00%

**340 Institutions Assessment Area Su** \$1,553,273 13,751 \$325,192 4,128 \$122,041 1,878

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