

CRA PERFORMANCE SELF-ASSESSMENT FOR: ANY BANK

Date:

CRA LENDING TEST PERFORMANCE STANDARDS: PERFORMANCE SYNOPSIS				
TEST DESCRIPTION	Market Based Performance Context Standard	Your Bank Performance	2004 Portfolio %	Comments
Test 1 Assessment Area Proportion	>=60%	HMDA Originations	—%	
Assessment Area Mortgage Mkt Lenders	359	HMDA \$	—%	
ANY Bank Assessment Area Mtg Mkt Rk	20	Small Business Loans	—%	
CRA Lenders Essex County	84	Small Business \$	—%	
ANY Bank Essex County CRA Mkt Rk	15	Non-Reported Loans	—%	
CRA Lenders Rockingham County	69	Non-Reported Loans \$	—%	
ANY Bank Rockingham County CRA Mkt Rk	13	Combined Portfolios:	—%	
		Units	—%	
		\$	—%	
Test 2 Assessment Area Dispersion	no unexplainable gaps	HMDA Portfolio	Loans in 30 of 32 Tracts	
		CRA Small Bus Loans		
		non-Reportable Loans		
Test 3 Lending in LMI Tracts	HMDA and CRA 2003 Market Penetration Rates	Your Bank Performance	2004	
HMDA ORIG %	9.0%	HMDA ORIG %	—%	
HMDA \$ %	8.4%	HMDA \$ %	—%	
CRA SMALL BUS %	11.8%	CRA SMALL BUS %	—%	
CRA SMALL BUS \$ %	11.9%	CRA SMALL BUS \$ %	—%	
Mortgage Mkt # Lenders	359	Combined Loans	—%	
ANY Bank LMI Tract Rank	20	Combined Loan \$	—%	
Test 4 Lending to LMI Apps / Very Small Bus	HMDA and CRA 2003 Market Established Stds	Your Bank Performance		
HMDA ORIG %	30.2%	HMDA ORIG %	—%	
HMDA \$ %	23.5%	HMDA \$ %	—%	
CRA SMALL BUS %	36.0%	CRA SMALL BUS %	—%	
CRA SMALL BUS \$ %	45.1%	CRA SMALL BUS \$ %	—%	
LMI Mortgage Market # Lenders	359			
ANY Bankk LMI App Lending Rank	17			
ANY Bank Very Small Business Index Rank MA	42			
ANY Bank Very Small Business Index Rank NH	27			
Test 5 Community Development Lending	2003 CRA Market	Your Bank Performance	2004	
Number of Reporting Lenders	103	# Community Develop Loans	—	
ANY Bank Community Development Lending Rank	73	Community Develop \$	—	
Test 6 Flexible and Innovative Programs		Special Bank Loan Programs		
		First Time Homebuyer, etc.		