



**American Flag Bank - SAMPLE Assessment Area**  
**Lender Profile by Institution Market Share - Report 1A**  
 Based on 2013 HMDA Data Released by the Federal Reserve 2014

**American Flag Bank - SAMPLE**  
 23441 S Pointe Drive, Suite # 270  
 Laguna Hills, CA 92653

Respondent ID: 0000009999-3

Agency: 3 = FDIC - Federal Deposit Insurance Corporation

Contact: John Smith  
 949-555-1212

Assesment Area: LARIMER (67 tracts) COLORADO

**Your Bank Performance through 2015  
 for Market Data Year 2013**

Assessment Area Originations			Total Market Originations			Low To Moderate Income			Minority Market			Market Penetration Rate
Dollar Rank	Financial Institution	Institution ID-Agency	Market Share	Dollars (\$,000)	Units	Dollar Rank	Dollars (\$,000)	Units	Dollar Rank	Dollars (\$,000)	Units	Market Penetration Rate
1	WELLS FARGO BANK, NA	0000451965-9	9.50%	297,941	1,513	2	52,358	374	1	23,561	130	33.31%
2	CORNERSTONE HOME LENDING, INC.	76-0236067-7	8.26%	258,942	1,133	1	70,912	399	3	10,143	44	39.10%
3	JPMORGAN CHASE BANK, NA	0000852218-9	5.44%	170,456	909	3	42,653	315	2	14,334	84	43.89%
4	CITIBANK, N.A.	0000476810-9	5.39%	169,063	848	4	38,174	250	8	5,125	26	32.55%
5	FIRSTBANK	0000288853-9	4.31%	135,201	583	11	14,790	110	4	7,871	41	25.90%
6	<b>AMERICAN FLAG BANK</b>	<b>0000009999-9</b>	<b>3.20%</b>	<b>100,259</b>	<b>533</b>	<b>9</b>	<b>18,962</b>	<b>147</b>	<b>9</b>	<b>4,935</b>	<b>33</b>	<b>33.77%</b>
7	QUICKEN LOANS	7197000003-7	3.14%	98,435	493	5	28,814	174	6	6,888	32	41.78%
8	US BANK, N.A.	0000504713-9	3.05%	95,679	508	8	20,858	154	12	3,957	25	35.24%
9	MEGASTAR FINANCIAL CORP	84-1496821-7	2.79%	87,469	400	6	21,697	124	5	7,408	33	39.25%
10	BANK OF AMERICA, N.A.	0000480228-9	2.64%	82,726	456	7	21,558	150	7	5,729	35	40.57%
11	CHERRY CREEK MORTGAGE CO., INC	84-1040263-7	2.07%	64,778	276	14	10,862	61	15	3,290	13	26.81%
12	BANK OF COLORADO	0000016980-3	1.79%	56,101	253	12	11,535	70	17	2,848	18	34.78%
13	IMORTGAGE.COM, INC.	86-0953952-7	1.66%	52,133	230	10	15,153	84	11	4,011	19	44.78%
14	COBALT MORTGAGE INC	1819300005-7	1.55%	48,722	218	13	11,215	66	16	3,030	13	36.24%
15	FIRST TECHNOLOGY FED CU	0000019976-5	1.43%	44,689	235	39	3,980	33	13	3,807	22	23.40%
16	ELEVATIONS CREDIT UNION	0000068565-5	1.14%	35,609	167	16	8,681	57	22	2,640	12	41.32%
17	RED MORTGAGE CAPITAL, LLC	31-1712553-7	1.12%	35,200	1	***	0	0	N/A	0	0	0.00%
18	USAA FEDERAL SAVINGS BANK	0000619877-9	1.12%	35,033	155	28	6,007	36	18	2,747	13	31.61%
19	DHI MORTGAGE COMPANY LIMITED	0542409990-7	1.11%	34,909	123	29	5,919	25	10	4,877	18	34.96%
20	SIMONICH CORPORATION DBA COMME	68-0295876-7	1.10%	34,513	151	19	8,197	45	20	2,738	12	37.75%
21	CHICAGO MORTGAGE SOLUTIONS	36-4485107-7	1.02%	31,929	140	34	5,386	30	25	2,324	11	29.29%
22	LOANDEPOT.COM, LLC	26-4599244-7	1.01%	31,736	147	18	8,261	46	29	1,943	10	38.10%
23	COMPASS BANK	0000697633-9	0.98%	30,872	129	15	8,701	66	36	1,584	6	55.81%
24	BOKF NA	0000339858-9	0.97%	30,296	61	54	2,044	12	60	646	3	24.59%
25	GOLDWATER BANK	0000024671-1	0.95%	29,666	127	27	6,014	36	31	1,918	8	34.65%
26	UNIVERSAL LENDING CORPORATION	84-0849361-7	0.87%	27,420	121	25	6,932	38	27	2,218	12	41.32%
27	FIRST CALIFORNIA MORTGAGE CO.	72-1545376-7	0.87%	27,356	132	20	8,012	49	28	2,155	10	44.70%
28	EVERBANK	0002735146-9	0.79%	24,860	117	24	7,117	46	21	2,722	11	48.72%

\*\*\* No Activity Exists For Assessment Area



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393	COMMUNITY FINANCIAL CU	0000068550-5	0.00%	29	1	233	29	1	N/A	0	0	100.00%
394	SUNTRUST BANK, INC	0000675332-9	0.00%	25	1	***	0	0	N/A	0	0	0.00%
395	LOS ANGELES POLICE FCU	0000024553-5	0.00%	20	1	***	0	0	N/A	0	0	0.00%
<b>395 Bank Insitutions</b>			<b>Assessment Area Totals:</b>	\$ 3,135,948	14,702		\$ 666,112	4,272		\$ 212,766	1,067	

Data has been extracted and compiled for 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.

This report has classified as "minority" any loan records in which either the applicant or co-applicant was identified as minority (race codes 1-4) as well as any records in which ethnicity was indicated to be Hispanic or Latino (ethnicity code 1) with race code "5" (white).

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