



American Flag Bank - SAMPLE Assessment Area
Lender Profile With Penetration Rates - Report 1B
 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 Borrower Market					Low to Moderate Tracts Market				
Dollar Rank	Financial Institution	Market Share	Dollars (\$,000)	Units	\$ Pen. Rank	Dollars (\$,000)	Units	Penetration Rate		\$ Pen. Rank	Dollars (\$,000)	Units	Penetration Rate	
								Dollar %	Unit %				Dollar %	Unit %
1	WELLS FARGO BANK, NA	9.50%	297,941	1,513	163	52,358	374	17.57%	24.72%	135	38,603	230	12.96%	15.20%
2	CORNERSTONE HOME LENDING, INC.	8.26%	258,942	1,133	98	70,912	399	27.39%	35.22%	163	27,850	158	10.76%	13.95%
3	JPMORGAN CHASE BANK, NA	5.44%	170,456	909	114	42,653	315	25.02%	34.65%	113	25,505	183	14.96%	20.13%
4	CITIBANK, N.A.	5.39%	169,063	848	133	38,174	250	22.58%	29.48%	120	24,283	160	14.36%	18.87%
5	FIRSTBANK	4.31%	135,201	583	201	14,790	110	10.94%	18.87%	63	32,987	147	24.40%	25.21%
6	AMERICAN FLAG BANK	3.20%	100,259	533	152	18,962	147	18.91%	27.58%	82	18,998	104	18.95%	19.51%
7	QUICKEN LOANS	3.14%	98,435	493	88	28,814	174	29.27%	35.29%	126	13,433	87	13.65%	17.65%
8	US BANK, N.A.	3.05%	95,679	508	138	20,858	154	21.80%	30.31%	107	15,032	100	15.71%	19.69%
9	MEGASTAR FINANCIAL CORP	2.79%	87,469	400	117	21,697	124	24.81%	31.00%	147	10,552	58	12.06%	14.50%
10	BANK OF AMERICA, N.A.	2.64%	82,726	456	108	21,558	150	26.06%	32.89%	119	11,994	90	14.50%	19.74%
11	CHERRY CREEK MORTGAGE CO., INC	2.07%	64,778	276	168	10,862	61	16.77%	22.10%	132	8,538	48	13.18%	17.39%
12	BANK OF COLORADO	1.79%	56,101	253	143	11,535	70	20.56%	27.67%	122	7,847	44	13.99%	17.39%
13	IMORTGAGE.COM, INC.	1.66%	52,133	230	89	15,153	84	29.07%	36.52%	142	6,427	34	12.33%	14.78%
14	COBALT MORTGAGE INC	1.55%	48,722	218	129	11,215	66	23.02%	30.28%	154	5,506	32	11.30%	14.68%
15	FIRST TECHNOLOGY FED CU	1.43%	44,689	235	208	3,980	33	8.91%	14.04%	173	4,136	28	9.26%	11.91%
16	ELEVATIONS CREDIT UNION	1.14%	35,609	167	122	8,681	57	24.38%	34.13%	105	5,611	33	15.76%	19.76%
17	RED MORTGAGE CAPITAL, LLC	1.12%	35,200	1	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
18	USAA FEDERAL SAVINGS BANK	1.12%	35,033	155	165	6,007	36	17.15%	23.23%	172	3,272	17	9.34%	10.97%
19	DHI MORTGAGE COMPANY LIMITED	1.11%	34,909	123	166	5,919	25	16.96%	20.33%	N/A	0	0	0.00%	0.00%
20	SIMONICH CORPORATION DBA COMME	1.10%	34,513	151	125	8,197	45	23.75%	29.80%	149	4,136	22	11.98%	14.57%
21	CHICAGO MORTGAGE SOLUTIONS	1.02%	31,929	140	167	5,386	30	16.87%	21.43%	182	2,594	15	8.12%	10.71%
22	LOANDEPOT.COM, LLC	1.01%	31,736	147	109	8,261	46	26.03%	31.29%	186	2,398	16	7.56%	10.88%
23	COMPASS BANK	0.98%	30,872	129	94	8,701	66	28.18%	51.16%	141	3,828	27	12.40%	20.93%
24	BOKF NA	0.97%	30,296	61	221	2,044	12	6.75%	19.67%	28	17,334	6	57.22%	9.84%
25	GOLDWATER BANK	0.95%	29,666	127	146	6,014	36	20.27%	28.35%	178	2,609	17	8.79%	13.39%
26	UNIVERSAL LENDING CORPORATION	0.87%	27,420	121	113	6,932	38	25.28%	31.40%	93	4,740	23	17.29%	19.01%
27	FIRST CALIFORNIA MORTGAGE CO.	0.87%	27,356	132	87	8,012	49	29.29%	37.12%	106	4,308	26	15.75%	19.70%
28	EVERBANK	0.79%	24,860	117	91	7,117	46	28.63%	39.32%	115	3,687	22	14.83%	18.80%
29	UNITED SHORE FINANCIAL SERVICE	0.78%	24,423	113	86	7,163	39	29.33%	34.51%	129	3,287	20	13.46%	17.70%
30	COLORADO MORTGAGE ALLIANCE	0.76%	23,822	106	124	5,672	31	23.81%	29.25%	165	2,431	14	10.20%	13.21%

*** No Activity Exists For Assessment Area



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								Dollar %	Unit %				Dollar %	Unit %
386	COUNTRYPLACE MORTGAGE, LTD	0.00%	82	1	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
387	CONGRESSIONAL BANK	0.00%	80	1	***	0	0	0.00%	0.00%	1	80	1	100.00%	100.00%
387	TIB THE INDEPENDENT BANKERSBAN	0.00%	80	1	1	80	1	100.00%	100.00%	N/A	0	0	0.00%	0.00%
389	AURORA SCHOOLS FCU	0.00%	75	1	1	75	1	100.00%	100.00%	N/A	0	0	0.00%	0.00%
389	CREDIT UNION OF THE ROCKIES	0.00%	75	2	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
391	INTERNATIONAL BANK	0.00%	72	2	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
392	BANK OF ESTES PARK	0.00%	50	1	1	50	1	100.00%	100.00%	N/A	0	0	0.00%	0.00%
393	COMMUNITY FINANCIAL CU	0.00%	29	1	1	29	1	100.00%	100.00%	N/A	0	0	0.00%	0.00%
394	SUNTRUST BANK, INC	0.00%	25	1	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
395	LOS ANGELES POLICE FCU	0.00%	20	1	***	0	0	0.00%	0.00%	N/A	0	0	0.00%	0.00%
395 Total Insitutions in Assessment Area - Grand Totals:			\$ 3,135,948	14,702		\$ 666,112	4,272	21.24%	29.06%		\$ 430,324	2,476	13.72%	16.84%

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.

*** No Activity Exists For Assessment Area