



**CRA Assessment Area Concentration Ratios - 2013 CRA
Concentration Ratios of all Reporting Banks - Report 5
Based on 2013 CRA Data Released by the FFIEC 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**

Financial Institution All Banks Alphabetically	Units				Dollar Amount			
	Total State Loans Units	Assessment Area Loans Units	Non-Assessment Area Loans Units	Assessment Area Ratio Units	Total State Amount (\$,000)	Assessment Area Loan Amount (\$,000)	Total Non-Assessment Area Amount (\$,000)	Assessment Area Dollar Ratio (\$,000)
COLORADO								
1ST SOURCE BANK	40	0	40	0.00%	3,448	0	3,448	0.00%
ACCESS NATIONAL BANK	1	0	1	0.00%	600	0	600	0.00%
ALLY BANK	1	0	1	0.00%	793	0	793	0.00%
ALPINE BANK	841	821	20	97.62%	78,783	76,293	2,490	96.84%
AMARILLO NATIONAL BANK	1	0	1	0.00%	230	0	230	0.00%
AMEGY BANK OF TEXAS	5	0	5	0.00%	435	0	435	0.00%
AMERICAN BANK OF TEXAS	2	0	2	0.00%	1,092	0	1,092	0.00%
AMERICAN BANK, NA	1	0	1	0.00%	186	0	186	0.00%
AMERICAN EXPRESS, FSB	18,243	0	18,243	0.00%	158,281	0	158,281	0.00%
AMERICAN NATIONAL BANK	2	0	2	0.00%	797	0	797	0.00%
AMERICAN NATIONAL BANK OF TX	1	0	1	0.00%	40	0	40	0.00%
AMERICANWEST BANK	2	0	2	0.00%	587	0	587	0.00%
ANB BANK	243	225	18	92.59%	55,926	50,968	4,958	91.13%
ARVEST BANK	11	0	11	0.00%	267	0	267	0.00%
ASSOCIATED BANK NA	4	0	4	0.00%	2,546	0	2,546	0.00%
AUSTIN BANK TEXAS NA	2	0	2	0.00%	74	0	74	0.00%
BANCFIRST	2	0	2	0.00%	1,100	0	1,100	0.00%
BANK OF AMERICA, N.A.	294	138	156	46.94%	93,217	50,401	42,816	54.07%
BANK OF COLORADO	994	940	54	94.57%	142,707	129,689	13,018	90.88%
BANK OF THE WEST	920	890	30	96.74%	99,737	95,436	4,301	95.69%
BANK SNB, NA	4	0	4	0.00%	1,198	0	1,198	0.00%
BANNER BANK	1	0	1	0.00%	54	0	54	0.00%
BANTERRA BANK	1	0	1	0.00%	57	0	57	0.00%
BBCN BANK	15	0	15	0.00%	6,253	0	6,253	0.00%
BELL STATE BANK & TRUST	2	0	2	0.00%	945	0	945	0.00%
BMO HARRIS BANK N.A.	7	0	7	0.00%	1,131	0	1,131	0.00%
BOFI FEDERAL BANK	4	0	4	0.00%	701	0	701	0.00%



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COLORADO									
THE HUNTINGTON NATIONAL BANK	3	0	3	0.00%	339	0	339	0.00%	
THE NORTHERN TRUST CO	9	8	1	88.89%	6,062	6,012	50	99.18%	
THE PRIVATEBANK AND TRUST CO.	5	0	5	0.00%	3,233	0	3,233	0.00%	
TRI CITY NATIONAL BANK	1	0	1	0.00%	30	0	30	0.00%	
TRISTATE CAPITAL BANK	1	0	1	0.00%	200	0	200	0.00%	
UMB BANK NA	648	587	61	90.59%	124,912	116,303	8,609	93.11%	
UNION BANK & TRUST COMPANY	2	0	2	0.00%	195	0	195	0.00%	
UNION BANK, N.A	1	0	1	0.00%	50	0	50	0.00%	
UNITED BANK INC	1	0	1	0.00%	41	0	41	0.00%	
US BANK, N.A.	16,098	15,508	590	96.33%	381,405	369,045	12,360	96.76%	
USAMERIBANK	1	0	1	0.00%	22	0	22	0.00%	
VECTRA BANK COLORADO NA	1,004	978	26	97.41%	150,622	144,603	6,019	96.00%	
VIEWPOINT BANK, N.A.	1	0	1	0.00%	507	0	507	0.00%	
VIRGINIA HERITAGE BANK	2	0	2	0.00%	600	0	600	0.00%	
WASHINGTON TRUST BANK	1	0	1	0.00%	300	0	300	0.00%	
WELLS FARGO BANK NORTHWEST, NA	1,712	0	1,712	0.00%	93,489	0	93,489	0.00%	
WELLS FARGO BANK, N.A.	19,196	18,982	214	98.89%	889,302	881,452	7,850	99.12%	
WEST SUBURBAN BANK	3	0	3	0.00%	211	0	211	0.00%	
WESTERN NATIONAL BANK	2	0	2	0.00%	2,000	0	2,000	0.00%	
WESTSTAR BANK	1	1	0	100.00%	44	44	0	100.00%	
WEX BANK	978	0	978	0.00%	12,314	0	12,314	0.00%	
WHITNEY BANK	8	0	8	0.00%	1,812	0	1,812	0.00%	
WILSHIRE BANK	40	0	40	0.00%	14,481	0	14,481	0.00%	
ZIONS FIRST NATIONAL BANK	879	0	879	0.00%	27,120	0	27,120	0.00%	
186 Lenders in: COLORADO	Totals:	109,667	49,760	59,907	45.37%	\$ 4,196,725	\$ 3,209,366	\$ 987,359	76.47%
186 Total Lenders	Grand Total:	109,667	49,760	59,907	45.37%	\$ 4,196,725	\$ 3,209,366	\$ 987,359	76.47%