AmericanFlagBank™

# AMERICAN FLAG BANK - NEVADA MSA Assessment Area
## CRA Self Assessment
## Comparison to Key Performance Benchmarks

**Respondent ID:** 1111111111 **Agency:** 3 = FDIC - Federal Deposit Insurance Corporation

**AMERICAN FLAG BANK**

**Address:** 23441 S. Pointe Drive, Suite 270, Laguna Hills, CA 92653-1559

Contact: Jacob Greensmith
949-614-8990

**Assessment Area:** NEVADA

**Total Number of Tracts:** 69

| | Test Description | Market Performance | Your Bank Performance |
|---|---|---|---|
| | **Test Description** | **2012 Market based Performance Standard** | **Your Bank Performance** |
| **Test 1** | Assessment Area Proportion | >=50% | HMDA Originations |
| **Mortgage Mkt** | Assessment Area Mortgage Market Lenders | 207 | HMDA $(000) |
| | Bank Assessment Area Mortgage Market Rank | 0 | |
| **County** | Small Business Market | | HMDA Purchases |
| **DOUGLAS** | Number of CRA Lenders in County | 31 | HMDA $(000) |
| | | NA | |
| | | | Small Business Loans |
| | | | Small Business $(000) |
| | | | Small Business Purchases |
| | | | Small Business Purchases $(000) |
| | | | Small Farm Loans |
| | | | Small Farm Loan $ (000) |
| | | | Small Farm Loan Purchases |
| | | | Small Farm Loan $ (000) |
| **Test 2** | Assessment Area Dispersion | no unexplained gaps | Your Bank Performance |
| | | | All Loan Portfolios in Analysis Tables |
| **Test 3** | Lending in LMI Tracts | HMDA and CRA Market Penetration Rates | Your Bank Performance |
| | HMDA ORIG % | 11.28% | HMDA ORIG & PURCH |
| | HMDA $ % | 9.01% | HMDA $ % |
| | CRA SMALL BUSINESS % | 18.95% | CRA SMALL BUSINESS ORIG & PURCHASES % |
| | CRA SMALL BUSINESS $ % | 22.58% | CRA SMALL BUSINESS $ % |
| | CRA SMALL FARM % | NA | CRA SMALL FARM % |
| | CRA SMALL FARM $ % | NA | CRA SMALL FARM $ % |
| | HMDA LMI Tract Rank | 0 | |
| **Test 4** | Lending to LMI Apps / Very Small Bus | HMDA and CRA Market Established Stds | Your Bank Performance |
| | HMDA ORIG % | 24.52% | HMDA ORIG |
| | HMDA $ % | 17.17% | HMDA $ % |


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| | Test Description | Market Performance | Your Bank Performance |
|---|---|---|---|
| | CRA VERY SMALL BUSINESS % | 90.69% | BANK VERY SMALL BUSINESS % |
| | CRA VERY SMALL BUSINESS $ % | 32.22% | BANK VERY SMALL BUSINESS $ % |
| | CRA VERY SMALL FARM % | NA | BANK VERY SMALL FARM % |
| | CRA VERY SMALL FARM $ % | NA | BANK VERY SMALL FARM $ % |
| | LMI Mortgage Market # Lenders | 207 | |
| | Bank LMI App Lending Rank | 0 | |
| **Test 5** | Community Development Lending | CRA Market | Your Bank Performance |
| | Number Reporting Lenders | 4 | # Community Develop Loans |
| | Rank | 4 | Community Develop $(000) |
| **Test 6** | Flexible & Innovative Loan Programs | | Special Bank Loan Programs |


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