



American Flag Bank - SAMPLE Assessment Area
Lender Profile by Institution Market Share - LMI Tracts only - Report 2
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	
1	WELLS FARGO BANK, NA	0000451965-9	8.97%	38,603	230	3	8,738	74	2	1,982	14	38.26%
2	FIRSTBANK	0000288853-9	7.67%	32,987	147	11	2,553	22	3	1,243	9	21.09%
3	CORNERSTONE HOME LENDING, INC.	76-0236067-7	6.47%	27,850	158	1	13,809	86	9	820	5	57.59%
4	JPMORGAN CHASE BANK, NA	0000852218-9	5.93%	25,505	183	2	11,085	85	1	2,840	22	58.47%
5	CITIBANK, N.A.	0000476810-9	5.64%	24,283	160	4	7,573	54	23	405	3	35.63%
6	AMERICAN FLAG BANK	0000009999-9	4.41%	18,998	104	6	5,179	42	7	879	7	47.12%
7	BOKF NA	0000339858-9	4.03%	17,334	6	58	378	3	N/A	0	0	50.00%
8	US BANK, N.A.	0000504713-9	3.49%	15,032	100	8	5,027	42	4	1,171	7	49.00%
9	QUICKEN LOANS	7197000003-7	3.12%	13,433	87	5	5,437	38	12	720	4	48.28%
10	BANK OF AMERICA, N.A.	0000480228-9	2.79%	11,994	90	6	5,179	43	5	1,068	9	57.78%
11	MEGASTAR FINANCIAL CORP	84-1496821-7	2.45%	10,552	58	9	3,260	19	10	812	4	39.66%
12	CHERRY CREEK MORTGAGE CO., INC	84-1040263-7	1.98%	8,538	48	14	2,153	15	40	180	1	33.33%
13	BANK OF COLORADO	0000016980-3	1.82%	7,847	44	17	1,993	13	11	752	6	43.18%
14	IMORTGAGE.COM, INC.	86-0953952-7	1.49%	6,427	34	10	3,233	18	15	547	3	61.76%
15	ELEVATIONS CREDIT UNION	0000068565-5	1.30%	5,611	33	13	2,311	15	8	863	4	57.58%
16	COBALT MORTGAGE INC	1819300005-7	1.28%	5,506	32	15	2,066	13	24	378	2	46.88%
17	UNIVERSAL LENDING CORPORATION	84-0849361-7	1.10%	4,740	23	24	1,358	7	6	931	5	52.17%
18	CITYWIDE HOME LOANS, A UTAH CO	87-0623581-7	1.04%	4,457	21	30	1,146	6	16	507	2	38.10%
19	HOME STATE BANK	0000016902-3	1.01%	4,335	18	84	202	3	44	170	1	22.22%
20	FIRST CALIFORNIA MORTGAGE CO.	72-1545376-7	1.00%	4,308	26	21	1,587	10	20	434	2	46.15%
21	FIRST TECHNOLOGY FED CU	0000019976-5	0.96%	4,136	28	35	799	9	65	62	1	35.71%
21	SIMONICH CORPORATION DBA COMME	68-0295876-7	0.96%	4,136	22	16	2,012	11	19	448	2	59.09%
23	COMPASS BANK	0000697633-9	0.89%	3,828	27	12	2,529	20	N/A	0	0	74.07%
24	EVERBANK	0002735146-9	0.86%	3,687	22	18	1,801	13	N/A	0	0	59.09%
25	NATIONSTAR MORTGAGE LLC	75-2921540-7	0.85%	3,643	23	19	1,687	10	17	491	3	56.52%
26	PUBLIC SERVICE CREDIT UNION	0000064778-5	0.82%	3,515	34	23	1,369	15	18	459	6	61.76%
27	UNITED SHORE FINANCIAL SERVICE	38-2750395-7	0.76%	3,287	20	34	805	6	30	225	2	40.00%
28	USAA FEDERAL SAVINGS BANK	0000619877-9	0.76%	3,272	17	50	438	3	41	177	1	23.53%

*** No Activity Exists For Assessment Area



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203	FARMERS BANK	0003020447-2	0.01%	50	1	120	50	1	N/A	0	0	100.00%
203	RED ROCKS CREDIT UNION	0000068560-5	0.01%	50	1	0	0	0	N/A	0	0	0.00%
204 Bank Insitutions		Assessment Area Totals:		\$ 430,324	2,476		\$ 131,658	938		\$ 26,958	172	

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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