



American Flag Bank - SAMPLE
Borrower Income Profile for Assessment Area by County and Census Tract - Report 3
 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**

County			Units Originated By Applicant Income						Dollars Originated By Applicant Income (\$,000)						
Census Tract	Tract Income Class	Percent LMI Units	Total Units	Low Income Units	Moderate Income Units	Middle Income Units	Upper Income Units	Income NA Units	Percent LMI (\$,000)	Total Dollars (\$,000)	Low Income (\$,000)	Moderate Income (\$,000)	Middle Income (\$,000)	Upper Income (\$,000)	Income NA (\$,000)
LARIMER COUNTY															
0001.00	MIDDLE	23.00%	100	8	15	22	49	6	12.45%	28,797	828	2,756	4,298	11,744	9,171
0002.01	UPPER	18.18%	110	5	15	23	61	6	9.89%	32,245	848	2,340	4,836	15,569	8,652
0002.02	MIDDLE	32.90%	155	26	25	32	64	8	22.31%	32,886	3,131	4,207	5,605	15,822	4,121
0003.00	MIDDLE	36.42%	162	23	36	44	51	8	28.13%	32,015	3,007	5,999	8,736	12,482	1,791
0004.01	MIDDLE	32.47%	77	10	15	24	21	7	29.89%	12,936	1,236	2,630	3,822	4,116	1,132
0004.02	MIDDLE	26.09%	92	6	18	17	43	8	18.12%	20,722	725	3,030	3,560	11,265	2,142
0005.03	LOW	24.44%	90	4	18	18	45	5	24.02%	12,629	443	2,590	2,470	6,267	859
0005.04	MODERATE	18.29%	82	4	11	13	46	8	15.57%	13,001	447	1,577	1,869	7,348	1,760
0005.05	MODERATE	29.66%	118	10	25	32	45	6	20.95%	21,094	1,158	3,261	4,768	6,330	5,577
0005.06	MODERATE	36.21%	116	14	28	24	44	6	34.97%	18,892	1,743	4,864	3,720	7,647	918
0006.00	MODERATE	11.11%	9	0	1	1	2	5	1.27%	12,188	0	155	163	234	11,636
0007.00	MIDDLE	19.70%	132	7	19	26	72	8	15.48%	27,906	848	3,471	5,246	16,979	1,362
0008.01	MIDDLE	34.72%	72	11	14	15	30	2	28.44%	14,069	1,668	2,333	3,226	6,503	339
0008.02	MIDDLE	26.83%	41	3	8	12	15	3	22.23%	8,429	468	1,406	2,180	3,496	879
0009.01	MIDDLE	34.65%	202	14	56	54	69	9	32.38%	34,808	1,869	9,401	9,505	12,516	1,517
0009.02	MODERATE	29.63%	135	8	32	37	52	6	22.29%	26,654	739	5,201	7,708	12,077	929
0010.03	MIDDLE	44.06%	202	24	65	44	53	16	36.14%	35,867	2,617	10,347	6,986	8,824	7,093
0010.04	UPPER	27.78%	162	13	32	43	68	6	21.60%	31,171	1,399	5,333	8,523	15,055	861
0010.07	MIDDLE	24.72%	89	8	14	16	47	4	17.14%	21,498	1,449	2,236	3,572	13,827	414
0010.08	MIDDLE	15.66%	83	5	8	13	52	5	15.38%	15,737	736	1,684	2,636	9,756	925
0010.09	UPPER	27.68%	336	30	63	88	138	17	19.22%	69,316	3,449	9,875	18,596	32,888	4,508
0010.10	UPPER	18.97%	116	5	17	24	66	4	6.14%	63,197	735	3,144	5,444	17,935	35,939
0011.04	MODERATE	33.22%	286	30	65	79	88	24	30.99%	44,339	3,817	9,925	13,062	13,514	4,021
0011.06	MIDDLE	35.16%	219	24	53	54	68	20	34.14%	35,615	3,259	8,901	9,706	11,059	2,690
0011.07	MIDDLE	37.97%	295	35	77	75	84	24	33.60%	45,844	3,938	11,464	12,785	13,272	4,385
0011.09	MIDDLE	34.50%	229	16	63	71	68	11	34.46%	38,518	2,324	10,949	11,861	11,401	1,983

*** Includes all Census Tracts with Loan Originations



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County			Units Originated By Applicant Income						Dollars Originated By Applicant Income (\$,000)						
Census Tract	Tract Income Class	Percent LMI Units	Total Units	Low Income Units	Moderate Income Units	Middle Income Units	Upper Income Units	Income NA Units	Percent LMI (\$,000)	Total Dollars (\$,000)	Low Income (\$,000)	Moderate Income (\$,000)	Middle Income (\$,000)	Upper Income (\$,000)	Income NA (\$,000)
LARIMER COUNTY															
0018.08	UPPER	17.74%	248	9	35	77	116	11	13.94%	62,826	1,357	7,398	16,711	33,592	3,768
0018.09	UPPER	24.35%	690	33	135	179	304	39	18.80%	155,548	4,356	24,886	39,535	77,623	9,148
0019.01	MODERATE	42.95%	149	30	34	39	36	10	38.11%	22,811	3,948	4,745	6,268	5,802	2,048
0019.02	MODERATE	40.63%	192	30	48	58	42	14	26.56%	41,712	3,677	7,401	9,680	8,665	12,289
0019.03	MIDDLE	26.15%	218	19	38	38	117	6	19.99%	52,349	3,133	7,334	9,368	31,421	1,093
0020.05	MIDDLE	49.28%	207	44	58	45	40	20	45.39%	29,639	5,301	8,153	6,860	5,876	3,449
0020.07	MODERATE	29.77%	131	18	21	46	34	12	25.55%	20,093	2,046	3,088	7,153	5,975	1,831
0020.08	MODERATE	55.06%	158	31	56	39	17	15	52.75%	22,722	3,895	8,091	6,179	2,259	2,298
0020.10	UPPER	20.74%	135	7	21	32	75	0	15.87%	32,646	1,090	4,092	7,972	19,492	0
0020.11	MIDDLE	35.10%	302	34	72	92	89	15	28.69%	58,539	5,010	11,787	18,184	20,631	2,927
0023.00	MIDDLE	14.53%	172	5	20	45	91	11	8.20%	41,022	397	2,967	9,345	25,243	3,070
0025.01	UPPER	13.17%	630	18	65	152	372	23	7.88%	188,455	2,092	12,750	40,743	125,050	7,820
0025.02	MIDDLE	40.30%	541	54	164	149	132	42	32.58%	106,764	6,955	27,829	31,304	33,363	7,313
0026.00	UPPER	13.58%	346	10	37	89	200	10	9.49%	96,268	1,701	7,434	20,900	63,342	2,891
0027.00	MIDDLE	39.02%	305	34	85	98	76	12	33.98%	57,493	4,313	15,222	19,876	15,612	2,470
LARIMER COUNTY Totals:		29.06%	14,702	1,260	3,012	3,629	5,943	858	21.24%	3,135,948	161,560	504,552	724,889	1,476,945	268,002

Assessment Area:
 Larimer **29.06%** **14,702** **1,260** **3,012** **3,629** **5,943** **858** **21.24%** **3,135,948** **161,560** **504,552** **724,889** **1,476,945** **268,002**

Data has been extracted and compiled for the above report based on mortgage originations that were correctly geo-coded and matched to an MA/MD or non-MA/MD 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.

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Summary of Activity by Tract Income Class				
	<u>Total Units</u>	<u>Units %</u>	<u>Total Dollars (\$,000)</u>	<u>Dollars %</u>
Low Income Tracts	107	0.73%	14,737	0.47%
Moderate Income Tracts	2,369	16.11%	415,587	13.25%
Middle Income Tracts	6,979	47.47%	1,350,004	43.05%
Upper Income Tracts	5,247	35.69%	1,355,620	43.23%
NA Income Tracts	0	0.00%	0	0.00%
Totals	14,702	100.00%	\$3,135,948	100.00%

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