



PUBLIC DISCLOSURE

July 11, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

City National Bank
Charter Number: 14695

555 South Flower Street
Los Angeles, CA 90071

Office of the Comptroller of the Currency
International Banking
Supervision 340 Madison
Avenue, Ninth Floor New York,
NY 10173

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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General Information and Overall CRA Rating

Overall CRA Rating

General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of City National Bank (CNB or bank) issued by the Office of the Comptroller of the Currency (OCC), the institution’s supervisory agency, as of December 31, 2015. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR part 25.

Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**.

The following table indicates the performance level of CNB with respect to the Lending, Investment, and Service Tests:

Performance Levels	City National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		x	
High Satisfactory			x
Low Satisfactory	x		
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors considered in this rating include:

- Overall geographic distribution of loans is poor. Adequate small loans to businesses distribution was negatively impacted by very poor home mortgage loan distribution.
- Overall poor distribution loans to families of different income levels and businesses of different revenue sizes. Borrower distribution of small loans to businesses is poor, and very poor for home mortgage loans.
- CNB’s community development (CD) lending had a significantly positive impact on the Lending Test performance in California and Nevada, positive impact in New York and Tennessee, and negative impact in Georgia. CNB originated a total of \$1.52

billion in CD loans throughout the evaluation period. CD lending equals approximately 59 percent of tier 1 capital for the entire bank.

- Excellent performance in the Investment Test throughout all rating areas. Total qualified investments in CNB's defined AAs equal \$284.26 million. Overall, total qualified investments in CNB's AAs are approximately equal to 11 percent of tier 1 capital. CNB investments were effective in meeting community needs. CNB focused their investment opportunities on affordable housing.
- CNB exhibited good performance in their Service Test. Overall, CNB's branch network was accessible to individuals and geographies of different income levels. CNB employees were engaged in the communities in which they worked. CNB focused their CD services on community service. CNB employees provided 9,260 hours of CD services throughout the evaluation period.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): Small, relatively permanent statistical subdivisions of a county delineated by local participants as part of the U.S. Census Bureau's Participant Statistical Areas Program. The primary purpose of CTs is to provide a stable set of geographic units for the presentation of decennial census data. CTs generally have between 1,500 and 8,000 people, with an optimum size of 4,000 people.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-

couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing, and one-to-four family dwellings other than manufactured housing.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income derived from the United States Census Bureau's American Community Survey data every 5 years and used to determine the income level category of geographies. Also, it is the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level of individuals within a geography. For any given geography, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Metropolitan Statistical Area that contains a population of at least 2.5 million. A Metropolitan Division consists of one or more counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

Metropolitan Statistical Area: An area defined by the Office of Management and Budget as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to

farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

City National Bank (CNB or Bank) is a \$35.72 billion interstate financial institution headquartered in Los Angeles, California. CNB is a wholly owned subsidiary of RBC USA Holdco Corporation (RBC), a \$139.90 billion holding company headquartered in New York, New York.

CNB is a full-service banking institution with operations in California, Georgia, Nevada, New York, and Tennessee. CNB is a relationship driven bank, focused on providing their business clients with complete banking solutions. CNB has a large wealth management portfolio that offers numerous investment options and platforms. Business lending and commercial banking solutions are the primary focus. CNB's consumer loan products are primarily an accommodation for business and wealth management customers. CNB does not advertise consumer loan or deposit products. This is consistent with CNB's strategic focus to provide total financial solutions for its clients and commercial customers.

According to the June 30, 2015 FDIC summary of deposit report, CNB had total deposits of \$29.70 billion. As of December 31, 2015, CNB had \$23.89 billion in loans and tier 1 capital of \$2.58 billion. The loan portfolio, by dollar volume consist of 51.36 percent real estate, 33.71 percent commercial, 4.12 percent consumer loans, and 10.81 percent other. Of the real estate loans originated during the evaluation period, 22.11 percent are residential, 77.52 percent are commercial, and 0.37 percent were multifamily. Total loans represented 71.16 percent of total assets as of December 31, 2015.

CNB operates 75 branches throughout 16 AAs in California, Georgia, Nevada, New York, and Tennessee. Since the prior CRA evaluation, CNB has added one AA in the Santa Barbara MSA. The AAs consist of nine metropolitan areas in California: Los Angeles - Long Beach - Glendale MD (Los Angeles AA), Anaheim - Santa Ana - Irvine MD (Orange County AA), San Diego - Carlsbad MSA (San Diego AA), San Jose - Sunnyvale - Santa Clara MSA (San Jose AA), Oakland - Hayward - Berkeley MD (Oakland AA), Oxnard - Thousand Oaks - Ventura MSA (Ventura AA), Riverside - San Bernardino - Ontario MSA (Riverside AA), San Francisco - Redwood City - South San Francisco MD (San Francisco AA), and Santa Maria - Santa Barbara MSA (Santa Barbara AA) (new AA, ATM only). AAs consist of three metropolitan areas and one non-metropolitan area in Nevada: Las Vegas - Henderson - Paradise MSA (Las Vegas AA), Carson City MSA (Carson City AA), Reno MSA (Reno AA), and Nevada non-MSA. Tennessee, Georgia, and New York have one metropolitan area apiece: Nashville - Davidson - Murfreesboro - Franklin MSA (Nashville AA), Atlanta - Sandy Springs - Roswell MSA (Atlanta AA), and New York - Jersey City - White Plains MD (New York AA), respectively.

On November 2, 2015, CNB was acquired by the Royal Bank of Canada (RBC). The acquisition finalized November 2, 2015. There was no other merger or acquisition activity associated with this institution during this evaluation review period.

There are no legal, financial, or other factors impeding the ability of the bank to meet credit needs in its communities. CNB received a Satisfactory rating in its previous OCC CRA examination dated December 31, 2012.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2013 through December 31, 2015. We reviewed home mortgage and small business loans originated during this time period. The primary weight of the Lending Test was placed on the bank's commercial lending. Although we evaluated mortgage lending, it was given much less emphasis due to the fact the bank is primarily a commercial lender. CNB's banking operations and marketing efforts are designed for commercial business and professionals. Consumer lending and deposit products are designed as an accommodation for businesses clients. Primary loan products for this review are products in which the bank originated at least 20 loans within the AA during the evaluation period. The mortgage loans reviewed were home purchase, home improvement, multifamily, and home refinance loans. However, home improvement and multifamily loans were a primary loan product only in the Los Angeles AA. We did not evaluate small farm loans in any AA, as the bank did not originate or purchase a sufficient volume to perform a meaningful analysis. Similarly, we did not evaluate home purchase loans in the San Francisco AA. We considered multifamily loans meeting the CD definition as part of CD lending. The evaluation period for CD loans, qualified investments, and CD services was January 1, 2013 through December 31, 2015.

Data Integrity

Prior to this evaluation, the OCC tested the bank's HMDA loans, small loans to businesses and farms, and CD activities presented for consideration to determine their accuracy and reliability for use in the CRA evaluation.

Selection of Areas for Full-Scope Review

We selected a sample of AAs in California based on which AAs had the largest loan and deposit volumes. In Nevada, we chose the Las Vegas AA due to the fact it is the largest producer of loan volume and deposits in Nevada. In Georgia, New York, and Tennessee we reviewed the only AA in each respective state. Refer to the "Scope" section under each state for details regarding which areas were selected.

Ratings

The bank's overall rating is a blend of the state ratings. There were five state rating areas associated with this evaluation. CRA performance in the state of California received the most weight. This area constitutes 88.11 percent of the bank's total deposit base. Likewise, CNB's lending volume and branch locations are most heavily concentrated in California. The state of New York received the next highest weighting with 8.02 percent of the total deposit base. The state of Nevada represents 2.41 percent of total deposits. The states of Tennessee and Georgia represent 1.09 percent and 0.37 percent of total deposits, respectively.

Inside/Outside Ratio

This ratio is a bank-wide calculation and is not calculated by individual AA. Analysis is limited to bank originations and purchases and does not include any affiliate data. For the evaluation period, CNB made a majority of all loan products inside its AAs (84.75 percent). The percentage

in number of loans made inside the AAs by loan type are as follows: small loans to businesses (90.61 percent), home refinance (84.66 percent), home purchase (55.66 percent), and home improvement (87.23 percent).

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of California

CRA Rating for California:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors considered in this rating include:

- Adequate lending activity in California, highlighted by CNB's excellent small businesses lending activity.
- Poor performance in geographic distribution of loans. Adequate small loans to businesses distribution was negatively impacted by very poor home mortgage loan distribution.
- Overall borrower distribution is poor. CNB's distribution of loans to businesses of different revenue sizes was poor. Distribution of home mortgage loans to borrowers of different income levels was very poor.
- Community Development lending had a significantly positive impact on Lending Test performance in California.
- Excellent investment performance in California. CNB investments were responsive to identified needs, and focused on affordable housing.
- CNB's delivery systems are accessible to essentially all portions of the institutions AAs. CNB employees provided a relatively high level of CD service hours in the state of California.

Description of Institution's Operations in California

CNB has nine AAs in California. They include the Los Angeles-Long Beach-Glendale MD (Los Angeles AA), the San Francisco-San Mateo-Redwood City MD (San Francisco AA), the Santa Ana-Anaheim-Irvine MD (Orange County AA), the Oakland-Fremont-Hayward MD (Oakland AA), the Oxnard-Thousand Oaks-Ventura MSA (Ventura AA), the Riverside-San Bernardino-Ontario MSA (Riverside AA), the San Diego-Carlsbad-San Marcos MSA (San Diego AA), and the San Jose-Sunnyvale-Santa Clara MSA (San Jose AA). There is one new AA this evaluation period, the Santa Barbara-Santa Maria-Lompoc MSA (Santa Barbara AA). This AA was established when a deposit-taking ATM was installed to accommodate customers located in the area.

We completed full-scope reviews of three of the AAs. We conducted our full-scope analysis on the Los Angeles AA, Orange County AA, and the San Francisco AA. The Los Angeles AA is by far the largest of the bank's AAs and was given the most weight in the California ratings. The Los Angeles AA has \$20.53 billion in deposits, which accounts for 78.44 percent of the CNB's deposits in California. The Orange County AA and San Francisco AA have \$1.16 billion and

\$1.07 billion in deposits, respectively. Combined, all three full-scope AAs make up 86.96 percent of the \$26.17 billion of deposits in California. According to the June 30, 2015 FDIC summary of deposits report, CNB is ranked 10th out of 242 institutions in deposits in California, with a 2.25 percent market share. All loan activity considered in this evaluation occurred from January 1, 2013 through December 31, 2015. CNB is primarily a commercial bank and this evaluation will give the most weight to the bank's small loans to business in the Lending Test. CNB's business strategy and marketing efforts are designed to drive interest in commercial lending and deposit products. CNB wants to be able to provide their commercial clients with complete banking solutions, thus they offer HMDA related products as an accommodation to their commercial business customers. Throughout the evaluation period, small loans to business lending made up 75.58 percent of the bank's CRA and HMDA eligible loan originations in California. CNB operates 63 bank branches in California with 62 ATMs. The Los Angeles AA has more bank branches than the rest of California combined, with 32 bank branches. Bank branches and ATMs located in full-scope AAs make up 71.66 percent and 74.19 percent of the bank branches and ATMs in California, respectively. The entire state of California is a highly competitive market for loans and deposits. The top five banks for deposit market share are: Bank of America NA, Wells Fargo Bank NA, JPMorgan Chase Bank NA, MUFG Union Bank NA, and Citibank NA. Combined, these institutions have a 62.38 percent market share of deposits in California.

Refer to the market profiles for the state of California in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in California

For the state of California, we completed a full-scope review in three out of nine AAs. We selected the Los Angeles AA, Orange County AA, and San Francisco AA for full-scope reviews. The other six AAs (San Diego AA, Oakland AA, Ventura AA, San Jose AA, Riverside AA, and Santa Barbara AA) were considered for limited-scope reviews. The full-scope AAs were selected based on the fact they are the three largest AAs, in terms of deposit percentage within California. The most weight was placed on the Los Angeles AA, due to CNB having its highest percentage of branches, deposits, and loans within California. Home purchase loans were not analyzed in the following AAs: San Francisco, Oakland, Riverside, San Jose, or Santa Barbara. Home improvement loans were not analyzed in the following AAs: Orange County, San Francisco, Oakland, Oxnard, Riverside, San Diego, San Jose, or Santa Barbara. Home refinance loans were not analyzed in the following AAs: San Jose and Santa Barbara. Multifamily loans were reviewed only in the Los Angeles AA. We made these exceptions due to the fact the bank did not make at least 20 loans in those product categories in those AAs throughout the evaluation period. Refer to the table in appendix A for more information on the California AAs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in the state of California is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Los Angeles AA is adequate and Orange County AA and San Francisco AAs is good. CD lending had a

significantly positive impact on the overall state of California Lending Test rating. Limited scope review AAs had a positive influence on the overall rating.

Lending Activity

Refer to Table 1 Lending Volume in the state of California section of appendix D and the market profiles for the state of California in appendix C for the facts and data used to evaluate the bank's lending activity. CNB's overall lending activity in the state of California is good. California is a highly competitive marketplace for lending of all types of loans. Small business lending received the most weight in our analysis of lending activity in all AAs. Small business lending represents the highest percentage of loans reviewed.

Los Angeles AA

Lending activity in the Los Angeles AA is adequate when considering home mortgage performance. There is strong competition for small loans to businesses from large national banks, large credit card issuers, regional business banks, small business banks, and finance companies. According to 2014 CRA peer data, CNB is ranked 14th for small loans to businesses in the Los Angeles AA. In 2014, there were 172 lenders in the Los Angeles AA. CNB had a 0.73 percent market share of originations. The top five lenders dominated the small loans to businesses originations combining for a total 71.35 percent market share. Many of the top lenders in the Los Angeles AA are nationwide lenders with large business credit card portfolios. All of the lenders ranked ahead of CNB for small loans to businesses originations have a lower average loan size. CNB had a 5.08 percent small loans to businesses market share by dollar volume, which ranks fourth in the AA. CNB deposit market share of 6.04 percent was greater than their market share of small business loans.

According to 2014 CRA peer data CNB ranked 67th in mortgage originations in the Los Angeles AA. CNB had a 0.28 percent market share of home mortgage originations. CNB is ranked 57th out of 690 lenders in the Los Angeles AA for home refinance originations. CNB has a 0.29 percent market share of home refinance originations. CNB has a 0.84 percent market share in terms of dollar volume of home refinance mortgages. CNB is ranked 27th in terms of dollar volume of home refinance loans in the Los Angeles AA.

Orange County AA

Lending activity in the Orange County AA is good when considering home mortgage performance. According to 2014 CRA peer data, CNB is ranked 20th in small loans to businesses lender in the Orange County AA. CNB had a 0.29 percent market share. There were 145 small commercial lenders competing in the Orange County AA. The top five lenders accounted for 71.32 percent of all small loans to businesses. Several of the banks ranked higher than CNB are national credit card lenders, who do not have a large deposit presence in the Orange County AA. CNB has a higher average loan amount than all banks ranked ahead. In dollar volume of small loans to businesses, CNB is ranked eighth with a 2.27 percent market share for small business loan volume in the Orange County AA. Small business loan volume exceeds CNB's 1.17 percent market share of deposits.

CNB's 2014 mortgage activity ranks 163rd out of 647 lenders servicing Orange County. CNB had market share of 0.07 percent of home mortgage originations. CNB has a 0.15 percent market share of lending volume, with a total of \$54.92 million.

San Francisco AA

Lending Activity in the San Francisco AA is good when considering home mortgage performance. According to 2014 CRA peer data, CNB is the 23rd ranked small loan to businesses lender, in terms of number of small loans to businesses originated. CNB has a 0.19 percent market share of the number of small loans to businesses originated. The top five lenders account for 55.85 percent of the AAs market share. Banks ranked ahead of CNB are credit card lenders that have very small average loan amounts. CNB ranks 13th in terms of dollar volume of small business loans originated in the San Francisco AA during 2014. In terms of dollar volume of small loans to businesses funded, CNB had a 1.60 percent market share. In total, there were 114 lenders competing for small loans to business in the San Francisco AA. Small business loan volume exceeds the bank's 0.53 percent market share of deposits in the San Francisco AA.

According to 2014 CRA peer data, CNB is ranked 182nd in the number of mortgage originations in the San Francisco AA. In total, there are 497 lenders competing for mortgage loans in the San Francisco AA.

Distribution of Loans by Income Level of the Geography

CNB's geographic distribution of loans reflects poor penetration throughout its AAs. The bank's HMDA distribution was very poor and the small loans to businesses distribution was adequate. We placed more emphasis on small loans to businesses since they are the primary focus of CNB's lending activities.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The overall geographic distribution of home mortgage loans is very poor.

Los Angeles AA

The overall geographic distribution of home mortgage loans in the Los Angeles AA is very poor.

The overall geographic distribution of home purchase loans is very poor. The percentage of loans in low- and moderate-income geographies was significantly below the percentage of owner-occupied units in LMI geographies. The bank did not achieve a market share in low-income geographies. The market share in moderate-income geographies was significantly lower than the overall market share.

The overall geographic distribution of home improvement loans is very poor. The bank did not originate or purchase any home improvement loans in low-income geographies. The percentage of loans in moderate-income geographies was significantly below the percentage of owner-occupied units in LMI geographies. The bank did not achieve a market share in moderate-income geographies.

The overall geographic distribution of home refinance loans is very poor. The percentage of loans in low- and moderate-income geographies was significantly below the percentage of owner-occupied units in LMI geographies. The bank did not achieve a market share in low-income geographies. The market share in moderate-income geographies was significantly lower than the overall market share.

The overall geographic distribution of multifamily loans is good. The percentage of loans in low-income geographies exceeds the percentage of multifamily units in the low-income geographies. The percentage of loans in moderate-income geographies is somewhat lower than the percentage of multifamily units in moderate-income geographies. The market share of multifamily loans in low- and moderate-income geographies exceeded and was somewhat lower than the overall market share, respectively.

Orange County AA

The overall geographic distribution of home mortgage loans in the Orange County AA is very poor.

The overall geographic distribution of home purchase loans is very poor. CNB did not make any home purchase loans in low- or moderate-income geographies throughout the evaluation period.

The overall geographic distribution of home refinance loans is very poor. The percentage of home refinance loans in low-income geographies was lower than the percentage of owner-occupied units in LMI geographies. The percentage of home refinance loans in moderate-income geographies was significantly lower than the percentage of owner-occupied units in moderate-income geographies. The bank did not achieve a market share in low-income geographies. The market share in moderate-income geographies was significantly lower than the overall market share.

San Francisco AA

The overall geographic distribution of home mortgage loans in the San Francisco AA is very poor.

The overall geographic distribution of home refinance loans is very poor. The bank did not originate or purchase any home refinance loans in low-income geographies. The percentage of loans in moderate-income geographies was lower than the percentage of owner-occupied units in LMI geographies. The bank did not achieve a market share in moderate-income geographies.

Small Loans to Businesses

Refer to Table 6 in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The overall geographic distribution of small loans to businesses is adequate.

Los Angeles AA

The overall geographic distribution of small loans to businesses is poor. The percentage of

loans in low-income geographies was lower than the percentage of businesses located in the LMI geographies. The percentage of loans in moderate-income geographies is somewhat lower than the portion of businesses in these geographies. The bank's market share in low- and moderate-income geographies was lower than and somewhat lower than the overall market share, respectively.

Orange County AA

The geographic distribution of small loans to businesses is good. The percentage of loans in low- income geographies exceeds the percentage of businesses in low-income geographies. The percentage of loans in moderate-income geographies is somewhat lower than the percentage of businesses in moderate-income geographies. The bank did not achieve a market share for small loans to businesses in the AA.

San Francisco AA

The geographic distribution of small loans to businesses is good. The percentage of loans in low-income geographies exceeds the percentage of businesses in low-income geographies. The percentage of loans in moderate-income geographies is somewhat lower than the percentage of businesses in moderate-income geographies. CNB's market share in low- and moderate-income geographies exceeded and was lower than the overall market share, respectively.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity throughout the evaluation period to identify gaps in the geographic distribution of loans. We did not identify any unexplained gaps.

Distribution of Loans by Income Level of the Borrower

CNB's distribution of borrowers reflects poor penetration of among retail customers of different income levels and business customers of different sizes. The bank's HMDA distribution was very poor and the small loans to business distribution was poor. We placed more emphasis on the small loans to business as they are the bank's primary focus.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage lending is very poor.

Los Angeles AA

The overall borrower distribution of home mortgage loans in the Los Angeles AA is very poor.

The overall borrower distribution of home purchase loans in the Los Angeles AA is very poor. The percentage of bank loans to low-income borrowers was significantly below the percentage

of low-income families in the Los Angeles AA. The bank did not originate or purchase any home purchase loans to moderate-income borrowers. The bank did not achieve a market share to low-income borrowers.

The overall borrower distribution of home improvement loans in the Los Angeles AA is very poor. The bank did not originate or purchase any home improvement loans to low-income borrowers. The percentage of bank loans to moderate-income borrowers was significantly below the percentage of LMI families in the Los Angeles AA. The bank's moderate-income borrower market share was significantly below the overall market share.

The overall borrower distribution of home refinance loans in the Los Angeles AA is very poor. The percentage of bank loans to low- and moderate-income borrowers was significantly below percentage of LMI families in the Los Angeles AA. The bank's low-income borrower market share was significantly lower than the overall market share. The bank did not achieve a market share to moderate-income borrowers.

Orange County AA

The overall borrower distribution of home mortgage loans in the Orange County AA is very poor.

The overall borrower distribution of home purchase loans in the Orange County AA is very poor. The bank did not originate or purchase any home purchase loans to low-income borrowers. The percentage of bank loans to moderate-income borrowers was significantly below the percentage of moderate-income families in the Orange County AA. The bank's moderate-income borrower market share exceeded the overall market share.

The overall borrower distribution of home refinance loans in the Orange County AA is very poor. The percentage of bank loans to low- and moderate-income borrowers was significantly below the percentage of LMI families in the Orange County AA. The bank's low-income borrower market share was lower than the overall market share. The bank did not achieve a market share to moderate-income borrowers.

San Francisco AA

The overall borrower distribution of home mortgage loans in the San Francisco AA is very poor.

The overall borrower distribution of home refinance loans in the San Francisco AA is very poor. The percentage of bank loans to low-income borrowers was significantly below the percentage of low-income families in the San Francisco AA. The bank did not originate or purchase any home refinance loans to moderate-income borrowers. The bank did not achieve a market share to low- or moderate-income borrowers.

Small Loans to Businesses

Refer to Table 11 in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The overall borrower distribution of small loans to businesses is poor.

Los Angeles AA

The overall distribution of small loans to businesses of different sizes is poor in the Los Angeles AA. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was lower than the percentage of small businesses. CNB's market share of small loans to small businesses was lower than the overall market share.

Orange County AA

The overall distribution of small loans to businesses of different sizes is very poor in the Orange County AA. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was significantly lower than the percentage of small businesses. The bank did not achieve a small loans to businesses market share.

San Francisco AA

The overall distribution of small loans to businesses of different sizes is poor in the San Francisco AA. The percentage of small loans to businesses with gross annual revenues of \$1 million or less was lower than the percentage of small businesses. CNB's market share of small loans to businesses with revenues less than \$1 million was lower than their overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in the state of California section of appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. However, Table 5 does not separately list CD loans.

CNB's CD lending had a significantly positive affect on the lending test performance in the Los Angeles AA, Orange County AA, and the San Francisco AA.

Los Angeles AA

CNB's level of CD lending had a significantly positive impact on its overall lending performance in the Los Angeles AA.

CNB is a leader in providing CD lending in the Los Angeles AA. CNB reported 143 loans totaling \$714.97 million. This volume of lending represent 40.07 percent of the allocated tier 1 capital for the AA. These loans were responsive to identified needs in the AA. By dollar volume, 44.70 percent was dedicated to economic development, 42.41 percent was dedicated to community service, 7.07 percent to revitalize or stabilize, and 5.82 percent for affordable housing. Notable loans include a \$45 million loan to a locally owned chain of restaurants to provide working capital. The business is located in moderate-income census tract. A majority of the company's 10,000 employees qualify as LMI. Another example of CD lending includes a \$1 million loan to a pro bono law firm providing its services to LMI individuals in the Los Angeles AA. Another example of a CD loan is a \$3 million line of credit to an organization that provides supportive services to children feeling the effects of community and family violence; this organization provides its services primarily to LMI families.

Orange County AA

CNB's level of CD lending had a significantly positive impact on its overall lending performance in the Orange County AA.

CNB is a leader in providing CD lending in the Orange County AA. CNB reported 25 loans totaling \$58.90 million. This volume of lending represents 57.07 percent of allocated tier 1 capital for the AA. By dollar volume, 98.55 percent of the CD lending was for economic development. CNB also originated three loans totaling \$455 thousand for community services and one for \$400 thousand for affordable housing. Notable loans include a \$1.5 million loan to a commercial printing company small business located in a low-income census tract. The majority of the employees are LMI individuals. Another notable loan is a \$1.5 million loan to a retail service company. The company is located in a low-income census tract and a majority of their employees earn a wage that is considered low- or moderate-income.

San Francisco AA

CNB's level of CD lending had a significantly positive impact on its overall lending performance in the San Francisco AA.

CNB is a leader in providing CD lending in the San Francisco AA. CNB reported 43 loans totaling \$214.65 million. This volume represents 231.17 percent of allocated tier 1 capital for the AA. These loans were responsive to identified needs in the AA. By dollar volume, 77.57 percent of the loan proceeds went to economic development. Additionally, 21.5 percent of the lending volume went to community services. The remaining loan volume went to affordable housing. A notable loan was a \$5.53 million loan to refinance debt and make infrastructure improvements to a school. The school focuses on eliminating the learning gap in high poverty areas; over 80 percent of the students qualify for free or reduced lunches.

Product Innovation and Flexibility

CNB does not have any lending products we would consider innovative or flexible. Impact on the Lending Test rating is neutral.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Oakland AA, San Diego AA, and San Jose AA is consistent with the bank's overall Low Satisfactory performance under the lending test in the full scope AAs. In the Ventura AA, the bank's performance is stronger than the bank's overall performance in the full scope AAs, due to stronger geographic distribution performance. In the Riverside AA and Santa Barbara AA the bank's performance is weaker than the overall performance in the full scope AAs. The weaker performance in the Riverside AA was due to weaker borrower income distribution. In the Santa Barbara, the weaker performance was due to weaker CD loan performance. Performance in the limited-scope areas was not significant enough to impact the overall Lending Test rating in the state. Refer to the Tables 1 through 13 in the state of California section of appendix D for the facts and data considered in these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in California is rated Outstanding. Based on full-scope reviews, the bank's performance in the Orange County AA and San Francisco AA is excellent and performance in the Los Angeles AA is good. Performance in the combined limited-scope areas and the greater statewide area further supports the Outstanding rating.

Refer to Table 14 in the state of California section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Los Angeles AA

Overall, the bank's Investment Test performance in the Los Angeles AA is good. CNB's investments consisted of 54 prior period investments totaling \$42.15 million. Throughout the evaluation period, CNB made 21 qualified investments totaling \$57.38 million. CNB made 823 donations and grants totaling over \$3.68 million. The total dollar amount of \$103.2 million represents 5.78 percent of allocated tier 1 capital for the AA. In addition to these investments, the bank had 18 investments with unfunded commitments totaling \$4.36 million.

CNB's responsiveness to the CD needs in the AA is good. In terms of dollar volume, 94.41 percent of the bank's investments, donations, and grants were allocated to affordable housing, an identified need in the AA. One investment of note is an \$8 million low-income housing tax credit to develop a 126-unit affordable housing property targeting larger families. There is a demand for larger affordable housing units in the Los Angeles AA. All units will be available to families earning no more than 60 percent of the area median income. Additionally, CNB made a \$2.5 million tax credit investment for affordable housing in a five-story 50-unit apartment building. This will provide permanent, affordable, service-enriched housing for the residents.

Orange County AA

Overall, the bank Investment Test performance in the Orange County AA is excellent. CNB's investments consisted of 14 prior period investments totaling \$23.77 million. CNB made six investments during the evaluation period totaling \$11.70 million. CNB made 110 donations and grants totaling \$263 thousand throughout the evaluation period. The total investment amount of \$35.73 million represents 35.33 percent of allocated tier 1 capital for the Orange County AA. In addition to these investments, the bank had one investment with an unfunded commitment of \$704,000.

The bank's responsiveness to the CD needs in the AA is adequate. In terms of dollar volume, 97.11 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing. One investment of note is a \$1.50 million investment in new construction of affordable housing for larger families, consisting of 44 units. All units will target families earning up to 60 percent of the area median income.

San Francisco AA

Overall, the bank Investment Test performance in the San Francisco AA is excellent. CNB's

investments included 18 prior period investments totaling \$3.89 million. During the evaluation period, CNB made eight investments totaling \$19.11 million. CNB made 47 donations and grants totaling over \$155 thousand through the evaluation period. The total investment dollar amount of \$23.15 million represents 25.00 percent of allocated tier 1 capital for the AA. In addition to these investments, the bank had four investments with unfunded commitments totaling \$252,000.

The bank's responsiveness to the CD needs in the AA is good. In terms of dollar volume, 99.37 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing, an identified need in the AA. One investment of note is a \$3.20 million low-income housing tax credit investment in a rehabilitation project with a total of 101 units serving very low-income seniors. All apartments are covered under a Project-Based Section 8 Contract.

Investments - California statewide

In addition to the investments CNB made in their defined AAs, CNB made additional qualified investments throughout California. Statewide investments included 25 prior period investments totaling \$12.23 million, nine current period investments for \$28.95 million, and eight unfunded investments for \$3.69 million. Statewide investments further supported the bank's Investment Test performance in the state.

Refer to Table 14 in the state of California section of appendix D for the facts and data that supports this conclusion.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Riverside AA, San Diego AA, Ventura AA, Oakland AA, and San Jose AA is consistent with the bank's overall outstanding performance under the investment test in the full scope AAs. Performance in the Santa Barbara AA was weaker than the overall performance in the state of the full scope AAs. There were no investments made in the Santa Barbara AA during the evaluation period. Refer to the Table 14 in the state of California section of appendix D for the facts and data considered in these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

CNB's performance under the service test in California is rated High Satisfactory. Based on full-scope reviews, CNB's performance in the Los Angeles AA, Orange County AA, and San Francisco AAs is good. CD service performance in the Los Angeles AA had a positive impact on the overall Service Test conclusion in this AA.

Retail Banking Services

Refer to Table 15 in the state of California section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Los Angeles AA

CNB's overall branch distribution in the Los Angeles AA is adequate after considering the additional access provided by branches near LMI areas. Branches and ATMs were reasonably accessible to geographies and individuals of different income levels in the AA. CNB had 32 branches located in the AA during the evaluation period. CNB had two branches located in low-income census tracts and no branches located in moderate-income census tracts. When considering branches near LMI areas, the percentage of bank branches in low- and moderate-income census tracts exceeds the percentage of the population living in low- and moderate-income census tracts. CNB has four branches near low-income census tracts and six branches near moderate-income census tracts. The branches located in near-to census tracts provide reasonably accessible services for LMI individuals and geographies. Our evaluation of the proximity of these branches included consideration of available and affordable public transit systems within the assessment areas, and the absence of physical barriers, such as water or highways, that might obstruct convenient access to the branch.

Branch openings and closings have generally not adversely affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies and individuals. There has been one branch closing in an upper- income census tract in the AA. Additionally, the bank relocated one branch in an upper-income census tract.

Throughout the evaluation period, branch services and hours did not vary in a way that would inconvenience LMI individuals.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include ATMs, mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Orange County AA

CNB's overall branch distribution in the Orange County AA is good after considering the additional access provided by branches near LMI areas. Branches and ATMs were accessible to geographies and individuals of different income levels in the AA. CNB has seven branches located in the AA during the evaluation period. CNB does not have any branches located in low-income census tracts. CNB has two branches located in moderate-income census tracts. CNB has two branches near-to moderate-income census tracts. When considering branches near LMI areas, the percentage of branches in moderate-income census-tracts exceeds the percentage of moderate-income population in the AA. Our evaluation of the proximity of these branches included consideration of available and affordable public transit systems within the assessment areas, and the absence of physical barriers, such as water or highways, that might obstruct convenient access to the branch.

Branch openings and closings have generally not adversely affected the overall accessibility of the bank's delivery systems to LMI geographies and individuals. There has been one branch closing in a middle-income census tract throughout the evaluation period. This branch was acquired as part of a bank merger in 2009. The branch was consolidated with another branch in a middle-income census tract, approximately 1.5 miles away. The branch was consolidated, due to the fact the bank did not want to have multiple branches in such close proximity to each

other.

Throughout the review period, branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals and geographies.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include ATMs, mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

San Francisco AA

CNB's overall branch distribution in the San Francisco AA is good. Branches and ATMs were accessible to geographies and individuals of different income levels in the AA. CNB has four branches located in the AA during the evaluation period. Access to branches in low-income census tracts was excellent. CNB has two branches located in low-income census tracts in the AA. The percentage of branches in low-income census tracts exceeds the percentage of the LMI population in the AA. CNB does not have any branches located in moderate-income census tracts. CNB has one additional branch near-to a low- income census tract. Our evaluation of the proximity of these branches included consideration of available and affordable public transit systems within the assessment areas, and the absence of physical barriers, such as water or highways, that might obstruct convenient access to the branch.

Branch openings and closings have generally not adversely affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies and individuals. CNB closed one branch in a low- income census tract in 2013. This branch was acquired in 2009 and was located in the same low-income census tract as another CNB branch. This branch consolidation was due to the fact that this branch had low teller volume and small amounts transactional accounts when compared to other branches in the AA. CNB opened one branch in an upper-income census tract in January 2014.

Throughout the review period, branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals and geographies.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include ATMs, mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

Los Angeles AA

CNB's is a leader in providing CD services to the Los Angeles AA and their performance is considered excellent. CD service performance had a positive impact on the overall Service Test conclusion for the AA. CNB employees were very active in the Los Angeles AA. Throughout the evaluation period, 226 CNB employees provided CD services to 138 organizations, totaling 1,705 services and 6,161 hours. CD services included 75 CNB employees holding leadership positions. CNB employees participated in many qualifying nonprofit organizations in a leadership capacity, either as a board member, committee member, secretary, or treasurer. CNB employees participated in a variety of organizations designated to provide affordable

housing, economic development, and community services to LMI individuals. CNB employees worked with students and young adults to promote financial literacy. CNB staff found various ways to provide needed CD services. An example of some of these services include:

- CNB's Dollars + \$ense financial literacy program. Employees teach financial literacy to schools that qualify under Title I provision of the Elementary and Secondary Education Act. The program instills money management skills, introduces students to banking, and helps the children make good choices and understand finances.
- A CNB employee served as board member to community group who focuses on LMI youth services in the AA. The organization provides education, nutrition, and cultural resources and is located in a low- income census tract. CNB board participation included fundraising, technical expertise, governance, and management responsibilities.
- CNB employees served as committee members of an organization whose focus is to bring banking services to the unbanked in the Los Angeles AA. CNB employee participation included financial education, technical expertise, and fundraising efforts.

Orange County AA

CNB provides a relatively high level of CD services in the Orange County AA, and performance is considered good. CNB had 31 employees provide CD services to 16 organizations. Throughout the evaluation period, CNB employees participated in 102 services totaling 287 hours. Seven employees held leadership positions. CNB employees participated in many qualifying nonprofit organizations in a leadership capacity, either as a board member or committee member. CNB employees participated in a variety of organizations designated to provide affordable housing, economic development, and community services to LMI individuals. CNB employees worked with students and young adults to promote financial literacy. An example of some of these services include:

- One employee acted on the board of a youth employment group. The service is designed to teach job skills, improve employability, and guide career choices among youth and young adults. As a board member, the CNB employee was an ambassador to the community, fundraiser, and provided board oversight.
- CNB's Dollars + \$ense financial literacy program. Employees teach financial literacy to schools that qualify under Title I provision of the Elementary and Secondary Education Act. The program instills money management skills, introduces students to banking, and helps the children make good choices and understand finances.

San Francisco AA

CNB's performance in providing CD services is adequate. In the AA, eight CNB employees provided CD services to 10 organizations that included a total of 20 services and 86 hours throughout the evaluation period. Three employees held leadership positions. This represents an excellent level of CD activity and responsiveness to community needs. CNB employees participated in many qualifying nonprofit organizations in a leadership capacity, either as a board member or committee member. CNB employees participated in a variety of organizations designated to provide affordable housing, economic development, and community services to LMI individuals. CNB employees worked with students and young adults to promote financial literacy. An example of some of these services include:

- CNB's Dollars + \$ense financial literacy program. Employees teach financial literacy to

schools that qualify under Title I provision of the Elementary and Secondary Education Act. The program instills money management skills, introduces students to banking, and helps the children make good choices and understand finances.

- CNB participated in the Federal Home Loan Bank of San Francisco's Affordable Housing Program (AHP). Through the AHP, CNB facilitates grant subsidies considered in affordable housing within its communities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, CNB's Service Test performance in the Riverside AAs is stronger than the bank's overall High Satisfactory performance in the full scope AAs. CNB had delivery systems readily accessible to all segments of the AAs, including LMI geographies. Performance in the Oakland AA is consistent with the bank's overall performance in the full scope AAs. In the San Diego AA, Ventura AA, Santa Barbara AA, and San Jose AA, the bank's performance is weaker than the bank's overall performance in the full scope AAs, due to weaker branch distribution. Refer to Table 15 in the state of California section of appendix D for the facts and data considered in these conclusions.

State of Georgia

CRA Rating for Georgia:	Needs to Improve
The lending test is rated:	Needs to Improve
The investment test is rated:	Outstanding
The service test is rated:	Needs to Improve

The major factors considered in this rating include:

- CNB had adequate lending activity.
- Good geographic distribution of small loans to businesses.
- Poor distribution of small loans to businesses of different revenue sizes.
- CD lending had a negative impact on the overall Lending Test rating.
- Outstanding investment performance. CNB investments were responsive to the identified need of affordable housing.
- CNB's one branch in the state was inaccessible to significant portions of the AA; however, CD services had a positive impact on Service Test performance.

Description of Institution's Operations in Georgia

CNB has one AA within the state of Georgia. CNB has designated the Atlanta-Sandy Springs-Roswell MSA (Atlanta AA). The Atlanta AA is a multi-county MSA. CNB has taken Fulton and DeKalb counties as its AA. DeKalb and Fulton County are contiguous. We will evaluate CNB's performance in Georgia throughout the entire evaluation period.

CNB offers their loan and deposit products in Georgia. CNB has one branch and zero ATMs in Georgia. Branches located in Georgia account for 1.33 percent of CNB's total branches. As of June 30, 2015, CNB ranked 138th out of 248 deposit taking institutions with a 0.05 percent deposit market share in the state of Georgia. CNB had \$110.73 million in deposits in the Atlanta AA, which accounts for 0.13 percent of CNB's total deposits. The five banks with the most deposits in Atlanta AA are: Sun Trust Bank, Bank of America NA, Wells Fargo Bank NA, Branch Banking and Trust Company, and RBC Bank NA. These institutions have a combined 86.44 percent of the deposit market share in the Atlanta AA.

Refer to the market profiles for the state of Georgia in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Georgia

For the state of Georgia, we completed a full-scope review of the Atlanta AA. This is the only AA CNB has in Georgia. Our rating for the state of Georgia will depend solely on the Atlanta AA performance. We will focus our review on small business lending performance in the Atlanta AA. CNB's deposit and lending services are focused on commercial lending and deposits, thus

CNB did not originate enough home mortgage loans in any product category in the evaluation period to have a meaningful analysis. Refer to the table in appendix A for more information on the Georgia AA.

LENDING TEST

The bank's performance under the Lending Test in Georgia is rated Needs to Improve. Based on full-scope reviews, the bank's performance in the Atlanta AA is poor.

CNB performance was evaluated solely on their performance in small business and community development lending. CNB did not make 20 mortgage loans in the AA throughout the evaluation period, thus we do not have enough information to evaluate lending performance in home mortgage products.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's lending activity.

CNB's overall lending activity in the Atlanta AA is adequate when considering home mortgage loan performance. According to 2014 peer small business data, CNB is ranked 37th out of 147 lenders originating small business loans in the Atlanta AA. CNB had a total market share of 0.07 percent of lending originations and 0.39 percent market share of lending volume. CNB market share of originations is less than their overall deposit market share of 0.08 percent, however their market share of volume of small business loans exceeded their deposit market share of 0.08 percent. Several of the lenders ranked ahead of CNB are larger nationwide lenders who focus on credit card originations. CNB's average small business loan was \$195 thousand; only 10 lenders ranked ahead of CNB in small business loan origination volume had a larger average loan size. The top five small business lenders were all larger nationwide organizations and had a combined market share of 72.62 percent.

According to 2014 peer data, CNB did not originate a home purchase, home refinance, or home improvement loan. CNB originated seven home mortgage loans throughout the evaluation period.

Distribution of Loans by Income Level of the Geography

Small Loans to Businesses

Refer to Table 6 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination and purchase of small loans to businesses. The overall geographic distribution of small loans to businesses is good.

The overall geographic distribution of small loans to businesses is good. The percentage of loans in low-income geographies is lower than the percentage of businesses located in low-income geographies. The percentage of loans in moderate-income geographies exceeds the percentage of businesses located in moderate-income geographies. The market share in low- and moderate-income geographies was lower than and exceeded the overall market share, respectively.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and identify gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

Small Loans to Businesses

Refer to Table 11 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The overall distribution of small loans to businesses of different sizes is poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was lower than the percentage of small businesses. The bank's market share of small loans to small businesses exceeded the overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a negative impact in the state of Georgia. In the Atlanta AA during the evaluation period, there were sufficient opportunities for the bank to originate CD loans. Additionally, CNB had the capacity to originate CD loans in the AA. Despite this, CNB did not originate any CD loans throughout the evaluation period.

Product Innovation and Flexibility

CNB does not have any lending products we would consider innovative or flexible. Impact on the Lending Test rating is neutral.

INVESTMENT TEST

The bank's performance under the Investment Test is rated Outstanding. Based on full-scope review, the bank's performance in the Atlanta AA is excellent.

Refer to Table 14 in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, CNB originated four investments, donations, and grants in the Atlanta AA totaling \$7.00 million. The bank holds one investment from prior periods with a total book value of \$1.85 million. The total investment amount of \$8.85 million represents 91.79 percent of tier 1 capital allocated to the AA. In addition to these investments, the bank had one

investment with an unfunded commitment of \$79,000. The bank's responsiveness to CD needs in the AA is good. In terms of dollar volume, 99.97 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing.

One investment of note is a \$7.00 million low-income housing tax credit investment for new construction of 102 senior units with 82 of those being allocated for affordable housing. Of those, 13 units will be set aside for persons with mental or physical disabilities, six units will be built for mobility impaired tenants, and eight units will be under the HUD Rental Assistance Demonstration program. All 82 affordable units will be available to tenants earning no more than 60 percent of the area median income.

In addition to the qualified investments CNB made in the Atlanta AA, CNB made qualified investments in the greater Georgia statewide region. CNB made one current period investment for \$1.73 million and has one unfunded commitment for \$132 thousand. These investments further support the bank's Investment Test performance in the state.

SERVICE TEST

The bank's performance under the Service Test in Georgia is rated Needs to Improve. Based on full- scope reviews, the bank's performance in the Atlanta AA is poor. CD service performance had a positive impact on the overall Service Test conclusion in the Atlanta AA.

Retail Banking Services

Refer to Table 15 in the state of Georgia section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the Atlanta AA, CNB's overall branch distribution is very poor. The bank's one branch in the AA is unreasonably inaccessible to geographies and individuals of different income levels. CNB has one branch located in the AA. The branch is located in an upper-income census tract on an upper floor of an office building. The branch is not located on the ground floor of the building, which contributes to the unreasonable inaccessibility of the branch services in the AA. Additionally, this location does not have an ATM.

There have been no branch openings or closing in the AA throughout the evaluation period.

Throughout the evaluation period, branch services and hours did not vary in a way that would inconvenience LMI individuals.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services as no data was available to determine their impact on LMI individuals or geographies.

Community Development Services

Overall, the level of CD services provided in the Atlanta AA were excellent, and had a positive impact on the Service Test performance. Four CNB employees provided CD services to six organizations that included a total of 35 services and 118 hours throughout the evaluation

period. One employee held a leadership position. CD services were concentrated on community service. Employees provided financial literacy training to low- and moderate-income students in the AA. The bank had three employees teach CNB's Dollars + \$ense program to various elementary schools in the AA. One employee served on the board of a local charity that focuses on raising funds to support local charities dedicated to improving the lives of children from LMI geographies. The CNB employee provided technical assistance, fiduciary responsibilities, governance, and acted as an ambassador to the community.

State of Nevada

CRA Rating for Nevada:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Outstanding
The service test is rated:	Low Satisfactory

The major factors considered in this rating include:

- CNB had good lending activity in Nevada. Small business lending loan volume exceeded CNB's deposit market share in the Las Vegas AA. CNB exhibited adequate geographic distribution. Good small loans to businesses distribution was negatively impacted by very poor home mortgage distribution.
- CNB exhibited poor borrower distribution, as evidenced by poor small loans to businesses and very poor home mortgage performance.
- CNB exhibited excellent CD lending performance that had a significantly positive impact on Lending Test performance.
- CNB exhibited excellent performance on the Investment Test. CNB was responsive to community needs and focused their investment opportunities in Nevada on affordable housing.
- CNB exhibited adequate performance in the Service Test. Branches are reasonably accessible to geographies and individuals of different income levels.

Description of Institution's Operations in Nevada

CNB has four AAs in the state of Nevada. The four AAs include the Las Vegas MSA (Las Vegas AA) comprised of Clark County; the Reno MSA (Reno AA) that consists of Washoe County; the Nevada non-MSA area (NV non-MSA AA) that consists of Douglas County; and the Carson City MSA (Carson City AA). Carson City is an independent city, the capital city of Nevada, and is not part of any county. CNB has eight branches located in Nevada. The branch system in Nevada accounts for 10.67 percent of CNB's branch network.

As of June 30, 2015, CNB had approximately \$714 million in deposits throughout the state of Nevada. CNB was ranked 11th out of 45 institutions in total deposits in Nevada, with a 0.42 percent market share. CNB's deposits in Nevada accounted for 2.38 percent of CNB's total deposits.

Refer to the market profiles for the state of Nevada in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Nevada

For the state of Nevada, we conducted a full-scope review in the Las Vegas AA. We conducted limited-scope reviews in the Carson City AA, Reno AA, and Nevada non-MSA AA. The only mortgage product we reviewed in Nevada is refinance loans. This is due to the fact that CNB did not make at least 20 mortgage loans within any other product. We will only review CNB's refinance performance in the Las Vegas AA.

We gave the most weight in our analysis to the Las Vegas AA. We made this decision because the Las Vegas AA has CNB's largest share of deposit and loan production in the state of Nevada. Business lending was given the majority of weight in the state of Nevada ratings.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nevada is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Las Vegas AA is adequate.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's lending activity.

We placed greater weight on CNB's performance in small business lending. This is due to the fact that small business lending makes up 89.82 percent of CNB's loans activity in the AA.

Lending activity in the Las Vegas AA is good when considering home mortgage performance.

As of June 30, 2015, CNB had \$452 million in deposits with a market share of 0.99 percent and was ranked 11th in total deposits in the Las Vegas AA. Based on 2014 small business peer loan data, CNB was ranked 16th in small business loan originations. CNB was ranked ninth out of 177 lenders in small business loan origination volume, with a 3.27 percent market share. Several of the lenders ranked ahead of CNB in this category are large credit card lenders and have a much smaller average loan amount. The top five lenders with the most small business loan originations had a 64.90 percent market share. The same five lenders comprised a 41.33 percent market share by dollar volume.

For home mortgage refinancing, CNB is ranked 137th out of 311 lenders, with a 0.04 percent market share. CNB was ranked 187th out of 333 lenders for home purchase loans with a 0.01 percent market share. CNB did not originate a home improvement loan in the Las Vegas AA in 2014.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending in the state of Nevada is adequate. Good small loans to businesses performance was negatively impacted by very poor home mortgage performance. We placed significantly more weight on the bank's small loans to

businesses performance. CNB did not originate at least 20 home purchase and home improvement loans during the evaluation period, thus we did not analyze their performance.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

CNB geographic distribution of home refinance loans is very poor. CNB did not originate a home refinance loan in a low-or moderate-income geography throughout the evaluation period.

Small Loans to Businesses

Refer to Table 6 in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations of small loans to businesses.

The overall geographic distribution of the bank's small loans to businesses in this AA is good. The percentage of loans in low-income geographies is somewhat lower than the portion of businesses in these geographies. The percentage of loans in moderate-income geographies exceeds the portion of businesses in these geographies. The market share in low- and moderate-income geographies was lower than and exceeded the overall market share, respectively.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and to identify potential gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank's lending is poor. The distribution of loans to businesses of different revenue sizes is poor, and the borrower distribution of home mortgage loans is very poor. More weight is placed on small business loan performance. As noted previously, we did not evaluate home purchase or home improvement lending since the bank did not originate or purchase a sufficient number of these types of loans to analyze.

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is very poor.

Refer to Tables 8, 9 and 10 in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home refinance loans is very poor. CNB did not originate any home refinance loans to low- or moderate-income borrowers throughout the evaluation period in the Las Vegas AA.

Small Loans to Businesses

Refer to Table 11 in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The overall distribution of small loans to businesses of different sizes is poor. The percentage of small loans to businesses with gross annual revenue of \$1 million or less was lower than the percentage of small businesses. The bank's market share of small loans to small businesses was somewhat lower than the overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

CNB's level of CD lending had a significantly positive impact on its overall lending performance in the Las Vegas AA.

CNB is a leader in providing CD lending in the Las Vegas AA. CNB reported 10 loans totaling \$25.38 million. This volume represents 64.62 percent of the allocated tier 1 capital in the AA. CNB originated \$25.28 million of economic development loans throughout the evaluation period. CNB also made one loan for \$100 thousand dedicated to community service. CNB made a \$100 thousand loan to a nonprofit that focuses on providing debt solutions, financial literacy, and housing for LMI individuals.

Product Innovation and Flexibility

CNB does not have any lending products we would consider innovative or flexible. Impact on the Lending Test rating is neutral.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Reno AA is consistent with the bank's overall Low Satisfactory performance under the lending test in the Las Vegas AA. CNB's performance in the Carson City AA and Nevada non-MSA AA was weaker than performance in the Las Vegas AA. In the Carson City AA, the weaker performance was due to weaker geographic and borrower distribution. In the Nevada non-MSA AA, weaker performance was due to weaker CD loan performance. Limited-scope performance had a neutral impact on the overall lending test rating for the state of Nevada.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test is rated Outstanding. Based on full-scope

review, the bank's performance in the Las Vegas AA is excellent.

Refer to Table 14 in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, CNB made 43 investments, donations, and grants in the Las Vegas AA totaling \$2.49 million. The bank holds three investments from prior periods with a total book value of \$4.90 million. The total investment dollar amount of \$7.40 million represents 18.83 percent of allocated tier 1 capital for the AA. In addition to these investments, the bank had two investments with unfunded commitments totaling \$2.8 million.

The bank's responsiveness to the CD needs in the AA is good. In terms of dollar volume, 98.64 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing, an identified need in the AA.

One investment of note is a \$2 million low-income housing tax credit investment for the rehabilitation of 221 affordable units. This will improve and retain much needed housing for larger families in the area.

In addition to the investments CNB made in the defined AAs, CNB also made qualified investments in the greater statewide area in Nevada. CNB made one current period investment for \$758 thousand and had one unfunded commitment for \$41 thousand. These investments further support the overall Investment Test performance in Nevada.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance under the Investment Test in the Reno AA and Nevada non-MSA is consistent with the bank's Outstanding performance under the Investment Test in the Las Vegas AA. In the Carson City AA, CNB's performance is weaker than their overall Outstanding rating in the Las Vegas AA, due to a much lower level of investments. Refer to Table 14 in the state of Nevada section of appendix D for the facts and data that supports this conclusion.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in NV is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Las Vegas AA is adequate.

Retail Banking Services

Refer to Table 14 in the state of Nevada section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the Las Vegas AA, CNB's overall branch distribution is adequate, when considering branches near LMI areas. The bank's five branches in the AA are reasonably accessible to geographies and individuals of different income levels. All five branches have full service

ATMs. CNB has one branch located in a moderate-income census tract, and no branches in low-income geographies. Furthermore, two (40 percent) of the branches are located near-to moderate-income areas of the AA. Our evaluation of the proximity of these branches included consideration of the absence of physical barriers, such as water or highways that might obstruct convenient access to the branch. In total, 60 percent of CNB's branch network is readily accessible to moderate-income geographies.

The bank's record of opening and closing branches generally has not affected the overall accessibility of the bank's delivery systems to low- and moderate-income geographies and individuals. There was one branch closing in a middle-income census tract in the AA, where the branch was closed and consolidated into another CNB branch in another middle-income geography in the AA.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services, as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

CD Service performance in the Las Vegas AA is adequate. Nine CNB employees provided CD services to 20 organizations that included a total of 95 services and 195 hours throughout the evaluation period. Six employees held leadership positions. This represents an adequate level of CD activity and responsiveness to community needs. CNB employees held leadership roles with several qualifying nonprofit organizations, such as a board member, committee member, secretary, or treasurer.

CNB's community development services focused on the bank's own Dollars + \$ense Financial Literacy Program. CNB employees conducted financial education to several local schools in the Las Vegas AA. These schools qualified under Title I provision of the Elementary and Secondary Education Act passed in 1965. The focus of this program is to provide financial literacy to schools primarily serving student coming from LMI families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Reno AA, Carson City AA, and NV non-MSA AAs is consistent with the bank's overall Low Satisfactory performance under the Service Test in the Las Vegas AA, due to the very limited branch presence in these AAs. Refer to Table 15 in the state of Nevada section of appendix D for the facts and data considered in these conclusions.

State of New York

CRA Rating for New York:	Needs to Improve
The lending test is rated:	Needs to Improve
The investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors considered in this rating include:

- Poor borrower distribution of loans, as evidenced by poor distribution of small loans to businesses of different sizes and very poor home mortgage distribution.
- Adequate geographic distribution of loans, as evidenced by adequate small loans to businesses distribution and poor home mortgage distribution.
- Good performance of CD lending. While CD lending had a positive effect on the Lending Test performance, it was not strong enough to impact the Lending Test rating.
- Excellent investment performance in the AA. CNB's investments were effective in meeting the identified community needs of affordable housing.
- Branches that are accessible to geographies and individuals of different income levels when considering the very limited presence.

Description of Institution's Operations in New York

CNB has one AA within the state of New York, which consists of New York County (New York AA) in the New York-White Plains-Wayne MD. Within the state of New York, CNB operates two branches. As of June 30 2015, CNB had a \$2.38 billion in deposits. CNB's deposit market share in the state of New York is 0.17 percent and is ranked 45th in deposit market share. The state of New York accounts for 8.03 percent of CNB's total deposits. There is very strong competition for lending and deposit products in New York. The top five banks in terms of deposit market share account for 62.37 percent of all deposits, totaling approximately \$860 billion.

Refer to the market profiles for the state of New York in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in New York

We conducted a full-scope review on CNB's only AA in New York, the New York AA. We gave the most weight to small business lending performance. This is due to the fact that small business lending comprises the majority of the bank's loan originations and is consistent with bank strategy. We considered the considerable affordability barriers LMI borrowers face for residential housing in the New York AA. The weighted average of median housing was nearly \$693 thousand, while the weighted average of median family income was just over \$104 thousand. Additionally, there are relatively high poverty rates in the AA. Low- income geographies account for 12.85 percent of the census tracts in the New York AA. Moderate-income census tracts account for 22.57 percent of the total census tracts in the New York AA.

We placed the most weight on the Lending Test to small business lending. There is plenty of opportunities for lending to small businesses in the New York AA. Additionally, the bank originated almost three times the amount of small business loans, compared to mortgage loans. CNB did not originate enough home improvement or multifamily loans to perform a meaningful analysis, thus we will not include them in our evaluation.

LENDING TEST

The bank's performance under the Lending Test in New York is rated Needs to Improve. Based on full-scope reviews, the bank's performance in the New York AA is poor.

Lending Activity

Refer to Tables 1 Lending Volume in the state of New York section of appendix D for the facts and data used to evaluate the bank's lending activity.

CNB's lending activity in the New York AA is excellent. We placed the most weight on CNB's performance in small business lending. We also considered the very strong competition for mortgage and small business loans in the New York AA.

According to the June 30, 2015 FDIC summary of deposit report, CNB was ranked 23rd in deposits in the New York AA, with a 0.26 percent market share. According to 2014 peer data, CNB is ranked 17th in small business loan originations with a 0.32 percent market share. There were 118 small business loan originators in the NY AA. Additionally, CNB is ranked 12th in lending volume of small business loans in 2014 with a 2.34 percent market share. Thus, CNB's market share of small business loan originations and small business lending volume exceeds their deposit market share.

CNB was ranked 25th in originations in home purchase mortgages with a market share of 0.49 percent. CNB was ranked 24th with a 0.59 percent of the home mortgage refinance market in the NY AA.

While CNB's level of lending is considered excellent in the NY AA, the geographic distribution of loans indicated a marginally adequate record of serving the credit needs of the most economically disadvantaged areas in the AA, and the borrower distribution of loans evidenced a poor record of serving low- and moderate-income individuals and small businesses (businesses with less than \$1 million in gross annual revenues).

Distribution of Loans by Income Level of the Geography

CNB's geographic distribution of loans reflects adequate penetration throughout its AAs. The bank's HMDA distribution was poor and the small loans to businesses distribution was adequate. We placed more emphasis on small loans to businesses as they are the primary focus of CNB's lending activities.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of New York section of appendix D for the facts and

data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The overall geographic distribution of home mortgage loans is poor.

The overall geographic distribution of home purchase mortgage loans is very poor. CNB did not originate any loans in low-income geographies. The percentage of home purchase loans in moderate-income geographies was lower than the percentage of owner-occupied units in the geography. The bank did not achieve a market share in low- and moderate-income geographies.

The overall geographic distribution of home refinance loans is poor. The percentage of loans in low- income geographies is lower than the percentage of owner-occupied units. The percentage of loans in moderate-income geographies is significantly lower than the percentage of owner-occupied units. The market share in low- and moderate-income geographies exceeded and was lower than the overall market share, respectively.

Small Loans to Businesses

Refer to Table 6 in the state of New York section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination of small loans to businesses.

The overall geographic distribution of small loans to businesses is adequate.

The percentage of loans in low-income geographies is near to the percentage of businesses located in those geographies. The percentage of loans in moderate-income geographies is lower than the percentage of businesses located in those geographies. The bank did not achieve an overall small loans to businesses market share in the AA.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and to identify potential gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

CNB's geographic distribution of loans reflects poor penetration throughout its AAs. The bank's HMDA distribution was very poor and the small loans to businesses distribution was poor. We placed more emphasis on small loans to businesses as they are the primary focus of CNB's lending activities.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is very poor.

The overall borrower distribution of home purchase mortgage loans is very poor. The percentage of home purchase loans to both low- and moderate-income borrowers is significantly lower than the percentage of families in LMI geographies. The bank did not achieve a market share to either low- or moderate-income borrowers.

The overall borrower distribution of home refinance mortgage loans is very poor. CNB did not make a home refinance loan to a low- or moderate-income borrower throughout the evaluation period in the NY AA.

Small Loans to Businesses

Refer to Table 11 in the state of New York section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination of small loans to businesses.

The overall distribution of small loans to businesses of different sizes is poor.

The distribution of small loans to businesses with gross annual revenue of \$1 million or less was lower than the portion of small businesses. The bank did not achieve an overall market share of small loans to businesses.

Community Development Lending

Refer to Table 1 Lending Volume in the state of New York section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

CNB's level of CD lending had a positive impact on the overall lending performance in the New York AA. During the evaluation period, CNB originated four CD loans for a total of \$22.0 million. This represented approximately 9.68 percent of allocated tier 1 capital. CD lending focused on economic development and community service. This is consistent with the bank's strategic focus and also is responsive to identified needs. CNB originated one \$13 million loan to a nonprofit organization that provides health care to LMI individuals. CNB provided a \$1 million loan to a CDFI that focuses on microfinance and microenterprise funding to LMI business owners.

Product Innovation and Flexibility

CNB does not have any lending products we would consider innovative or flexible. The impact on the Lending Test rating is neutral.

INVESTMENT TEST

The bank's performance under the Investment Test is rated Outstanding. Based on full-scope review, the bank's performance in the New York MSA is excellent.

Refer to Table 14 in the state of New York section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

CNB exhibited excellent investment performance in the New York AA. During the evaluation period, CNB made 30 investments, donations, and grants in the New York MD totaling \$10.10

million. The bank holds five investments from prior periods with a total book value of \$9.92 million. The total investment amount of \$20.0 million represents 9.68 percent of tier 1 capital allocated to the New York AA. In addition to these investments, the bank had four investments with unfunded commitments totaling \$318,000. CNB was successful in finding ways to meet the identified needs of affordable housing in the New York AA. The bank's responsiveness to the CD needs in the New York AA is good. In terms of dollar volume, 99.15 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing, an identified need in the AA.

One investment of note is a \$5 million bond made as part of Fannie Mae's Delegated Underwriting and Servicing program. The bond supports a project consisting of 1,689 HUD Section 8 apartments, which require no more than 30 percent of a tenant's income for rent.

In addition to the investments in the New York AA, CNB had additional qualified investments in the greater New York statewide area. CNB had four prior period investment totaling \$5.92 million, one current period investment for \$216 thousand, and three unfunded commitments for \$2.1 million. Statewide investments further support CNB's Investment Test performance in the state.

SERVICE TEST

The bank's performance under the Service Test in the NY AA is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the NY AA is good.

Retail Banking Services

Refer to Table 15 in the state of New York section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the New York AA, CNB's overall branch distribution is good when considering the bank's very limited presence. The bank's two branches in the AA are reasonably accessible to geographies and individuals of different income levels. One branch is located in a moderate-income tract and near-to a low-income tract as well. The second CNB branch is in a census tract with no income designation. Both branches have full service ATMs. Both branches are open to the public. One branch was relocated from the 20th floor to street level in an office building. The other branch was relocated from a 16th floor location to a ground floor location across the street during the evaluation period. This helped to increase access to the branch. Our evaluation of the proximity of these branches included consideration of available and affordable public transit systems within the assessment areas, and the absence of physical barriers, such as water or highways, that might obstruct convenient access to the branch.

There have been no branch openings or closing in the AA throughout the evaluation period.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services, as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

CNB's performance in providing CD services to the New York AA is adequate. In the AA, nine CNB employees provided CD services to four organizations that included a total of 51 services and 164 hours throughout the evaluation period. Three employees held leadership positions. CD services were concentrated on community service. This represents an adequate level of CD activity and responsiveness to community needs. CNB employees held leadership positions in several qualifying nonprofit organizations, such as a board member, committee member, secretary, or treasurer.

CNB bank employees taught City National Bank's Dollars + \$ense Financial Education Program to students of a local NYC public school. This school qualifies under Title I provision of the Elementary and Secondary Education Act passed in 1965, a program created by the US Department of Education to distribute funding to schools and school districts with a high percentage of students from low-income families. The program instills money management skills, the foundation to make good choices, and a solid preparation to manage their future finances.

CNB bank employees served as members of a local NYC nonprofit organization that helps seniors live independently, provides families for children, arranges safe and affordable housing, maintains hunger prevention centers, and provides services for immigrants and refugees. CNB employees used basic business skills to organize, fundraise, and champion efforts to support a nonprofit whose mission is to serve a homeless population.

State of Tennessee

CRA Rating for Tennessee:	Satisfactory
The lending test is rated:	Low Satisfactory
The Investment test is rated:	Outstanding
The service test is rated:	High Satisfactory

The major factors considered in this rating include:

- CNB exhibits adequate lending activity in the Nashville AA.
- Adequate geographic distribution of loans, as evidenced by adequate home mortgage and small loans to businesses performance.
- Good borrower distribution of loans. Excellent distribution of loans to businesses of different sizes was negatively impacted by very poor home mortgage loan distribution.
- CNB exhibited excellent Investment Test performance. CNB investments were focused on the identified community needs of affordable housing.
- CNB exhibited good performance in the Service Test. CNB's branch system is accessible to individuals and geographies of different income levels.

Description of Institution's Operations in Tennessee

CNB has one AA (Nashville AA) in in the state of Tennessee. The AA is located within the Nashville - Davidson - Murfreesboro - Franklin MSA (Nashville AA). CNB has elected to take only Davidson County as their AA. CNB has one branch located within the AA and the branch resides in Nashville, in Davidson County. CNB does not have an ATM located in Tennessee. As of June 30, 2015, CNB was ranked 69th out of 214 deposit taking institutions in Tennessee, with approximately \$322 million in deposits. CNB deposits in Tennessee total 1.08 percent of the total bank deposits. CNB had a 0.25 percent market share of deposits in the state of Tennessee. There is strong competition in Tennessee for loan and deposit products. The top five banks have a combined deposit market share of 49.30 percent.

Refer to the market profiles for the state of Tennessee in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Tennessee

We completed a full-scope review of the Nashville AA. CNB has only one AA in the state of Tennessee. The only home mortgage product we will evaluate in Tennessee is home purchase loans. This was the only mortgage product where the bank made at least 20 loans. The most weight in the lending test will be given to small business loan geographic distribution and small loans to businesses of different revenue sizes.

LENDING TEST

The bank's performance under the Lending Test in Tennessee is rated Low Satisfactory. Based on full- scope reviews, the bank's performance in the Nashville AA is adequate.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Tennessee section of appendix D for the facts and data used to evaluate the bank's lending activity.

CNB exhibits adequate lending activity in the Nashville AA when considering home mortgage performance. According to 2014 peer data, CNB is ranked 20th out of 87 small business loan originations in the Nashville AA. CNB has a 0.94 percent market share of small business lending loan originations. Several of the lenders listed ahead of CNB have a much smaller average loans size and are primarily credit card lenders. In terms of small business lending volume, CNB is the 13th ranked lender out of 87 lenders. CNB has a market share of 1.68 percent. According to the June 2015 FDIC Summary of Deposit report, CNB was ranked 13th with a 1.15 percent market share of deposits in Davidson county. CNB's lending volume market share is greater than their market share of deposits.

CNB was ranked 119th in originations in home purchase mortgages with a market share of 0.06 percent.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Tennessee section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations.

The geographic distribution of home purchase loans is adequate. The bank performance in low-income geographies was lower than the percentage of owner-occupied housing in low-income geographies. The percentage of home purchase loans made in moderate-income geographies was near to the percentage of owner-occupied units in the AA. The market share in low- and moderate-income geographies exceeded and was lower than the overall market share, respectively.

Small Loans to Businesses

Refer to Table 6 in the state of Tennessee section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is adequate in the Nashville AA. The percentage of small loans to businesses exceeds the percentage of businesses in low-income geographies. CNB originated 57.97 percent of their small loans to businesses to low-income

geographies. CNB had very poor performance lending in moderate-income geographies. The percentage of small loans to businesses was significantly lower than the portion of businesses located in moderate-income geographies. The market share in low- and moderate-income geographies exceeded and was significantly lower than the overall market share, respectively.

Lending Gap Analysis

We reviewed summary reports to analyze CNB's home mortgage and small business lending activity over the evaluation period and to identify potential gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

CNB exhibited good borrower distribution. Excellent distribution of loans to businesses of different sizes was negatively impacted by very poor home mortgage loan distribution.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Tennessee section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

CNB's borrower distribution of home purchase loans is very poor. During the evaluation period, CNB did not originate or purchase any home purchase loans to low- or moderate-income borrowers in the AA.

Small Loans to Businesses

Refer to Table 11 in the state of Tennessee section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

CNB exhibited excellent performance regarding borrower distribution of small loans to businesses of different sizes. The percentage of small loans to businesses with less than \$1 million in revenue exceeded the percentage of businesses with revenues less \$1 million in the Nashville AA. CNB's market share of small loans to small businesses exceeded their overall small loans to businesses market share in the AA.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Tennessee section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

CD lending had a positive impact of the lending test rating in the Nashville AA. During the evaluation period CNB originated two CD loans that totaled \$6.26 million. CNB's CD lending is equal to 22.37 percent of the CNB's allocated tier 1 capital in the Nashville AA. CNB was responsive to the community needs in their CD lending. CNB dedicated 76.03 percent of their CD lending to community services, the remainder was dedicated to economic development. A notable loan was a \$4.76 million loan to build a non-profit charter school in a low- income census tract where almost 30 percent of the population is living below the poverty line. The

school is designed to serve the LMI population.

Product Innovation and Flexibility

CNB does not have any lending products we would consider innovative or flexible. Impact on the Lending Test rating is neutral.

INVESTMENT TEST

The bank's performance under the Investment Test is rated Outstanding. Based on full-scope review, the bank's performance in the Nashville AA is excellent.

Refer to Table 14 in the state of Tennessee section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, CNB originated 13 investments, donations, and grants in the Nashville AA totaling \$7.02 million. The bank holds one investment from prior periods with a total book value of \$1.85 million. The total investment amount of \$8.87 million represents 31.71 percent of tier 1 capital allocated to the Nashville AA. In addition to these investments, the bank had one investment with an unfunded commitment of \$79,000.

The bank's responsiveness to CD needs in the AA is good. In terms of dollar volume, 99.69 percent of the bank's investments, donations, and grants during the evaluation period were allocated to affordable housing, and identified need in the AA.

One investment of note is a \$5.00 million low-income housing tax credit investment for new construction of 240 units of affordable housing in Nashville. All units will be reserved for families earning no more than 60 percent of the area median income.

In addition to investments in the AA, CNB had additional qualified investments in Tennessee that were not located in the Nashville AA. CNB had one prior period investment for \$1.73 million, one current period investment for \$812 thousand, and two unfunded CD investment commitments for \$1.82 million. Investments in the statewide area further supported CNB's overall Investment Test performance in Tennessee.

SERVICE TEST

The bank's performance under the Service Test in Nashville is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Tennessee AA is good.

Retail Banking Services

Refer to Table 15 in the state of Tennessee section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

In the Nashville AA, CNB's overall branch distribution is good. The bank's one branch in the AA is accessible to geographies and individuals of different income levels. The branch is located in a low-income tract. CNB does not have an ATM at this location, thus certain services are confined to branch operating hours.

There have been no branch openings or closing in the AA throughout the evaluation period.

In addition to the traditional in-bank services, CNB provides a variety of alternative delivery systems and products. These include mobile banking, remote deposit capture, online banking, and bill-pay. No significant weight was placed on these services, as no data was available to determine their impact on low- and moderate-income individuals or geographies.

Community Development Services

CNB's performance in providing CD services in the Nashville AA is good. In the AA, four CNB employees provided CD services to four organizations that included a total of 30 services and 89 hours throughout the evaluation period. Three employees held leadership positions. CD services were concentrated on community service. This represents a good level of CD activity and responsiveness to community needs. CNB employees held leadership positions in several qualifying nonprofit organizations, such as a board member, committee member, secretary, or treasurer.

CNB employees serve a local nonprofit in several capacities to meet various financial needs including LMI individuals. In the role of "supporter," board member duties include all or some of the following: raising money, bringing contacts to the organization, and acting as ambassadors to the community. In the role of "governance," duties may include all or some of the following: involvement and protection of the public interest, being a fiduciary, selecting the executive director and assessing him/her performance, ensuring compliance with legal and tax requirements, and evaluating the organization's work.

CNB bank employees taught from predetermined books that focus on business, finance, and/or saving money. CNB's program is designed to nurture students in learning and increase student self-esteem by motivating them to read and become independent learners. The program target is schools in communities and neighborhood that are economically disadvantaged, with many of the students living in underserved households.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): 1/1/2013 to 12/31/2015 Investment and Service Tests and CD Loans: 1/1/2013 to 12/31/2015	
Financial Institution	Products Reviewed	
City National Bank (CNB) Los Angeles, California	Home Purchase, Home Improvement, and Home Refinance loans; Small Business loans; Community Development loans, Investments and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Royal Bank of Canada	Parent	None
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information (Reflects counties in non-MSA areas and/or counties in MSAs or MDs where whole MSAs or MDs were not selected)
State of California Los Angeles-Long Beach-Glendale MD Santa Ana-Anaheim-Irvine MD San Francisco-San Mateo-Redwood City MD Oakland-Fremont-Hayward MD Oxnard- Thousand Oaks-Ventura MSA Riverside-San Bernardino-Ontario MSA San Diego-Carlsbad-San Marcos MSA San Jose- Sunnyvale-Santa Clara MSA Santa Maria-Santa Barbara MSA	Full-Scope Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	San Francisco and San Mateo Counties Santa Clara County City of Santa Barbara
State of Georgia Atlanta-Sandy Springs-Marietta MSA	Full-Scope	De Kalb and Fulton Counties
State of New York New York-Wayne-White Plains MD	Full-Scope	New York County
State of Nevada Las Vegas-Paradise MSA Carson City MSA Reno-Sparks MSA NV NV non-MSA area	Full-Scope Limited-Scope Limited-Scope Limited-Scope	Washoe County Douglas County
State of Tennessee Nashville-Davidson-Murfreesboro-Franklin MSA	Full-Scope	Davidson County

Appendix B: Summary of State Ratings

RATINGS: CITY NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
City National Bank	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
State:				
California	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory
Georgia	Needs to Improve	Outstanding	Needs to Improve	Needs to Improve
Nevada	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
New York	Needs to Improve	Outstanding	High Satisfactory	Needs to Improve
Tennessee	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

State of California

Los Angeles-Glendale-Long Beach MD

Demographic Information for Full-Scope Area: Los Angeles-Glendale-Long Beach MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2,346	8.99	28.64	26.77	34.02	1.58
Population by Geography	9,818,605	8.01	29.43	28.26	33.92	0.39
Owner-Occupied Housing by Geography	1,552,091	2.13	16.61	28.64	52.61	0.01
Businesses by Geography	996,037	6.35	18.50	25.29	48.70	1.15
Farms by Geography	8,432	3.36	17.10	26.94	51.94	0.65
Family Distribution by Income Level	2,170,227	24.05	16.43	17.64	41.88	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	878,478	13.64	41.84	26.84	17.67	0.01
Median Family Income		\$61,622			Median Housing Value	\$526,439
HUD Adjusted Median Family Income for 2012		\$64,800			Unemployment Rate	4.39%
Households Below the Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2012 HUD updated MFI

The Los Angeles-Long Beach-Glendale AA is the bank's largest assessment area and is comprised of the entire Los Angeles County. CNB has 32 branches and 32 deposit-taking ATMs in the Los Angeles AA. As of June 30, 2015, CNB had \$20.53 billion in deposits in the AA. The Los Angeles AA accounted for 69.15 percent of total bank deposits.

CNB is ranked 5th in deposit market share in the AA with a 6.04 percent market share. The AA has strong competition for deposits and loan production from large national banks, finance companies, credit card providers, community banks, and private wealth management services. The top four competitors for deposits are Bank of America NA, Wells Fargo NA, MUFJ Union Bank NA, and JP Morgan Chase NA. Combined the top four competitors account for 57.04 percent of the deposit market share in the AA.

As of the 2010 U.S. Census, there were 9,818,605 people living in the AA. The AA population increased by 229,267, or 3.0 percent, between the 2000 and 2010 censuses. According to the 2010 U.S. Census, the median family income in the AA was \$61,622. Based on the 2010 Census, 14.1 percent of households and 12.6 percent of families are below the poverty level. In addition, 3.7 percent of households receive public assistance.

The 2010 U.S. Census indicates there are 2,346 Census tracts in the AA. LMI census tracts account for 8.99 percent and 28.64 percent of the total census tracts, respectively. According to the 2010 U.S. Census, there were 996,037 businesses in the AA. Of the businesses in the AA, just less than 25 percent of the businesses were located in a LMI census tract. The 2010 U.S. Census indicates that owner-occupied housing in LMI census tracts is 2.13 percent and 16.61 percent, respectively.

Employment and Economic Factors

Los Angeles County has seen improvement in the overall employment rates throughout this evaluation period. According to the Bureau of Labor Statistics, the unemployment rate in Los Angeles County was 10.80 percent as of January, 2013. As of December 2015, the unemployment rate of Los Angeles County was 5.70 percent. California Statewide unemployment rates in January 2013 and December 2015 were, 9.4 percent and 5.9 percent, respectively. Los Angeles has a diverse economic base with several industries having a large local presence.

Some of the leading employment sectors are health services, commercial services, hospitality, business and financial services, retail, real estate, and construction. Major employers in the County are University of California Los Angeles, Kaiser Permanente, The University of Southern California, Northrup Grumman Corporation, and Target Corporation. Los Angeles is also a major freight railroad transportation center, primarily due to the large volume of freight moving in and out of the Long Beach/Los Angeles port. As of 2014, the Long Beach/Los Angeles port would be the 10th busiest port in the world. Amtrak, Los Angeles Metro Rail, and Metrolink provide passenger rail service.

Housing

According to the 2010 U.S. Census, the median housing value in Los Angeles County is \$526,439. The 2010 U.S. Census indicates that just over 45 percent of the housing in the AA is owner-occupied. The overall price of housing is still a prohibitive factor for LMI borrowers.

Community Needs

We considered relevant information from several community organizations that provide assistance with affordable housing, small business loans, and economic development. The most pressing issues facing LMI individuals is affordable housing. There is also a need for small business loans and economic development loans.

Santa Ana-Anaheim-Irvine MD

Demographic Information for Full-Scope Area: Santa Ana-Anaheim-Irvine MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	583	5.83	26.24	32.76	34.48	0.69
Population by Geography	3,010,232	6.49	29.75	31.47	32.28	0.02
Owner-Occupied Housing by Geography	599,032	2.99	19.61	33.21	44.19	0.00
Businesses by Geography	356,845	4.63	25.52	32.57	36.33	0.96
Farms by Geography	3,890	4.22	25.99	32.90	36.30	0.59
Family Distribution by Income Level	699,333	22.02	17.33	19.49	41.16	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	275,193	10.52	39.87	30.55	19.07	0.00
Median Family Income		\$83,735			Median Housing Value	\$598,487
HUD Adjusted Median Family Income for 2012		\$85,300			Unemployment Rate	3.81%
Households Below the Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2012 HUD updated MFI

The assessment area consists of the Santa Ana-Anaheim-Irvine MD, which is comprised of Orange County. According to the 2010 U.S. Census Bureau data, the total population of the AA was 3.01 million. According to the June 30, 2015 FDIC Deposit Market Share Report, CNB ranks 16th in deposit market share out of 79 institutions representing 1.17 percent. As of June 30, 2015, CNB had \$1.20 billion in deposits in the AA representing 3.92 percent of CNB's total deposit base. The top five banks with a combined deposit market share of 61.10 percent are Wells Fargo Bank NA, Bank of America NA, JPMorgan Chase Bank NA, MUFG Union Bank NA, and Citibank NA.

The AA is most famous for its tourism with attractions such as Disneyland, Knott's Berry Farm, and several beaches spanning over 40 miles of coastline. Based on 2010 U.S. Census data, Orange County is the third most populous county in California, behind Los Angeles and San Diego Counties.

The percent of families and households below poverty is 9.00 percent, based on the 2010 Census. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 26.80 percent and 12.70 percent, respectively.

CNB operates seven branches and seven deposit taking ATMs within the AA.

Employment and Factors

According to the Bureau of Labor Statistics, the 2015 annual average unemployment rate in Orange County is 4.50 percent. This is well below the 5.90 percent unemployment rate in the state of California. The economy in Orange County is highly diverse. Main industries include aerospace and electronics manufacturing, computer-related technology engineering and manufacturing, international trade, financial services, and convention and tourism. Large employers in Orange County include The Walt Disney Company, University of California, St. Joseph Health System, Kaiser Permanente, and Boeing Company.

Housing

Based on the 2010 Census, the median housing value in low- and moderate-income tracts is \$385,319 and \$448,612, respectively. According to DQNews.com, notices of default in the housing market declined to 2,169 during the fourth quarter of 2012 from 3,733 in the first quarter of 2012. The number of foreclosures also declined from 1,521 in the first quarter of 2012 to 941 in the fourth quarter of 2012.

Community Needs

We considered information from one community service organization as part of our full-scope review of performance in Orange County. Investment in local CDCs and financial literacy are identified needs in the AA. There are many opportunities to work with local and statewide organizations to address this need.

San Francisco-San Mateo-Redwood City MD

Demographic Information for Full-Scope Area: San Francisco-San Mateo-Redwood City MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	355	12.68	19.15	35.49	31.27	1.41
Population by Geography	1,523,686	12.12	21.02	38.07	28.77	0.01
Owner-Occupied Housing by Geography	282,177	3.93	16.07	41.42	38.57	0.00
Businesses by Geography	186,659	18.70	14.22	29.32	37.62	0.14
Farms by Geography	1,887	11.02	14.79	32.64	41.49	0.05
Family Distribution by Income Level	322,846	24.87	16.63	18.62	39.87	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	133,986	17.73	29.08	36.62	16.57	0.01
Median Family Income		\$97,831			Median Housing Value	769,464
HUD Adjusted Median Family Income for 2012		103,000			Unemployment Rate	3.89%
Households Below the Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2012 HUD updated MFI

The assessment area consists of the San Francisco-San Mateo-Redwood City MD including San Francisco and San Mateo Counties. According to the 2010 U.S. Census Bureau data, the total population of the AA was 1.50 million. According to the June 30, 2015 FDIC Deposit Market Share Report, CNB ranks 15th in deposit market share out of 53 institutions representing 0.47 percent. As of June 30, 2015, CNB had \$1.1 billion in deposits in the AA representing 3.59 percent of CNB’s total deposit base.

The top five banks with a combined deposit market share of 81.25 percent are Bank of America NA, Wells Fargo Bank NA, Bank of America California, First Republic Bank, and Citibank, NA.

Based on the 2010 Census, the percent of families below poverty is 5.80 percent and the percent of households below poverty is 9.00 percent. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 21.30 percent and 9.50 percent, respectively.

CNB operates four branches and four deposit taking ATMs within the AA.

Employment and Economic Factors

According to the Bureau of Labor Statistics, the 2015 annual average unemployment rate in San Francisco and San Mateo Counties is 3.60 percent and 3.40 percent, respectively. This is well below the 5.90 percent unemployment rate in the state of California. The leading industries in the San Francisco region are in computer-related technology, life sciences, and finance. Large employers in the area include the University of California, Stanford University, University of San Francisco, Genentech Inc., and California Pacific Medical Center.

Housing

Based on the 2010 Census, the median housing value increased significantly to \$769,464. The National Low Income Housing Coalition reports that the San Francisco area is the most expensive rental housing market in the United States. At 30.00 percent of one’s income, the HUD Fair Market Rent for a two-bedroom apartment, a person would have to earn more than \$36 per hour, which is well out of reach for an LMI person.

Community Needs

A review of community contact information from organizations focused on affordable housing and small business financing identified the following credit and community development needs in the San Francisco area: affordable housing, small business loans, financial counseling, support of nonprofit organizations addressing homeownership preservation, financing and other support for the disposition of foreclosed properties, support for programs considered in job creation, and technical assistance to small businesses.

State of Georgia

Atlanta-Sandy Springs-Marietta MSA

Demographic Information for Full-Scope Area: Atlanta-Sandy Springs-Marietta MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	349	20.06	23.78	20.92	34.10	1.15
Population by Geography	1,612,474	14.01	24.42	24.52	36.71	0.35
Owner-Occupied Housing by Geography	355,224	7.13	20.15	26.63	46.08	0.00
Businesses by Geography	252,139	8.67	20.92	24.36	45.98	0.07
Farms by Geography	2,615	8.15	22.60	26.42	42.83	0.00
Family Distribution by Income Level	356,268	25.14	15.79	16.39	42.68	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	145,808	25.39	34.97	23.13	16.51	0.00
Median Family Income		\$67,829				
HUD Adjusted Median Family Income for 2012		\$69,300				
Households Below the Poverty Level		14.00%				
				Median Housing Value	\$255,080	
				Unemployment Rate	5.32%	

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Atlanta AA consists of Fulton and DeKalb Counties in the Atlanta-Sandy Springs-Marietta MSA. CNB has one office in this AA. The MSA is the most populated area within the state of Georgia and has become a center for film and television production as well as music production. The 2012 estimated median family income is \$69,300. Competition from financial institutions is strong.

As of June 30, 2015, the bank had a 0.08 percent deposit market share in the AA, ranking 58th out of 97 financial institutions. The top five depository institutions, with a combined deposit market share of 73.40 percent, are SunTrust Bank, Bank of America NA, Wells Fargo Bank NA, Branch Banking and Trust Company, and Synovus Bank.

CNB has one office in the AA. As of June 30, 2015, less than one percent of total bank deposits are attributed to this AA.

Employment and Economic Factors

As of December 2015, the unemployment rate in the MSA is 5.70 percent according to the Bureau of Labor Statistics. This level is slightly higher compared to 5.50 percent unemployment rate for the state of Georgia and 5.00 percent national rate. The 2008 financial crisis and subsequent recession significantly affected the economy. This resulted in elevated levels of unemployment and a depressed commercial real estate and housing market.

The area is expanding at a robust pace, outperforming most metro areas in the South and nationwide. Job growth has become more broad-based in recent months. Thanks to growth in high-paying professional services, finance, and manufacturing jobs, average weekly earnings have continually grown since 2012. Household finances are also in better shape, providing a boost to the housing market.

The largest industries within the AA include state and federal government, restaurants and eating places, employment services, health care, and computer systems design and related services.

The five largest employers are Delta Airlines, Wal-Mart Stores, AT&T, Emory University, and WellStar Health Systems, Inc.

Housing

Per 2010 Census, the median housing value for the AA is \$255,080. The percent of owner-occupied housing in low- and moderate-income tracts is 7.13 percent and 20.15 percent, respectively. There are 622,300 occupied housing units in the AA of which, 355,224 or 57 percent and 267,076 or 43 percent are owner and rental occupied units, respectively. Vacant housing units account for 15 percent of the housing units in the AA.

Community Needs

Our evaluation took into consideration information derived from a community organization that focuses on affordable housing. According to the community organization, community and credit needs of the AA include foreclosure prevention and education, affordable housing, rental housing rehabilitation, and flexible lending programs. The contact also mentioned the need for funding to support affordable housing, which includes equity contributions to tax credit projects.

State of Nevada

Las Vegas-Paradise MSA

Demographic Information for Full-Scope Area: Las Vegas MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	487	5.75	23.20	41.27	29.77	0.00
Population by Geography	1,951,269	5.29	22.78	42.19	29.74	0.00
Owner-Occupied Housing by Geography	405,047	1.74	15.53	45.66	37.07	0.00
Businesses by Geography	135,379	4.79	21.49	42.20	31.52	0.00
Farms by Geography	1,917	2.82	20.24	42.10	34.85	0.00
Family Distribution by Income Level	457,592	20.10	18.02	22.00	39.88	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	174,412	9.69	33.02	40.10	17.20	0.00
Median Family Income		\$63,888		Median Housing Value	\$253,307	
HUD Adjusted Median Family Income for 2012		\$64,300		Unemployment Rate	4.62%	
Households Below the Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 U.S. Census, and 2012 HUD updated MFI.

The Las Vegas AA consists of Clark County in Nevada, which holds the city of Las Vegas. Based on the 2010 Census, median family income is \$63,888.

CNB operates five branches in the AA. As of June 30, 2015, CNB had \$452 million in deposits in this AA, representing 0.99 percent of total bank deposits and 63.39 percent of CNB's deposits in Nevada.

There are 40 depository institutions in the AA. The top five with a combined deposit market share of 72.40 percent are Bank of America NA, Wells Fargo Bank NA, Citibank NA, Beal Bank USA, and Nevada State Bank.

Employment and Economic Factors

As of December 2015, the unemployment rate in the AA is 6.02 percent according to the Bureau of Labor Statistics. This compares to a 6.10 percent unemployment rate in the state of Nevada and a 5.00 percent national rate. Las Vegas is a major resort city known primarily for gambling, shopping, nightlife, and is the leading financial and cultural center for southern Nevada. The primary drivers of the Las Vegas economy are tourism, gaming, and conventions, which feed the retail and restaurant industries.

Las Vegas is the most populous city in the state of Nevada. The Las Vegas MSA experienced population growth despite a significant economic downturn. Even though there was a steady population increase, the Las Vegas MSA experienced a decline in total employment from 2007 through 2010.

Major employers in the area include Station Casinos, Nellis Air Force Base, Boyd Gaming Corporation, and Las Vegas Sands Corporation

Housing

According to the 2010 Census, the median housing value in the Las Vegas MSA is \$253,307, which was up significantly from the \$127,982 median housing value for the 2000 Census. Despite the increase from 2000 to 2010, the recession in the latter half of the decade significantly affected the housing market in the Las Vegas MSA, with home prices falling by more than 60 percent from their 2006 peak.

There are 695,701 occupied housing units in the AA of which, 405,047 or 58 percent and 290,654 or 42 percent are owner and rental occupied units, respectively. Vacant housing units account for 14.41 percent of the housing units in this AA.

Community Contacts

We considered information from one economic development community organization as part of or review of this full-scope AA. Identified community needs were business loans, affordable housing, food banks, and education for LMI individuals.

State of New York

New York-Wayne-White Plains MD

Demographic Information for Full-Scope Area: New York-Wayne-White Plains MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	288	12.85	22.57	7.99	52.43	4.17
Population by Geography	1,585,873	14.38	24.17	7.32	53.98	0.14
Owner-Occupied Housing by Geography	167,031	1.75	9.32	5.62	83.30	0.01
Business by Geography	291,865	4.79	10.58	6.32	71.63	6.68
Farms by Geography	851	3.76	9.75	5.52	77.56	3.41
Family Distribution by Income Level	300,147	26.49	12.45	11.44	49.63	0.00
Distribution of Low and Moderate Income Families throughout AA	116,849	32.27	41.93	6.90	18.89	0.01
Median Family Income		64,171				
HUD Adjusted Median Family Income for 2012		68,300				
Households Below Poverty Level		15%				
				Median Housing Value	692,806	
				Unemployment Rate (2010	4.60% US Census)	

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 US Census and 2012 HUD updated MFI

The assessment area consists of a portion of the New York-Wayne-White Plains MD, namely New York County. According to the 2010 U.S. Census Bureau data, the total population of the AA was 1.58 million. According to the June 30, 2015 FDIC Deposit Market Share Report, CNB ranks 23 in deposit market share out of 89 institutions representing 0.26 percent. As of June 30, 2015, CNB had \$2.40 billion in deposits in the AA representing 8.02 percent of CNB's total deposit base. The top five banks with a combined deposit market share of 77.94 percent are JPMorgan Chase Bank NA, The Bank of New York Mellon, HSBC Bank USA NA, Bank of America NA, and Citibank NA.

In terms of the distribution of geographies by income at 2010, we note that 12.90 percent were low-income. Families and households below poverty are 14.50 percent and 15.50 percent respectively, based on 2010 Census. In low- and moderate-income census tracts, the percent of families below the poverty level is high at 37.00 percent and 26.50 percent, respectively.

CNB operates two branches and two deposit taking ATMs within the AA.

Employment and Economic Factors

According to the 2010 Census the unemployment rate of the AA was 4.60 percent. The AA includes high concentrations of service sector firms in fields such as law, accountancy, banking, and management consultancy. The financial, insurance, health care, and real estate industries form the basis of the economy. Government is the largest employer followed by the health care industry. Major employers in this AA are Metropolitan Transportation Authority, Northwell Health, New York City Health and Hospitals Corporation, JPMorgan Chase NA, and Citibank.

Housing

Based on the 2010 Census, the median housing value in the New York-White Plains-Wayne MSA was \$692,806. There are relatively limited opportunities for residential mortgage lending in low-

income census tracts. Per the 2010 census, the percentage of owner-occupied units is 1.80 percent in low-income geographies, which equates to 2,923 units. In addition, over 80.00 percent of housing units are rental and over 90.00 percent of these units are multifamily in both low- and moderate-income tracts.

Community Contacts

We considered information from community contacts with organizations specializing in small business development, economic development, and affordable housing as part of this performance evaluation. Organizations cited the following needs in the AA: affordable housing including multifamily lending, preservation of existing multifamily housing units, foreclosure assistance and streamlined mortgage and refinance processes, more flexible mortgage and deposit products, and Funding for housing counseling and legal services agencies.

State of Tennessee

Nashville-Davidson-Murfreesboro-Franklin MSA

Demographic Information for Full-Scope Area: Nashville-Davidson-Murfreesboro-Franklin MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	161	18.63	26.09	29.81	23.60	1.86
Population by Geography	626,681	16.36	26.33	30.98	26.03	0.31
Owner-Occupied Housing by Geography	145,521	8.62	21.79	36.78	32.82	0.00
Businesses by Geography	75,790	14.89	23.23	25.58	34.97	1.33
Farms by Geography	997	10.03	22.47	32.60	34.10	0.80
Family Distribution by Income Level	141,879	26.08	18.50	20.22	35.21	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	63,240	25.35	34.20	29.92	10.53	0.00
Median Family Income	\$63,006					
HUD Adjusted Median Family Income for 2012	\$67,100					
Households Below the Poverty Level	15.00%					
				Median Housing Value	\$189,503	
				Unemployment Rate	4.05%	

(*) The NA category consists of geographies that have not been assigned an income classification. Source: 2010 U.S. Census, and 2012 HUD updated MFI

The Nashville AA consists of Davidson County in the Nashville-Davidson-Murfreesboro Franklin MSA. CNB has one branch in Davidson County and designated this county as the AA. Nashville is the second largest metropolitan area in Tennessee and has the second largest music production center in the United States.

As of June 30, 2015 CNB had a 0.67 percent deposit market share in the Nashville AA, ranking 23rd out of 63 financial institutions in the AA. The top five institutions in the AA, with a combined deposit market share of 59.27 percent, are Bank of America NA, Regions Bank, SunTrust Bank, Pinnacle National Bank, and First Tennessee Bank, NA.

Based on 2010 Census, the median family income in the AA was \$63,006. Since the 2010 census, the estimated median family income has fluctuated within the AA, \$67,100, \$62,300, \$65,600, and \$67,100 for the periods of 2012, 2013, 2014, and 2015, respectively. Based on the 2010 census, the level of households below the poverty level is 15.0 percent.

As of June 30, 2015, roughly 1.22 percent of total bank deposits are attributed to this AA.

Employment and Economic Factors

Moody's Analytics reports the unemployment rate for the AA dropped from the December 2013 level of 6.0 percent to 5.1 percent and 4.7 percent, for the periods of December 2014 and December 2015, respectively. According to the Bureau of Labor Statistics, this compares favorably to the same period unemployment rates of 6.90 percent and 6.20 percent for the state of Tennessee and the national rate of 5.60 percent and 5.00 percent, respectively.

According to Moody's Analytics, Nashville-Davisson-Murfreesboro-Franklin MSA is a top performer in the South region. Rapid growth in employment and income is driving healthy in-migration, strong homebuilding, and rapid house price appreciation. This area is the state's

strongest population growth by far, and the influx of new residents is translating into robust labor force growth. Growth in private establishments is far above the regional and national rates, fueling stronger demand for commercial real estate. The share of jobs in high-wage industries exceeds the statewide average, keeping average hourly earnings near the top among Tennessee metro areas.

The largest industries in the area are health care, government, service, colleges and universities. The five largest employers include the Vanderbilt University and Medical Center, Saint Thomas Health Systems, Nissan North America, Gaylord Entertainment, and Carlisle Companies.

Housing

Per 2010 Census, the median housing value for the AA is \$189,503. The percent of owner-occupied housing in low- and moderate-income tracts is 8.62 percent and 21.79 percent, respectively. There are 252,477 occupied housing units in the AA of which, 145,521 or 58 percent and 106,956 or 42 percent are owner and rental occupied units, respectively. Vacant housing units account for 9.85 percent of the housing units in this AA.

Community Contacts

Our evaluation included making contact with a community member or organization to understand the demographics and primary credit needs of the AA. The primary need is affordable housing and economic development. Local banks are meeting the credit needs but there is significant opportunities for more banks to help meet the credit needs of the community.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE. The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two- page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) -** For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.
- Table 14. Qualified Investments -** Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings -** Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015												
Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Los Angeles-Long Beach-Glendale MD	67.04	1,942	2,556,894	5,502	1,252,636	2	90	143	714,968	7,589	4,524,588	78.47
Santa Ana-Anaheim-Irvine MD	8.67	149	173,364	808	234,656	0	0	25	58,901	982	466,921	4.45
San Francisco-San Mateo-Redwood City MD	3.86	67	73,473	327	93,776	0	0	43	214,650	437	381,899	4.07
Limited Review:												
Oakland-Fremont-Hayward MD	4.33	84	113,946	376	111,508	0	0	30	128,424	490	353,878	2.70
Oxnard-Thousand Oaks-Ventura MSA	4.35	101	85,388	378	82,768	0	0	13	32,985	492	201,141	1.74
Riverside-San Bernardino-Ontario MSA	3.52	75	109,837	285	80,030	0	0	39	216,471	399	326,388	2.64
San Diego-Carlsbad-San Marcos MSA	5.55	93	124,024	514	124,154	0	0	21	49,909	628	298,087	2.04
San Jose-Sunnyvale-Santa Clara MSA	2.11	20	29,715	203	49,238	0	0	15	50,575	238	129,528	3.89
Santa Maria-Santa Barbara MSA	0.57	34	49,159	31	14,832	0	0	0	0	65	63,991	0.00

^{*} Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	499	80.61	2.13	0.20	16.61	2.00	28.65	9.02	52.61	88.78	0.25	0.00	0.03	0.06	0.45	
Santa Ana-Anaheim-Irvine MD	23	3.72	2.99	0.00	19.61	0.00	33.21	13.04	44.19	86.96	0.02	0.00	0.00	0.03	0.01	
San Francisco-San Mateo-Redwood City MD	4	0.65	3.93	25.00	16.07	0.00	41.42	0.00	38.57	75.00	0.02	0.00	0.00	0.00	0.04	
Limited Review:																
Oakland-Fremont-Hayward MD	12	1.94	5.73	0.00	15.64	0.00	36.39	0.00	42.23	100.00	0.02	0.00	0.00	0.00	0.04	
Oxnard-Thousand Oaks-Ventura MSA	29	4.68	1.92	0.00	17.13	3.45	43.17	41.38	37.79	55.17	0.11	0.00	0.00	0.13	0.16	
Riverside-San Bernardino-Ontario MSA	18	2.91	2.87	0.00	21.60	16.67	36.29	16.67	39.24	66.67	0.01	0.00	0.00	0.01	0.02	
San Diego-Carlsbad-San Marcos MSA	22	3.55	3.31	0.00	14.32	4.55	38.78	18.18	43.59	77.27	0.01	0.00	0.00	0.01	0.02	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	4.49	0.00	17.93	0.00	38.99	0.00	38.60	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	12	1.94	2.85	0.00	15.09	0.00	34.95	16.67	47.11	83.33	0.11	0.00	0.00	0.00	0.28	

* Based on 2014 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shows in December 31, 2014 for rated area based on either the state or the rating area.

** The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

**** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	150	71.43	2.13	0.00	16.61	2.00	28.65	8.00	52.61	90.00	0.42	0.00	0.00	0.19	0.67	
Santa Ana-Anaheim-Irvine MD	16	7.62	2.99	0.00	19.61	0.00	33.21	12.50	44.19	87.50	0.23	0.00	0.00	0.10	0.41	
San Francisco-San Mateo-Redwood City MD	6	2.86	3.93	0.00	16.07	0.00	41.42	33.33	38.57	66.67	0.13	0.00	0.00	0.00	0.31	
Limited Review:																
Oakland-Fremont-Hayward MD	10	4.76	5.73	0.00	15.64	0.00	36.39	0.00	42.23	100.00	0.06	0.00	0.00	0.00	0.16	
Oxnard-Thousand Oaks-Ventura MSA	9	4.29	1.92	0.00	17.13	11.11	43.17	11.11	37.79	77.78	0.26	0.00	1.02	0.00	0.35	
Riverside-San Bernardino-Ontario MSA	5	2.38	2.87	0.00	21.60	0.00	36.29	60.00	39.24	40.00	0.04	0.00	0.00	0.11	0.00	
San Diego-Carlsbad-San Marcos MSA	9	4.29	3.31	0.00	14.32	0.00	38.78	11.11	43.59	88.89	0.09	0.00	0.00	0.00	0.20	
San Jose-Sunnyvale-Santa Clara MSA	2	0.95	4.49	0.00	17.93	0.00	38.99	0.00	38.60	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	3	1.42	2.85	0.00	15.09	0.00	34.95	0.00	47.11	100.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentages of Owner-occupied Units based on number of owner-occupied units in particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census data.

**** The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

***** Data includes only 900215 from California and is not intended to state (Prosperity Institute).

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Los Angeles-Long Beach-Glendale MD	1,265	74.72	2.13	0.08	16.61	2.06	28.65	5.22	52.61	92.65	0.30	0.00	0.05	0.05	0.50	
Santa Ana-Anaheim-Irvine MD	109	6.44	2.99	1.83	19.61	6.42	33.21	4.59	44.19	87.16	0.09	0.00	0.01	0.02	0.17	
San Francisco-San Mateo-Redwood City MD	57	3.37	3.93	0.00	16.07	8.77	41.42	14.04	38.57	77.19	0.03	0.00	0.00	0.01	0.06	
Limited Review:																
Oakland-Fremont-Hayward MD	60	3.54	5.73	0.00	15.64	6.67	36.39	8.33	42.23	85.00	0.03	0.00	0.03	0.01	0.04	
Oxnard-Thousand Oaks-Ventura MSA	62	3.66	1.92	0.00	17.13	6.45	43.17	22.58	37.79	70.97	0.11	0.00	0.00	0.09	0.19	
Riverside-San Bernardino-Ontario MSA	48	2.84	2.87	0.00	21.60	12.50	36.29	31.25	39.24	56.25	0.01	0.00	0.00	0.01	0.02	
San Diego-Carlsbad-San Marcos MSA	59	3.48	3.31	1.69	14.32	1.69	38.78	16.95	43.59	79.66	0.04	0.07	0.00	0.01	0.06	
San Jose-Sunnyvale-Santa Clara MSA	14	0.83	4.49	7.14	17.93	7.14	38.99	14.29	38.60	71.43	0.02	0.00	0.02	0.00	0.04	
Santa Maria-Santa Barbara MSA	19	1.12	2.85	0.00	15.09	10.53	34.95	0.00	47.11	89.47	0.08	0.00	0.12	0.00	0.14	

* Based on 2014 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

***** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2).

***** The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

***** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography ¹				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total ²	% of MF Units ³	% BANK Loans ⁴	% MF Units ³	% BANK Loans ⁴	% MF Units ³	% BANK Loans ⁴	% MF Units ³	% BANK Loans ⁴						
Full Review:																
Los Angeles-Long Beach-Glendale MD	28	65.12	13.18	25.00	31.63	21.43	24.71	21.43	30.48	32.14	0.19	0.25	0.14	0.16	0.27	
Santa Ana-Anaheim-Irvine MD	1	2.33	10.56	0.00	35.80	0.00	32.80	100.00	20.84	0.00	0.21	0.00	0.00	0.92	0.00	
San Francisco-San Mateo-Redwood City MD	0	0.00	28.26	0.00	15.49	0.00	28.18	0.00	28.07	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Oakland-Fremont-Hayward MD	2	4.65	19.72	0.00	31.65	0.00	34.25	100.00	14.38	0.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	1	2.32	7.56	0.00	34.46	100.00	46.44	0.00	11.54	0.00	0.00	0.00	0.00	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	4	9.30	11.28	50.00	36.12	25.00	35.44	25.00	17.16	0.00	0.89	5.56	0.62	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	3	6.98	14.62	0.00	26.63	33.33	33.39	66.67	25.36	0.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	4	9.30	10.25	25.00	31.90	25.00	39.75	25.00	18.10	25.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	0	0	19.05	0.00	29.23	0.00	29.08	0.00	22.64	0.00	0.00	0.00	0.00	0.00	0.00	

¹ Based on 2014 Peer Mortgage Data (USPR)² Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.³ Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.⁴ Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.⁵ Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.⁶ The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.⁷ Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Los Angeles-Long Beach-Glendale MD	5403	65.17	6.42	3.91	18.23	12.09	25.19	20.71	48.90	63.30	0.73	0.44	.049	0.59	0.93						
Santa Ana-Anaheim-Irvine MD	776	9.36	4.74	8.63	25.30	21.13	32.74	37.24	36.17	32.99	0.00	0.00	0.00	0.00	0.00						
San Francisco-San Mateo-Redwood City MD	327	3.94	19.16	40.67	13.95	10.40	29.59	14.07	37.21	34.86	0.19	0.48	0.10	0.10	0.18						
Limited Review:																					
Oakland-Fremont-Hayward MD	374	4.51	10.25	11.50	17.68	16.04	31.90	36.63	40.14	35.83	0.22	0.27	0.15	0.28	0.21						
Oxnard-Thousand Oaks-Ventura MSA	378	4.56	3.41	9.79	18.72	22.22	44.63	45.77	33.24	22.22	0.71	1.87	0.93	0.85	0.37						
Riverside-San Bernardino-Ontario MSA	285	3.44	4.49	1.40	24.05	29.47	34.05	32.63	37.33	36.49	0.14	0.09	0.17	0.14	0.13						
San Diego-Carlsbad-San Marcos MSA	514	6.20	5.79	5.45	15.55	12.45	35.28	29.57	43.27	52.53	0.23	0.19	0.22	0.21	0.26						
San Jose-Sunnyvale-Santa Clara MSA	203	2.45	6.07	3.94	21.25	34.98	34.50	32.02	38.02	29.06	0.17	0.15	0.28	0.14	0.13						
Santa Maria-Santa Barbara MSA	31	0.37	13.10	9.68	21.62	29.03	26.44	22.58	38.27	38.71	0.00	0.00	0.00	0.00	0.00						

*Based on 2014 Peer Small Business Data -- US and PR

**Small Loans to businesses originated and purchased in the MA/AA as a percentage of all small loans originated and purchased in the rated area.

***Source Data period is Community Development Loans is from January 01, 2013 to December 31, 2015.

****Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans						
Full Review:																
Los Angeles-Long Beach-Glendale MD	2	50.00	3.29	0.00	16.29	50.00	26.79	0.00	52.98	50.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine MD	0	0.00	4.86	0.00	25.90	0.00	33.32	0.00	35.44	0.00	0.00	0.00	0.00	0.00	0.00	
San Francisco-San Mateo-Redwood City MD	0	0.00	10.01	0.00	16.41	0.00	33.37	0.00	40.15	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Oakland-Fremont-Hayward MD	0	0.00	6.28	0.00	16.06	0.00	34.69	0.00	42.96	0.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura MSA	2	50.00	5.68	0.00	25.50	100.00	44.38	0.00	24.44	0.00	0.53	0.00	2.38	0.00	0.00	
Riverside-San Bernardino-Ontario MSA	0	0.00	4.03	0.00	23.08	0.00	35.35	0.00	37.54	0.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	0	0.00	3.73	0.00	16.20	0.00	38.95	0.00	41.12	0.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	7.49	0.00	22.47	0.00	34.34	0.00	35.60	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	0	0.00	6.43	0.00	16.35	0.00	24.68	0.00	52.30	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Los Angeles-Long Beach-Glendale MD	499	80.61	24.05	0.58	16.43	0.00	17.64	2.34	41.88	97.08	0.19	0.00	0.00	0.04	0.25	
Santa Ana-Anaheim-Irvine MD	23	3.72	22.02	0.00	17.33	4.55	19.49	4.55	41.16	90.90	0.02	0.00	0.04	0.00	0.02	
San Francisco-San Mateo-Redwood City MD	4	0.65	24.87	0.00	16.63	0.00	18.62	0.00	39.88	100.00	0.02	0.00	0.00	0.00	0.02	
Limited Review:																
Oakland-Fremont-Hayward MD	12	1.94	23.31	0.00	16.42	8.33	19.15	0.00	41.12	91.67	0.02	0.00	0.03	0.00	0.02	
Oxnard-Thousand Oaks-Ventura MSA	29	4.68	21.43	0.00	17.35	0.00	20.51	0.00	40.71	100.00	0.09	0.00	0.00	0.00	0.17	
Riverside-San Bernardino-Ontario MSA	18	2.91	21.83	0.00	17.53	0.00	19.80	0.00	40.84	100.00	0.01	0.00	0.00	0.00	0.02	
San Diego-Carlsbad-San Marcos MSA	22	3.55	22.36	0.00	17.55	0.00	18.75	0.00	41.34	100.00	0.02	0.00	0.00	0.00	0.02	
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	23.41	0.00	16.16	0.00	19.35	0.00	41.08	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	12	1.94	21.72	0.00	17.79	0.00	18.61	0.00	41.88	100.00	0.06	0.00	0.00	0.00	0.00	

^{*} Based on 2014 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 25.8% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share [*]				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Los Angeles-Long Beach-Glendale MD	150	71.43	24.05	0.00	16.43	2.21	17.64	1.47	41.88	96.32	0.37	0.00	0.17	0.00	0.50	
Santa Ana-Anaheim-Irvine MD	16	7.62	22.02	0.00	17.33	0.00	19.49	0.00	41.16	100.00	0.25	0.00	0.00	0.00	0.42	
San Francisco-San Mateo-Redwood City MD	6	2.86	24.87	0.00	16.63	0.00	18.62	0.00	39.88	100.00	0.14	0.00	0.00	0.00	0.20	
Limited Review:																
Oakland-Fremont-Hayward MD	10	4.75	23.31	0.00	16.42	0.00	19.15	0.00	41.12	100.00	0.07	0.00	0.00	0.00	0.13	
Oxnard-Thousand Oaks-Ventura MSA	9	4.29	21.43	0.00	17.35	11.11	20.51	0.00	40.71	88.89	0.28	0.00	0.00	0.00	0.56	
Riverside-San Bernardino-Ontario MSA	5	2.38	21.83	0.00	17.53	0.00	19.80	0.00	40.84	100.00	0.00	0.00	0.00	0.00	0.00	
San Diego-Carlsbad-San Marcos MSA	9	4.29	22.36	0.00	17.55	0.00	18.75	0.00	41.34	100.00	0.10	0.00	0.00	0.00	0.17	
San Jose-Sunnyvale-Santa Clara MSA	2	0.95	23.41	0.00	16.16	0.00	19.35	0.00	41.08	100.00	0.00	0.00	0.00	0.00	0.00	
Santa Maria-Santa Barbara MSA	3	1.43	21.72	0.00	17.79	0.00	18.61	0.00	41.88	100.00	0.00	0.00	0.00	0.00	0.00	

^{*}Based on 2014 Peer Mortgage Data (USPR)

^{**}Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***}Percentage of Families is based on the 2010 Census information.

^{****}As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Los Angeles-Long Beach-Glendale MD	1,265	74.72	24.05	0.29	16.43	0.19	17.64	1.62	41.88	97.90	0.30	0.03	0.00	0.03	0.42
Santa Ana-Anaheim-Irvine MD	109	6.44	22.02	1.08	17.33	1.08	19.49	1.08	41.16	96.77	0.10	0.05	0.00	0.01	0.15
San Francisco-San Mateo-Redwood City MD	57	3.37	24.87	3.70	16.63	0.00	18.63	1.85	39.87	94.45	0.03	0.00	0.00	0.00	0.05
Limited Review:															
Oakland-Fremont-Hayward MD	60	3.54	23.31	0.00	16.42	3.85	19.15	1.92	41.12	94.23	0.03	0.00	0.00	0.01	0.04
Oxnard-Thousand Oaks-Ventura MSA	62	3.66	21.43	1.75	17.35	0.00	20.51	5.26	40.71	92.98	0.13	0.14	0.00	0.00	0.23
Riverside-San Bernardino-Ontario MSA	48	2.84	21.83	0.00	17.53	2.44	19.80	2.44	40.84	95.12	0.02	0.00	0.02	0.00	0.03
San Diego-Carlsbad-San Marcos MSA	59	3.48	22.36	0.00	17.55	1.79	18.75	5.36	41.34	92.85	0.04	0.00	0.00	0.00	0.07
San Jose-Sunnyvale-Santa Clara MSA	14	0.83	23.41	0.00	16.16	9.09	19.35	0.00	41.08	90.91	0.02	0.00	0.00	0.00	0.03
Santa Maria-Santa Barbara MSA	19	1.12	21.72	0.00	17.79	0.00	18.61	0.00	41.88	100.00	0.07	0.00	0.00	0.00	0.12

*Based on 2014 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.3% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]		
	#	% of Total	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less	
Full Review:										
Los Angeles-Long Beach-Glendale MD	5,502	65.31	78.08	31.55	51.09	20.43	28.48	0.73	0.48	
Santa Ana-Anaheim-Irvine MD	808	9.59	78.56	22.40	42.45	18.56	38.99	0.00	0.00	
San Francisco-San Mateo-Redwood City MD	327	3.88	76.70	31.19	43.43	19.88	36.70	0.19	0.14	
Limited Review:										
Oakland-Fremont-Hayward MD	376	4.46	78.61	22.61	39.89	20.21	39.89	0.22	0.11	
Oxnard-Thousand Oaks-Ventura MSA	378	4.49	80.98	33.86	55.29	17.20	27.51	0.71	0.47	
Riverside-San Bernardino-Ontario MSA	285	3.38	79.93	22.11	37.54	21.75	40.70	0.14	0.06	
San Diego-Carlsbad-San Marcos MSA	514	6.10	80.26	28.21	49.42	15.56	35.02	0.23	0.13	
San Jose-Sunnyvale-Santa Clara MSA	203	2.41	79.17	25.62	51.23	20.69	28.08	0.17	0.12	
Santa Maria-Santa Barbara MSA	31	0.38	78.17	29.03	29.03	12.90	58.06	0.00	0.00	

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.02% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CALIFORNIA			Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Los Angeles-Long Beach-Glendale MD	2	50.00	93.76	100.00	100.00	0.00	0.00	0.00	0.00
Santa Ana-Anaheim-Irvine MD	0	0.00	92.76	0.00	0.00	0.00	0.00	0.00	0.00
San Francisco-San Mateo-Redwood City MD	0	0.00	94.16	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Oakland-Fremont-Hayward MD	0	0.00	94.33	0.00	0.00	0.00	0.00	0.00	0.00
Oxnard-Thousand Oaks-Ventura MSA	2	50.00	90.31	100.00	100.00	0.00	0.00	0.53	1.54
Riverside-San Bernardino-Ontario MSA	0	0.00	93.47	0.00	0.00	0.00	0.00	0.00	0.00
San Diego-Carlsbad-San Marcos MSA	0	0.00	94.71	0.00	0.00	0.00	0.00	0.00	0.00
San Jose-Sunnyvale-Santa Clara MSA	0	0.00	93.24	0.00	0.00	0.00	0.00	0.00	0.00
Santa Maria-Santa Barbara MSA	0	0.00	90.40	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2015).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments *		Current Period Investments***		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Los Angeles-Long Beach-Glendale MD	54	42,148	21	57,379	898	103,203	37.92	18	4,360
Santa Ana-Anaheim-Irvine MD	14	23,767	6	11,697	130	35,727	13.14	1	704
San Francisco-San Mateo-Redwood City MD	18	3,891	8	19,106	78	23,152	8.52	4	252
Limited Review:									
Oakland-Fremont-Hayward MD	18	7,258	6	11,562	191	10,025	3.69	5	1,280
Oxnard-Thousand Oaks-Ventura MSA	16	5,949	3	3,300	94	9,402	3.49	3	430
Riverside-San Bernardino-Ontario MSA	18	3,544	4	12,436	41	16,021	5.89	0	0
San Diego-Carlsbad-San Marcos MSA	23	1,763	8	18,897	103	20,807	7.67	1	109
San Jose-Sunnyvale-Santa Clara MSA	17	7,882	4	4,902	39	12,826	4.54	0	0
Santa Maria-Santa Barbara MSA	0	0	0	0	0	0	0.00	0	0
CA Statewide	25	12,226	9	28,951	34	41,177	15.14	8	3,688

* 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

*** Current Period Investment figures do not include grants or donations. Grants and donations are included in the Total Investments.

Table 15. Distribution of Branch Delivery System and Branch Openings / Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: CALIFORNIA Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rate d Area Depo sits in AA	# of B A N K Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Los Angeles-Long Beach- Glendale MD	78.47	32	50.79	6.25	0.00	21.88	71.87	0	1	0	0	0	-1	8.01	29.43	28.26	33.92
Santa Ana-Anaheim-Irvine MD	4.45	7	11.11	0.00	28.57	28.57	42.86	0	1	0	0	-1	0	6.49	29.75	31.47	32.28
San Francisco-San Mateo- Redwood	4.07	4	6.35	50.00	0.00	25.00	25.00	1	1	-1	0	0	+1	12.12	21.02	38.07	28.77
Limited Review:																	
Oakland-Fremont-Hayward MD	2.70	4	6.35	25.00	25.00	25.00	25.00	1	1	0	0	0	0	12.53	20.80	34.45	32.23
Oxnard-Thousand Oaks- Ventura	1.74	4	6.35	0.00	0.00	50.00	50.00	0	0	0	0	0	0	5.38	26.09	40.80	27.72
Riverside-San Bernardino- Ontario MSA	2.64	2	3.17	0.00	100.00	0.00	0.00	0	0	0	0	0	0	5.71	26.45	35.43	32.09
San Diego-Carlsbad- San Marcos MSA	2.04	7	11.11	0.00	0.00	14.29	85.71	0	0	0	0	0	0	9.80	21.57	35.24	33.05
San Jose-Sunnyvale-Santa Clara	3.89	3	4.77	33.33	0.00	33.33	33.34	1	1	0	0	0	0	9.22	24.43	36.92	29.26

Table 1 Lending Volume

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Atlanta-Sandy Springs-Marietta MSA	100.00	7	2,932	77	15,867	0	0	0	0	84	18,799	100.00

^{*} Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	5	100.00	7.13	20.00	20.15	20.00	26.63	0.00	46.08	60.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	0	0.00	7.13	0.00	20.15	0.00	26.63	0.00	46.08	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	2	100.00	7.13	0.00	20.15	0.00	26.63	0.00	46.08	100.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	0	0.00	21.78	0.00	26.47	0.00	17.97	0.00	33.78	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	77	100.00	8.17	3.90	20.12	35.06	23.68	28.57	47.97	32.47	0.07	0.00	0.20	0.11	0.03	

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share [*]				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Atlanta-Sandy Springs-Marietta MSA	5	100.00	25.14	25.00	15.79	0.00	16.39	0.00	42.68	75.00	0.00	0.00	0.00	0.00	0.00	

^{*} Based on 2014 Peer Mortgage Data (USPR)

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 25.8% of loans originated and purchased by bank.

^{*} Data shown includes only One to Four-family and manufactured housing (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	0	0.00	25.14	0.00	15.79	0.00	16.39	0.00	42.68	0.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2014 Peer Mortgage Data US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.

^{*} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
Atlanta-Sandy Springs-Marietta MSA	2	100.00	25.14	0.00	15.79	0.00	16.39	0.00	42.68	100.00	0.00	0.00	0.00	0.00	0.00

^{*} Based on 2014 Peer Mortgage Data US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 15.3% of loans originated and purchased by bank.

^{*} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: GEORGIA		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Atlanta-Sandy Springs-Marietta MSA	77	100.00	77.38	61.04	59.74	14.29	25.97	0.07	0.09

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.02% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: Georgia				Evaluation Period: January 1, 2013 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Atlanta-Sandy Springs-Marietta MSA	1	1,845	4	7,000	5	8,848	83.61	1	79
GA Statewide	1	1,734	0	0	1	1,734	16.39	1	132

^{*} 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings / Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: Georgia																	
Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Atlanta-Sandy Springs-Marietta MSA	100.00	1	100.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	14.01	24.42	24.52	36.71

Table 1. Lending Volume

LENDING VOLUME		Geography: NEVADA						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Las Vegas-Paradise MSA	62.58	41	53,972	362	77,112	0	0	10	25,378	413	156,462	63.390
Limited Review:												
Carson City MSA	16.96	20	1,391	89	15,812	0	0	3	701	112	17,904	15.15
Reno-Sparks MSA	11.52	16	7,476	60	8,804	0	0	0	0	76	16,280	14.59
NV non-MSA area	8.94	6	2,871	53	5,247	0	0	0	0	59	8,118	6.87

^{*} Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 1, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEVADA						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas-Paradise MSA	9	50.00	1.74	0.00	15.53	0.00	45.66	11.11	37.07	88.89	0.01	0.00	0.00	0.00	0.02
Limited Review:															
Carson City MSA	0	0.00	0.00	0.00	16.96	0.00	71.80	0.00	11.25	0.00	0.00	0.00	0.00	0.00	0.00
Reno-Sparks MSA	6	33.33	3.47	0.00	15.44	16.67	37.76	0.00	43.33	83.33	0.01	0.00	0.00	0.00	0.03
NV non-MSA area	3	16.67	0.00	0.00	4.95	0.00	53.70	0.00	41.35	100.00	0.12	0.00	0.00	0.00	0.30

* Based on 2014 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	1	33.33	1.74	0.00	15.53	0.00	45.66	0.00	37.07	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Carson City MSA	1	33.33	0.00	0.00	16.96	0.00	71.80	100.00	11.25	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	0	0.00	3.47	0.00	15.44	0.00	37.76	0.00	43.33	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	1	33.34	0.00	0.00	4.95	0.00	53.70	0.00	41.35	100.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	28	70.00	1.74	0.00	15.53	0.00	45.66	10.71	37.07	89.29	0.04	0.00	0.00	0.02	0.05	
Limited Review:																
Carson City MSA	0	0.00	0.00	0.00	16.96	0.00	71.80	0.00	11.25	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	10	25.00	3.47	10.00	15.44	10.00	37.76	30.00	43.33	50.00	0.10	0.00	0.19	0.10	0.08	
NV non-MSA area	2	5.0	0.00	0.00	4.95	0.00	53.70	0	41.35	100.00	0.15	0.00	0.00	0.00	0.31	

* Based on 2014 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEVADA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	3	75.0	13.16	0.00	41.60	100.00	34.88	0.00	10.36	0.00	1.19	0.00	3.13	0.00	0.00	
Limited Review:																
Carson City MSA	1	25.0	0.00	0.00	24.15	0.00	71.13	100.00	4.72	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	0	0.00	23.38	0.00	42.85	0.00	22.09	0.00	11.68	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	0	0.00	0.00	0.00	0.60	0.00	62.68	0.00	36.72	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEVADA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography'				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
Las Vegas-Paradise MSA	362	64.87	4.92	3.31	21.14	23.20	42.34	43.92	31.59	29.56	0.38	0.18	0.42	0.46	0.31	
Limited Review:																
Carson City MSA	89	15.95	0.00	0.00	12.04	2.25	80.73	89.89	7.23	7.87	2.34	0.00	0.59	2.56	3.36	
Reno-Sparks MSA	54	9.68	10.71	9.26	28.70	33.33	22.05	9.26	33.62	48.15	0.18	0.12	0.16	0.04	0.25	
NV non-MSA area	53	9.50	0.00	0.00	3.84	0.00	52.67	37.74	43.49	62.26	0.82	0.00	0.00	1.00	0.86	

* Based on 2014 Peer Small Business Data -- US and PR

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEVADA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	9	50.00	20.10	0.00	18.02	11.11	22.00	0.00	39.88	88.89	0.01	0.00	0.00	0.00	0.03	
Limited Review:																
Carson City MSA	0	0.00	22.27	0.00	17.26	0.00	19.79	0.00	40.68	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	6	33.33	20.92	0.00	17.78	20.00	20.56	0.00	40.74	80.00	0.01	0.00	0.00	0.00	0.04	
NV non-MSA area	3	16.67	15.58	0.00	16.00	0.00	21.17	0.00	47.25	100.00	0.15	0.00	0.00	0.00	0.23	

* Based on 2014 Peer Mortgage Data (USPR)

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 25.8% of loans originated and purchased by bank.

† Data shown includes only One to Four-family and manufactured housing (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	1	33.33	20.10	0.00	18.02	0.00	22.00	0.00	39.88	100.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Carson City MSA	1	33.33	22.27	0.00	17.26	0.00	19.79	0.00	40.68	100.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	0	0.00	20.92	0.00	17.78	0.00	20.56	0.00	40.74	0.00	0.00	0.00	0.00	0.00	0.00	
NV non-MSA area	1	33.34	15.58	0.00	16.00	0.00	21.17	0.00	47.25	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.

* Data shown includes only One to Four-family and manufactured housing. (Property type 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Las Vegas-Paradise MSA	28	70.0	20.10	0.00	18.02	0.00	22.00	3.70	39.88	96.30	0.04	0.00	0.00	0.00	0.08	
Limited Review:																
Carson City MSA	0	0.00	22.27	0.00	17.26	0.00	19.79	0.00	40.68	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks MSA	10	25.00	20.92	0.00	17.78	11.11	20.56	0.00	40.74	88.89	0.11	0.00	0.00	0.00	0.22	
NV non-MSA area	2	5.00	15.58	0.00	16.00	100.00	21.17	0.00	47.25	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.3% of loans originated and purchased by bank.

* Data shown includes only One to Four-family and manufactured housing. (Property type 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEVADA			Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Las Vegas-Paradise MSA	362	64.18	75.35	35.36	54.70	18.23	27.07	0.38	0.30
Limited Review:									
Carson City MSA	89	15.78	72.32	24.72	46.07	32.58	21.25	2.34	1.11
Reno-Sparks MSA	60	10.64	75.42	38.33	65.00	21.67	13.33	0.18	0.16
NV non-MSA area	53	9.40	80.90	50.94	69.81	18.87	11.32	0.82	1.25

^{*} Based on 2014 Peer Small Business Data -- US and PR

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.02% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEVADA				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Las Vegas-Paradise MSA	3	4,902	43	2,494	46	7,396	61.66	2	2,765
Limited Review:									
Carson City MSA	0	0	1	14	1	14	0.12	0	0
Reno-Sparks MSA	1	824	0	0	1	824	6.86	0	0
NV non-MSA area	0	0	1	3,000	2	3,004	25.04	0	0
NV Statewide	1	758	0	0	1	758	6.32	1	41

^{*} 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings / Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: NEVADA		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population								
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography								
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp					
Full Review:																						
Las Vegas-Paradise MSA	63.39	5	66.67	0.00	20.00	80.00	0.00	0	1	0	0	-1	0	2.05	27.84	41.73	28.38					
Limited Review:																						
Carson City MSA	15.15	1	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.55	66.93	21.52					
Reno-Sparks MSA	14.59	1	11.11	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.65	29.63	39.48	27.25					
NV non-MSA area	6.87	1	11.11	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.16	47.63	47.21					

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
New York-Wayne-White Plains MD	100.00	232	373,643	653	167,830	0	0	4	20,020	889	563,473	100.00

^{*} Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 1, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains MD	97	100.00	1.75	0.00	9.32	4.12	5.62	2.06	83.30	93.81	0.45	0.00	0.00	0.00	0.56

* Based on 2014 Peer Mortgage Data US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
New York-Wayne-White Plains MD	11	100.00	1.75	0.00	9.32	0.00	5.62	0.00	83.3	100.00	0.84	0.00	0.00	0.00	1.13	

* Based on 2014 Peer Mortgage Data US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEW YORK				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015									
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains MD	122	100.00	1.75	0.82	9.32	3.28	5.62	2.46	83.30	93.44	0.67	1.15	0.32	1.18	0.65

* Based on 2014 Peer Mortgage Data US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 6. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains MD	2	100	10.64	0.00	19.36	0.00	7.50	0.00	62.50	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi-Family Units is the number of multi-family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans						
Full Review:																
New York-Wayne-White Plains MD	590	100.00	4.62	3.73	10.27	6.10	6.05	3.22	72.61	86.95	0.00	0.00	0.00	0.00	0.00	

* 2014 Peer Small Business Data.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
New York-Wayne-White Plains MD	97	100.00	26.49	1.20	12.45	1.20	11.44	1.20	49.63	96.39	0.41	0.00	0.00	0.00	0.45	

* Based on 2014 Peer Mortgage Data US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 25.8% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains MD	11	100.00	26.49	0.00	12.45	0.00	11.44	0.00	49.62	100.00	1.06	0.00	0.00	0.00	1.20

^{*} Based on 2014 Peer Mortgage Data US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW YORK				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share [*]				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
New York-Wayne-White Plains MD	122	100.00	26.49	0.00	12.45	0.00	11.44	0.00	49.63	100.00	0.65	0.00	0.00	0.00	0.72

^{*} Based on 2014 Peer Mortgage Data US and PR

^{**} Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 15.3% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW YORK			Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total	% of ... Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
New York-Wayne-White Plains MD	653	100.00	70.81	31.55	47.17	19.75	33.08	0.00	0.00

^{*} 2014 Peer Small Business Data

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.02% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW YORK				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015			
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
New York-Wayne-White Plains MD	5	9,919	30	10,100	35	20,019	76.54	4	318
NY Statewide	4	5,919	1	216	5	6,135	23.46	3	2,068

^{*} 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: NEW YORK Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
New York-Wayne-White Plains MD	100.00	2*	100.00	0.00	50.00	00.00	0.00	0	0	0	0	0	0	18.74	24.07	7.59	49.51

*One branch in NA census tract

Table 1. Lending Volume

LENDING VOLUME		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	% of Rated Area Loans (#) in MA/AA [*]	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ^{**}		Total Reported Loans		% of Rated Area Deposits in MA/AA ^{***}
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Nashville-Davidson-Murfreesboro-Franklin MSA	100.00	32	14,558	278	31,768	0	0	2	6,260	312	52,586	100.00

^{*} Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2013 to December 31, 2015.

^{***} Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	20	100.00	8.62	5.00	21.79	20.00	36.78	10.00	32.82	65.00	0.06	0.08	0.04	0.04	0.09

* Based on 2014 Peer Mortgage Data US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	8.62	0.00	21.79	0.00	36.78	0.00	32.82	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data US and PR

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: TENNESSEE					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Nashville-Davidson-Murfreesboro-Franklin MSA	12	100.00	8.62	0.00	21.79	8.33	36.78	0.00	32.82	91.67	0.06	0.00	0.00	0.00	0.16	

* US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Owner-occupied Units is the number of owner-occupied units in a particular geography divided by the number of owner-occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: TENNESSEE					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	22.31	0.00	32.56	0.00	25.13	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2014 Peer Mortgage Data US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	276	100.00	14.85	57.97	23.14	3.26	23.98	3.26	36.14	35.51	0.94	3.68	0.17	0.22	0.84

* 2014 Peer Small Business Data –US AND PR.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: TENNESSEE				Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	9.69	0.00	22.36	0.00	33.42	0.00	33.54	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2014 Peer Mortgage Data (USPR)

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TENNESSEE					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Nashville-Davidson-Murfreesboro-Franklin MSA	20	100.00	26.08	0.00	18.50	0.00	20.22	0.00	35.20	100.00	0.06	0.00	0.00	0.00	0.14	

* Based on 2014 Peer Mortgage Data US and PR

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 25.8% of loans originated and purchased by bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TENNESSEE						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share ¹				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Nashville-Davidson-Murfreesboro-Franklin MSA	0	0.00	26.08	0.00	18.50	0.00	20.22	0.00	35.20	0.00	0.00	0.00	0.00	0.00	0.00

¹ Based on 2014 Peer Mortgage Data US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 8.5% of loans originated and purchased by bank.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: TENNESSEE					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****						
Full Review:																
Nashville-Davidson-Murfreesboro-Franklin MSA	12	100.00	8.62	0.00	21.79	8.33	36.78	0.00	32.82	91.67	0.06	0.00	0.00	0.00	0.16	

* Based on 2014 Peer Mortgage Data US and PR

** Home refinance loans originated and purchased in the MA/AA as a percentage of all home refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.3% of loans originated and purchased by bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TENNESSEE			Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Nashville-Davidson-Murfreesboro-Franklin MSA	278	100.00	73.18	74.82	71.94	16.55	11.51	0.94	1.55

^{*} 2014 Peer Small Business Data.

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 12.02% of small loans to businesses originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: TENNESSEE									
Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015									
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Nashville-Davidson-Murfreesboro-Franklin MSA	1	1,845	12	7,020	13	8,867	77.69	1	79
TN Statewide	1	1,734	1	812	2	2,546	22.31	2	1,820

^{*} 'Prior Period Investments' means investments made in a previous period that are outstanding as of the examination date.

^{**} 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings / Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: TENNESSEE Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Nashville-Davidson-Murfreesboro-Franklin MSA	100.00	1	100	100.00	0.00	0.00	0.00	0	0	0	+0	0	0	16.36	26.33	30.98	26.03