



PUBLIC DISCLOSURE

July 6, 2015

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armed Forces Bank, National Association
Charter Number 8796

320 Kansas Avenue
Ft. Leavenworth, KS 66027-3400

Office of the Comptroller of the Currency

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Overland Park, KS 66210

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

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 (LMI) neighborhoods, consistent with the 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 **Armed Forces Bank, National Association** issued by the OCC, the institution's supervisory agency, for the evaluation period ending December 31, 2014 for the lending test (excluding CD loans) and July 6, 2015 for CD loans, investments and services. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

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

The following table indicates the performance level of Armed Forces Bank, National Association (AFBNA) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Armed Forces Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
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 that support this rating include:

- An overall adequate lending activity of consumer loans;
- An overall good distribution of loans in geographies of different income levels;
- An overall excellent distribution of loans to borrowers of different income levels;
- An overall good level of community development (CD) investments that are responsive to assessment area (AA) credit and community needs; and
- An overall branch distribution system that is accessible to geographies and individuals of different income levels. The bank provides an overall good level of CD services.

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 metropolitan area (MA)/AA.

Census Tract (CT) 2000 census: A small subdivision of metropolitan and other densely populated counties. CT boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas (MSAs). CTs usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. CTs are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Census Tract (CT) 2010 census: 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of CD. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of LMI individuals.

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 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 CT 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 do business or have banking offices in a MSA to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g. approved, denied, and withdrawn). Beginning in 2004, the reports also include data on 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 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/AA.

Median Family Income (MFI) 2000 census: The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Median Family Income (MFI) 2010 census: 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 MSA 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 (MD): As defined by Office of Management and Budget, a county or group of counties within a MSA 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 (MSA): 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 MSA 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 CD.

Rated Area: A rated area is a state or multi-state MA. 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 MA, the institution will receive a rating for the multi-state MA.

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 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 One 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

AFBNA is a \$1.1 billion interstate financial institution headquartered in Fort Leavenworth, Kansas. AFBNA is a wholly owned subsidiary of Dickinson Financial Corporation (DFC), a \$2 billion multi-bank holding company headquartered in Kansas City, Missouri. DFC operates one other national bank, Academy Bank, National Association (Academy) located in Colorado.

AFBNA is a full-service institution offering various loan and deposit products. The bank's primary strategic focus is to operate a military banking franchise that delivers quality financial products and services to individuals and businesses within the local surrounding communities. The bank's primary loan product is consumer loans, consistent with the primary credit needs in military communities. AFBNA specializes in providing banking services on Army, Air Force, Navy and Marine installations.

As of June 30, 2015, AFBNA's loan portfolio, by dollar volume consisted of 63 percent real estate, 34 percent commercial, and 3 percent other loans. Per bank reports, loans to individuals represent 93 percent of the total number of portfolio loans. Net loans represent 42 percent of total assets. Net Tier One Capital is \$223 million. Total deposits as of June 30, 2014 and June 30, 2015 are \$1.1 billion and \$765 million, respectively. The decline in deposits is primarily due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases.

AFBNA operates 74 branches throughout 17 states: Alabama, Arizona, California, Colorado, Florida, Georgia, Illinois, Kansas, Kentucky, Missouri, New Jersey, North Dakota, Nevada, Texas, Virginia, Washington, and Wyoming. There are 32 AAs, which consists of the Kansas City MO-KS multistate MA; four MAs in Missouri: Springfield, Columbia, St. Joseph, and St. Louis; and three MAs in Washington: Ft. Lewis-McChord Air Force Base (AFB), Naval Base (NB) Kitsap and Fairchild AFB. There are two MAs in Arizona: Marine Corps Air Station (MCAS) Yuma and Ft. Huachuca; two MAs in Virginia: Naval Station (NS) Norfolk and Ft. Myer; and four MAs in California: Edwards AFB, Ft. Irwin, Vandenberg AFB, and Travis AFB. AAs also include two MAs in Kansas: Ft. Riley and Junction City, and two MAs in Florida: Tyndall AFB and MacDill AFB. The following states have one AA each in MAs: Kentucky (Ft. Knox), Nevada (Nellis AFB), Colorado (Ft. Carson-US Air Force Academy (USAFA)), Texas (Ft. Bliss), Illinois (NS Great Lakes), New Jersey (McGuire AFB), Georgia (Moody AFB), North Dakota (Grand Forks AFB), and Wyoming (FE Warren AFB). The following states have one non-metropolitan AA each: Missouri, Arizona, and Alabama.

In December 2010, DFC sold Bank Midwest, National Association (BMW). After the sale, 25 BMW branches in Kansas and Missouri remained under DFC ownership. Management merged these branches into AFBNA under a separate division of the bank. All 25 branches are located in Walmart Supercenters. Prior to the merger, the bank defined its AA as all active or reserve military personnel and their dependents, retired military personnel, persons enrolled in military academies, and persons participating in college ROTC programs throughout the world. The current AA is defined by geography due to the addition of Walmart branches.

In June 2015, DFC consolidated its five banks into two. Armed Forces Bank of California merged into AFBNA. Southern Commerce Bank and SunBank merged into Academy. As part of the consolidation, the 25 Walmart branches also merged into Academy. As a result, the bank reverted to a military AA, as allowed by 12 CFR 25.41(f).

During the evaluation period, AFBNA closed five branches. AFBNA closed one branch on September 8, 2012 in Ft. Myer, Virginia. In 2013, one branch closed in Ft. Knox, Kentucky on April 10. In 2014, one branch closed in Ft. Huachuca, Arizona on May 16. On February 15, 2015, two branches closed in Silverdale and Bremerton, Washington.

There are no legal, financial, or other factors impeding the ability to meet credit needs in its communities. AFBNA received a Satisfactory rating in its previous CRA examination dated December 9, 2010.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We reviewed home mortgage, small business, and consumer loans from October 1, 2010 through December 31, 2014. The mortgage loans were home purchase and refinance loans. The bank did not originate any small farm or multifamily loans during the evaluation period. Primary products for this review are those in which the bank originated at least 20 loans within the analysis period for each AA. Home mortgage and small business loans were primary products only in the Kansas City MO-KS AA. Performance tables one through 13 in Appendix D include only data from 2012 through 2013. Data from October 1, 2010 through December 31, 2011 and 2014 is discussed in the applicable narrative sections in the evaluation. We reviewed CD loans, investments, and services for the period December 9, 2010 through July 6, 2015.

Data Integrity

Prior to this CRA evaluation, we performed a data integrity examination to ensure the accuracy of the banks publicly filed information on home mortgage, small business, and consumer loans. We reviewed data that the bank collected and reported during the evaluation period. We did not identify any substantive inaccuracies in the data. Therefore, we concluded that data for home mortgage, small business, and consumer loans is reliable for this examination. During the examination, we reviewed CD loans, investments, and services to ensure all activities met the CD definition. Finally, we reviewed the appropriateness of the bank's processes for collecting and reporting home mortgage, small business, and small farm loan data. We found no substantive deficiencies in these processes.

Selection of Areas for Full-Scope Review

In each state and multistate MA where the bank has an office, a sample of AAs within that state/multistate MA was selected for full-scope reviews. Refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section (as applicable) for details regarding how we selected the areas.

Ratings

The bank's overall rating is a blend of the multistate MA rating(s) and state ratings. There are 18 total rating areas. CRA performance in the Kansas City MO-KS (Kansas City) AA received the most weight. This area constitutes 36.5 percent of the bank's total deposit base and 32.7 percent of total reported loans, excluding CD loans. The state of Missouri received the next highest weighting with 23.6 percent

of the bank's total deposit base and 26.8 percent of total reported loans. The states of Washington and Arizona represent 5.7 percent each of total deposits. The state of Kentucky represents 5.1 percent of total deposits. The remaining states represent less than five percent of total deposits: Colorado (4 percent), Texas (2.7 percent), Kansas (1.8 percent), Alabama (0.5 percent), Georgia (0.2 percent), and North Dakota (0.1 percent). The states of Virginia and Nevada represent 4.2 percent each of total deposits. The states of California and Illinois represent 2.4 percent each of total deposits. The states of Florida and New Jersey represent 0.4 percent each of total deposits. The state of Wyoming represents less than 0.037 percent of total deposits.

When evaluating lending test performance, we gave more weight to loans to individuals, which is the bank's primary lending focus. In the Kansas City AA, home purchase and home refinance loans carry equal weight as total loans during the evaluation period equal 150 and 151, respectively. We did not analyze home improvement loan performance in the Kansas City AA since the loan volume is less than 20 for each analysis period in the evaluation period. AFBNA made 51 small business loans during the evaluation period in the Kansas City AA.

We primarily based the multistate MA rating(s) and state ratings on those areas that received full-scope reviews. Refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section for details regarding how we weighted the areas in arriving at the respective ratings.

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, AFBNA made a majority of all loan products, by number, inside its AAs (53.2 percent). The percentage in number of loans made inside the AAs by loan type are as follows: loans to individuals (54.1 percent), home refinance (41.6 percent), home purchase (35.6 percent), home improvement (41.3 percent), and small loans to businesses (62.7 percent).

Product Innovation and Flexibility

AFBNA offers flexible loan products. We did not consider any bank products or services innovative. Performance had a neutral impact on the bank's lending test performance.

Lending Gap Analysis

We reviewed summary reports to analyze AFBNA's consumer, 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 gaps. The bank's AAs consist of whole geographies, meet the requirements of the regulation, and do not arbitrarily exclude any LMI areas.

Other Performance Data/Lending Test

AFBNA adequately addressed the CD needs of its AAs. In addition to qualified CD loans made within the bank's AAs and broader statewide areas, including the bank's AAs, AFBNA originated one CD loan in the broader regional area. This CD loan was to an organization without a purpose/mandate/function (P/M/F) to serve one or more of the bank AAs and had a neutral impact on the lending test rating for the

bank. The following CD loan is located in the South Atlantic region, a broader regional area that includes Virginia and Florida, where the bank has branch locations.

- \$1.3 million loan to an organization with a primary mission of providing affordable housing. Funds helped purchase a tax-exempt lease to provide energy conservation measures for affordable housing in Brevard, North Carolina. The loan provides community services to LMI individuals.

Refer to Table 1 Lending Volume in the “Broader Regional Area” section of Appendix D for the facts and data used to evaluate the bank’s level of CD lending.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), or 12 CFR 195.28(c), in determining a national bank’s (bank) or Federal savings association’s (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any AA by an affiliate whose loans have been considered as part of the bank’s or FSA’s lending performance.

The OCC did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

Multistate Metropolitan Area Rating

Kansas City MO-KS

CRA rating for the Kansas City MO-KS¹: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

A good distribution of consumer and home mortgage loans in geographies of different income levels. The distribution of small business loans is poor in geographies of different income levels in 2012-2013.

A good distribution of consumer and home mortgage loans to borrowers of different income levels. The distribution of loans to businesses of different income levels is very poor in 2012-2013.

A good level of CD investments.

A branch distribution system that is accessible to geographies and individuals of different income levels. Bank personnel provided a good level of CD services.

Description of Institution's Operations in Kansas City MO-KS

The Kansas City MO-KS (Kansas City) AA includes all of Johnson County and Wyandotte County in Kansas, and certain CTs in Leavenworth County, Kansas. The AA also includes all of Cass, Clay, Platte, and Ray Counties in Missouri, and certain CTs in Jackson County, Missouri.

AFBNA operates 15 full-service branches in the Kansas City AA. The sale by DFC of BMW resulted in 11 branch openings in December 2010 in the AA. These branches are located in Walmart Supercenters.

As of June 30, 2013, the bank ranked 19th in total deposits in the multistate AA with a 1.02 percent market share. Based on deposits, the Kansas City AA was the largest rated area and accounted for 36.5 percent of total bank deposits.

Refer to the market profile for Kansas City MO-KS in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Scope of Evaluation in Kansas City MO-KS

We performed a full-scope review in the Kansas City MO-KS AA. Ratings are based on the results of performance in this AA. Refer to the table in Appendix A for more information

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kansas City MO-KS is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in Kansas City MO-KS is good.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other Products in the "Multistate Metropolitan Area" section of Appendix D for the facts and data used to evaluate the bank's lending activity.

The bank's overall lending activity in the Kansas City AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 1.02 percent and ranked 19th among 135 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. During the evaluation period, consumer loan volumes declined about 19 percent in the AA. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Market share data is not available for consumer loans.

For home purchase and home refinance loans, there are 417 and 435 lenders in the AA, respectively, reflecting strong competition. As of June 30, 2013, AFBNA ranked 96th in home purchase lending with a market share of 0.1 percent, and 94th in home refinance lending with a market share of 0.12 percent. Bank rankings for home purchase and home refinance are both within the top 25 percent in the market. For home purchase and home refinance loans, the top five lenders in the market accounted for 37 percent and 38 percent of the market, respectively. The market share for all other lenders was less than four percent. We did not analyze home improvement lending since AFBNA did not make any of these loans during 2012-2013 and made only four loans during the October 2010-2011 period and one loan in 2014.

For small business lending, AFBNA ranked 48th with a market share of 0.04 percent. There are 120 lenders in the AA and seven nationwide credit card lenders that dominate the market with a combined market share of 69 percent. The market share for all other lenders was less than four percent.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is good. As previously noted, we placed more weight on the bank's consumer loan performance, with secondary weight on home mortgage loan performance. Additionally, greater weight was given to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home improvement loans as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Home Mortgage Loans

Refer to Tables 2 and 4 in the Multistate Metropolitan Area section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of home mortgage loans in the Kansas City AA is good.

The overall geographic distribution of home purchase loans is good. The bank's geographic distribution of home purchase loans during 2012-2013 is excellent. The percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. With an overall market share of 0.1 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The performance in 2014 is weaker than its performance in 2012-2013 and considered good as the percentage of loans in moderate-income geographies is near to demographics. There are no bank loans in low-income geographies. However, the percentage of owner-occupied housing in these geographies is only two percent which mitigates the lack of lending in these tracts. We did not analyze performance in October 2010-2011 since the number of loans originated/purchased during this period is less than 20.

The overall geographic distribution of home refinance loans is good. The bank's geographic distribution of home refinance loans during 2012-2013 is excellent. The percentage of loans in moderate-income geographies exceeds the percentage of owner-occupied units in these geographies. With an overall market share of 0.12 percent, an analysis of lending in low- and moderate-income geographies by market share was not meaningful. The performance in October 2010-2011 and 2014 is weaker than its performance in 2012-2013. Performance in October 2010-2011 was good as the percentage of loans is near to demographics in moderate-income geographies. Performance in 2014 was adequate as the percentage of loans in moderate-income tracts is below demographics. There are no bank loans in low-income geographies. However, the percentage of owner-occupied housing in these geographies is only two percent in 2012-2014 and less than one percent in October 2010-2011, which mitigates the lack of lending in these tracts.

Small Loans to Businesses

Refer to Table 6 in the "Multistate Metropolitan Area" 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 poor. The bank's geographic distribution of small loans to businesses during 2012-2013 was poor as there were no loans originated during this period in low- or moderate-income geographies. Lending opportunities in low-income geographies is very limited as only three percent of small businesses are located in these CTs. This is not an identified credit need and opportunities are nonexistent on military installations. With an overall market share of 0.04 percent, an analysis of lending in low- and moderate-income geographies by market share is not meaningful. We did not analyze performance in October 2010-2011 since the bank originated/purchased less than 20 loans during this period. The bank did not originate any small loans to business in 2014.

Consumer Loans

Refer to Table 13 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s consumer loan originations and purchases.

The overall geographic distribution of consumer loans is good. The bank’s geographic distribution of consumer loans during 2012-2013 was good. The percentage of loans in both low- and moderate-income geographies exceeds the percentage of households in these geographies. The bank’s performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of the bank’s lending is good. As noted earlier, we placed more weight on the bank’s consumer loan performance, with secondary weight on home mortgage performance. Additionally, greater weight was given to the bank’s performance in 2012 through 2013 than to its performance in October 2010-2011 and 2014. We did not evaluate home improvement loans as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Home Mortgage Loans

Refer to Tables 8 and 10 in the “Multistate Metropolitan Area” 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 in the Kansas City AA is good.

The overall borrower distribution of home purchase loans is good. The bank’s borrower distribution of home purchase loans during 2012-2013 was good. The percentage of loans to low-income borrowers is below the percentage of such families and performance is good. The percentage of families below poverty levels is 6.08 percent. The percentage of loans to moderate-income borrowers exceeds demographics. With an overall market share of 0.11 percent, an analysis of lending to low- and moderate-income borrowers by market share is not meaningful. The bank’s performance in 2014 is not inconsistent with performance noted in 2012-2013. We did not analyze performance in October 2010-2011 since the number of loans originated/purchased during this period is less than 20.

The overall borrower distribution of home refinance loans is good. The bank’s borrower distribution of home refinance loans during 2012-2013 was excellent. The percentage of loans to low-income borrowers is below the percentage of such families and performance is excellent given the percentage of families below poverty. The percentage of loans to moderate-income borrowers is near to demographics and performance is excellent. With an overall market share of 0.14 percent, an analysis of lending to low- and moderate-income borrowers by market share is not meaningful. Performance in October 2010-2011 and 2014 was weaker than performance in 2012-2013 and considered good as the percentage of loans to moderate-income borrowers is below demographics.

Small Loans to Businesses

Refer to Table 11 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s origination/purchase of small loans to businesses.

The distribution of small loans to businesses of different sizes is very poor. AFBNA’s percentage of loans to businesses with revenues of \$1 million or less is significantly below demographics. With an overall market share of 0.04 percent, an analysis of lending to small businesses by market share is not meaningful. We did not analyze performance in October 2010-2011 since the bank originated/purchased less than 20 loans during this period. The bank did not originate any small loans to business in 2014.

Consumer Loans

Refer to Table 13 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s consumer loan originations and purchases.

The overall borrower distribution of consumer loans is good. The bank’s borrower distribution of consumer loans during 2012-2013 was good. The percentage of loans to both low- and moderate-income borrowers exceeds the percentage of such households. The bank’s performance in October 2010-2011 is weaker than performance in 2012-2013 and considered adequate as the percentage of loans to moderate-income borrowers is below demographics. Performance in 2014 was not inconsistent with its performance in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the “Multistate Metropolitan Area” 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.

AFBNA’s responsiveness under the CD lending test is adequate given its size, lending capacity and area opportunities. The bank originated two loans during the evaluation period totaling \$1.8 million. This represented approximately two percent of allocated Tier One Capital. AFBNA’s CD lending performance had a neutral impact on the lending test rating for the Kansas City AA. The CD loans are invested in seven different mortgage backed securities that provided affordable housing in the AA, which is responsive to identified needs.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank’s performance under the investment test in the Kansas City AA is rated “High Satisfactory.” Based on full-scope reviews, the bank’s performance in the Kansas City AA is good.

Refer to Table 14 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the bank’s level of qualified investments.

AFBNA provided a good level of qualified investments in the Kansas City AA. In 2012, AFBNA invested in three Government National Mortgage Association (GNMA) affordable housing loan pools. Thirty-nine loans totaling \$4.6 million are within the Kansas City AA. During the evaluation period, AFBNA also made donations to CD organizations totaling \$25 thousand. A majority of these organizations provide community services targeted to low- and moderate-income individuals. The total investments of \$4.7 million represent 4.27 percent of the allocated Tier One Capital.

The bank's responsiveness to CD needs is good. The Kansas City AA has many opportunities to provide investments or grants to CD organizations. Two of the 15 branches are on base at Ft. Leavenworth where these opportunities are very limited. Identified needs in the AA include affordable housing and homebuyer education.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the Kansas City AA is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Kansas City AA is good.

Retail Banking Services

Refer to Table 15 in the "Multistate Metropolitan Area" 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 Kansas City AA, AFBNA's overall branch distribution is good. The bank's branch distribution in 2012-2013 was good. Branches were accessible to geographies and individuals of different income levels in the AA. Access to branches in low-income tracts was excellent and access to branches in moderate-income tracts was adequate as compared to the distribution of the population living in these geographies. The bank's branch distribution performance in October 2010-2011 was stronger than its performance in 2012-2013 as the number of branches in moderate-income tracts exceeds demographics. The bank's branch distribution performance in 2014 is not inconsistent with its performance in 2012-2013.

Branch openings improved the overall accessibility of the bank's delivery systems in low- and moderate-income geographies. In December 2010, AFBNA acquired 11 Walmart store branches due to the sale of BMW, an affiliate bank. As a result, the bank added one branch each in a low- and moderate-income tract in the AA. Four branches opened in middle-income tracts and five were in upper-income tracts. The bank did not close any branches in the AA during the evaluation period.

Branch hours and services did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. The distribution of ATMs is good and accessible to low- and moderate-income CTs. Other products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

The level of CD services is good. AFBNA employees provided these services to five different organizations. During the evaluation period, AFBNA employees provided over 3,000 hours of CD services. Following are examples of CD services provided:

- Special Needs Advocacy Program – employee serves as Treasurer for non-profit organization that provides services to LMI persons with special needs. Services include job placement and independent living skill training.
- KC Cash/Volunteer Income Tax Association – provides free tax preparation to LMI taxpayers.
- Army Emergency Relief – employee provided financial education and counseling. The organization provides emergency relief, interest-free loans, and college scholarships that primarily benefit LMI individuals.

AFBNA also provides financial education, including account management training material, to military personnel upon account opening.

State Rating

State of Missouri

CRA Rating for Missouri²:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>High Satisfactory</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

Overall, geographic distribution was good, as demonstrated by a good distribution of consumer loans in geographies of different income levels.

Overall borrower income distribution was excellent, as evidenced by excellent distribution of consumer loans to individuals of different income levels.

A significantly positive level of CD loans that was responsive to community needs. This performance elevated otherwise overall good lending performance to excellent in the state.

A good level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels. Bank employees provided an adequate level of CD services.

Description of Institution's Operations in Missouri

AFBNA has five AAs in the state of Missouri. Non-MA AAs in Missouri were combined for analysis purposes and represents all of Johnson, Randolph, and Taney counties. In addition, the non-MA AA includes three CTs in Pulaski County. AFBNA AAs also consist of Greene and Christian Counties in the Springfield MSA, Boone County in the Columbia MSA, and certain St. Louis County (MO) CTs in the St. Louis MO-IL MSA. In addition, the St. Joseph MO-KS MSA AA includes all of Buchanan County (MO) and one CT in Andrew County (MO). AFBNA operates 16 full-service branches in Missouri.

As of June 30, 2013, the bank ranked 75th in total state deposits with a 0.19 percent market share. The state of Missouri accounts for 23.6 percent of total deposits for the bank and was the second largest rated area.

Refer to the market profiles for the state of Missouri in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Missouri

For the state of Missouri, we performed a full-scope review in the Springfield AA. Based on the percentage of deposits and evaluation period loans (excluding CD loans), the Springfield AA accounted for 36 percent and 45.7 percent, respectively, in Missouri. The number of branches in the Springfield AA represents 31.3 percent of the bank's branch network in the state. We performed limited-scope reviews in the Columbia, St. Joseph, St. Louis, and non-MA AAs.

LENDING TEST

The bank's performance under the Lending Test in the state of Missouri is rated "Outstanding."

Performance in limited-scope AAs had a positive impact on the overall lending test rating. Overall performance in the non-MA, Columbia, and St. Louis AAs is excellent. In the non-MA AA, the geographic and borrower distribution of loans significantly exceeds demographics. In the Columbia and St. Louis AAs, the level of CD loans had a significantly positive impact on overall lending performance in these AAs and represents 11.7 percent and 24 percent, respectively, of allocated Tier One Capital. The non-MA, Columbia, and St. Louis AAs represent 57.5 percent of total deposits and 40.8 percent of reported loans (excluding CD loans) in the state of Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Springfield AA is good.

Lending Activity

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

The bank's overall lending activity in the Springfield AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 0.77 percent and ranked 22nd among 35 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes increased approximately 56 percent from 2011 to 2013. However, loan volumes declined approximately 31 percent in 2014. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Market share data is not available for consumer loans.

For home purchase and home refinance loans, there are 206 and 233 lenders in the AA, respectively, reflecting strong competition. As of June 30, 2013, AFBNA ranked 177th in home purchase lending with a market share of 0.01 percent, and 223rd in home refinance lending with a market share of 0.01 percent. For home purchase and home refinance loans, the top five lenders in the market accounted for 36 percent and 32 percent of the market, respectively. The market share for all other lenders was less than five percent.

We did not analyze home improvement lending since AFBNA did not make any of these loans during the periods October 2010-2011 and 2012-2013, and made only one home improvement loan in 2014.

Home mortgage lending is not a strategic focus for the bank. The bank did not originate any small business loans during the evaluation period.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is good based on consumer loan performance. Additionally, we gave greater weight to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is good. The bank's geographic distribution of consumer loans during 2012-2013 was good. The percentage of loans in both low- and moderate-income geographies exceeds the percentage of households in these geographies. The bank's performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent based on consumer loan performance. As noted earlier, we gave greater weight to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Missouri section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is excellent. The bank's borrower distribution of consumer loans during 2012-2013 was excellent. The percentage of loans to low-income borrowers significantly exceeds the percentage of such households and performance is excellent. The percentage of loans to moderate-income borrowers exceeds demographics and performance is good. Due to the significant volume of loans to low-income borrowers, overall performance in 2012-2013 is excellent. The bank's performance in October 2010-2011 is weaker than performance in 2012-2013 and considered good as the percentage of loans to moderate-income borrowers meets demographics. Performance in 2014 was not inconsistent with its performance in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Missouri 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.

AFBNA's responsiveness in the Springfield AA under the CD lending test is adequate given its size, lending capacity and area opportunities. During the evaluation period, AFBNA made a \$2 million loan to the Senior Housing Crime Prevention Foundation (SHCPF), including a one-time renewal. The Springfield AA allocation is \$397 thousand, which helped revitalize and stabilize a low-income CT. This portion of the loan funded a security that created housing in a redevelopment area designated by the City of Springfield. This represented approximately two percent of allocated Tier One Capital. AFBNA's CD lending performance had a neutral impact on the lending test rating for the Springfield AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the non-MA, Columbia, and St. Louis AAs is not inconsistent with the bank's overall "Outstanding" performance under the lending test in Missouri. In the St. Joseph AA, the bank's performance is weaker than the bank's overall performance in the state. The weaker performance was due to weaker borrower distribution. The combined limited-scope AA performance had a positive impact on the bank's overall rating in the state.

Refer to the Tables 1 through 13 as applicable in the state of Missouri section of Appendix D for the facts and data that support these conclusions.

Missouri Statewide Loans

We considered the impact of one CD loan made during the evaluation period within the state of Missouri. The loan is not located within the Missouri AAs and has no potential impact in the AAs. During the evaluation period, AFBNA made a \$2 million loan to the SHCPF, including a one-time renewal. A portion of the proceeds, \$580 thousand, was allocated to St. Charles, Missouri to help provide affordable housing. This portion of the loan funded a security that promotes affordable housing for LMI individuals. This CD loan had a neutral impact on the bank's overall state rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Missouri is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Springfield AA is good. During the evaluation period, AFBNA originated two qualified investments totaling \$1.3 million. Current period investments represented 4.9 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is good. Qualified investments provided affordable housing. Funding for affordable housing is an identified CD need in the AA.

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Columbia, St. Joseph, and St. Louis AAs is stronger than the bank's overall "High Satisfactory" performance under the investment test in Missouri due to the excellent level of qualified investments in these AAs. In the non-MA AA, the bank's performance is weaker than the bank's overall performance in the state due to an adequate level of qualified investments. The combined limited-scope AA performance had a neutral impact on the bank's overall rating in the state.

Refer to Table 14 in the state of Missouri section of Appendix D for the facts and data that support these conclusions.

Missouri Statewide Investments

We considered the ongoing impact of four qualified investments made prior to the current evaluation period within the state of Missouri. These investments are not located within the AAs in the state and have no potential impact in the AAs. All four investments were part of the Missouri State Housing Development Commission (MHDC) affordable housing loan pool and have a remaining book value of \$295 thousand. These investments had a neutral impact on the bank's overall state rating.

SERVICE TEST

The bank's performance under the service test in Missouri is rated "Low Satisfactory."

Performance in limited-scope AAs had a negative impact on the overall service test rating. Overall branch distribution in the non-MA, Columbia, and St. Louis AAs is adequate. These AAs represent 57.5 percent of total deposits and 40.8 percent of reported loans (excluding CD loans) in the state of Missouri.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Springfield AA is good.

Retail Banking Services

Refer to Table 15 in the state of Missouri 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.

AFBNA's overall branch distribution in the Springfield AA is excellent. The bank's branch distribution in 2012-2013 was excellent in moderate-income geographies. Branches and ATMs are readily accessible to geographies and individuals of different income levels in the AA. There are no branches or ATMs located in low-income CTs, but the percentage of the population in these areas is less than three

percent. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings improved the accessibility of the bank's delivery systems. In December 2010, AFBNA acquired five Walmart store branches due to the sale of BMW, an affiliate bank. As a result, the bank added two branches in moderate-income tracts in the AA. Three branches opened in middle-income tracts. The bank did not close any branches in the AA during the evaluation period.

Branch services and hours do not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

The level of CD services is adequate. AFBNA employees provided these services to four different organizations. During the evaluation period, AFBNA employees provided over 75 hours of CD services. These services included the provision of financial education to LMI military service members and three CD organizations that provide affordable housing and community services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the non-MA, Columbia, and St. Louis AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the service test in Missouri. In the St. Joseph AA, the bank's performance is weaker than the bank's overall performance in the state. Weaker performance is due to weaker branch distribution and the lack of CD services.

Refer to Table 15 in the state of Missouri section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Washington

CRA Rating for Satisfactory³:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Low Satisfactory</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

Overall, geographic distribution was excellent, as demonstrated by an excellent distribution of consumer loans in geographies of different income levels.

Overall borrower distribution was excellent, as evidenced by an excellent distribution of consumer loans to borrowers of different income levels.

An adequate level of CD investments.

An overall branch distribution system that is readily accessible to individuals living in geographies of different income levels in the AA. Bank employees provided an adequate level of CD services.

Description of Institution's Operations in Washington

AFBNA has three AAs in the state of Washington. They include the Ft. Lewis-McChord AFB, Fairchild AFB, and NB Kitsap. The Ft. Lewis-McChord AFB AA includes the entire Tacoma-Lakewood MSA. The Fairchild AFB and NB Kitsap AAs include the entire Spokane MSA and Bremerton-Silverdale MSA, respectively. AFBNA has eight branches in the state of Washington.

As of June 30, 2013, the bank ranked 69th in total state deposits with a 0.07 percent market share. The state of Washington accounted for 5.7 percent of total bank deposits.

Refer to the market profiles for the state of Washington in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Washington

For the state of Washington, we performed a full-scope review in the Ft. Lewis-McChord AFB AA. We selected this area based on the high percentage of both deposits and loans in the state. The Ft. Lewis-McChord AFB AA accounted for 93.5 percent of bank deposits and 85.9 percent of loans reported during the evaluation period in Washington. In addition, the Ft. Lewis-McChord AFB AA represents

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

62.5 percent of the bank's branch network in the state. We performed limited-scope reviews in the Fairchild and NB Kitsap AAs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Washington is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Ft. Lewis-McChord AFB AA is excellent.

Lending Activity

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

The bank's overall lending activity in the Ft. Lewis-McChord AFB AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 0.91 percent and ranked 16th among 30 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined approximately 78 percent from 2011 to 2014. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Market share data is not available for consumer loans.

For home purchase and home refinance loans, there are 176 and 336 lenders in the AA, respectively, reflecting strong competition. As of June 30, 2013, AFBNA ranked 143rd in home purchase lending with a market share of 0.03 percent, and 211th in home refinance lending with a market share of 0.01 percent. For home purchase and home refinance loans, the top six lenders in the market accounted for 42 percent and 43 percent of the market, respectively. The market share for all other lenders was less than four percent.

We did not analyze home improvement and small business lending since AFBNA did not make any of these loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is excellent based on consumer loan performance. Additionally, we gave greater weight to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Washington section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is excellent. The bank's geographic distribution of consumer loans during 2012-2013 was excellent. The percentage of loans in low-income geographies exceeds the percentage of households in these geographies. The percentage of loans in moderate-income geographies significantly exceeds demographics. Overall performance is excellent due to only three percent of households in low-income CTs. The bank's performance in October 2010-2011 was not inconsistent with its performance in 2012-2013. Performance in 2014 was weaker than the bank's performance in 2012-2013 and considered good. Excellent performance in moderate-income geographies was offset by poor performance in low-income geographies.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent based on consumer loan performance. As noted earlier, we gave greater weight to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Washington section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is excellent. The bank's borrower distribution of consumer loans during 2012-2013 was excellent. The percentage of loans to low- and moderate-income borrowers significantly exceeds the percentage of such households and performance is excellent. The bank's performance in October 2010-2011 and 2014 is not inconsistent with its performance in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Washington 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.

CD lending had a neutral impact on lending performance in the Ft. Lewis-McChord AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the NB Kitsap AA is not inconsistent with the bank's overall "Outstanding" performance under the lending test in Washington. In the Fairchild AFB AA, the bank's performance is weaker than the bank's overall performance in the state due to weaker geographic distribution.

Refer to Tables 1 through 13 as applicable in the state of Washington section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Washington is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Lewis-McChord AFB AA is poor. However, performance in the limited-scope Fairchild AFB AA had a positive impact on the overall investment test rating. The dollar amount of qualified investments in the Fairchild AFB AA totaled \$1 million, which represented 5.8 percent of allocated Tier One Capital for the state. The investment consists of a mortgage loan pool that financed affordable housing for LMI individuals.

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

The bank's performance in the Ft. Louis-McChord AFB AA is poor. During the evaluation period, AFBNA made qualified donations totaling \$37 thousand. This represented 0.23 percent of the allocated Tier One Capital. A majority of the donations, \$32 thousand, were to the SHCPF. SHCPF used the funds to provide community services to soldiers in the Washington Soldier Home, where approximately 95 percent of nursing home residents are LMI. Remaining funds provided scholarships and food for LMI individuals.

AFBNA's responsiveness to CD needs is poor. While CD opportunities on military bases is very limited, the bank's AA includes the entire MSA where identified needs include affordable housing, capital assistance for businesses, and lending to charter schools.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Fairchild AFB AA is stronger than the bank's overall "Low Satisfactory" performance under the investment test in Washington and considered excellent. In the NB Kitsap AA, the bank's performance is weaker than the bank's overall performance in the state and considered very poor. The differences in performance are due to the level of investments. The combined limited-scope AA performance had a positive impact on the bank's overall rating in the state.

Refer to Table 14 in the state of Washington section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Washington is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Lewis-McChord AFB AA is good.

Retail Banking Services

Refer to Table 15 in the state of Washington 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.

AFBNA's overall branch distribution in the Ft. Lewis-McChord AA is excellent. The bank's branch distribution in 2012-2013 was excellent. Branches and ATMs were readily accessible to geographies and individuals of different income levels in the AA. There were no branches or ATMs located in low-income CTs, but less than three percent of households reside in these areas. All branches are located in moderate-income CTs. The bank's branch distribution performance in October 2010-2011 and 2014 is not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems. During the rating period, the bank did not open or close any branches in the Ft. Lewis-McChord AA.

Branch services and hours do not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

The level of CD services is adequate. AFBNA employees provided these services to four different organizations. During the evaluation period, AFBNA employees provided over 200 hours of CD services. These services included the provision of financial education to LMI military service members and their spouses.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Fairchild AFB AA and NB Kitsap AA is weaker than the bank's overall "High Satisfactory" performance under the service test in Washington. The differences in performance are due to weaker branch distribution. During the evaluation period, AFBNA closed two branches in the NB Kitsap AA: one in a moderate-income tract and one in an upper-income tract. The combined limited-scope AA performance had a neutral impact on the bank's overall rating in the state.

Refer to Table 15 in the state of Washington section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Arizona

CRA Rating for Arizona⁴:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

Overall borrower income distribution was excellent, as evidenced by excellent distribution of consumer loans to borrowers of different income levels.

An adequate level of lending activity.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to individuals in the AA.

Description of Institution's Operations in Arizona

AFBNA has three AAs in the state of Arizona. They include the Ft. Huachuca, Luke AFB, and MCAS Yuma AAs. The Ft. Huachuca AA is located in a non-MA and includes two CTs in Cochise County. Luke AFB includes six CTs in Maricopa County, which is part of the Phoenix-Mesa-Glendale MSA. The MCAS Yuma AA includes the entire Yuma MSA. AFBNA operates four full-service branches in Arizona.

As of June 30, 2013, the bank ranked 52nd in total state deposits with a 0.08 percent market share. The state of Arizona accounted for 5.7 percent of total bank deposits.

Refer to the market profiles for the state of Arizona in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Arizona

For the state of Arizona, we performed full-scope reviews in the Ft. Huachuca AA based on its high percent of deposits in the state. Ft. Huachuca accounted for 65.5 percent of deposits in Arizona.

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Arizona is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Huachuca AA is good.

Lending Activity

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

The bank's overall lending activity in the Ft. Huachuca AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 3.71 percent and ranked 6th among eight depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes are very low. Loan volumes remained steady in 2011-2013; however, declined significantly in 2014. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. In addition, the base is a military training post and any loans made to soldiers are shown using the permanent duty station address rather than in Ft. Huachuca. Market share data is not available for consumer loans.

We did not analyze home mortgage and small business lending since AFBNA did not make any of these loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans is not meaningful. There are no low- and moderate-income CTs in the Ft. Huachuca AA.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is excellent based on consumer loan performance. As noted earlier, we gave greater weight to performance in 2012 through 2013 than to its performance in October 2010 through 2011 and 2014.

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of Arizona section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is excellent. The bank's borrower distribution of consumer loans during 2012-2013 was excellent. The percentage of loans to low-income borrowers significantly exceeds the percentage of such households and performance is excellent. The percentage

of loans to moderate-income borrowers exceeds demographics and performance is good. The bank's performance in October 2010-2011 is not inconsistent with its performance in 2012-2013. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Arizona 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.

CD lending had a neutral impact on lending performance in the Ft. Huachuca AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the MCAS Yuma AA is weaker than the bank's overall "High Satisfactory" performance under the lending test in Arizona. The weaker performance was the result of weaker borrower distribution. We did not evaluate performance in the Luke AFB AA since the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze. The combined limited-scope AA performance did not have an impact on the bank's overall rating in the state.

Refer to Tables 1 through 13 as applicable in the state of Arizona section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Arizona is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Huachuca AA is poor.

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

During the evaluation period, AFBNA made qualified donations totaling \$3 thousand in the Ft. Huachuca AA. This represented 0.03 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is poor based on the low dollar volume of investments. Donations helped the homeless and provided emergency financial assistance to LMI individuals. There are limited investment opportunities on military installations. However, the AA also includes a tract outside the AA. Identified needs include more consumer lending and involvement in the community.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Luke AFB AA is not inconsistent with the bank's overall "Needs to Improve" performance under the investment test in Arizona. In the MCAS Yuma AA, the bank's performance is stronger than the bank's overall performance in the state. The stronger performance is based on the dollar volume of investments, which represented 8.25 percent of allocated Tier One Capital for the AA. The combined limited scope AA performance had a neutral impact on the bank's overall rating in the state.

Refer to Table 14 in the state of Arizona section of Appendix D for the facts and data that support these conclusions.

Arizona Statewide Investments

AFBNA made one statewide investment during the evaluation period. The \$564 thousand investment helped finance a low-income housing tax credit for an apartment complex in Phoenix. The investment is not located within the AAs; however, it has the potential to impact the Luke AFB AA due to its close proximity. This investment had a neutral impact on the bank's overall state rating.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Arizona is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Huachuca AA is adequate.

Retail Banking Services

Refer to Table 15 in the state of Arizona 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.

AFBNA's overall branch distribution is adequate. There are no low- or moderate-income geographies in the Ft. Huachuca AA. The bank's branch distribution in 2012-2013 was adequate with one branch and one ATM located in a middle-income CT on the military base. Branches and ATMs are reasonably accessible to geographies and individuals of different income levels. The bank's branch distribution in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems. During the evaluation period, the bank closed one branch in a middle-income CT in the AA. The bank did not open any branches in the AA during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking.

No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Arizona is poor. AFBNA employees did not provide any CD services in the AA. The bank is prohibited by the base command from providing these services on the military installation. However, the AA also includes a CT outside the base. More involvement in the community was an identified need.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the MCAS Yuma and Luke AFB AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the service test in Arizona.

Refer to Table 15 in the state of Arizona section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Kentucky

CRA Rating for Kentucky⁵:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

An excellent distribution of consumer loans to borrowers of different income levels.

An adequate distribution of consumer loans in geographies of different income levels.

A poor level of CD investments.

A branch distribution system that is unreasonably inaccessible to individuals living in geographies of different income levels in the AA. Bank employees provided an excellent level of CD services, which elevated otherwise poor service test performance to adequate in the state.

Description of Institution's Operations in Kentucky

AFBNA has one AA in the state of Kentucky. The Ft. Knox AA includes four CTs in Hardin County, which is part of the Elizabethtown MSA. The bank operates two full-service branches in Kentucky. As of June 30, 2013, AFBNA ranked 174th in total state deposits with a 0.07 percent market share.

Refer to the market profiles for the state of Kentucky in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Kentucky

For the state of Kentucky, we performed a full-scope review in the bank's only AA, Ft. Knox.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kentucky is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Knox AA is good.

⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

AFBNA did not originate or purchase any home mortgage, small business, or small farm loans during the evaluation period. Refer to Table 1 Other Products for lending volume data in the state of Kentucky section of Appendix D.

The bank's overall lending activity in the Ft. Knox AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 3.46 percent and ranked 9th among 14 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the evaluation period. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze home mortgage and small business lending since AFBNA did not make any of these loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not analyze home mortgage and small business lending since AFBNA did not make any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans is adequate. There are no low-income CTs in the AA. The bank's geographic distribution of consumer loans in 2012-2013 was very poor. The percentage of loans in moderate-income geographies was significantly below the percentage of households in these tracts. The bank's performance in October 2010-2011 was stronger than performance in 2012-2013 and considered excellent. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

Distribution of Loans by Income Level of the Borrower

As previously mentioned, we did not analyze home mortgage and small business lending since AFBNA did not make any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of Kentucky section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is excellent. The bank's borrower distribution of consumer loans in 2012-2013 was excellent. The distribution of loans to LMI borrowers significantly exceeds the percentage of such households. The bank's performance in October 2010-2011 was not

inconsistent with performance noted in 2012-2013. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

Community Development Lending

CD lending had a neutral impact on lending performance in the Ft. Knox AA. AFBNA did not originate or purchase any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Kentucky is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Knox AA is poor.

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

During the evaluation period, AFBNA made qualified donations totaling \$2 thousand in the Ft. Knox AA. This represented 0.01 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is poor based on the low dollar volume of investments. Donations provided financial assistance to LMI military personnel and their families. There are limited investment opportunities on military installations. However, the AA also includes tracts outside the installation. Identified needs include financial education and affordable housing.

Kentucky Statewide Investments

AFBNA made two statewide investments during the evaluation period totaling \$73 thousand. The investments helped promote affordable housing within the state with the potential to impact the AA, which is an identified need. This investment had a neutral impact on the bank's overall state rating.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Kentucky is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Knox AA is adequate.

Retail Banking Services

Refer to Table 15 in the state of Kentucky 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 Ft. Knox AA, AFBNA's branch distribution is poor. The bank's branch distribution in 2012-2013 is poor. Bank branches and ATMs are unreasonably inaccessible to geographies and individuals of different income levels. All branches and ATMs are located in upper-income CTs. The 2000 Census data designated these tracts as moderate-income; however, the designation changed to upper-income based on the 2010 Census. AFBNA's AA includes tracts outside the military post and 30 percent of the population resides in moderate-income geographies. The bank's branch distribution performance in 2014 is not inconsistent with its performance in 2012-2013. Performance in October 2010-2011 was weaker than the bank's performance in 2012-2013 due to the difference in branch distribution based on 2000 Census data.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems. During the rating period, the bank closed one branch in an upper-income CT. The bank did not open any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Kentucky is excellent. Bank employees in the Ft. Knox AA provided an excellent level of CD services. During the evaluation period, bank staff worked with an organization to provide financial education to military personnel. CD service hours totaled 260 during the evaluation period.

State Rating

State of Nevada

CRA Rating for Nevada⁶:	Satisfactory
The lending test is rated:	<u>High Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating:

Overall, geographic distribution of consumer loans was good.

Overall borrower income distribution of consumer loans was excellent.

A poor level of CD investments.

A branch distribution system that is readily accessible to individuals living in geographies of different income levels in the AA. Bank employees provided a poor level of CD services.

Description of Institution's Operations in Nevada

AFBNA has one AA in the state of Nevada. Nellis AFB AA includes five CTs located in Clark County, which is part of the Las Vegas-Paradise MSA. The bank operates two full-service branches in Nevada.

As of June 30, 2013, the bank ranked 30th in total state deposits with a 0.04 percent market share. The state of Nevada accounted for 4.2 percent of total bank deposits.

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

Scope of Evaluation in Nevada

For the state of Nevada, we performed a full-scope review in the only AA, Nellis AFB.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nevada is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Nellis AFB AA is good.

⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

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

The bank's overall lending activity in the Nellis AFB AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 0.15 percent and ranked 23rd among 38 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2014 period. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business lending since AFBNA did not make any of these loans during the evaluation period. We also did not analyze home mortgage loans. The bank made only one home refinance loan. AFBNA did not originate or purchase any home purchase or home improvement loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Nevada section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The geographic distribution of consumer loans is good. There are no low-income CTs in the AA. The bank's geographic distribution of consumer loans in 2012-2013 was excellent. The percentage of loans in moderate-income geographies significantly exceeds the percentage of households in these tracts. The bank's performance in October 2010-2011 was weaker than performance in 2012-2013 and considered poor. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

Distribution of Loans by Income Level of the Borrower

As previously mentioned, we did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Nevada section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is excellent. The bank's borrower distribution of consumer loans in 2012-2013 was excellent. The distribution of loans to LMI borrowers significantly

exceeds the percentage of such households. The bank's performance in October 2010-2011 was not inconsistent with performance noted in 2012-2013. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

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 CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD lending had a neutral impact on lending performance in the Nellis AFB AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Nevada is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Nellis AFB AA is poor.

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, AFBNA did not originate any investments or grants within the Nellis AFB AA. There are limited investment opportunities on military installations. However, the AA also includes tracts outside the installation. Identified needs include consumer financial education and first-time homebuyer programs.

Nevada Statewide Investments

AFBNA made one statewide investment during the evaluation period totaling \$550 thousand. The investment promoted affordable housing for seniors within the state with the potential to impact the AA. We did not give this investment consideration since AFBNA did not adequately address the CD needs of its AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Nevada is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Nellis AFB AA is adequate.

Retail Banking Services

Refer to Table 15 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.

AFBNA's overall branch distribution is excellent. The bank's branch distribution in 2012-2013 was excellent. Branches are readily accessible to geographies and individuals of different income levels in the AA. The bank has two branches in the AA and both are located in moderate-income CTs. There are no low-income geographies in the AA. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the accessibility of the bank's delivery systems to LMI geographies. During the evaluation period, AFBNA did not open or close any branches in the AA.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Nevada is poor. AFBNA employees did not provide any CD services in the Nellis AFB AA. While the military prohibits these activities on the installation, the AA also includes tracts outside the military base. Identified needs include consumer financial education and first-time homebuyer programs.

State Rating

State of Virginia

CRA Rating for Virginia⁷:	Satisfactory
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>High Satisfactory</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

The overall geographic distribution of consumer loans was adequate.

The overall borrower distribution of consumer loans was good.

A good level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies in different income levels in the AAs. Bank employees provided a poor level of CD services.

Description of Institution's Operations in Virginia

AFBNA has two AAs in the state of Virginia. They include Ft. Myer and NS Norfolk. The Ft. Myer AA includes the entire Arlington County, which is part of the Washington-Arlington-Alexandria, DC-VA-MD-WV metropolitan division. The NS Norfolk AA includes the entire Norfolk City County, which is part of the Virginia Beach-Norfolk-Newport News, VA-NC MSA. AFBNA operates three full-service branches in Virginia.

As of June 30, 2013, the bank ranked 131st, out of 145, in total state deposits with a 0.02 percent market share. The state of Virginia accounted for 4.2 percent of total bank deposits.

Refer to the market profiles for the state of Virginia in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Virginia

For the state of Virginia, we performed full-scope reviews in both the Ft. Myer and NS Norfolk AAs. We selected the Ft. Myer AA based on the high percent of deposits (98.5 percent) in the state. We also selected NS Norfolk based on the high percent of loans (70 percent) in the state. Two branches are in the Ft. Myer AA and one branch is in the NS Norfolk AA.

⁷ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in state of Virginia is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Myer and NS Norfolk AAs is adequate.

Lending Activity

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

The bank's overall lending activity in the state of Virginia is adequate.

Ft. Myer AA

The bank's overall lending activity in the Ft. Myer AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 0.10 percent and ranked 20th among 27 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes increased slightly during the 2012-2013 period and declined 32 percent during the 2014 period. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made only two home refinance loans and two small business loans during the evaluation period. AFBNA did not originate or purchase any home purchase or home improvement loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

NS Norfolk AA

The bank's overall lending activity in the NS Norfolk AA is adequate. As of June 30, 2013, AFBNA had a deposit market share of 0.02 percent and ranked last among 14 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes increased 36.5 percent during 2012-2013; however, consumer loan volumes significantly declined during 2014. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made only one home refinance loan during the evaluation period. AFBNA did not originate or purchase any home purchase, home improvement, or small business loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of the bank's lending is adequate.

In the Ft. Myer and NS Norfolk AAs, we did not evaluate home mortgage loans or small loans to businesses as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is adequate.

Ft. Myer AA

The geographic distribution of consumer loans is adequate. The bank's geographic distribution of consumer loans in 2012-2013 was adequate. AFBNA did not originate or purchase any loans in low-income geographies and performance is very poor. The percentage of loans in moderate-income geographies significantly exceeds the percentage of households in these tracts and performance is excellent. The bank's performance in October 2010-2011 was stronger than performance in 2012-2013 and was excellent based on performance in moderate-income geographies. During this period, there were no low-income CTs. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

NS Norfolk AA

The overall geographic distribution of consumer loans is adequate. The bank's geographic distribution of consumer loans in 2012-2013 is good. The percentage of loans in LMI geographies exceeds the percentage of households in these tracts. The bank's performance in October 2010-2011 and 2014 is weaker than performance in 2012-2013 due to very poor performance in low-income geographies. Performance during these periods is adequate.

Distribution of Loans by Income Level of the Borrower

Overall, the borrower distribution of the bank's lending is good.

As noted earlier, we did not evaluate home mortgage loans or small loans to businesses in the Ft. Myer and NS Norfolk AAs as the bank did not originate or purchase a sufficient number of these loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is good.

Ft. Myer

The overall borrower distribution of consumer loans is good. The bank's borrower distribution of consumer loans in 2012-2013 was good. The percentage of loans to low-income borrowers significantly exceeds the percentage of such households and performance is excellent. The percentage of loans to moderate-income borrowers exceeds demographics and performance is good. The bank's performance in October 2010-2011 was weaker than performance noted in 2012-2013. The percentage of loans to moderate-income borrowers is below demographics and performance during the period is adequate. We did not evaluate performance in 2014 since the bank did not make a sufficient number of consumer loans to analyze during this period.

NS Norfolk

The overall borrower distribution of consumer loans is good. The bank's borrower distribution of consumer loans in 2012-2013 was excellent. The percentage of loans to LMI borrowers significantly exceeds the percentage of such households. The bank's performance in October 2010-2011 and 2014 is weaker than performance noted in 2012-2013. During these periods, the percentage of loans to low-income borrowers is below demographics and overall performance was adequate.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Virginia 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.

CD lending had a neutral impact on lending performance in the Ft. Myer and NS Norfolk AAs. AFBNA did not originate any CD loans in these AAs during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST**Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the investment test in the state of Virginia is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Myer AA is excellent and in the NS Norfolk AA is poor. We gave more weight to performance in the Ft. Myer AA since it includes 98.5 percent of deposits in the state.

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

Ft. Myer

The bank's investment performance in the Ft. Myer AA is excellent. During the evaluation period, AFBNA originated one bond investment totaling \$1.05 million, which represented 8.5 percent of the allocated Tier One Capital.

The bank's responsiveness to CD needs is excellent. There are limited CD opportunities on military installations where bank branches are located. Identified needs in the AA include affordable housing. The bank's investment helped finance costs for the acquisition, renovation and equipping of a multifamily rental housing project located in Arlington County, VA. Over 50 percent of the housing units are reserved for LMI households.

NS Norfolk

The bank's investment performance in the NS Norfolk AA is poor. AFBNA did not make any CD investments or donations in the AA during the evaluation period. The bank's responsiveness to CD needs is poor. While there are limited opportunities on military installations where the bank branch is located, the AA includes the entire Norfolk City County. Identified needs include consumer financial education and grant support for CD organizations in the AA.

Virginia Statewide Investments

AFBNA made one statewide investment during the evaluation period totaling \$934 thousand. The investment promoted multifamily affordable housing within the state with the potential to impact the AA. We did not give this investment consideration since AFBNA did not adequately address the CD needs of its NS Norfolk AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Virginia is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Myer and NS Norfolk AAs is adequate. We gave primary weight to Retail Banking Services. Bank branches in both full-scope AAs are on military installations, which have limited opportunities to provide CD services.

Retail Banking Services

Refer to Table 15 in the state of Virginia 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.

Ft. Myer

In the Ft. Myer AA, AFBNA's overall branch distribution is adequate. The bank's branch distribution in 2012-2013 is adequate. There is one branch in this AA, which is reasonably accessible to geographies and individuals of different income levels in the AA. We considered that census boundaries changed during the evaluation period. Prior to 2012, the branch was in a moderate-income CT on military installations. The branch is now located in middle-income tracts due to 2010 Census changes. In 2014, branch distribution is not inconsistent with the bank's performance in 2012-2013. The bank's branch distribution in October 2010-2011 is stronger than its performance in 2012-2013 and performance is good. During this period, the bank had two branches and both were in moderate-income tracts based on 2000 Census geographic boundaries.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to LMI geographies. During the evaluation period, AFBNA closed one branch in a middle-income tract. The bank did not open any branches in the AA during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

NS Norfolk

In the NS Norfolk AA, AFBNA's overall branch distribution is good. The bank's branch distribution in 2012-2013 is good. There is only one branch in this AA, which is accessible to geographies and individuals of different income levels in the AA. The one branch is in a moderate-income geography. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to LMI geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

Overall, the level of CD Services is poor. We gave primary weight to performance in the Ft. Myer AA since it has 98.5 percent of state deposits in this AA.

Ft. Myer

In the Ft. Myer AA, AFBNA employees provided a poor level of CD services. During the evaluation period, the bank provided four hours of financial education to enlisted soldiers via an organization on base that primarily serves LMI service members. CD service opportunities are limited on the base. However, there are opportunities outside the military installation in the County.

NS Norfolk

In the NS Norfolk AA, AFBNA employees provided an adequate level of CD services. During the evaluation period, the bank provided 15 hours of financial education to over 200 service members via an organization that primarily serves LMI military personnel. CD service opportunities are limited on the base.

State Rating

State of Colorado

CRA Rating for Colorado⁸:	Satisfactory
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

An adequate distribution of consumer loans in geographies of different income levels.

An adequate distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is accessible to individuals living in geographies of different income levels. The distribution of deposit-taking ATMs is excellent in geographies of different income levels. Bank employees provided a good level of CD services.

Description of Institution's Operations in Colorado

AFBNA has one AA in the state of Colorado. The AA includes CTs in El Paso County, which is part of the Colorado Springs, CO MSA. AFBNA operates four full-service branches in Colorado. As of June 30, 2013, the bank ranked 125th in total state deposits with a 0.04 percent market share. Based on deposits, the state of Colorado accounted for four percent of total bank deposits.

Refer to the market profiles for the state of Colorado in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Colorado

For the state of Colorado, we performed a full-scope review in the only AA, Ft. Carson-USAFA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Colorado is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Carson-USAFA AA is adequate.

⁸ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

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

AFBNA's lending activity in the Ft. Carson-USAFA AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.74 percent and ranked 24th among 37 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes increased 61 percent during the 2012-2013 period. Consumer loans declined significantly during the 2014 period. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made only one home refinance loan during the evaluation period. AFBNA did not originate or purchase any home purchase, home improvement, or small business loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is adequate. The bank's geographic distribution of consumer loans during 2012-2013 is adequate. There are no low-income CTs in the AA. For analysis purposes, we combined the AAs of Ft. Carson and USAFA. Combined performance in the Ft. Carson-USAFA AA is very poor. However, we also considered performance in the individual AAs. Based on our analysis, performance in the Ft. Carson and USAFA AAs is excellent and very poor, respectively. A majority of the loans are in the USAFA AA, which includes one middle-income and one N/A CT. A majority of the population in the USAFA AA is in the N/A tract and includes cadets that are primarily LMI individuals. Considering this additional performance context, the overall geographic distribution of consumer loans is adequate. The bank's performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans in the Ft. Carson-USAFA AA is adequate. The bank's borrower distribution of consumer loans during 2012-2013 was adequate. The percentage of loans to low-income borrowers significantly exceeds the percentage of such households. The percentage of loans to moderate-income borrowers was significantly below demographics. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance noted in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Colorado 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.

CD lending had a neutral impact on lending performance in the Ft. Carson-USAFA AAs. AFBNA did not originate any CD loans in this AA during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Colorado is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Carson-USAFA AA is poor.

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

The bank's investment performance in the Ft. Carson-USAFA AA is poor. During the evaluation period, AFBNA donated \$2.4 thousand to one CD organization, which represented 0.02 percent of the allocated Tier One Capital.

The bank's responsiveness to CD needs is poor. While CD opportunities are limited on military installations, the AA also includes CTs outside the base. Bank donations helped provide essential services to wounded soldiers in the AA. A majority of soldiers served by the organization are LMI. Identified needs in the AA include affordable housing.

Colorado Statewide Investments

AFBNA made one statewide investment during the evaluation period totaling \$376 thousand. The investment promoted economic development by providing a small business loan to fund a restaurant in Larimer County, CO. This investment has no potential to impact the AA. We did not give this investment consideration since AFBNA did not adequately address the CD investment needs of its AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Colorado is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Carson-USAFA AA is good.

Retail Banking Services

Refer to Table 15 in the state of Colorado 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 Ft. Carson-USAFA AA, AFBNA's overall branch distribution is good. The bank's branch distribution in 2012-2013 was good. Branches were accessible to geographies and individuals of different income levels in the AA. There are no low-income CTs in the AA. Two of the four total branch locations are in moderate-income geographies. One branch is in a middle-income tract and one is in a tract in which the income designation is unknown. The unknown tract is part of the USAFA military installation, which houses approximately 4,000 Cadet students in a large dormitory. These students are primarily LMI. Given this performance context, performance was good compared to the distribution of population living in moderate-income geographies. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

The level of CD Services provided in the Ft. Carson-USAFA AA is good. AFBNA provided CD services to three organizations that included over 6,000 hours throughout the evaluation period. These services provided financial education to military personnel.

State Rating

State of Texas

CRA Rating for Texas⁹:	Satisfactory
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

A poor distribution of consumer loans in geographies of different income levels.

An adequate distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is readily accessible to geographies and individuals of different income levels. Bank employees provided an excellent level of CD services.

Description of Institution's Operations in Texas

AFBNA has one AA within the state of Texas. The Ft. Bliss AA includes the entire El Paso County, which is part of the El Paso, TX MSA. The bank has three branches in the AA. As of June 30, 2013, the bank ranked 575th in total state deposits with no market share. The state of Texas accounts for 2.7 percent of total deposits for the bank.

Refer to the market profiles for the state of Texas in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Texas

We performed a full scope review of the Ft. Bliss AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Texas is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Bliss AA is adequate.

⁹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

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

AFBNA's lending activity in the Ft. Bliss AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.43 percent and ranked 15th among 18 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made only five home purchase and six home refinance loans during the evaluation period. AFBNA did not originate or purchase any home improvement or small business loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is poor. The bank's geographic distribution of consumer loans during 2012-2013 was poor. The percentage of loans in LMI geographies was below the percentage of households in these geographies. Lending opportunities in low-income tracts are limited with approximately 62 percent of households below poverty. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance in 2012-2013.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is adequate. The bank's borrower distribution of consumer loans during 2012-2013 is adequate. The distribution of loans to low-income borrowers was significantly below the percentage of such households. Performance is adequate as 24 percent of AA households are below poverty. The distribution of loans to moderate-income borrowers exceeds demographics. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Texas 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.

CD lending had a neutral impact on lending performance in the Ft. Bliss AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Texas is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Bliss AA is poor.

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

Investment performance in the Ft. Bliss AA is poor. During the evaluation period, AFBNA provided donations to one CD organization totaling \$5 thousand. This represented 0.06 percent of allocated Tier One Capital.

The bank's responsiveness to CD investment needs in the AA is poor. While CD opportunities are limited on military installations, the AA also includes the entire El Paso County. Bank donations provided financial education to military families. Identified AA needs include financial education, affordable housing, and small dollar loans for LMI individuals.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Texas is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Ft. Bliss AA is excellent.

Retail Banking Services

Refer to Table 15 in the state of Texas 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.

AFBNA's overall branch distribution in the Ft. Bliss AA is excellent. The bank's branch distribution in 2012-2013 was excellent. Branches and ATMs were readily accessible to geographies and individuals of different income levels in the AA. There are no branches or ATMs located in low-income CTs, but the percentage of population in these areas is less than 4 percent. AFBNA has three branches in the AA; two are in moderate-income tracts. The bank's branch distribution in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the Ft. Bliss AA was excellent. Bank employees provided CD services to 12 CD organizations totaling 183 hours. Most of the community services provided financial education to military personnel and their families. This included information on savings programs, budgeting and identity theft. Employees also provided education to students, which included information on balancing a checkbook, overdrafts, savings accounts, and the credit card versus debit card attributes.

State Rating

State of Illinois

CRA Rating for Illinois¹⁰:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

An excellent distribution of consumer loans in geographies of different income levels.

An excellent distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is accessible to geographies and individuals of different income levels. Bank employees provided a good level of CD services.

Description of Institution's Operations in Illinois

AFBNA has one AA within the state of Illinois. The NS Great Lakes AA includes the entire Lake County, which is part of the Lake County-Kenosha County, IL-WI Metropolitan Division. AFBNA has three branches within the AA. As of June 30, 2013, AFBNA ranked 546th in total state deposits with a 0.01 percent market share. Bank deposits in Illinois represent 2.4 percent of total bank deposits.

Refer to the market profiles for the state of Illinois in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Illinois

For the state of Illinois, we performed a full-scope review of the NS Great Lakes AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Illinois is rated "Outstanding." Based on full-scope reviews, the bank's performance in the NS Great Lakes AA is excellent.

¹⁰ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

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

AFBNA's lending activity in the NS Great Lakes AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.16 percent and ranked 35th among 41 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made only five home purchase and one home refinance loans during the evaluation period. AFBNA did not originate or purchase any home improvement or small business loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is excellent. The bank's geographic distribution of consumer loans during 2012-2013 is excellent. The percentage of loans in LMI geographies significantly exceeds the percentage of households in these areas. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance noted in 2012-2013.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to low-income

borrowers significantly exceeds the percentage of such families. The distribution of loans to moderate-income borrowers exceeds demographics. The overall excellent performance is due to the very high percentage of loans to low-income borrowers, which more than triples demographics. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance in 2012-2013.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Illinois 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.

CD lending had a neutral impact on lending performance in the Ft. Bliss AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Illinois is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the NS Great Lakes AA is poor.

Investment performance in the NS Great Lakes AA is poor. AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that all branches are located on the base and the strong competition in the AA.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes CTs outside the base in Lake County. Identified needs in the AA include financial education, affordable housing, funds for single-family housing repair, and SBA loans to finance small businesses.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Illinois is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the NS Great Lakes is good.

Retail Banking Services

Refer to Table 15 in the state of Illinois 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.

AFBNA's overall branch distribution in the NS Great Lakes AA is good. The bank's branch distribution in 2012-2013 was good. Branches are accessible to geographies and individuals of different income levels in the AA. The bank has three branches in the AA. One is in a moderate-income CT and one is in an upper-income tract. The other branch is in a tract with an unknown income designation. While there are no branches in low-income tracts, less than five percent of the population are in these

areas. The bank's branch distribution performance in 2014 is not inconsistent with its performance in 2012-2013. Performance in October 2010-2011 is stronger than the bank's 2012-2013 performance. Based on the 2000 Census, all bank branches were in moderate-income tracts during this period.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA employees in the NS Great Lakes AA provided a good level of CD services. Employees worked with one organization to provide financial education to military recruits for over 1,000 hours. Financial education included training on how to write checks and balance check registers.

State Rating

State of California

CRA Rating for California¹¹:	Needs to Improve
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

A very poor distribution of consumer loans in geographies of different income levels.

An excellent distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to geographies and individuals of different income levels. Bank employees provided an adequate level of CD services

Description of Institution's Operations in California

AFBNA has four AAs within the state of California. These AAs include Ft. Irwin AFB comprised of CTs in San Bernardino County and part of the Riverside-San Bernardino-Ontario MSA; Edwards AFB that consists of the entire Bakersfield MSA; Vandenberg AFB that consists of the entire Santa Barbara-Santa Maria-Goleta MSA; and Travis AFB that consists of CTs in Solano County and is part of the Vallejo-Fairfield MSA. AFBNA has six branches within the state.

As of June 30, 2013, AFBNA did not have any deposit market share in California and ranked 265th in total state deposits. Bank deposits in California represent 2.4 percent of total bank deposits.

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

Scope of Evaluation in California

For the state of California, we performed a full-scope review in the Ft. Irwin AFB AA. We performed limited-scope reviews for the Edwards AFB, Travis AFB, and Vandenberg AFB AAs. The Ft. Irwin AFB AA represents 52.8 percent of loans (excluding CD loans) and 31.8 percent of deposits in California. Two of the six branches in the state are in this AA.

¹¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in California is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Irwin AFB AA is adequate.

Lending Activity

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

AFBNA's lending activity in the Ft. Irwin AFB AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.04 percent and ranked 40th among 41 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA did not originate or purchase any of these loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of California section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is very poor. The bank's geographic distribution of consumer loans during 2012-2013 is very poor. There are no low-income geographies in the AA. The percentage of loans in moderate-income geographies is significantly below the percentage of households in these areas. The bank's performance in 2014 was not inconsistent with performance noted in 2012-2013. Performance in October 2010-2011 is stronger than the bank's performance in 2012-2013 as the percentage of loans in moderate-income tracts significantly exceeds demographics.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of California section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to low-income borrowers significantly exceeds the percentage of such families. The distribution of loans to moderate-income borrowers exceeds demographics. The overall excellent performance is due to the very high percentage of loans to low-income borrowers, which more than doubles demographics. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance in 2012-2013.

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.

CD lending had a neutral impact on lending performance in the Ft. Irwin AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on military installations are very limited.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Edwards AFB and Travis AFB AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the lending test in California. In the Vandenberg AFB AA, the bank's performance is stronger than the bank's overall performance in the state and considered good. The stronger performance was the result of stronger geographic distribution.

Refer to Tables 1 through 13 as applicable in the state of California section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of California is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Irwin AFB AA is poor.

Investment performance in the Ft. Irwin AFB AA is poor. AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that all branches are located on the base and the strong competition in the AA.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes a CT outside the base in San Bernardino County. Identified needs in the AA include funding to assist nonprofit organizations in meeting CD needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Edwards AFB, Travis AFB, and Vandenberg AFB AAs is not inconsistent with the bank's overall "Needs to Improve" performance under the investment test in California.

AFBNA did not originate any qualified investments or donations in the limited-scope AAs during the evaluation period.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of California is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Irwin AFB AA is adequate.

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.

AFBNA's overall branch distribution in the Ft. Irwin AFB AA is adequate. The bank's branch distribution in 2012-2013 was adequate. There are two branches in the Ft. Irwin AFB AA. Both branches are on the military installation in middle-income CTs. Based on 2000 Census, these branches were in moderate-income geographies. However, the income designation changed based on the 2010 Census. The bank's branch distribution in 2014 was not inconsistent with its performance in 2012-2013. Performance in October 2010-2011 was stronger than the bank's performance in 2012-2013 and considered good. The stronger performance was due to the location of branches in moderate-income geographies.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the Ft. Irwin AFB AA is adequate. Bank employees provided CD services to three different organizations that primarily serve LMI individuals. CD services consisted of 54 hours of financial education to military soldiers and their families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Travis AFB, Edwards AFB, and Vandenberg AFB AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the service test in California.

Refer to Table 15 in the state of California section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Kansas

CRA Rating for Kansas¹²:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

An excellent distribution of consumer loans in geographies of different income levels.

An excellent distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is readily accessible to individuals living in geographies of different income levels in the AA. Bank employees provided an excellent level of CD services.

Description of Institution's Operations in Kansas

AFBNA has one AA within the state of Kansas. The Ft. Riley-Junction City AA consists of the entire Geary County and CTs in Riley County. Both counties are part of the Manhattan MSA prior to January 1, 2014. The bank has three branches within the AA. As of June 30, 2013, the bank ranked 33rd in total state deposits with a 0.61 percent market share. The state of Kansas accounts for 1.8 percent of total deposits for the bank.

In 2014, we separated Geary County and Riley County into two separate AAs for analysis purposes. This was due to the Office of Management and Budget (OMB) revised CT boundaries that became effective January 1, 2014. As a result, Geary County became part of the non-MA areas in Kansas.

Refer to the market profiles for the state of Kansas in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Kansas

We performed a full-scope review of the Ft. Riley-Junction City AA.

¹² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kansas is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Ft. Riley-Junction City AA is excellent.

Lending Activity

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

AFBNA's lending activity in the Ft. Riley-Junction City AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.92 percent and ranked 14th among 19 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. The bank made eight home purchase, one home improvement, and eight home refinance loans during the evaluation period. AFBNA did not originate or purchase any small business loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is excellent. The bank's geographic distribution of consumer loans during 2012-2013 is excellent. There are no low-income geographies in the AA. The percentage of loans in moderate-income geographies significantly exceeds the percentage of households in these areas. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance noted in 2012-2013.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to LMI borrowers significantly exceeds the percentage of such families. The bank's performance in October 2010-2011 was not inconsistent with performance in 2012-2013. AFBNA's performance in 2014 was weaker than its performance in 2012-2013 and considered good. Excellent performance to low-income borrowers was offset by adequate performance to moderate-income borrowers.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Kansas 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.

CD lending had a neutral impact on lending performance in the Ft. Riley-Junction City AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on the Ft. Riley military installation are very limited.

Kansas Statewide Community Development Loan

AFBNA originated one CD loan in the state of Kansas. This CD loan was to an organization without a P/M/F to serve one or more of the bank AAs and had a neutral impact on the lending test rating for the bank.

The bank originated a \$1.5 million loan to refinance affordable housing loan. The loan finances two multifamily apartment complexes in Wichita, Kansas. Both complexes are located in a moderate-income tract and provide affordable housing based on an analysis of average rents for these units.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Kansas is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Riley-Junction City AA is poor.

Investment performance in the Ft. Riley-Junction City AA is poor. AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that two of the three branches are located on the Ft. Riley base and the strong competition in the AA.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes Geary County. Identified needs in the AA include financial education, affordable housing, and small business lending for start-up businesses.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Kansas is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Ft. Riley-Junction City AA is excellent.

Retail Banking Services

Refer to Table 15 in the state of Kansas 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 Ft. Riley-Junction City AA, AFBNA's overall branch distribution is excellent. The bank's branch distribution in 2012-2013 is excellent. Branches are readily accessible to geographies and individuals of different income levels in the AA. There are no low-income CTs in the AA. Access to branches in moderate-income tracts is excellent as compared to the distribution of population in these geographies. The bank's branch distribution in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBCA provided an excellent level of CD services in the Ft. Riley-Junction City AA. The bank provided CD services to eight different organizations that provided financial education targeted to LMI individuals. Employees provided over 1,400 hours of CD services that consisted of information on budgeting, debt reduction, bank products, and credit reports.

State Rating

State of Alabama

CRA Rating for Alabama¹³:	Needs to Improve
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

A poor distribution of consumer loans in geographies of different income levels.

A good distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA. Bank employees provided a poor level of CD services.

Description of Institution's Operations in Alabama

AFBNA has one AA in the state of Alabama, which includes the entire Dale County (Ft. Rucker AA) in a non-MSA AA. The bank operates two full-service branches in Alabama. As of June 30, 2013, the bank ranked 169th in total state deposits with a 0.01 percent market share. Based on deposits, the state of Alabama accounted for 0.5 percent of total bank deposits.

Refer to the market profiles for the state of Alabama in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Alabama

We performed a full-scope review of the Ft. Rucker AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Alabama is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Rucker AA is adequate.

¹³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

AFBNA did not originate or purchase any home mortgage, small business, or small farm loans during the evaluation period. Refer to Table 1 Other Products for lending volume data in the state of Alabama section of Appendix D.

AFBNA's lending activity in the Ft. Rucker AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 1.66 percent and ranked last among eight depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. All bank branches are located on the military base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending since AFBNA did not originate or purchase any of these loans during the period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of Alabama section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is poor. The bank's geographic distribution of consumer loans during 2012-2013 is poor. There are no low-income geographies in the AA. The percentage of loans in moderate-income geographies is below the percentage of households in these areas. The bank's performance in October 2010-2011 was stronger than performance noted in 2012-2013 and considered good. The stronger performance was due to stronger geographic distribution. We did not analyze performance in 2014 since the bank did not originate or purchase a sufficient number of loans during this period to analyze.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase any of these loans during the evaluation period.

Consumer Loans

Refer to Table 13 in the state of Alabama section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is good. The bank's borrower income distribution of consumer loans during 2012-2013 was good. The distribution of loans to low-income borrowers is below the percentage of such families and performance was adequate. We considered the fact that 15 percent of households are below poverty levels in the AA. The distribution of loans to moderate-income borrowers significantly exceeds demographics and performance was excellent. The bank's performance in October 2010-2011 was not inconsistent with performance in 2012-2013. We did not analyze performance in 2014 since the bank did not originate or purchase a sufficient number of loans during this period to analyze.

Community Development Lending

CD lending had a neutral impact on lending performance in the Ft. Rucker AA. AFBNA did not originate or purchase any CD loans in the AA during the evaluation period. CD loan opportunities on the Ft. Rucker military installation are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Alabama is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Ft. Rucker AA is poor.

Investment performance in the Ft. Rucker AA is poor. AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact branches are located on the military installation only.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes Dale County. Identified needs in the AA include financial education and consumer lending.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Alabama is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Ft. Rucker AA is adequate. We placed more weight on retail banking services since bank branches are on the military installation, which prohibits CD services on the base.

Retail Banking Services

Refer to Table 15 in the state of Alabama 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.

AFBNA's overall branch distribution in the Ft. Rucker AA is adequate. The bank's branch distribution in 2012-13 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with only two branches in the AA in middle-income CTs. Both branches are on the military base. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-13.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Alabama is poor. AFBNA employees did not provide any CD services in the Ft. Rucker AA. While the military prohibits these activities on the installation, the AA also includes tracts outside the military base. Identified needs include consumer financial education and consumer loans.

State Rating

State of New Jersey

CRA Rating for New Jersey¹⁴:	Satisfactory
The lending test is rated:	<u>Outstanding</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

An excellent distribution of consumer loans in geographies of different income levels.

An excellent distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA. Bank employees provided a poor level of CD services.

Description of Institution's Operations in New Jersey

AFBNA has one AA within the state of New Jersey, which consists of the entire Burlington County (McGuire AFB AA) in the Camden Metropolitan Division. The bank has one branch in this AA on the military installation. As of June 30, 2013, the bank ranked 152nd in total state deposits with zero market share. The state of New Jersey accounts for 0.4 percent of total deposits for the bank.

Refer to the market profiles for the state of New Jersey in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in New Jersey

We performed a full-scope review of the McGuire AFB AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in New Jersey is rated "Outstanding." Based on full-scope reviews, the bank's performance in the McGuire AFB AA is excellent.

¹⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

AFBNA did not originate or purchase any home mortgage, small business, or small farm loans during the evaluation period. Refer to Table 1 Other Products for lending volume data in the state of New Jersey section of Appendix D.

AFBNA's lending activity in the McGuire AFB AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.07 percent and ranked last among 22 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA originated one home refinance loan during the evaluation period. The bank did not originate or purchase any home purchase, home improvement, or small business loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of New Jersey section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans in the McGuire AFB AA is excellent. The bank's geographic distribution of loans during 2012-2013 was excellent. There are no low-income CTs in the AA. The percentage of loans in moderate-income geographies significantly exceeds the percentage of households in these geographies. The bank's performance in October 2011-2012 and 2014 was not inconsistent with performance noted in 2012-2013.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of New Jersey section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to LMI borrowers significantly exceeds the percentage of such households. The bank's performance in October 2010-2011 and 2014 was not inconsistent with performance noted in 2012-2013.

Community Development Lending

CD lending had a neutral impact on lending performance in the McGuire AFB AA. AFBNA did not originate or purchase any CD loans in the AA during the evaluation period. CD loan opportunities on the military installation are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in New Jersey is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the McGuire AFB AA is poor.

Investment performance in the McGuire AFB AA is poor. AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that AFBNA has only one branch, which is located on the military installation.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes the entire Burlington County. Identified needs in the AA include financial education and affordable housing.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in New Jersey is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the McGuire AFB AA is adequate. We placed more weight on retail banking services since the bank has only one branch on the military installation, which prohibits CD services on the base.

Retail Banking Services

Refer to Table 15 in the state of New Jersey 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.

AFBNA's overall branch distribution in the McGuire AFB AA is adequate. The branch distribution in 2012-2013 was adequate. Branches are reasonably accessible to geographies and individuals of different income levels. The bank has a limited presence, with only one branch on the McGuire AFB installation in an upper-income CT based on 2010 Census data. Based on 2000 Census data, the branch was in a moderate-income tract. The branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of New Jersey is poor. AFBNA employees did not provide any CD services in the McGuire AFB AA. While the military prohibits these activities on the installation, the AA also includes tracts outside the military base in Burlington County. Identified needs include consumer financial education and affordable housing.

State Rating

State of Florida

CRA Rating for Florida¹⁵:	Satisfactory
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Outstanding</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

A poor distribution of consumer loans in geographies of different income levels;

An excellent distribution of consumer loans to borrowers of different income levels;

An excellent level of CD investments;

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA. Bank employees provided a poor level of CD services.

Description of Institution's Operations in Florida

AFBNA has two AAs within the state of Florida. These AAs include all of Hillsborough County (MacDill AFB AA) and all of Bay County (Tyndall AFB). Hillsborough County is part of the Tampa-St. Petersburg-Clearwater MSA. Bay County is part of the Panama City MSA. AFBNA has two branches within the state on military installations. As of June 30, 2013, AFBNA ranked 273rd in total state deposits with zero market share. Bank deposits in Florida represent 0.4 percent of total bank deposits.

Refer to the market profiles for the state of Florida in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Florida

For the state of Florida, we performed a full-scope review of the MacDill AFB AA. We performed a limited-scope review of the Tyndall AFB AA. The MacDill AFB AA represents 81.9 percent and 81.3 of the bank's deposits and loans (excluding CD loans) in Florida, respectively.

¹⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Florida is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the MacDill AFB AA is adequate.

Lending Activity

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

AFBNA's lending activity in the MacDill AFB AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.02 percent and ranked 48th among 52 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes declined significantly during the 2012-2013 and 2014 periods. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA originated two home purchase, three home refinance, and four small business loans during the evaluation period. The bank did not originate or purchase any home improvement loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of the bank's consumer loans is poor. The bank's geographic distribution of consumer loans during 2012-2013 was poor. The percentage of loans in low-income geographies meets the percentage of households in these CTs. The percentage of loans in moderate-income geographies was below demographics. The bank's performance in October 2010-2011 was not inconsistent with its performance in 2012-2013. AFBNA's performance in 2014 is weaker than its performance in 2012-2013 and considered very poor. The weaker performance in 2014 was due to weaker geographic distribution of loans in moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to LMI borrowers significantly exceeds the percentage of such households. The bank's performance in October 2010-2011 was not inconsistent with performance noted in 2012-2013. Performance in 2014 was weaker than the bank's performance in 2012-2013 and considered good. The weaker performance in 2014 was due to weaker borrower distribution to LMI borrowers.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Florida 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.

CD lending had a neutral impact on lending performance in the MacDill AFB AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on the military installation are very limited.

Florida Statewide Community Development Loan

AFBNA originated one CD loan in the state of Florida. This CD loan was to an organization without a P/M/F to serve one or more of the bank AAs and had a neutral impact on the lending test rating for the bank.

The bank originated a \$1.5 million loan to refinance a commercial lease in Tallahassee, FL. The property is in a low-income CT and promotes economic development.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Tyndall AFB AA is stronger than the bank's overall "Low Satisfactory" performance under the lending test in Florida. Performance in the Tyndall AFB AA is excellent due to stronger geographic distribution. Performance in the limited-scope AA did not have an impact on the bank's overall rating in the state.

Refer to the Tables 1 through 13 as applicable in the state of Florida section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Florida is rated "Outstanding." Based on full-scope reviews, the bank's performance in the MacDill AFB AA is excellent.

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

AFBNA's Investment Test performance in the MacDill AFB AA is excellent. During the evaluation period, the bank originated four investments in the MacDill AA totaling \$795 thousand. Total investments represented 65.8 percent of allocated Tier One Capital for the AA.

The bank's responsiveness to the CD needs in the AA is excellent given the limited opportunities on military installations. The bank's CD investments were to organizations focused on affordable housing. Based on total dollar amount, 67 percent was for one investment to construct a multifamily development that qualified for a low-income housing tax credit. The remaining three investments provided loans to LMI borrowers as part of an affordable housing mortgage loan pool. Identified CD needs include financial education and grants to CD organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Tyndall AFB AA is weaker than the bank's overall "Outstanding" performance under the investment test in Florida. Performance in the Tyndall AA was poor. The weaker performance was due to the level of investments. AFBNA did not originate or purchase any CD investments or donations in the Tyndall AFB AA. We considered that there are limited CD opportunities on military installations. Performance in the limited-scope AA did not have an impact on the bank's overall rating in the state.

Refer to the Table 14 in the state of Florida section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Florida is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the MacDill AFB AA is adequate. We gave more weight to retail banking services due to the limited CD opportunities on military installations where the bank's branch is located.

Retail Banking Services

Refer to Table 15 in the state of Florida 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.

AFBNA's branch distribution in the MacDill AA is adequate. The bank's branch distribution in 2012-2013 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with one branch in the AA. The branch is in a middle-income CT on the base. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's employees in the MacDill AFB AA provided a poor level of CD services. While there are limited CD service opportunities on military installations, the AA also includes tracts outside the military base in Hillsborough County. Bank employees participated in two different organizations that provided financial education targeted to LMI individuals. AFBNA employee participation totaled nine hours during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Tyndall AFB AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the service test in Florida.

Refer to Table 15 in the state of Florida section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Georgia

CRA Rating for Georgia¹⁶:	Needs to Improve
The lending test is rated:	<u>Low Satisfactory</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

A poor distribution of consumer loans in geographies of different income levels.

An excellent distribution of consumer loans to borrowers of different income levels.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA. Bank employees provided a poor level of CD services.

Description of Institution's Operations in Georgia

AFBNA has one AA within the state of Georgia, which consists of two CTs in Lowndes County and one tract in Lanier County. The AA (Moody AFB) is in the Valdosta MSA. The bank has one branch within the AA on the military installation. As on June 30, 2013, AFBNA ranked 260th in total state deposits with zero market share. The state of Georgia accounts for 0.2 percent of total deposits for the bank.

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

Scope of Evaluation in Georgia

We performed a full-scope review of the Moody AFB AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Georgia is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Moody AFB AA is adequate

¹⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

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

AFBNA's lending activity in the Moody AFB AA is adequate.

As of June 30, 2013, AFBNA had a deposit market share of 0.11 percent and ranked last among 18 depository institutions. Consumer loans received primary consideration since it is the bank's primary loan product. Consumer loan volumes were stable during 2012-2013 and declined significantly in 2014. This is reflective of the decline in deposits due to reductions in defense spending that began in March 2013 and impact military personnel levels and bases. Low loan volumes are primarily due to the small population of military personnel on the base. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA originated four home refinance loans and one home improvement loan during the evaluation period. The bank did not originate or purchase any home purchase or small business loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Georgia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of the bank's consumer loans is poor. The bank's geographic distribution of consumer loans during 2012-2013 was very poor. There are no low-income CTs in the AA. The percentage of loans in moderate-income geographies was significantly below demographics. The bank's performance in October 2010-2011 was stronger than its performance in 2012-2013 and considered adequate. There were no LMI CTs during this period. We did not evaluate AFBNA's performance in 2014 since the bank did not originate or purchase a sufficient number of loans to analyze.

Distribution of Loans by Income Level of the Borrower

We did not evaluate home mortgage and small business lending. These analyses were not performed as the bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

Consumer Loans

Refer to Table 13 in the state of Georgia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower income distribution of consumer loans is excellent. The bank's borrower income distribution of consumer loans during 2012-2013 was excellent. The distribution of loans to low-income borrowers exceeds the percentage of such households and performance was excellent considering 19 percent of households are below the poverty level. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of such households. The bank's performance in October 2010-2011 was not inconsistent with performance noted in 2012-2013. We did not evaluate AFBNA's performance in 2014 since the bank did not originate or purchase a sufficient number of loans to analyze.

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 CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD lending had a neutral impact on lending performance in the Moody AFB AA. AFBNA did not originate any CD loans in the AA during the evaluation period. CD loan opportunities on the Moody AFB military installation are very limited.

Georgia Statewide Community Development Loan

AFBNA originated one CD loan in the state of Georgia. This CD loan was to an organization without a P/M/F to serve the bank AA and had a neutral impact on the lending test rating for the bank.

The bank originated a \$2.25 million loan to a start-up business to purchase two newly constructed retail properties for lease in Albany, Georgia. One property is in a low-income CT and the other property is in a moderate-income tract. The loan promotes economic development in LMI geographies.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Georgia is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Moody AFB AA is poor.

AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that AFBNA has only one branch, which is located on the military installation.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes CTs outside of the base. Identified needs in the AA include assistance with revitalization efforts in the community.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Georgia is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Moody AFB AA is adequate. We gave more weight to retail banking services due to the lack of CD opportunities on the military installation where the bank's only branch is located.

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.

AFBNA's branch distribution in the Moody AFB AA is adequate. The bank's branch distribution in 2012-2013 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with one branch in the AA. The branch is in a middle-income CT on the base. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Georgia is poor. AFBNA employees did not provide any CD services in the Moody AFB AA. While the military prohibits these activities on the installation, the AA also includes tracts outside the military base. Identified needs include assistance with revitalization efforts in the community.

State Rating

State of North Dakota

CRA Rating for North Dakota¹⁷:	Needs to Improve
The lending test is rated:	<u>Needs to Improve</u>
The investment test is rated:	<u>Low Satisfactory</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

An overall poor lending activity. The bank originated 16 consumer loans within the AA during the evaluation period.

An adequate level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA.

Description of Institution's Operations in North Dakota

AFBNA has one AA within the state of North Dakota, which consists of one CT in Grand Forks County. The AA, Grand Forks AFB, is in the Grand Forks, ND-MN MSA. The bank has one branch within the AA. As of June 30, 2013, the bank ranked last (97th) with a 0.01 percent market share. The state of North Dakota accounts for 0.1 percent of total deposits for the bank.

Refer to the market profiles for the state of North Dakota in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in North Dakota

We performed a full-scope review of the Grand Forks AFB AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in North Dakota is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the Grand Forks AFB AA is poor.

¹⁷ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

AFBNA did not originate or purchase any home mortgage, small business, or small farm loans during the evaluation period. Refer to Table 1 Other Products for lending volume data in the state of North Dakota section of Appendix D.

AFBNA's lending activity in the Grand Forks AFB AA is poor.

As of June 30, 2013, AFBNA had a deposit market share of 0.07 percent and ranked last among 14 depository institutions. The bank's primary loan product is consumer loans. AFBNA originated only 16 consumer loans during the evaluation period. The bank's limited lending is attributed to its limited presence within the market and a small military population in the AA. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA originated one home improvement and two home refinance loans during the evaluation period. The bank did not originate or purchase any home purchase or small business loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

Due to the bank's limited volume of consumer, home mortgage, and small business loans originated or purchased during the evaluation period, an analysis of the geographic distribution of loans is not meaningful.

Distribution of Loans by Income Level of the Borrower

Due to the bank's limited volume of consumer, home mortgage, and small business loans originated or purchased during the evaluation period, an analysis of the distribution of loans by borrower income level is not meaningful.

Community Development Lending

CD lending had a neutral impact on lending performance in the Grand Forks AFB AA. AFBNA did not originate or purchase any CD loans in the AA during the evaluation period. CD loan opportunities on the Moody AFB military installation are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in North Dakota is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Grand Forks AFB AA is adequate.

Investment performance in the Grand Forks AFB AA is adequate. AFBNA did not originate any qualified investments or donations during the evaluation period. We based our conclusion on the fact that AFBNA has only one branch, which is located on the military installation. We also considered that

the AA includes only one tract where the base is located. There are no CD investment opportunities in the AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in North Dakota is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Grand Forks AFB AA is adequate. We gave more weight to retail banking services due to the lack of CD opportunities on the military installation where the bank's only branch is located.

Retail Banking Services

Refer to Table 15 in the state of North Dakota 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.

AFBNA's branch distribution in the Grand Forks AFB AA is adequate. The bank's branch distribution in 2012-2013 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with one branch in the AA. The branch is in a middle-income CT on the base. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of North Dakota is adequate. AFBNA employees did not provide any CD services in the Moody AFB AA. The fact that the military prohibits these activities on the installation mitigates the bank's performance. We also considered that the AA includes only one tract where the base is located.

State Rating

State of Wyoming

CRA Rating for Wyoming¹⁸:	Needs to Improve
The lending test is rated:	<u>Needs to Improve</u>
The investment test is rated:	<u>Needs to Improve</u>
The service test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

An overall poor lending activity. The bank did not originate or purchase a sufficient number of loans during the evaluation period to analyze.

A poor level of CD investments.

A branch distribution system that is reasonably accessible to individuals living in geographies of different income levels in the AA.

Description of Institution's Operations in Wyoming

AFBNA has one AA within the state of Wyoming (FE Warren AFB), which consists of the entire Cheyenne MSA. The bank has one branch within the AA. As of June 30, 2013, the bank ranked last (45th) with zero market share. The state of Wyoming accounts for zero percent of total deposits for the bank.

Refer to the market profiles for the state of Wyoming in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Wyoming

We performed a full-scope review of the FE Warren AFB AA, which is the only AA in the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Wyoming is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the FE Warren AFB AA is poor.

¹⁸ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

AFBNA did not originate or purchase any home mortgage, small business, or small farm loans during the evaluation period. Refer to Table 1 Other Products for lending volume data in the state of Wyoming section of Appendix D.

AFBNA's lending activity in the FE Warren AFB AA is poor.

As of June 30, 2013, AFBNA had a deposit market share of 0.05 percent and ranked 19th among 20 depository institutions. The bank's primary loan product is consumer loans. However, the volume of loans originated or purchased was not sufficient in any of the review periods to analyze. The bank's limited lending is attributed to its limited presence within the market and a small military population in the AA. Market share data is not available for consumer loans.

We did not analyze small business or home mortgage lending. AFBNA did not originate or purchase any of these loans during the evaluation period. Home mortgage and small business lending is not a strategic focus for the bank.

Distribution of Loans by Income Level of the Geography

Due to the bank's limited volume of consumer, home mortgage, and small business loans originated or purchased during the evaluation period, an analysis of the geographic distribution of loans is not meaningful.

Distribution of Loans by Income Level of the Borrower

Due to the bank's limited volume of consumer, home mortgage, and small business loans originated or purchased during the evaluation period, an analysis of the distribution of loans by borrower income level is not meaningful.

Community Development Lending

CD lending had a neutral impact on lending performance in the FE Warren AFB AA. AFBNA did not originate or purchase any CD loans in the AA during the evaluation period. CD loan opportunities on the FE Warren AFB military installation are very limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Wyoming is rated "Needs to Improve." Based on full-scope reviews, the bank's performance in the FE Warren AFB AA is poor.

AFBNA did not originate any qualified investments or donations during the evaluation period. We considered the fact that AFBNA has only one branch, which is located on the military installation.

The bank's responsiveness to the CD investment needs in the AA is poor. While CD investment opportunities are limited on military installations, the bank's AA includes the entire Cheyenne, WY MSA. Identified needs in the AA include home ownership counseling and affordable housing.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Wyoming is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the FE Warren AFB AA is adequate. We gave more weight to retail banking services due to the lack of CD opportunities on the military installation where the bank's only branch is located.

Retail Banking Services

Refer to Table 15 in the state of Wyoming 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.

AFBNA's branch distribution in the FE Warren AFB AA is adequate. The bank's branch distribution in 2012-2013 was adequate. Branches were reasonably accessible to geographies and individuals of different income levels in the AA. The bank has a limited presence, with one branch in the AA. The branch is in a middle-income CT on the base. The bank's branch distribution performance in October 2010-2011 and 2014 was not inconsistent with its performance in 2012-2013.

Branch openings and closings have not affected the overall accessibility of the bank's delivery systems to moderate-income geographies. The bank did not open or close any branches during the evaluation period.

Branch services and hours did not vary in a way that would inconvenience portions of the AA, particularly LMI individuals throughout the entire review period.

In addition to traditional in-bank services, AFBNA provides a variety of alternative delivery systems and products. Products and services include full-service online banking, bill-pay, and mobile banking. No significant weight was placed on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the credit needs of LMI individuals.

Community Development Services

AFBNA's performance in providing CD services in the state of Wyoming is poor. AFBNA employees did not provide any CD services in the FE Warren AFB AA. While the military prohibits these activities on the installation, the AA also includes the entire Cheyenne, WY MSA. Identified needs include home ownership counseling and affordable housing.

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): 10/1/2010 to 12/31/2014 Investment and Service Tests and CD Loans: 12/9/2010 to 7/6/2015	
Financial Institution	Products Reviewed	
Armed Forces Bank, National Association (AFBNA) Kansas City, Missouri	Home Purchase and Home Refinance loans; Small Business loans; Consumer loans; Community Development loans, investments and services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
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)
Kansas City, MO-KS MSA	Full Scope	Johnson, Wyandotte, and part of Leavenworth, KS Counties; Cass, Clay, Platte, Ray, and part of Jackson, MO Counties
State of Missouri Springfield MSA Columbia MSA St. Joseph MO-KS MSA St. Louis, MO-IL MSA Non-MA MO	Full Scope Limited Scope Limited Scope Limited Scope Limited Scope	Greene and Christian Counties Buchanan County and part of Andrew County Part of St. Louis County Johnson, Randolph, Taney, and part of Pulaski Counties
State of Washington Tacoma-Lakewood MD (<i>Ft Lewis- McChord AFB AA</i>) Spokane-Spokane Valley MSA (<i>Fairchild AFB AA</i>) Bremerton-Silverdale MSA (<i>NB Kitsap AA</i>)	Full Scope Limited Scope Limited Scope	Spokane County
State of Arizona Sierra Vista-Douglas MSA (<i>Ft. Huachuca AA</i>) Phoenix-Mesa-Scottsdale MSA (<i>Luke AFB AA</i>) Yuma MSA (<i>MCAS Yuma AA</i>)	Full Scope Limited Scope Limited Scope	Part of Cochise County Part of Maricopa County
State of Kentucky Elizabethtown-Fort Knox MSA	Full Scope	Part of Hardin County

State of Nevada Las Vegas-Henderson-Paradise MSA (<i>Nellis AFB AA</i>)	Full Scope	Part of Clark County
State of Virginia Washington-Arlington-Alexandria, DC-VA-MD-WV MD (<i>Ft. Myer AA</i>)	Full Scope	Arlington County
Virginia Beach-Norfolk-Newport News, VA-NC MSA (<i>NS Norfolk AA</i>)	Full Scope	Norfolk City County
State of Colorado Colorado Springs MSA (<i>Ft. Carson- USAFA AA</i>)	Full Scope	Part of El Paso County
State of Texas El Paso MSA (<i>Ft. Bliss AA</i>)	Full Scope	El Paso County
State of Illinois Lake County-Kenosha County, IL- WI MD (<i>NS Great Lakes AA</i>)	Full Scope	Lake County
State of California Riverside-San Bernardino-Ontario MSA (<i>Ft. Irwin AA</i>)	Full Scope	Part of San Bernardino County
Bakersfield MSA (<i>Edwards AFB AA</i>)	Limited Scope	Part of Solano County
Vallejo-Fairfield MSA (<i>Travis AFB AA</i>)	Limited Scope	
Santa Maria-Santa Barbara MSA (<i>Vandenberg AFB AA</i>)	Limited Scope	
State of Kansas Manhattan MSA (<i>Ft. Riley-Junction City AA</i>)	Full Scope	Geary County (non-MA in 2014 only) and part of Riley County
State of Alabama Non MA (<i>Ft. Rucker AA</i>)	Full Scope	Dale County
State of New Jersey Camden MD (<i>McGuire AFB AA</i>)	Full Scope	Burlington County
State of Florida Tampa-St. Petersburg-Clearwater MSA (<i>MacDill AFB AA</i>)	Full Scope	Hillsborough County
Panama City MSA (<i>Tyndall AFB AA</i>)	Limited Scope	Bay County
State of Georgia Valdosta MSA (<i>Moody AFB AA</i>)	Full Scope	Parts of Lowndes and Lanier Counties
State of North Dakota Grand Forks, ND-MN MSA (<i>Grand Forks AFB AA</i>)	Full Scope	Part of Grand Forks County
State of Wyoming Cheyenne MSA (<i>FE Warren AFB AA</i>)	Full Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS: ARMED FORCES BANK, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Armed Forces Bank, National Association	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Kansas City, MO-KS MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Missouri	Outstanding	High Satisfactory	Low Satisfactory	Satisfactory
Washington	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Arizona	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Kentucky	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Nevada	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
Virginia	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Colorado	Low Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
Texas	Low Satisfactory	Needs to Improve	Outstanding	Satisfactory
Illinois	Outstanding	Needs to Improve	High Satisfactory	Satisfactory
California	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
Kansas	Outstanding	Needs to Improve	Outstanding	Satisfactory
Alabama	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
New Jersey	Outstanding	Needs to Improve	Low Satisfactory	Satisfactory
Florida	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Georgia	Low Satisfactory	Needs to Improve	Low Satisfactory	Needs to Improve
North Dakota	Needs to Improve	Low Satisfactory	Low Satisfactory	Needs to Improve
Wyoming	Needs to Improve	Needs to Improve	Low Satisfactory	Needs to Improve

(*) 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

Kansas City, MO-KS MSA

KC MO-KS MSA

Demographic Information for Full Scope Area: KC MO-KS MSA 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	334	2.69	18.26	44.31	32.34	2.40
Population by Geography	1,310,417	1.16	13.75	50.13	34.95	0.00
Owner-Occupied Housing by Geography	356,173	0.72	10.68	50.01	38.59	0.00
Business by Geography	140,761	0.94	9.27	41.72	47.55	0.53
Farms by Geography	3,987	0.43	5.57	53.82	40.08	0.10
Family Distribution by Income Level	352,968	14.82	17.56	24.17	43.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	114,289	2.33	23.25	56.58	17.84	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		55,031 72,300 6%	Median Housing Value Unemployment Rate		116,318 1.90%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: KC MO-KS MSA 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	387	6.20	22.74	35.40	32.04	3.62
Population by Geography	1,547,794	3.67	20.06	39.37	36.87	0.02
Owner-Occupied Housing by Geography	416,593	2.24	16.63	40.66	40.46	0.00
Business by Geography	126,649	3.07	16.94	35.21	42.88	1.89
Farms by Geography	4,202	1.33	11.04	49.98	37.29	0.36
Family Distribution by Income Level	401,983	17.22	17.18	21.98	43.62	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	138,305	7.06	32.30	41.47	19.17	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		69,313 71,200 8%	Median Housing Value Unemployment Rate		171,279 3.22%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Kansas City, MO-KS MSA AA includes geographies in both Kansas and Missouri. In Kansas, the AA includes all tracts in Johnson and Wyandotte Counties, and portions of Leavenworth County. In Missouri, the AA includes all of Cass, Clay, Platte, and Ray Counties and portions of Jackson County. AFBNA has 15 branches in the AA. Competition in the AA is very strong with 135 financial institutions competing for deposits. The top five

banks with a combined deposit market share of 49.4 percent are UMB Bank, Commerce Bank, Bank of America, U.S. Bank, and Capitol Federal Savings Bank.

Between the 2000 and 2010 Census periods, the population of the AA increased 18 percent and the median family income increased 26 percent. Based on 2010 Census, 8.2 percent of households and 6.1 percent of families are below the poverty level. This compares to 8.8 percent of households and 4.4 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Kansas City, MO-KS MSA was 6.3 percent. This compares to an average unemployment rate in the AA of 6.5 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

The largest industry sectors in the AA are professional and business services, government, educational and health services, and retail trade. Major employers in the AA are Federal government, HCA Health Midwest, Cerner Corporation, Sprint Nextel Corporation, St. Luke's Health System, State of Kansas, State of Missouri, Children's Mercy Hospital, and the University of Kansas Hospital.

The Kansas City MSA has been in modest recovery mode since 2010, with growth in health care, education, and construction. These gains have helped offset declines in financial services. Manufacturing, particularly automobile manufacturing, has seen significant growth over the past year. Google Fiber has introduced its first ultra-high-speed internet network in Kansas City, which has helped attract tech firms and laid the foundation for high-tech growth over the next several years. (Source: FDIC RECON/Moody's Economy.com, June 2010, June 2011, October 2013)

Housing

The median housing value in the AA increased 47 percent from \$116,318 (2000 Census) to \$171,279 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 66 percent of total housing units in the AA. Only two percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data.

Community Needs

We considered performance context information from two organizations that provide affordable housing and financial counseling as part of our full-scope review in this AA. Identified community needs include affordable housing and homebuyer education.

State of Missouri

Springfield MSA

Demographic Information for Full Scope Area: Springfield MSA 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	74	2.70	20.27	48.65	28.38	0.00
Population by Geography	294,676	2.05	19.28	49.57	29.10	0.00
Owner-Occupied Housing by Geography	77,793	0.04	14.64	51.15	34.17	0.00
Business by Geography	34,681	2.53	13.38	48.88	35.22	0.00
Farms by Geography	1,247	0.16	6.66	60.95	32.24	0.00
Family Distribution by Income Level	78,040	16.31	18.77	23.73	41.20	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	27,374	0.73	27.94	52.80	18.54	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		41,591 54,700 12%	Median Housing Value Unemployment Rate		91,684 2.69%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Springfield MSA 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	76	3.95	25.00	50.00	21.05	0.00
Population by Geography	352,596	2.86	18.27	54.33	24.54	0.00
Owner-Occupied Housing by Geography	91,308	0.62	15.28	55.96	28.14	0.00
Business by Geography	29,681	0.94	24.32	50.67	24.06	0.00
Farms by Geography	1,229	0.49	7.97	69.89	21.64	0.00
Family Distribution by Income Level	90,534	18.37	17.65	22.16	41.82	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	32,612	2.60	28.00	54.97	14.44	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		52,463 53,200 15%	Median Housing Value Unemployment Rate		129,342 3.38%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 HUD updated MFI

The Springfield AA includes all of Greene and Christian Counties. AFBNA operates five branches in the AA, which are all located in Wal-Mart retail facilities. There are 35 financial institutions in the AA. The top five have a combined deposit market share of 56.38 percent.

Between the 2000 and 2010 Census periods, the population of the AA has increased 19.7 percent and the median family income increased 26.1 percent. Based on 2010 Census, 14.7 percent of households and 10.4 percent of families are below the poverty level. This compares to 11.9 percent of households and 7.5 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Springfield MSA was 5.8 percent. This compares to an average unemployment rate in the AA of 5.5 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

The City of Springfield is a regional healthcare hub, being the only large municipality within a 70-mile radius. Households from southern Missouri and northwest Arkansas utilize the city's hospitals and physicians, and rely on the home health and nursing services it provides. Employment in the healthcare industry accounts for a large portion of total payrolls, and its growth has outpaced the state average.

Other major industries in the AA include services, retail trade, finance, insurance and real estate, construction, and wholesale trade. Major employers are Mercy Hospital Springfield, Cox Health Systems, Wal-Mart Stores, Inc., federal and local government, and Citizens Memorial Healthcare.

Housing

The median housing value in the AA increased 41 percent from \$91,684 (2000 Census) to 129,342 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 59.6 percent of total housing units in the AA. Less than one percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data.

Community Needs

We considered performance context information from one organization that provides various services in the community to assist families and neighborhoods as part of our full-scope review in this AA. Identified community needs include loans for small businesses, home construction, home improvement, and home refinance, and affordable housing.

State of Washington

Tacoma-Lakewood MD

Demographic Information for Full Scope Area: Ft Lewis-McChord AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	158	3.16	18.99	56.96	20.25	0.63
Population by Geography	700,820	2.73	18.13	58.48	20.44	0.22
Owner-Occupied Housing by Geography	165,623	0.50	10.96	63.09	25.46	0.00
Business by Geography	65,382	1.60	18.88	56.75	22.77	0.00
Farms by Geography	1,571	0.89	12.29	62.38	24.44	0.00
Family Distribution by Income Level	181,466	18.66	18.89	23.23	39.22	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	68,136	5.23	26.44	56.09	12.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		52,165 70,800 10%	Median Housing Value Unemployment Rate		144,289 3.09%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Lewis-McChord AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	172	3.49	23.26	48.26	25.00	0.00
Population by Geography	795,225	2.52	22.24	50.77	24.47	0.00
Owner-Occupied Housing by Geography	187,140	0.84	15.39	53.64	30.13	0.00
Business by Geography	67,791	4.31	19.08	50.28	26.32	0.00
Farms by Geography	1,635	1.53	16.45	56.02	25.99	0.00
Family Distribution by Income Level	198,545	19.72	18.37	22.09	39.83	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	75,622	3.75	33.52	48.16	14.57	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		68,462 70,200 11%	Median Housing Value Unemployment Rate		272,667 4.04%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Lewis-McChord AFB AA includes all of Pierce County. AFBNA has five branches in the AA, which are all on military installations. There are 30 financial institutions in the AA. The top five banks with a combined deposit market share of 68.3 percent are Columbia State Bank, KeyBank, Wells Fargo Bank, Bank of America, and JPMorgan Chase Bank.

Between 2000 and 2010 Census periods, the population of the AA increased 13.5 percent and the median family income increased 31.2 percent. Based on 2010 Census, 10.6 percent of

households and 8.1 percent of families are below the poverty level. This compares to 9.6 percent of households and 7.5 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Tacoma-Lakewood MD was 7.5 percent. This compares to an average unemployment rate in the AA of 8.4 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in the AA consist of services, retail trade, construction, finance, insurance and real estate, and wholesale trade. Major employers in the AA are Ft. Lewis-McChord AFB, local public schools, Multi-care Health System, government, and Franciscan Health Systems.

Housing

The median housing value in the AA increased 89 percent from \$144,289 (2000 Census) to \$272,667(2010 Census). According to 2010 Census, owner-occupied housing units comprise 58.4 percent of total housing units in the AA. Less than one percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data.

Opportunities for residential mortgage lending exist in low- and moderate-income census tracts. Government housing is available to military personnel and their families while assigned to JBLM.

Community Needs

We considered performance context information from one nonprofit organization that supports affordable housing and economic development throughout the state as part of our full-scope review in this AA. Identified community needs include affordable housing, lower capital costs for business loans, and lending to charter schools in the area.

State of Arizona

Sierra Vista-Douglas MSA

Demographic Information for Full Scope Area: Ft Huachuca 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	8,428	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	60	0.00	0.00	100.00	0.00	0.00
Business by Geography	243	0.00	0.00	100.00	0.00	0.00
Farms by Geography	0	0.00	0.00	0.00	0.00	0.00
Family Distribution by Income Level	1,729	11.45	26.95	28.46	33.14	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	664	0.00	0.00	100.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		33,823 46,200 7%	Median Housing Value Unemployment Rate		70,000 1.34%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Huachuca 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	0.00	50.00	50.00	0.00
Population by Geography	5,610	0.00	0.00	77.70	22.30	0.00
Owner-Occupied Housing by Geography	52	0.00	0.00	100.00	0.00	0.00
Business by Geography	170	0.00	0.00	80.59	19.41	0.00
Farms by Geography	0	0.00	0.00	0.00	0.00	0.00
Family Distribution by Income Level	1,074	7.08	24.12	31.66	37.15	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	335	0.00	0.00	78.51	21.49	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		46,541 49,300 9%	Median Housing Value Unemployment Rate		60,045 1.28%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Ft. Huachuca AA includes portions of Cochise County. AFBNA has one branch on a military installation in the AA. There are eight financial institutions in Cochise County. The top four banks with a combined deposit market share of 87.1 percent are Wells Fargo Bank, Bank of America, JPMorgan Chase Bank, and National Bank of Arizona. The AA does not include any low- or moderate-income census tracts.

Fort Huachuca houses the U.S. Army Intelligence Center and the U.S. Army's Network Enterprise Technology Command. The base is a joint-services training center training for over 9,000 students a year.

In the 2000 census, the Fort Huachuca AA included one non-MSA middle-income census tract in Cochise County. During the 2010 census, this tract split into two tracts: one middle-income and one upper-income. Fort Huachuca was located in both census tracts. As part of the OMB geographic boundary revisions that became effective January 1, 2014, Cochise County became part of the Sierra Vista-Douglas MSA.

Between the 2000 and 2010 Census periods, the population of the AA declined 33.4 percent and the median family income increased 37.6 percent. Based on 2010 Census, 8.8 percent of households and 7.9 percent of families are below the poverty level. This compares to 6.8 percent of both households and families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for Cochise County was 9 percent. This compares to the national rate of 7.4 percent. (Bureau of Labor Statistics)

Major employers in Cochise County are Fort Huachuca, Cochise County, Sierra Vista Unified School District, Walmart Stores, the Arizona State Prison, General Dynamics Information Technology, and Cochise College.

Housing

The median housing value in the AA declined 14.2 percent from \$70,000 (2000 Census) to \$60,045 (2010 Census). According to 2000 and 2010 Census data, owner-occupied units comprise only 3 percent and 4 percent, respectively, of total housing units in the AA. With the OMB boundary changes in 2014, the median housing value increased to \$117,211 and the percentage of owner-occupied housing was consistent with 2010 Census data. Housing is available to military personnel and their families on the base.

Community Needs

We considered performance context information from one economic development organization in Cochise County as part of our full-scope review in this AA. Identified community needs include consumer lending.

State of Kentucky

Elizabethtown-Fort Knox MSA

Demographic Information for Full Scope Area: Ft Knox 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	3	0.00	33.33	66.67	0.00	0.00
Population by Geography	12,784	0.00	74.29	25.71	0.00	0.00
Owner-Occupied Housing by Geography	779	0.00	7.32	92.68	0.00	0.00
Business by Geography	802	0.00	45.89	54.11	0.00	0.00
Farms by Geography	14	0.00	7.14	92.86	0.00	0.00
Family Distribution by Income Level	2,641	19.88	30.59	25.48	24.04	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,333	0.00	69.69	30.31	0.00	0.00
Median Family Income		42,911	Median Housing Value		50,110	
HUD Adjusted Median Family Income for 2011		56,300	Unemployment Rate		2.71%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Knox 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	5	0.00	40.00	20.00	20.00	20.00
Population by Geography	10,631	0.00	29.98	42.46	13.25	14.31
Owner-Occupied Housing by Geography	701	0.00	98.29	0.00	0.00	1.71
Business by Geography	654	0.00	57.03	10.09	29.36	3.52
Farms by Geography	18	0.00	72.22	5.56	22.22	0.00
Family Distribution by Income Level	2,208	16.12	20.43	30.53	32.93	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	807	0.00	54.03	43.99	1.98	0.00
Median Family Income		55,079	Median Housing Value		43,613	
HUD Adjusted Median Family Income for 2013		55,500	Unemployment Rate		2.76%	
Households Below Poverty Level		13%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Knox AA includes portions of Hardin County. AFBNA has two branches in the AA on the military installation. There are 14 financial institutions in Hardin County. The top three banks with a combined deposit market share of 56.8 percent are The Cecilian Bank, First Federal Savings Bank of Elizabethtown, and First Citizens Bank. The AA does not include any low-income census tracts.

Between the 2000 and 2010 Census periods, the population of the AA declined 16.8 percent and the median family income increased 28.4 percent. Based on 2010 Census, 13.2 percent

of households and 10 percent of families are below the poverty level. This compares to 10.4 percent of households and 8.9 percent of families below poverty based on 2000 Census.

Fort Knox is adjacent to the cities of Radcliff and West Point, 15 miles north of Elizabethtown, and approximately 35 miles south of Louisville. The surrounding communities house hundreds of military retirees and active duty families. Fort Knox units include the Army Cadet Command, Army Human Resources Command, and Army Recruiting Command. These units, along with the 19th Engineer Battalion, the 3rd Expeditionary Sustainment Command, 11th Aviation Command, 1st Army Division (East), 132nd Army Band (Dragoons), Ireland Army Community Hospital, and other “Partners in Excellence” make Fort Knox the most multi-functional military base in the United States Army.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Elizabethtown-Fort Knox MSA was 7.9 percent. This compares to an average unemployment rate in Hardin County of 7.6 percent and the national rate of 7.4 percent.

Primary industries in Hardin County consist of services, trade, transportation, and utilities, manufacturing, public administration, and financial. Major employers in are Fort Knox, Hardin Memorial Hospital, Akebono Brake Corp., Metalsa Structural Products Inc., Altec Industries, Inc., AGC Automotive Americas, iPay Solutions, Summit Polymers Inc., Flint Group, Dow Corning Corp., and Mouser Custom Cabinetry LLC.

Housing

The median housing value in the AA declined 13 percent from \$50,110 (2000 Census) to \$43,613 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 18.6 percent of total housing units in the AA, which is consistent with 2000 Census data. Opportunities for residential mortgage lending exist in the moderate-income census tracts. Government housing is available to military personnel and their families while assigned at Fort Knox.

Community Needs

We considered performance context information from one affordable housing organization as part of our full-scope review in this AA. Identified community needs include homeownership financial education, affordable housing, and low-interest financing for single-family housing.

State of Nevada

Las Vegas-Henderson-Paradise MSA

Demographic Information for Full Scope Area: Nellis AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	5	0.00	40.00	60.00	0.00	0.00
Population by Geography	19,094	0.00	73.41	26.59	0.00	0.00
Owner-Occupied Housing by Geography	2,054	0.00	33.89	66.11	0.00	0.00
Business by Geography	3,291	0.00	20.72	79.28	0.00	0.00
Farms by Geography	41	0.00	14.63	85.37	0.00	0.00
Family Distribution by Income Level	4,438	21.79	30.13	22.65	25.44	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,304	0.00	82.81	17.19	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		50,504 63,400 8%	Median Housing Value Unemployment Rate		97,640 2.66%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Nellis AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	5	0.00	60.00	20.00	20.00	0.00
Population by Geography	21,010	0.00	40.36	22.32	37.32	0.00
Owner-Occupied Housing by Geography	3,129	0.00	16.97	40.36	42.67	0.00
Business by Geography	1,090	0.00	72.94	7.06	20.00	0.00
Farms by Geography	11	0.00	72.73	18.18	9.09	0.00
Family Distribution by Income Level	4,721	19.47	24.55	23.83	32.15	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,078	0.00	58.04	23.15	18.82	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		63,888 63,100 8%	Median Housing Value Unemployment Rate		185,873 4.56%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 HUD updated MFI

The Nellis AFB AA includes portions of Clark County, which is the only county in the MSA. AFBNA has two branches in the AA on the military installation. There are 38 financial institutions in the AA. The top three banks with a combined deposit market share of 60.3 percent are Bank of America, Wells Fargo Bank, and Citibank. The AA does not include any low-income census tracts.

Nellis AFB is home to the U.S. Air Force Warfare Center, the largest advanced air combat training center in the world. Per Moody's Analytics, among metropolitan U.S. areas with more than one million residents, the Las Vegas-Henderson-Paradise MSA had the nation's eighth fastest growing population in 2013.

Between the 2000 and 2010 Census periods, the population of the AA increased 10 percent and the median family income increased 26.5 percent. These percentages are consistent with 2000 Census data.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Las Vegas-Henderson-Paradise MSA and Clark County was 9.6 percent. This compares to the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Major employers in the MSA include Nellis AFB and Station Casinos, Inc. Of the ten largest employers in the MSA, eight are in the gaming industry (hotels/casinos).

Housing

The median housing value increased 90.4 percent from \$97,640 (2000 Census) to \$185,873 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 40 percent of total housing units in the AA. This compares to 32 percent of owner-occupied housing units based on the 2000 Census. Opportunities for residential mortgage lending exist in the moderate-income census tracts. Government housing is available to military personnel and their families while assigned at Nellis AFB.

Community Contacts

We considered performance context information from one affordable housing organization as part of our full-scope review in this AA. Identified community needs include consumer financial education and first-time homebuyer programs.

State of Virginia

Washington-Arlington-Alexandria, DC-VA-MD-WV MD

Demographic Information for Full Scope Area: Ft Myer 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	39	0.00	25.64	20.51	53.85	0.00
Population by Geography	189,453	0.00	31.89	21.48	46.62	0.00
Owner-Occupied Housing by Geography	37,364	0.00	17.46	18.99	63.55	0.00
Business by Geography	23,263	0.00	19.58	21.99	58.44	0.00
Farms by Geography	145	0.00	15.86	21.38	62.76	0.00
Family Distribution by Income Level	39,903	19.45	16.02	18.68	45.86	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,152	0.00	53.24	19.85	26.91	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		71,100 104,300 6%	Median Housing Value Unemployment Rate		209,679 1.74%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Myer 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	59	10.17	13.56	20.34	52.54	3.39
Population by Geography	207,627	9.96	15.01	20.26	54.77	0.00
Owner-Occupied Housing by Geography	43,168	5.24	12.05	16.44	66.28	0.00
Business by Geography	22,724	3.93	12.96	18.82	63.91	0.38
Farms by Geography	166	4.82	11.45	18.07	65.66	0.00
Family Distribution by Income Level	40,779	17.92	12.28	17.40	52.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,314	22.90	23.67	24.57	28.85	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		100,890 105,900 7%	Median Housing Value Unemployment Rate		519,174 2.03%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Myer AA includes the entire Arlington County, VA. AFBNA has two branches in the AA on the military installation. There are 27 financial institutions in the AA. One bank in the AA, E-Trade Bank, has 82.2 percent of the deposit market share.

Between 2000 and 2010 Census periods, the population of the AA increased 9.6 percent and the median family income increased 41.9 percent. Based on 2010 Census, 6.7 percent of households and 4.8 percent of families are below the poverty level. These percentages are consistent with 2000 Census data.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Washington-Arlington-Alexandria, DC-VA-MD-WV MD is 5.5 percent. This compares to an average unemployment rate in Arlington County of 3.4 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in Arlington County consist of services, retail trade, finance, insurance and real estate, construction, and public administration. Major employers in the AA are federal government, Arlington County School Board, Deloitte Consulting, LLP, county government, Lockheed-Martin Corp, National Science Foundation, and Virginia Hospital Center.

Housing

The 2010 median housing value in the AA increased 59.6 percent from \$209,679 (2000 Census) to \$519,174 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 42 percent of total housing units in the AA. Only five percent of these units are in low-income geographies. Based on 2000 Census, there were no low-income census tracts and the percentage of housing units was consistent with 2010 Census.

Opportunities for residential mortgage lending exist in low- and moderate-income census tracts. Government housing is extremely limited at Fort Myer but with the other installations in the area, military members can also apply for family quarters at one of the following installations: Fort McNair, Fort Belvoir, Joint Base Andrews, and Joint Base Anacostia-Bolling.

Community Needs

We considered performance context information from one affordable housing organization as part of our full-scope review in this AA. Identified community needs include affordable housing.

Virginia Beach-Norfolk-Newport News, VA-NC MSA

Demographic Information for Full Scope Area: NS Norfolk 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	84	15.48	38.10	29.76	15.48	1.19
Population by Geography	234,403	14.57	45.21	29.86	10.36	0.00
Owner-Occupied Housing by Geography	39,271	6.47	35.00	43.71	14.82	0.00
Business by Geography	19,237	9.66	34.97	29.29	24.46	1.61
Farms by Geography	208	8.17	42.79	30.77	15.87	2.40
Family Distribution by Income Level	52,268	31.68	21.75	21.12	25.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	27,923	22.27	46.90	27.38	3.45	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		49,157 69,900 18%	Median Housing Value Unemployment Rate		100,625 3.68%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: NS Norfolk 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	80	17.50	31.25	28.75	18.75	3.75
Population by Geography	242,803	17.80	33.62	25.94	22.64	0.00
Owner-Occupied Housing by Geography	39,675	8.77	33.76	36.03	21.44	0.00
Business by Geography	17,878	10.56	31.59	22.49	33.27	2.10
Farms by Geography	202	12.38	26.73	30.69	27.72	2.48
Family Distribution by Income Level	50,208	31.02	21.94	20.10	26.93	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	26,594	27.03	43.45	23.30	6.22	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		68,178 73,300 16%	Median Housing Value Unemployment Rate		230,037 4.50%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The NS Norfolk AA includes the entire Norfolk City County in Virginia. AFBNA has one branch in the AA on the military installation. There are 14 financial institutions in the AA. The top four banks with a combined market share of 81.9 percent are SunTrust Bank, Wells Fargo Bank, Bank of America, and Branch Banking and Trust Company.

NS Norfolk is the largest naval installation in the world and is home to the U.S. Atlantic Fleet, U.S. Atlantic Command, Naval Surface Force Atlantic, Naval Air Force Atlantic, Submarine Force Atlantic, and Fleet Marine Force Atlantic.

Between the 2000 and 2010 Census periods, the population of the AA increased by 3.5 percent and the median family income increased 38.7 percent. Based on 2010 Census, 15.7 percent of households and 13.5 percent of families are below the poverty level. This compares to 18.1 percent of households and 15.5 percent of families based on the 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Virginia Beach-Norfolk-Newport News, VA-NC MSA was 6.2 percent. This compares to an average unemployment rate in the AA of 6.9 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Major employers in the AA are the federal government, Sentara Healthcare, Norfolk Public Schools, Dominion Enterprises, Wal-Mart Stores, Portsmouth Naval Medical Center, Farm Fresh, and city government.

Housing

The median housing value in the AA increased 128.6 percent from \$110,625 (2000 Census) to \$230,037 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 41.8 percent of total housing units in the AA. Less than 10 percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data. Opportunities for residential mortgage lending exist in the moderate-income census tracts. Government housing is available to military personnel and their families while assigned at NS Norfolk.

Community Needs

We considered performance context information from one organization with a primary purpose of serving low- and moderate-income individuals as part of our full-scope review in the AA. Identified community needs include financial education and grant support.

State of Colorado

Colorado Springs MSA

Demographic Information for Full Scope Area: Ft Carson-USAFA 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	66.67	33.33	0.00	0.00
Population by Geography	43,701	0.00	63.37	36.63	0.00	0.00
Owner-Occupied Housing by Geography	5,115	0.00	64.67	35.33	0.00	0.00
Business by Geography	3,044	0.00	71.22	28.78	0.00	0.00
Farms by Geography	32	0.00	78.13	21.88	0.00	0.00
Family Distribution by Income Level	9,145	24.75	27.77	27.80	19.68	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,803	0.00	71.58	28.42	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		54,037 72,500 8%	Median Housing Value Unemployment Rate		125,747 2.14%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Carson-USAFA 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	10	0.00	70.00	20.00	0.00	10.00
Population by Geography	49,545	0.00	79.51	11.43	0.00	9.05
Owner-Occupied Housing by Geography	5,567	0.00	82.23	17.77	0.00	0.00
Business by Geography	2,667	0.00	79.87	16.42	0.00	3.71
Farms by Geography	38	0.00	84.21	15.79	0.00	0.00
Family Distribution by Income Level	8,956	35.40	25.50	21.29	17.81	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,454	0.00	89.86	10.14	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		68,800 69,100 16%	Median Housing Value Unemployment Rate		123,171 3.01%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Carson-USAFA AA includes portions of El Paso County. AFBNA has four branches in the AA; one is located in geography that was not assigned an income classification based

on 2010 Census. All branches are on military installations. There are 37 financial institutions in El Paso County. The top three banks with a combined market share of 51.1 percent are Wells Fargo Bank, JPMorgan Chase Bank, and U.S. Bank, N.A.

Between the 2000 and the 2010 Census periods, the population of the AA has increased by 13.4 percent, the median family income increased 27.3 percent, and the percentage of low-income families increased 10.7 percent. Based on 2010 Census, 16.4 percent of households and 16.5 percent of families are below the poverty level. This compares to 7.9 percent of households and 6.3 percent of families based on 2000 Census.

There are no low-income census tracts in the AA. Fort Carson and the United States Air Force Academy (USAFA) are adjacent to the city of Colorado Springs. The USAFA is unique in its dual role as both an Air Force installation and a training facility for future officers at the Academy.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Colorado Springs MSA and El Paso County was 7.9 percent. This compares to the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in El Paso County consist of services, retail trade, insurance and real estate, public administration, and construction activities. Major employers are Fort Carson, the U. S. Air Force Academy, Peterson Air Force Base, Colorado Springs School District #11, Memorial Health Systems, Penrose-St. Francis Health Services, Air Academy School District #20, County and City government, and Colorado Springs Utilities.

Housing

The median housing values declined two percent from \$125,747 (2000 Census) to \$123,171 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 36.3 percent of total housing units in the AA, which is consistent with 2000 Census data. Opportunities for residential mortgage lending exist in the moderate-income census tracts. Government housing is available to military personnel and their families while assigned at Ft. Carson-USAFA.

Community Needs

We considered performance context information from one organization that primarily supports affordable housing initiatives as part of our full-scope review in this AA. Identified community needs include affordable housing home loan programs to finance home purchase loans. There is also a need for grants and sponsorship money.

State of Texas

El Paso MSA

Demographic Information for Full Scope Area: Ft Bliss 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	126	6.35	32.54	32.54	28.57	0.00
Population by Geography	679,622	3.70	30.92	33.98	31.40	0.00
Owner-Occupied Housing by Geography	133,596	0.92	26.70	34.90	37.48	0.00
Business by Geography	54,909	6.19	26.37	28.59	38.85	0.00
Farms by Geography	621	3.22	32.85	25.12	38.81	0.00
Family Distribution by Income Level	167,276	22.11	17.46	18.92	41.51	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	66,179	6.71	42.58	33.73	16.99	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		33,472 41,100 22%	Median Housing Value Unemployment Rate		70,141 3.71%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Bliss 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	161	5.59	35.40	29.19	29.19	0.62
Population by Geography	800,647	3.86	32.18	32.26	31.70	0.00
Owner-Occupied Housing by Geography	155,280	1.70	28.43	31.58	38.29	0.00
Business by Geography	49,292	7.11	28.60	27.31	36.30	0.68
Farms by Geography	611	3.76	32.08	26.19	37.97	0.00
Family Distribution by Income Level	186,687	23.57	17.04	17.75	41.64	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	75,814	7.27	44.77	30.53	17.43	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		40,329 42,000 24%	Median Housing Value Unemployment Rate		109,330 3.09%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Bliss AA includes all of El Paso County. AFBNA has three branches in the AA on the military installation. There are 18 financial institutions in the AA. The top four banks with a combined market share of 73.4 percent are Wells Fargo Bank, JPMorgan Chase Bank, WestStar Bank, and Bank of America, N.A.

Between the 2000 and the 2010 Census periods, the population of the AA increased 17.8 percent and median family income increased 20.5 percent. The number of census tracts also expanded from 126 to 161 census tracts and the 2010 Census shows one census tract in a geography that was not assigned an income classification. Based on 2010 Census, 24.1 percent of households and 22.5 percent of families are below poverty level. These percentages are consistent with 2000 Census data.

As reported by Moody's Analytics, since early 2013, the percentage AA decline in the level of federal civilian workers, most of whom work at Fort Bliss, is significantly higher (2X) compared to national figures.

Employment and Economic Factors

In 2013, the annual average unemployment rate in the El Paso MSA and El Paso County is 8 percent. This compares to the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in the AA are government; trade, transportation, and utilities; professional and business services; educational and health services; manufacturing; financial; and construction and mining. Major employers in El Paso County are Fort Bliss, El Paso Independent School District, Ysleta Independent School District, City of El Paso, University of Texas at El Paso, Socorro Independent School District, Sierra Providence Health Network, El Paso Community College, Wal-Mart, County of El Paso, Las Palmas and Del Sol Regional Health Care System, and Echostar Satellite Corp.

Housing

The median housing value in the AA increased 55.9 percent from \$70,141 (2000 Census) to \$109,330 (2010 Census). According to the 2010 census, owner-occupied units comprise 59.1 percent of total housing units in the AA. Less than two percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data.

The high percentage of families below poverty limits residential mortgage lending to low-income borrowers. Home loan opportunities are limited in low-income geographies as 64 percent and 12 percent of housing units are rental and vacant, respectively. Opportunities for residential mortgage lending exist in the moderate-income census tracts. Government housing is available to military personnel and their families while assigned at Ft. Bliss.

Community Needs

We considered performance context information from one affordable housing organization as part of our full-scope review in this AA. Identified community needs include consumer financial education, affordable housing, and small dollar loans to LMI individuals.

State of Illinois

Lake County-Kenosha County, IL-WI MD

Demographic Information for Full Scope Area: NS Great Lakes 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	151	3.31	21.85	33.11	41.72	0.00
Population by Geography	644,356	2.76	24.34	33.68	39.23	0.00
Owner-Occupied Housing by Geography	168,293	1.19	16.35	36.62	45.84	0.00
Business by Geography	65,923	0.86	12.94	32.41	53.80	0.00
Farms by Geography	1,334	1.05	19.04	39.66	40.25	0.00
Family Distribution by Income Level	165,269	17.00	17.25	22.01	43.75	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	56,603	5.48	36.89	36.69	20.94	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		71,293 90,300 5%	Median Housing Value Unemployment Rate		219,777 2.17%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: NS Great Lakes 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	153	5.88	19.61	32.68	40.52	1.31
Population by Geography	703,462	4.51	20.72	35.48	38.67	0.63
Owner-Occupied Housing by Geography	187,452	2.39	16.16	37.75	43.70	0.00
Business by Geography	55,257	1.65	12.66	34.05	51.62	0.02
Farms by Geography	1,250	2.72	16.40	41.60	39.28	0.00
Family Distribution by Income Level	178,072	18.48	16.77	21.12	43.63	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	62,762	8.57	33.66	37.04	20.71	0.01
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		86,241 86,400 7%	Median Housing Value Unemployment Rate		326,456 4.01%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Naval Station (NS) Great Lakes AA consists of the entire Lake County. AFBNA has three branches in the AA; one is located in geography that was not assigned an income classification based on 2010 Census. All branches are on military installations. NS Great Lakes is home to the U.S. Navy's only Recruit Training Command. There are 41 financial

institutions in the AA. The top four banks with a combined market share of 41.4 percent are JPMorgan Chase Bank, Lake Forest Bank and Trust Company, First Midwest Bank, and BMO Harris Bank, N.A.

Between the 2000 and 2010 Census periods, the population of the AA increased 9.2 percent and the median family income increased 21 percent. Based on 2010 Census 6.5 percent of households and 4.8 percent of families are below the poverty level. This compares to 5.3 percent of households and 4 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the average unemployment rate for the Lake County-Kenosha County, IL-WI MD is 8.6 percent. This compares to an average unemployment rate in the AA of 8.1 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in Lake County consist of services; retail trade; finance, insurance and real estate; construction; wholesale trade, and manufacturing. Major employers in Lake County are NTC Great Lakes, Abbott Laboratories, Hewitt Associates, Motorola, and Kemper Insurance Companies.

Housing

The median housing value in the AA increased 48.5 percent from \$219,777 (2000 Census) to \$326,456 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 72.7 percent of total housing units in the AA. Less than 3 percent of these units are in low-income geographies. These percentages are consistent with 2000 Census data.

Opportunities for residential mortgage lending are limited in low-income geographies with 57.6 percent rental units and 8.6 percent vacant units. Government housing is available to military personnel and their families while assigned at NS Great Lakes.

Community Needs

We considered performance context information from one affordable housing organization and one economic development organization as part of our full-scope review in this AA. Identified needs include home mortgage loans, consumer education programs focused on home mortgage lending, computer literacy programs for low- and moderate-income individuals, and financial support for social service organizations.

State of California

Riverside-San Bernardino-Ontario MSA

Demographic Information for Full Scope Area: Ft. Irwin 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	50.00	50.00	0.00	0.00
Population by Geography	15,910	0.00	85.59	14.41	0.00	0.00
Owner-Occupied Housing by Geography	1,799	0.00	63.76	36.24	0.00	0.00
Business by Geography	676	0.00	75.30	24.70	0.00	0.00
Farms by Geography	18	0.00	88.89	11.11	0.00	0.00
Family Distribution by Income Level	3,865	22.72	32.03	22.54	22.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,116	0.00	86.77	13.23	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		47,448 62,500 10%	Median Housing Value Unemployment Rate		61,491 2.43%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft. Irwin 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	50.00	50.00	0.00	0.00
Population by Geography	12,696	0.00	30.29	69.71	0.00	0.00
Owner-Occupied Housing by Geography	1,172	0.00	100.00	0.00	0.00	0.00
Business by Geography	427	0.00	44.73	55.27	0.00	0.00
Farms by Geography	18	0.00	94.44	5.56	0.00	0.00
Family Distribution by Income Level	3,196	27.78	25.13	34.20	12.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,691	0.00	38.91	61.09	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		63,176 62,600 11%	Median Housing Value Unemployment Rate		66,958 5.36%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 HUD updated MFI

The Ft. Irwin AA includes portions of San Bernardino County and is home to the Army's National Training Center. AFBNA has two branches in the AA on military installations. There are 41 financial institutions in San Bernardino County. The top three banks with a combined

market share of 50.1 percent are Bank of America, Wells Fargo Bank, and JPMorgan Chase Bank.

Between the 2000 and 2010 Census periods, the population of the AA declined 20.2 percent and the median family income increased 33.1 percent. Based on 2010 Census 10.7 percent of households and 10.5 percent of families are below the poverty level. This compares to 10.5 percent of households and 7.9 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the average unemployment rate for the Riverside-San Bernardino-Ontario MSA and San Bernardino County is 9.8 percent. This compares to national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in Ft. Irwin consist of services, retail trade, and public administration. Major employers at Fort Irwin and the adjacent city of Barstow are Fort Irwin National Training Center, Marine Corps Logistics Base, Northrop Grumman, BNSF Railroad, Barstow Unified School District, and Raytheon Tech Services.

Housing

The median housing value in the AA increased 8.9 percent from \$61,491 (2000 Census) to \$66,958 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 24.2 percent of total housing units in the AA. Owner-occupied housing is 30 percent of total housing units in the AA based on 2000 Census. There are no low-income census tracts in the AA. Government housing is available to military personnel and their families while assigned at NS Great Lakes.

Community Needs

We considered performance context information from one national nonprofit organization as part of our full-scope review in this AA. Identified needs include organizational training, financial education, technical assistance, and funding for CD organizations.

State of Kansas

Manhattan MSA

Demographic Information for Full Scope Area: Ft Riley-Junction City 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	9	0.00	66.67	22.22	11.11	0.00
Population by Geography	35,071	0.00	67.61	22.18	10.20	0.00
Owner-Occupied Housing by Geography	5,296	0.00	43.37	37.39	19.24	0.00
Business by Geography	2,490	0.00	60.72	23.78	15.50	0.00
Farms by Geography	104	0.00	14.42	49.04	36.54	0.00
Family Distribution by Income Level	8,662	23.50	25.54	22.00	28.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,248	0.00	73.23	20.39	6.38	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		43,667 59,000 12%	Median Housing Value Unemployment Rate		63,937 2.48%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Riley-Junction City 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	10	0.00	40.00	40.00	10.00	10.00
Population by Geography	42,807	0.00	46.88	39.03	14.10	0.00
Owner-Occupied Housing by Geography	5,677	0.00	14.22	61.95	23.83	0.00
Business by Geography	1,936	0.00	36.78	49.74	13.27	0.21
Farms by Geography	119	0.00	5.88	56.30	37.82	0.00
Family Distribution by Income Level	9,916	23.04	23.76	23.87	29.33	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,641	0.00	58.24	34.95	6.81	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		56,451 61,100 15%	Median Housing Value Unemployment Rate		82,983 2.24%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Ft. Riley-Junction City AA includes a portion of Riley County and all of Geary County. Fort Riley is located in both Geary and Riley counties in northeastern Kansas. As part of the OMB geographic boundary revisions that became effective January 1, 2014, Geary County is no longer part of the Manhattan MSA and is now a non-MA County. Therefore, Riley County and Geary County became separate AAs as of January 1, 2014. AFBNA has three branches in the

AA. There are 19 financial institutions in Riley and Geary Counties combined. The top three banks with a combined market share of 58.3 percent are Kansas State Bank of Manhattan, Commerce Bank, and Central National Bank.

Between the 2000 and 2010 Census periods, the population of the AA increased 22.1 percent and the median family income increased 29.8 percent. Based on 2010 Census, 14.5 percent of households and 12.6 percent of families are below the poverty level. This compares to 11.8 percent of households and 10 percent of families below poverty based on 2000 Census. There are no low-income census tracts in the AA.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Manhattan MSA was 4.3 percent. This compares to an average unemployment rate in Riley and Geary Counties of 4.2 percent and 8.4 percent, respectively. The national rate was 7.4 percent. (Source: Bureau of Labor Statistics)

Major employers in the Riley and Geary Counties combined are Ft. Riley, Kansas State University, Unified School District 475, Manhattan/Ogden USD 383, GTM Sportswear, Mercy Regional Health Center, Geary Community Hospital, Wal-Mart Stores, Armour Eckrich and the city government.

Housing

The median housing value increased 29.6 percent from \$63,937 (2000 Census) to \$82,893 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 36.4 percent of total housing units in the AA, which are all in Geary County. Owner-occupied units are 40.8 of total housing units in the AA based on 2000 Census. Government housing is available to military personnel and their families while assigned at Ft. Riley.

Community Needs

We considered performance context from two community contacts that provide financial counseling and assistance to local businesses as part of our full-scope review in this AA. Identified community needs include financial education, affordable housing, and small business lending particularly to entrepreneurs and start-up businesses.

State of Alabama

Ft. Rucker non-MA

Demographic Information for Full Scope Area: Ft Rucker 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00	14.29	78.57	7.14	0.00
Population by Geography	49,129	0.00	10.03	84.86	5.12	0.00
Owner-Occupied Housing by Geography	12,127	0.00	6.46	87.33	6.21	0.00
Business by Geography	3,967	0.00	10.64	83.87	5.50	0.00
Farms by Geography	173	0.00	8.09	83.24	8.67	0.00
Family Distribution by Income Level	13,693	20.57	16.61	21.67	41.16	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,090	0.00	11.55	85.50	2.95	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		36,638 47,000 16%	Median Housing Value Unemployment Rate		64,412 3.17%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Ft Rucker 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00	14.29	57.14	28.57	0.00
Population by Geography	50,251	0.00	11.08	60.51	28.41	0.00
Owner-Occupied Housing by Geography	11,958	0.00	9.38	54.72	35.89	0.00
Business by Geography	2,991	0.00	22.70	51.32	25.98	0.00
Farms by Geography	185	0.00	9.19	50.27	40.54	0.00
Family Distribution by Income Level	13,542	17.44	16.83	20.01	45.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	4,641	0.00	15.30	62.57	22.13	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		45,812 46,000 15%	Median Housing Value Unemployment Rate		100,853 3.30%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Fort Rucker AA includes all of Dale County, which is located in a non-MA. AFBNA has two branches in the AA on the military installation. There are eight financial institutions in the AA. The top three banks with a combined market share of 73.5 percent are Wells Fargo Bank, The Commercial Bank of Ozark, and Synovus Bank.

Between the 2000 and 2010 Census periods, the population of the AA increased slightly (2 percent) and the median family income increased 25 percent. Based on 2010 Census, 14.8 percent of households and 11.4 percent of families are below the poverty level. This compares to 16.1 percent of households and 12.6 percent of families below poverty based on 2000 Census. There are no low-income census tracts in the AA.

Employment and Economic Factors

In 2013, the annual average unemployment rate for Dale County was 7.5 percent compared to the national rate of 7.4 percent. (Source: Bureau of Labor Statistics) Fort Rucker has been a source of economic stability for the AA. Although the base is outside of the metro area, it is only 20 miles northwest of the City of Dothan. A large portion of spending in the metro area comes from income earned at the installation.

Primary industries the AA are government; services; retail trade; construction; agriculture; transportation, communication and finance, insurance and real estate. Major employers are Fort Rucker Army Fleet Support; Michelin North America, Inc.; Covan International, Inc.; Bell Helicopter; CMI; Computer Sciences Corporation; E&H Steel Corporation; MAHA, Inc.; Blue Springs Water; and Brown Manufacturing.

Housing

The median housing value in the AA increased 56.6 percent from \$64,412 (2000 Census) to \$100,853 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 53 percent of total housing units. This is consistent with 2000 Census data. Government housing is available to military personnel and their families while assigned at Ft. Rucker.

Community Needs

We considered performance context information from one organization that provides community services to soldiers and their families as part of our full-scope review in this AA. Identified community needs include consumer financial education, consumer loans, and the ability of the banks to cash checks for non-account holders.

State of New Jersey

Camden MD

Demographic Information for Full Scope Area: McGuire AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	119	0.84	15.13	51.26	29.41	3.36
Population by Geography	423,394	0.17	12.05	53.62	34.16	0.00
Owner-Occupied Housing by Geography	119,500	0.07	8.01	55.15	36.77	0.00
Business by Geography	38,253	0.19	8.84	52.05	38.88	0.03
Farms by Geography	923	0.00	6.18	48.97	44.85	0.00
Family Distribution by Income Level	112,235	14.36	17.77	24.88	42.99	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	36,061	0.29	20.91	56.61	22.19	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		62,032 86,000 5%	Median Housing Value Unemployment Rate		138,930 2.00%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: McGuire AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	114	0.00	20.18	44.74	34.21	0.88
Population by Geography	448,734	0.00	14.47	43.34	41.50	0.69
Owner-Occupied Housing by Geography	130,578	0.00	12.32	44.64	43.03	0.01
Business by Geography	31,964	0.00	11.16	40.78	48.05	0.01
Farms by Geography	879	0.00	5.69	41.87	52.33	0.11
Family Distribution by Income Level	116,359	15.22	17.42	22.85	44.51	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	37,985	0.00	25.59	46.38	28.03	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		83,092 86,200 5%	Median Housing Value Unemployment Rate		279,270 3.86%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The McGuire AFB AA includes all of Burlington County. AFBNA has one branch in the AA on the military installation. There are 22 financial institutions in the AA. The top four banks with a combined market share of 66.8 percent are TD Bank, Wells Fargo Bank, Beneficial Mutual Savings Bank, and PNC Bank.

Between 2000 and 2010 Census periods, the population increased six percent and the median family income increased 34 percent. Based on 2010 Census, 5.5 percent of households and 3.8 percent of families are below the poverty level. These percentages are consistent with 2000 Census data.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Camden MD was 7 percent. This compares to an average unemployment rate in the AA of 7.6 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in Burlington County consist of services; retail trade; construction; finance, insurance and real estate; transportation, and communication. Major employers in the AA include Virtua Memorial Hospital, Lockheed Martin, Burlington Coat Factory, PHH Mortgage, Deborah Heart and Lung Center, Lourdes Medical Center, CVS Corporation, and MEDCO.

Housing

The median housing value in the AA more than doubled from \$138,930 (2000 Census) to \$279,270 (2010 Census). According to the 2010 census, owner occupied housing units comprise 74.9 percent of total housing units in the AA. This is consistent with the 2000 Census data. There are no low-income tracts in the AA based on 2010 Census. The 2000 Census shows one low-income tract with less than one percent of owner-occupied housing units. Government housing is available to military personnel and their families while assigned at McGuire AFB.

Community Needs

We considered performance context information from one CDFI as part of our full-scope review in this AA. Identified community needs include affordable housing and consumer financial education.

State of Florida

Tampa-St. Petersburg-Clearwater MSA

Demographic Information for Full Scope Area: MacDill AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	249	4.82	23.29	36.95	34.94	0.00
Population by Geography	998,948	4.58	21.52	36.64	37.26	0.00
Owner-Occupied Housing by Geography	251,023	1.57	17.09	38.00	43.35	0.00
Business by Geography	176,673	2.83	21.53	30.62	45.02	0.00
Farms by Geography	3,577	1.12	16.80	42.52	39.56	0.00
Family Distribution by Income Level	256,882	18.55	17.07	20.67	43.71	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	91,507	7.92	31.33	40.22	20.53	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		45,339 55,700 11%	Median Housing Value Unemployment Rate (100,069 2.86%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: MacDill AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	320	7.81	22.50	36.25	30.94	2.50
Population by Geography	1,229,226	6.12	23.79	34.78	34.89	0.42
Owner-Occupied Housing by Geography	292,728	3.23	18.89	36.80	41.09	0.00
Business by Geography	170,771	4.74	20.59	32.99	41.36	0.33
Farms by Geography	3,706	2.67	18.97	38.32	40.02	0.03
Family Distribution by Income Level	295,936	20.82	17.28	18.46	43.44	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	112,751	10.88	35.45	34.85	18.82	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		57,333 56,800 13%	Median Housing Value Unemployment Rate (2010 US Census)		209,998 4.42%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The MacDill AFB AA includes the entire Hillsborough County. AFBNA has one branch in the AA on the military installation. There are 52 financial institutions in the AA. The top three banks with a combined market share of 56.7 percent are Wells Fargo Bank, Bank of America, and SunTrust Bank.

Between the 2000 and 2010 Census periods, the population of the AA increased 23.1 percent and the median family income increased 26.5 percent. Based on 2010 Census, 13.1 percent of households and 10.7 percent of families are below the poverty level. This compares to 11.5 percent of households and 9.1 percent of families below poverty based on 2000 Census.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Tampa-St. Petersburg-Clearwater MSA was 7 percent. This compares to an average unemployment rate in the AA of 6.7 percent and the national rate of 7.4 percent.

Primary industries in Hillsborough County consist of services; retail trade; finance, insurance, real estate; and construction. Major employers are School District of Hillsborough County, MacDill AFB, Hillsborough County Government, University of South Florida, Tampa International Airport, Publix Supermarkets, and Tampa General Hospital.

Housing

The median housing value in the AA more than doubled from \$100,069 (2000 Census) to \$209,998 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 55.7 percent of total housing units in the AA. Only three percent of these units are in low-income census tracts. Based on 2000 Census, the percentage of owner-occupied units are 58.9 percent of total housing units in the AA. Government housing is available to military personnel and their families while assigned at MacDill AFB.

Community Needs

We considered performance context information from one nonprofit organization as part of our full-scope review in this AA. Identified community needs include consumer financial education and grants to nonprofits for emergency services.

State of Georgia

Valdosta MSA

Demographic Information for Full Scope Area: Moody AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	3	0.00	0.00	100.00	0.00	0.00
Population by Geography	16,837	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	3,244	0.00	0.00	100.00	0.00	0.00
Business by Geography	1,261	0.00	0.00	100.00	0.00	0.00
Farms by Geography	60	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	3,742	15.31	19.86	25.76	39.07	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,316	0.00	0.00	100.00	0.00	0.00
Median Family Income		39,462	Median Housing Value		70,175	
HUD Adjusted Median Family Income for 2011		50,300	Unemployment Rate		1.60%	
Households Below Poverty Level		14%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Moody AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	3	0.00	33.33	66.67	0.00	0.00
Population by Geography	17,811	0.00	45.71	54.29	0.00	0.00
Owner-Occupied Housing by Geography	3,612	0.00	39.04	60.96	0.00	0.00
Business by Geography	862	0.00	45.59	54.41	0.00	0.00
Farms by Geography	60	0.00	53.33	46.67	0.00	0.00
Family Distribution by Income Level	4,634	25.18	16.96	20.67	37.18	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,953	0.00	56.27	43.73	0.00	0.00
Median Family Income		47,027	Median Housing Value		104,220	
HUD Adjusted Median Family Income for 2013		45,400	Unemployment Rate (2010 US Census)		2.35%	
Households Below Poverty Level		19%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Moody AFB AA includes portions of Lowndes County and Lanier County. Two census tracts are located in Lowndes County (both middle-income) and one tract in Lanier County (moderate-income). In the 2010 census, the Lanier County census tract changed from a middle-income census tract to a moderate-income census tract. Moody AFB occupies parts of

all three tracts in the AA. AFBNA has one branch in the AA on the military installation. There are 18 financial institutions in the combined counties of Lanier and Lowndes. The top three banks with a combined market share of 49.6 percent are Synovus Bank, Farmers & Merchants Bank, and Guardian Bank.

Between the 2000 and 2010 Census periods, the population of the AA increased 5.8 percent and the median family income increased 19.2 percent. Based on 2010 Census, 19.1 percent of households and 18.2 percent of families are below the poverty level. This compares to 14.1 percent of households and 10.3 percent of families based on 2000 Census. There are no low-income census tracts in the AA.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Valdosta MSA was 8 percent. This compares to an average unemployment rate in Lanier and Lowndes Counties of 8.3 percent and 8 percent, respectively. The national rate was 7.4 percent.

Primary industries in the Moody AFB AA are services; retail trade; construction; agriculture; and finance, insurance and real estate. Major employers surrounding the AA are Moody AFB, Valdosta State University, South Georgia Medical Center, Lowndes County School System, Valdosta City School System, and Convergys Corporation.

Housing

The median housing value in the AA increased 48.5 percent from \$70,175 (2000 Census) to \$104,220 (2010 Census). According to the 2010 Census, owner-occupied housing units comprise 57 percent of total housing units in the AA. This is consistent with 2000 Census data. Government housing is available to military personnel and their families while assigned at Moody AFB.

Community Needs

We considered performance context information from one local government organization as part of our full-scope review in this AA. Identified community needs include affordable housing and economic development for small businesses.

State of North Dakota

Grand Forks, ND-MN MSA

Demographic Information for Full Scope Area: Grand Folks AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1	0.00	100.00	0.00	0.00	0.00
Population by Geography	4,832	0.00	100.00	0.00	0.00	0.00
Owner-Occupied Housing by Geography	25	0.00	100.00	0.00	0.00	0.00
Business by Geography	110	0.00	100.00	0.00	0.00	0.00
Farms by Geography	1	0.00	100.00	0.00	0.00	0.00
Family Distribution by Income Level	1,241	17.81	33.60	30.54	18.05	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	638	0.00	100.00	0.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		45,777 63,800 4%	Median Housing Value Unemployment Rate		43,600 1.90%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Grand Forks AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	2,367	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	0	0.00	0.00	0.00	0.00	0.00
Business by Geography	81	0.00	0.00	100.00	0.00	0.00
Farms by Geography	1	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	676	15.68	28.40	32.69	23.22	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	298	0.00	0.00	100.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		64,258 67,700 4%	Median Housing Value Unemployment Rate (2010 US Census)		0 0.59%	

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2010 US Census and 2013 HUD updated MFI

The Grand Forks AFB AA includes one census tract in Grand Forks County. In the 2010 Census, the tract changed from moderate-income to middle-income. AFBNA has one branch in the AA on the military installation. There are 14 financial institutions in Grand Forks County. The top three banks with a combined market share of 59.4 percent are Alerus Financial, Bremer Bank, and U.S. Bank.

Between the 2000 and 2010 Census periods, the population of the AA decreased 51 percent and the median family income increased 40.4 percent. The population decline was due to the military's Base Realignment and Closure (BRAC) initiative. Based on 2010 Census, 3.9 percent of both households and families are below the poverty level. These percentages are consistent with 2000 Census data.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Grand Forks, ND-MN MSA was 3.8 percent. This compares to an average unemployment rate in Grand Forks County of 3 percent and the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries in the MSA are trade, transport, and utilities; education and health services; government; leisure and hospitality; and agriculture. Major employers in Grand Forks County are Grand Forks AFB, University of North Dakota, Altru Health System, Grand Forks Public Schools, Hugo's Stores, Simplot, City of Grand Forks, and Valley Memorial Homes.

Housing

There are no owner-occupied housing units in the AA based on 2010 Census and the 2000 Census shows that only 1.7 percent of housing units in the AA are owner-occupied. A majority of housing units in the AA are rental. The percentage of rental units was 82.7 and 66.7 percent based on 2000 Census and 2010 Census, respectively. Government housing is available to military personnel and their families while assigned at Grand Forks AFB.

Community Needs

We considered performance context information from one organization, focused on providing affordable housing in the city of Grand Forks, as part of our full-scope review in this AA. Identified community needs include affordable housing in terms of construction financing and mortgage loans (home purchase and home improvement). Other needs include equity capital to community organizations that promote affordable housing initiatives.

State of Wyoming

Cheyenne MSA

Demographic Information for Full Scope Area: FE Warren AFB 2000 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	18	0.00	33.33	50.00	16.67	0.00
Population by Geography	81,607	0.00	30.33	48.51	21.16	0.00
Owner-Occupied Housing by Geography	22,050	0.00	23.38	51.37	25.25	0.00
Business by Geography	12,034	0.00	39.51	39.95	20.54	0.00
Farms by Geography	393	0.00	15.52	57.76	26.72	0.00
Family Distribution by Income Level	21,825	17.14	19.99	24.55	38.32	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,102	0.00	38.71	48.10	13.19	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		46,452 65,300 9%	Median Housing Value Unemployment Rate		97,568 2.35%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: FE Warren AFB 2010 census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0.00	28.57	42.86	23.81	4.76
Population by Geography	91,738	0.00	28.98	49.89	21.13	0.00
Owner-Occupied Housing by Geography	24,689	0.00	26.87	47.27	25.86	0.00
Business by Geography	9,088	0.00	43.19	32.04	24.31	0.46
Farms by Geography	362	0.00	16.57	54.97	28.45	0.00
Family Distribution by Income Level	23,771	18.47	19.06	23.89	38.58	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,921	0.00	41.48	47.56	10.96	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		64,589 66,300 9%	Median Housing Value Unemployment Rate (2010 US Census)		165,828 2.58%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 HUD updated MFI

The FE Warren AFB AA includes the entire Laramie County. AFBNA has one branch in the AA on the military installation. There are 20 financial institutions in the AA. The top three banks with a combined market share of 46.5 percent are Wells Fargo Bank, ANB Bank, and First Interstate Bank.

Between the 2000 and 2010 Census periods, the population of the AA 12.4 percent and the median family income increased 39 percent. Based on 2010 Census, 8.7 percent of households and 6.7 percent of families are below the poverty level. These percentages are consistent with 2000 Census data. There are no low-income census tracts in the AA.

Employment and Economic Factors

In 2013, the annual average unemployment rate for the Cheyenne MSA and Laramie County was 4.8 percent. This compares to the national rate of 7.4 percent. (Source: Bureau of Labor Statistics)

Primary industries are services, retail, finance, insurance and real estate, and construction. Major employers in the AA and nearby city of Cheyenne are University of Wyoming, FE Warren Air Force Base, State of Wyoming, Campbell County School District, Rio Tinto-Energy America, federal government, Powder River Coal Company, National County School District, Laramie County School District, Cheyenne Regional Medical Center, Thunder Basin Coal-Basing, and Wyoming Medical Center.

Housing

The median housing value in the AA increased 70 percent from \$97,568 (2000 Census) to \$165,828 (2010 Census). According to the 2010 census, owner-occupied housing units comprise 61.2 percent of total housing units in the AA. This is consistent with 2000 Census data. Government housing is available to military personnel and their families while assigned at FE Warren AFB.

Community Needs

We considered performance context information from one organization, which provides affordable housing across the state, as part of our full-scope review in this AA. Identified community needs include home ownership counseling, affordable housing, and investments/grants to assist nonprofit organizations.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of 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. Deposit data are compiled by the FDIC and are available as of June 30 of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

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. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, 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.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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.

KANSAS CITY MO-KS MULTISTATE MSA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 7, 9, AND 12

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS CITY MO-KS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
Assessment Area (2013):	% 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:												
KC MO-KS MSA	100.00	118	17,753	53	4,458	0	0	7	1,823	173	24,034	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS CITY MO-KS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
KC MO-KS MSA	100.00	3,906	7,442	1	108	74	3,804	2	15	3,321	1,451	60	1,479	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 1, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS CITY MO-KS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
KC MO-KS MSA	448	585	0	0	

* The evaluation period for Optional Product Line(s) is from January 1, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS CITY MO-KS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography:				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	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:																
KC MO-KS MSA	37	100.00	2.24	0.00	16.63	21.62	40.66	37.84	40.46	40.54	0.10	0.00	0.21	0.09	0.08	

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: KANSAS CITY MO-KS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
KC MO-KS MSA	81	100.00	2.24	0.00	16.63	23.46	40.66	35.80	40.46	40.74	0.12	0.00	0.29	0.13	0.08									

* Based on 2013 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 Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: KANSAS CITY MO-KS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
KC MO-KS MSA	37	100.00	3.07	0.00	16.94	0.00	35.21	86.49	42.88	13.51	0.04	0.00	0.00	0.12	0.01									

* Based on 2013 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 (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KANSAS CITY MO-KS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 ¹⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
KC MO-KS MSA	37	100.00	17.22	10.81	17.18	24.32	21.98	29.73	43.62	35.14	0.11	0.14	0.09	0.11	0.11	

* Based on 2013 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 0.0% of loans originated and purchased by bank.

¹⁹ 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: KANSAS CITY MO-KS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share ¹				
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 ²	% Families ³	% BANK Loans ⁴	% Families ²⁰	% BANK Loans ⁴	% Families ³	% BANK Loans ⁴	% Families ³	% BANK Loans ⁴						
Full Review:																
KC MO-KS MSA	81	100.00	17.22	14.29	17.18	17.14	21.98	17.14	43.62	51.43	0.14	0.30	0.16	0.10	0.11	

* Based on 2013 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 13.6% of loans originated and purchased by bank.

²⁰ 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: KANSAS CITY MO-KS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
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:									
KC MO-KS MSA	41	100.00	71.39	4.88	80.49	7.32	12.20	0.04	0.00

* Based on 2013 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 - 2013).

**** 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 4.88% of small loans to businesses originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: KANSAS CITY MO-KS										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
KC MO-KS MSA	3,905	100.00	3.77	4.81	21.51	29.91	39.99	44.58	34.74	20.59	19.68	61.15	16.15	22.23	18.91	10.04	45.26	4.97

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS CITY MO-KS				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
KC MO-KS MSA	0	0	43	4,674	43	4,674	100.00	0	0

* '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: KANSAS CITY, MO-KS				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
KC MO-KS MSA	100.00	15	100.00	13.33	13.33	40.00	33.33	11	0	+1	+1	+4	+5	3.46	18.83	40.12	37.57

STATE OF MISSOURI – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 7, 9, AND 12

Table 1. Lending Volume

LENDING VOLUME		Geography: MISSOURI				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
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:												
Springfield MSA	20.00	5	481	0	0	0	0	2	397	7	878	35.96
Limited Review:												
Columbia MSA	34.29	8	901	0	0	0	0	4	670	12	1,571	8.10
Non-MA MO	11.43	1	58	1	2	0	0	2	238	4	298	24.93
St Joseph MSA	17.14	5	647	1	15	0	0	0	0	6	662	6.55
St Louis MSA	17.14	3	378	0	0	0	0	3	4,200	6	4,578	24.46
MO statewide with no P/M/F								2	580	2	580	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MISSOURI				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Springfield MSA	46.90	1,667	1,174	0	0	11	370	0	0	1,533	547	16	133	35.96
Limited Review:														
Columbia MSA	10.61	377	165	0	0	2	33	0	0	359	111	0	0	8.10
Non-MA MO	20.32	722	518	0	0	4	111	2	37	631	246	12	34	24.93
St Joseph MSA	13.06	464	562	0	0	6	339	0	0	420	140	4	39	6.55
St Louis MSA	9.12	324	604	0	0	5	380	0	0	279	114	13	84	24.46

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of July 27, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MISSOURI		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Springfield MSA	107	124	0	0	
Limited Review:					
Columbia MSA	16	21	0	0	
Non-MA MO	73	90	0	0	
St Joseph MSA	34	44	0	0	
St Louis MSA	27	26	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: MISSOURI															
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013															
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	Over all	Low	Mod	Mid	Upp
Full Review:															
Springfield MSA	1	20.00	0.62	0.00	15.28	0.00	55.96	100.00	28.14	0.00	0.01	0.00	0.00	0.02	0.00
Limited Review:															
Columbia MSA	2	40.00	1.50	0.00	12.75	50.00	52.88	50.00	32.87	0.00	0.03	0.00	0.20	0.00	0.00
Non-MA MO	0	0.00	0.00	0.00	6.65	0.00	57.69	0.00	35.66	0.00	0.00	0.00	0.00	0.00	0.00
St Joseph MSA	2	40.00	0.00	0.00	12.12	0.00	61.20	50.00	26.68	50.00	0.08	0.00	0.00	0.00	0.24
St Louis MSA	0	0.00	0.00	0.00	3.68	0.00	26.41	0.00	69.91	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: MISSOURI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Springfield MSA	4	23.53	0.62	0.00	15.28	0.00	55.96	100.00	28.14	0.00	0.01	0.00	0.00	0.02	0.00									
Limited Review:																								
Columbia MSA	6	35.29	1.50	0.00	12.75	33.33	52.88	66.67	32.87	0.00	0.03	0.00	0.00	0.06	0.00									
nonMA MO	1	5.88	0.00	0.00	6.65	0.00	57.69	100.00	35.66	0.00	0.04	0.00	0.00	0.08	0.00									
St Joseph MSA	3	17.65	0.00	0.00	12.12	0.00	61.20	66.67	26.68	33.33	0.18	0.00	0.00	0.21	0.17									
St Louis MSA	3	17.65	0.00	0.00	3.68	0.00	26.41	0.00	69.91	100.00	0.00	0.00	0.00	0.00	0.01									

* Based on 2013 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 Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: MISSOURI		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																					
Springfield MSA	0	0.00	0.94	0.00	24.32	0.00	50.67	0.00	24.06	0.00	0.00	0.00	0.00	0.00	0.00						
Limited Review:																					
Columbia MSA	0	0.00	14.63	0.00	17.03	0.00	38.00	0.00	30.33	0.00	0.00	0.00	0.00	0.00	0.00						
Non-MA MO	1	50.00	0.00	0.00	8.03	0.00	67.54	0.00	24.43	100.00	0.00	0.00	0.00	0.00	0.00						
St Joseph MSA	1	50.00	0.00	0.00	18.54	100.00	58.25	0.00	23.21	0.00	0.00	0.00	0.00	0.00	0.00						
St Louis MSA	0	0.00	0.00	0.00	2.93	0.00	22.89	0.00	74.18	0.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2013 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 (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: MISSOURI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 21	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Springfield MSA	1	20.00	18.37	0.00	17.65	100.00	22.16	0.00	41.82	0.00	0.02	0.00	0.06	0.00	0.00									
Limited Review:																								
Columbia MSA	2	40.00	20.50	0.00	16.81	50.00	22.27	50.00	40.42	0.00	0.03	0.00	0.00	0.12	0.00									
Non-MA MO	0	0.00	16.50	0.00	17.12	0.00	22.63	0.00	43.75	0.00	0.00	0.00	0.00	0.00	0.00									
St Joseph MSA	2	40.00	19.15	0.00	18.70	0.00	22.51	50.00	39.64	50.00	0.09	0.00	0.00	0.40	0.00									
St Louis MSA	0	0.00	10.28	0.00	13.26	0.00	18.83	0.00	57.63	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 0.0% of loans originated and purchased by bank.

21 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: MISSOURI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families**	% BANK Loans****	% Families 22	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Springfield MSA	4	23.53	18.37	0.00	17.65	25.00	22.16	50.00	41.82	25.00	0.01	0.00	0.00	0.06	0.00									
Limited Review:																								
Columbia MSA	6	35.29	20.50	16.67	16.81	33.33	22.27	33.33	40.42	16.67	0.04	0.00	0.00	0.14	0.00									
Non-MA MO	1	5.88	16.50	0.00	17.12	100.00	22.63	0.00	43.75	0.00	0.06	0.00	0.35	0.00	0.00									
St Joseph MSA	3	17.65	19.15	33.33	18.70	0.00	22.51	0.00	39.64	66.67	0.23	0.86	0.00	0.00	0.34									
St Louis MSA	3	17.65	10.28	0.00	13.26	33.33	18.83	33.33	57.63	33.33	0.01	0.00	0.00	0.02	0.00									

* Based on 2013 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 0.0% of loans originated and purchased by bank.

22 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: MISSOURI					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:									
Springfield MSA	0	0.00	71.88	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Columbia MSA	0	0.00	70.23	0.00	0.00	0.00	0.00	0.00	0.00
Non-MA MO	1	50.00	71.14	0.00	100.00	0.00	0.00	0.00	0.00
St Joseph MSA	1	50.00	70.14	0.00	100.00	0.00	0.00	0.00	0.00
St Louis MSA	0	0.00	68.43	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 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 - 2013).

**** 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 100.0% of small loans to businesses originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: MISSOURI																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Springfield MSA	1,667	46.90	2.52	3.66	20.19	28.25	53.65	53.27	23.64	14.82	22.50	61.13	16.75	21.30	19.11	9.96	41.64	5.46
Limited Review:																		
Columbia MSA	377	10.61	6.45	7.96	19.48	29.97	45.15	44.83	28.93	17.24	24.42	67.37	15.76	15.65	17.16	4.51	42.66	3.71
nonMA MO	722	20.32	0.00	0.00	8.44	21.33	57.86	49.31	33.71	29.36	19.96	53.19	16.55	23.27	18.63	12.33	44.85	8.45
St Joseph MSA	464	13.06	0.00	0.00	15.24	20.69	61.66	58.62	23.10	20.69	22.91	61.42	17.04	21.34	19.09	10.34	40.97	5.60
St Louis MSA	324	9.12	0.00	0.00	4.79	6.48	29.07	36.73	66.14	56.79	15.86	57.72	12.78	20.99	16.36	8.95	55.00	8.33

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MISSOURI									
Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Springfield MSA	0	0	2	1,300	2	1,300	21.25	0	0
Limited Review:									
Columbia MSA	0	0	5	571	5	571	9.33	0	0
Non-MA MO	0	0	5	478	5	478	7.81	0	0
St Joseph MSA	0	0	5	469	5	469	7.67	0	0
St Louis MSA	0	0	24	3,300	24	3,300	53.94	0	0

* '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: MISSOURI				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																								
Springfield MSA	35.96	5	31.25	0.00	20.00	40.00	40.00	5	0	0	+1	+2	+2	2.86	18.27	54.33	24.54							
Limited Review:																								
Columbia MSA	8.10	1	6.25	0	100.00	0	0	1	0	0	+1	0	0	8.72	18.13	44.47	28.69							
Non-MA MO	24.93	5	31.25	0	0.00	40.00	60.00	3	0	0	0	+2	+1	0.00	7.45	57.84	34.71							
St Joseph MSA	6.55	2	12.50	0	0	50.00	50.00	2	0	0	0	+1	+1	0.00	16.27	59.85	23.88							
St Louis MSA	24.46	3	18.75	0	0	33.33	66.67	3	0	0	+1	+2	0	0.00	4.36	26.33	69.31							

STATE OF WASHINGTON – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME												
Geography: WASHINGTON												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Ft Lewis-McChord AFB MSA	69.23	9	1,572	0	0	0	0	0	0	9	1,572	93.46
Limited Review:												
Fairchild AFB MSA	23.08	3	338	0	0	0	0	0	0	3	338	3.33
NB Kitsap MSA	7.69	1	163	0	0	0	0	0	0	1	163	3.21

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 09, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Ft Lewis-McChord AFB MSA	80.60	453	734	0	0	3	154	2	34	282	212	12	97	93.46
Limited Review:														
Fairchild AFB MSA	10.85	61	83	0	0	1	40	0	0	51	29	0	0	3.33
NB Kitsap MSA	8.54	48	54	0	0	0	0	0	0	31	31	0	0	3.21

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WASHINGTON		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area :	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Lewis-McChord AFB MSA	154	237	0	0	
Limited Review:					
Fairchild AFB MSA	9	14	0	0	
NB Kitsap MSA	17	23	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WASHINGTON				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						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:																
Ft Lewis-McChord AFB MSA	4	80.00	0.84	0.00	15.39	25.00	53.64	75.00	30.13	0.00	0.03	0.00	0.05	0.04	0.00	
Limited Review:																
Fairchild AFB MSA	0	0.00	1.94	0.00	17.87	0.00	43.98	0.00	36.22	0.00	0.00	0.00	0.00	0.00	0.00	
NB Kitsap MSA	1	20.00	0.00	0.00	13.17	0.00	61.74	100.00	25.09	0.00	0.02	0.00	0.00	0.04	0.00	

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Lewis-McChord AFB MSA	5	62.50	0.84	0.00	15.39	0.00	53.64	60.00	30.13	40.00	0.01	0.00	0.00	0.01	0.03									
Limited Review:																								
Fairchild AFB MSA	3	37.50	1.94	0.00	17.87	66.67	43.98	33.33	36.22	0.00	0.00	0.00	0.00	0.00	0.00									
NB Kitsap MSA	0	0.00	0.00	0.00	13.17	0.00	61.74	0.00	25.09	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WASHINGTON					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families 23	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Ft Lewis-McChord AFB MSA	4	80.00	19.72	0.00	18.37	25.00	22.09	75.00	39.83	0.00	0.03	0.00	0.03	0.08	0.00	
Limited Review:																
Fairchild AFB MSA	0	0.00	19.78	0.00	18.33	0.00	22.23	0.00	39.66	0.00	0.00	0.00	0.00	0.00	0.00	
NB Kitsap MSA	1	20.00	17.87	100.00	18.99	0.00	22.92	0.00	40.22	0.00	0.03	0.44	0.00	0.00	0.00	

* Based on 2013 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 0.0% of loans originated and purchased by bank.

23 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: WASHINGTON					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families**	% BANK Loans****	% Families ²⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Ft Lewis-McChord AFB MSA	5	62.50	19.72	0.00	18.37	33.33	22.09	66.67	39.83	0.00	0.01	0.00	0.00	0.05	0.00									
Limited Review:																								
Fairchild AFB MSA	3	37.50	19.78	0.00	18.33	0.00	22.23	100.00	39.66	0.00	0.00	0.00	0.00	0.00	0.00									
NB Kitsap MSA	0	0.00	17.87	0.00	18.99	0.00	22.92	0.00	40.22	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 37.5% of loans originated and purchased by bank.

²⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: WASHINGTON																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Lewis-McChord AFB MSA	453	80.60	2.68	3.09	22.36	48.79	51.29	39.51	23.67	8.61	22.32	34.44	17.42	35.76	19.43	22.52	40.84	6.84
Limited Review:																		
Fairchild AFB MSA	61	10.85	3.56	1.64	26.61	54.10	41.19	26.23	28.64	18.03	23.44	37.70	16.44	29.51	18.76	22.95	41.36	8.20
NB Kitsap MSA	48	8.54	0.00	0.00	20.51	33.33	58.53	52.08	20.96	14.58	21.35	39.58	17.46	35.42	20.61	12.50	40.58	12.50

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WASHINGTON				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Ft Lewis-McChord AFB 2010 census	0	0	4	37	4	37	3.57	0	0
Limited Review:									
Fairchild AFB 2010 census	0	0	1	1,000	1	1,000	96.43	0	0
NB Kitsap 2010 census	0	0	0	0	0	0	0.00	0	0

* '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: WASHINGTON				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																								
Ft Lewis-McChord AFB MSA	93.46	5	62.50	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.52	22.24	50.77	24.47							
Limited Review:																								
Fairchild AFB MSA	3.33	1	12.50	0.00	100.00	0	0	0	0	0	0	0	0	3.56	26.18	39.63	30.63							
NB Kitsap MSA	3.21	2	25.00	0.00	50.00	0	50.00	0	0	0	0	0	0	0.00	19.47	57.87	22.66							

STATE OF ARIZONA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME												
Geography: ARIZONA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Ft Huachuca non-MA	0.00	0	0	0	0	0	0	0	0	0	0	65.54
Limited Review:												
Luke AFB MSA	33.33	2	473	0	0	0	0	0	0	2	473	28.26
MCAS Yuma MSA	66.67	4	338	0	0	0	0	0	0	4	338	6.20

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ARIZONA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Ft Huachuca non-MA	34.25	25	25	0	0	0	0	0	0	15	7	1	4	65.54
Limited Review:														
Luke AFB MSA	20.55	15	10	0	0	0	0	0	0	14	9	0	0	28.26
MCAS Yuma MSA	45.21	33	23	0	0	0	0	0	0	23	7	0	0	6.20

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ARIZONA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Huachuca non-MA	9	14	0	0	
Limited Review:					
Luke AFB MSA	1	1	0	0	
MCAS Yuma MSA	10	16	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: ARIZONA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Huachuca non-MA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Luke AFB MSA	2	66.67	0.00	0.00	0.00	0.00	41.19	0.00	58.81	100.00	0.19	0.00	0.00	0.00	0.23									
MCAS Yuma MSA	1	33.33	0.00	0.00	24.16	0.00	41.39	100.00	34.45	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: ARIZONA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Huachuca non-MA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Luke AFB MSA	0	0.00	0.00	0.00	0.00	0.00	41.19	0.00	58.81	0.00	0.00	0.00	0.00	0.00	0.00									
MCAS Yuma MSA	3	100.00	0.00	0.00	24.16	100.00	41.39	0.00	34.45	0.00	0.10	0.00	0.57	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: ARIZONA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 25	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Ft Huachuca non-MA	0	0.00	7.08	0.00	24.12	0.00	31.66	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Luke AFB MSA	2	66.67	14.79	0.00	13.93	50.00	24.93	0.00	46.35	50.00	0.21	0.00	0.76	0.00	0.19									
MCAS Yuma MSA	1	33.33	20.25	0.00	18.92	0.00	19.85	100.00	40.98	0.00	0.00	0.00	0.00	0.00										

* Based on 2013 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 0.0% of loans originated and purchased by bank.

25 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: ARIZONA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families**	% BANK Loans****	% Families 26	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Ft Huachuca non-MA	0	0.00	7.08	0.00	24.12	0.00	31.66	0.00	37.15	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Luke AFB MSA	0	0.00	14.79	0.00	13.93	0.00	24.93	0.00	46.35	0.00	0.00	0.00	0.00	0.00	0.00									
MCAS Yuma MSA	3	100.00	20.25	0.00	18.92	0.00	19.85	66.67	40.98	33.33	0.13	0.00	0.00	0.44	0.07									

* Based on 2013 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 0.0% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: ARIZONA							Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013											
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Huachuca non-MA	25	34.25	0.00	0.00	0.00	0.00	69.71	84.00	30.29	16.00	7.94	28.00	15.42	36.00	30.20	20.00	46.44	16.00
Limited Review:																		
Luke AFB MSA	15	20.55	0.00	0.00	6.73	20.00	47.94	53.33	45.33	26.67	16.29	13.33	12.42	33.33	19.23	46.67	52.06	6.67
MCAS Yuma MSA	33	45.21	0.00	0.00	30.00	27.27	39.16	33.33	30.83	39.39	21.96	33.33	18.33	21.21	18.55	18.18	41.16	24.24

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: ARIZONA		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Ft Huachuca 2010 census	0	0	3	3	0	0	0.00	0	0
Limited Review:									
Luke AFB 2010 census	0	0	0	0	0	0	0.00	0	0
MCAS Yuma 2010 census	0	0	1	88	0	0	0.00	0	0
AZ statewide with P/M/F			1	564	1	564			

* '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: ARIZONA				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Ft Huachuca non-MA	65.54	1	25.00	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	0.00	77.70	22.30
Limited Review:																	
Luke AFB MSA	28.26	2	50.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	12.23	38.75	49.03
MCAS Yuma MSA	6.20	1	25.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	34.73	35.02	29.98

STATE OF KENTUCKY – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 1 (Lending Volume), 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, AND 12

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Ft Knox MSA	100.00	30	35	0	0	0	0	0	0	18	16	1	3	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Knox MSA	11	16	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: KENTUCKY										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Knox MSA	30	100.00	0.00	0.00	45.64	10.00	40.16	46.67	13.80	40.00	19.92	36.67	14.86	30.00	27.59	26.67	37.62	6.67

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: KENTUCKY		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Ft Knox MSA	0	0	1	2	1	2	2.67	0	0
KY statewide with P/M/F			2	73	2	73	97.33		

* '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: KENTUCKY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
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:																	
Ft Knox MSA	100.00	2	100	0.00	0.00	0.00	100.00	0	1	0	0	0	-1	0.00	29.98	42.46	13.25

STATE OF NEVADA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 2, 3, 5, 6, 7, 8, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME		Geography: NEVADA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
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:												
Nellis AFB MSA	100.00	1	120	0	0	0	0	0	0	1	120	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 09, 2013 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEVADA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							% of Rated Area Deposits in AA***	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#		\$(000's)
Full Review:														
Nellis AFB MSA	100.00	57	43	0	0	0	0	0	0	39	21	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEVADA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Nellis AFB MSA	18	22	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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:															
Nellis AFB MSA	1	100.00	0.00	0.00	16.97	0.00	40.36	0.00	42.67	100.00	0.27	0.00	0.00	0.00	0.43

* Based on 2013 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 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 27	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Nellis AFB MSA	1	100.00	19.47	0.00	24.55	100.00	23.83	0.00	32.15	0.00	0.41	0.00	1.85	0.00	0.00

* Based on 2013 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 0.0% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: NEVADA																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Nellis AFB MSA	57	100.00	0.00	0.00	49.07	85.96	22.84	3.51	28.10	10.53	18.87	36.84	24.32	33.33	21.08	22.81	35.74	7.02

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: NEVADA		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Nellis AFB MSA	0	0	0	0	0	0	0.00	0	0
NV statewide with P/M/F			1	550	1	550	100.00		

* '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: DECEMBER 9, 2010 TO JULY 6, 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:																	
Nellis AFB MSA	100.00	2	100.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	40.36	22.32	37.32

STATE OF VIRGINIA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 2, 3, 5, 6, 7, 8, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME												
Geography: VIRGINIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Ft Myer MD	66.67	2	807	0	0	0	0	0	0	2	807	98.46
NS Norfolk MSA	33.33	1	166	0	0	0	0	0	0	1	166	1.54

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 091, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Ft Myer MD	23.89	27	39	0	0	0	0	0	0	18	10	0	0	98.46
NS Norfolk MSA	76.11	86	49	0	0	0	0	0	0	70	28	0	0	1.54

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: VIRGINIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Myer MD	9	29	0	0	0
NS Norfolk MSA	16	21	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: VIRGINIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Myer MD	2	66.67	5.24	50.00	12.05	0.00	16.44	0.00	66.28	50.00	0.01	0.00	0.00	0.00	0.02									
NS Norfolk MSA	1	33.33	8.77	0.00	33.76	100.00	36.03	0.00	21.44	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: VIRGINIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013										
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families 28	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Ft Myer MD	2	66.67	17.92	0.00	12.28	0.00	17.40	0.00	52.41	100.00	0.00	0.00	0.00	0.00	0.00
NS Norfolk MSA	1	33.33	31.02	0.00	21.94	0.00	20.10	0.00	26.93	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 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 66.7% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: VIRGINIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Myer MD	27	23.89	8.94	0.00	15.12	37.04	21.91	51.85	54.00	7.41	18.33	48.15	15.28	18.52	19.56	29.63	46.84	3.70
NS Norfolk MSA	86	76.11	16.45	18.60	36.39	40.70	29.52	33.72	17.64	6.98	32.20	43.02	21.31	40.70	18.32	8.14	28.17	5.81

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: VIRGINIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Ft Myer MD	0	0	1	1,045	1	1,045	52.80	0	0
NS Norfolk MSA	0	0	0	0	0	0	0.00	0	0
VA statewide with P/M/F			1	934	1	934	47.20		

* '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: VIRGINIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
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:																	
Ft Myer MD	98.46	1	66.67	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	9.96	15.01	20.26	54.77
NS Norfolk MSA	1.54	1	33.33	0.00	100.00	0.00	0.00	0	0	0	0	0	0	17.80	33.62	25.94	22.64

STATE OF COLORADO – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 2, 3, 5, 6, 7, 8, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME		Geography: COLORADO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
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:												
Ft Carson-USAFA MSA	100.00	1	221	0	0	0	0	0	0	1	221	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: COLORADO				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Ft Carson-USAFA MSA	100.00	1,575	1,588	0	0	0	0	1	5	1,502	1,481	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: COLORADO		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Carson-USAFA MSA	72	102	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: COLORADO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Carson-USAFA MSA	1	100.00	0.00	0.00	82.23	100.00	17.77	0.00	0.00	0.00	0.15	0.00	0.19	0.00	0.00									

* Based on 2013 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 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: COLORADO					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013										
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families ²⁹	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Ft Carson-USAFA MSA	1	100.00	35.40	0.00	25.50	0.00	21.29	0.00	17.81	100.00	0.24	0.00	0.00	0.00	0.76

* Based on 2013 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 0.0% of loans originated and purchased by bank.

²⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: COLORADO										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Carson-USAFA MSA	1,575	100.00	0.00	0.00	85.37	8.76	14.63	0.44	0.00	0.00	32.26	95.37	22.80	3.17	19.45	1.02	25.49	0.25

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: COLORADO		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Ft Carson-USAFA MSA	0	0	1	2	1	2	0.53	0	0
CO statewide with no P/M/F			1	376	1	376	99.47		

* '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: COLORADO				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Ft Carson-USAFA MSA	100.00	4*	100.00	0.00	50.00	25.00	0.00	0	0	0	0	0	0	0.00	79.51	11.43	0.00

*One branch is in a census tract with an unknown income designation

STATE OF TEXAS – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME												
Geography: TEXAS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Ft Bliss MSA	100.00	5	953	0	0	0	0	0	0	5	953	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Ft Bliss MSA	100.00	462	570	0	0	0	0	3	49	309	197	10	123	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: TEXAS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Bliss MSA	140	201	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Bliss MSA	3	100.00	1.70	0.00	28.43	0.00	31.58	33.33	38.29	66.67	0.03	0.00	0.00	0.03	0.05									

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Bliss MSA	2	100.00	1.70	0.00	28.43	50.00	31.58	0.00	38.29	50.00	0.01	0.00	0.11	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 30	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Ft Bliss MSA	3	100.00	23.57	0.00	17.04	0.00	17.75	33.33	41.64	66.67	0.04	0.00	0.00	0.05	0.04									

* Based on 2013 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 0.0% of loans originated and purchased by bank.

30 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: TEXAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013										
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families 31	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Ft Bliss MSA	2	100.00	23.57	0.00	17.04	0.00	17.75	0.00	41.64	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 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 100.0% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: TEXAS																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Bliss MSA	462	100.00	3.99	0.65	31.51	21.21	30.89	37.01	33.61	41.13	25.16	15.80	15.63	21.43	16.92	31.17	42.28	31.17

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: TEXAS		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
Ft Bliss MSA	0	0	1	5	1	5	100.00	0	0

* '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: TEXAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					
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:																	
Ft Bliss MSA	100.00	3	100.00	0.00	66.67	0.00	33.33	0	0	0	0	0	0	3.86	32.18	32.26	31.70

STATE OF ILLINOIS – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, 12, and 14

Table 1. Lending Volume

LENDING VOLUME												
Geography: ILLINOIS												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
NS Great Lakes MD	100.00	4	609	0	0	0	0	0	0	4	609	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							% of Rated Area Deposits in AA***	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#		\$(000's)
Full Review:														
NS Great Lakes MD	100.00	203	125	0	0	0	0	1	6	146	72	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
NS Great Lakes MD	56	47	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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	Over all	Low	Mod	Mid	Upp									
Full Review:																								
NS Great Lakes MD	3	100.00	2.39	0.00	16.16	0.00	37.75	100.00	43.70	0.00	0.03	0.00	0.00	0.07	0.00									

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
NS Great Lakes MD	1	100.00	2.39	0.00	16.16	0.00	37.75	100.00	43.70	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013										
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*																			
	#	% of Total**	% Families***	% BANK Loans****	% Families 32	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp															
Full Review:																														
NS Great Lakes MD	3	100.00	18.48	0.00	16.77	66.67	21.12	0.00	43.63	33.33	0.03	0.00	0.11	0.00	0.02															

* Based on 2013 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 0.0% of loans originated and purchased by bank.

32 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: ILLINOIS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 33	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
NS Great Lakes MD	1	100.00	18.48	0.00	16.77	0.00	21.12	0.00	43.63	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 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 100.0% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: ILLINOIS																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
NS Great Lakes MD	203	100.00	4.31	18.72	20.11	42.86	37.72	18.23	37.86	10.84	20.62	75.86	16.00	19.21	18.22	4.43	45.16	0.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
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:																										
NS Great Lakes MD	100.00	3*	100.00	0.00	33.33	0.00	33.34	0	0	0	0	0	0	4.51	20.72	35.48	38.67									

*One branch is in a census tract with an unknown income designation

STATE OF CALIFORNIA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, 12 AND 14

Table 1. Lending Volume

LENDING VOLUME												
Geography: CALIFORNIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Ft Irwin AFB MSA	0.00	0	0	0	0	0	0	0	0	0	0	31.84
Limited Review:												
Edwards AFB MSA	100.00	2	233	0	0	0	0	0	0	2	233	26.02
Travis AFB MSA	0.00	0	0	0	0	0	0	0	0	0	0	36.47
Vandenberg AFB MSA	0.00	0	0	0	0	0	0	0	0	0	0	5.67

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							% of Rated Area Deposits in AA***	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#		\$(000's)
Full Review:														
Ft Irwin AFB MSA	56.73	139	80	0	0	0	0	0	0	114	46	0	0	31.84
Limited Review:														
Edwards AFB MSA	27.35	67	62	0	0	0	0	1	7	52	32	0	0	26.02
Travis AFB MSA	7.76	19	20	0	0	0	0	0	0	14	10	0	0	36.47
Vandenberg AFB MSA	8.16	20	16	0	0	0	0	0	0	15	5	0	0	5.67

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: CALIFORNIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Irwin AFB MSA	25	34	0	0	0
Limited Review:					
Edwards AFB MSA	14	23	0	0	0
Travis AFB MSA	5	10	0	0	0
Vandenberg AFB MSA	5	11	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CALIFORNIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						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:																
Ft Irwin AFB MSA	0	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Edwards AFB MSA	1	100.00	2.00	0.00	23.16	0.00	30.78	0.00	44.06	100.00	0.01	0.00	0.00	0.00	0.01	
Travis AFB MSA	0	0.00	0.00	0.00	36.10	0.00	0.00	0.00	63.90	0.00	0.00	0.00	0.00	0.00	0.00	
Vandenberg AFB MSA	0	0.00	2.85	0.00	15.09	0.00	34.95	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Irwin AFB MSA	0	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Limited Review:																								
Edwards AFB MSA	1	100.00	2.00	0.00	23.16	100.00	30.78	0.00	44.06	0.00	0.01	0.00	0.05	0.00	0.00									
Travis AFB MSA	0	0.00	0.00	0.00	36.10	0.00	0.00	0.00	63.90	0.00	0.00	0.00	0.00	0.00	0.00									
Vandenberg AFB MSA	0	0.00	2.85	0.00	15.09	0.00	34.95	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 34	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Ft Irwin AFB MSA	0	0.00	27.78	0.00	25.13	0.00	34.20	0.00	12.89	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Edwards AFB MSA	1	100.00	23.03	0.00	17.18	0.00	17.96	0.00	41.83	100.00	0.01	0.00	0.00	0.00	0.02	
Travis AFB MSA	0	0.00	15.96	0.00	23.45	0.00	21.62	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Vandenberg AFB MSA	0	0.00	21.72	0.00	17.79	0.00	18.61	0.00	41.88	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 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 0.0% of loans originated and purchased by bank.

34 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: CALIFORNIA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 35	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
Ft Irwin AFB MSA	0	0.00	27.78	0.00	25.13	0.00	34.20	0.00	12.89	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Edwards AFB MSA	1	100.00	23.03	0.00	17.18	0.00	17.96	100.00	41.83	0.00	0.01	0.00	0.00	0.04	0.00	
Travis AFB MSA	0	0.00	15.96	0.00	23.45	0.00	21.62	0.00	38.97	0.00	0.00	0.00	0.00	0.00	0.00	
Vandenberg AFB MSA	0	0.00	21.72	0.00	17.79	0.00	18.61	0.00	41.88	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 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 0.0% of loans originated and purchased by bank. 35 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: CALIFORNIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Inwin AFB MSA	139	56.73	0.00	0.00	40.89	2.16	59.11	97.84	0.00	0.00	24.38	51.80	24.71	28.06	26.90	11.51	24.01	5.76
Limited Review:																		
Edwards AFB MSA	67	27.35	3.61	1.49	29.93	29.85	29.91	41.79	36.55	26.87	24.47	38.81	15.97	28.36	17.42	22.39	42.14	10.45
Travis AFB MSA	19	7.76	0.00	0.00	49.47	36.84	1.90	15.79	48.63	47.37	15.39	47.37	17.68	21.05	21.82	21.05	45.11	10.53
Vandenberg AFB MSA	20	8.16	8.50	0.00	22.95	45.00	31.55	25.00	37.00	30.00	23.52	40.00	16.60	45.00	18.55	5.00	41.33	10.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: CALIFORNIA				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 2015									
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	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:																	
Ft Irwin AFB MSA	31.84	2	33.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	30.29	69.71	0.00
Limited Review:																	
Edwards AFB MSA	26.02	1	16.67	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.38	32.56	28.83	33.16
Travis AFB MSA	36.47	2	33.33	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	44.39	9.22	46.29
Vandenberg AFB MSA	5.67	1	16.67	0.00	100.00	0.00	0.00	0	0	0	0	0	0	10.48	25.09	31.38	33.04

STATE OF KANSAS – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, 12 AND 14

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
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:												
Ft Riley-Junction City MSA	100.00	7	999	0	0	0	0	0	0	7	999	100.00
KS statewide with no P/MF								1	1,450	1	1,450	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							% of Rated Area Deposits in AA***	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#		\$(000's)
Full Review:														
Ft Riley-Junction City MSA	100.00	401	415	0	0	2	34	2	33	254	141	10	30	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Riley-Junction City MSA	133	177	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: KANSAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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	Over all	Low	Mod	Mid	Upp									
Full Review:																								
Ft Riley-Junction City MSA	6	100.00	0.00	0.00	14.22	16.67	61.95	50.00	23.83	33.33	0.80	0.00	1.30	0.60	0.94									

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: KANSAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
Ft Riley-Junction MSA	1	100.00	0.00	0.00	14.22	0.00	61.95	100.00	23.83	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: KANSAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 36	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Ft Riley-Junction City MSA	6	100.00	23.04	0.00	23.76	50.00	23.87	16.67	29.33	33.33	0.90	0.00	2.88	0.44	0.48									

* Based on 2013 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 0.0% of loans originated and purchased by bank.

36 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: KANSAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families**	% BANK Loans****	% Families ³⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Ft Riley-Junction City MSA	1	100.00	23.04	0.00	23.76	0.00	23.87	100.00	29.33	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 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 0.0% of loans originated and purchased by bank.

³⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013			
Assessment Area:	Geographic Distribution										Borrower Distribution															
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers									
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans								
Full Review:																										
Ft Riley-Junction City MSA	401	100.00	0.00	0.00	39.68	62.59	46.57	31.17	13.75	6.23	19.59	42.14	17.60	33.92	23.26	15.21	39.54	7.23								

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: KANSAS				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Ft Riley-Junction City MSA	100.00	3	100.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	46.88	39.03	14.10

STATE OF ALABAMA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 1 (Lending Volume), 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 AND 14

Table 1. Other Products

LENDING VOLUME		Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Ft Rucker non-MA	100.00	46	27	0	0	0	0	0	0	34	14	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ALABAMA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area (2013):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Ft Rucker non-MA	12	13	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: ALABAMA																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Rucker non-MA	46	100.00	0.00	0.00	11.90	8.70	58.25	89.13	29.85	2.17	20.89	17.39	13.31	28.26	17.69	28.26	48.12	26.09

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ALABAMA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
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:																	
Ft Rucker non-MA	100.00	2	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.08	60.51	28.41

STATE OF NEW JERSEY – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 1 (Lending Volume), 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 AND 14

Table 1. Other Products

LENDING VOLUME		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
McGuire AFB MD	100.00	113	85	0	0	1	25	0	0	97	40	1	3	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Assessment Area (2013):					
Full Review:					
McGuire AFB MD	14	17	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: NEW JERSEY																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
McGuire AFB MD	113	100.00	0.00	0.00	16.23	39.82	45.13	40.71	38.63	19.47	18.93	41.59	16.19	29.20	18.65	24.78	46.23	3.54

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: NEW JERSEY				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
McGuire AFB MD	100.00	1	100.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	14.47	43.34	41.50

STATE OF FLORIDA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 3, 5, 6, 7, 9, 11, AND 12

Table 1. Lending Volume

LENDING VOLUME												
Geography: FLORIDA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
MacDill AFB MSA	100.00	3	316	2	700	0	0	0	0	5	1,016	81.92
Limited Review:												
Tyndall AFB MSA	0.00	0	0	0	0	0	0	0	0	0	0	18.08
FL statewide with no P/M/F								1	1,500	1	1,500	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: ARMED FORCES BANK, NA (1000008796) (Included)

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
MacDill AFB MSA	83.09	113	117	0	0	1	31	0	0	94	56	0	0	81.92
Limited Review:														
Tyndall AFB MSA	16.91	23	15	0	0	0	0	0	0	15	8	0	0	18.08

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
MacDill AFB MSA	18	30	0	0	0
Limited Review:					
Tyndall AFB MSA	8	7	0	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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	Over all	Low	Mod	Mid	Upp									
Full Review:																								
MacDill AFB MSA	1	100.00	3.23	0.00	18.89	100.00	36.80	0.00	41.09	0.00	0.01	0.00	0.04	0.00	0.00									
Limited Review:																								
Tyndall AFB MSA	0	0.00	1.32	0.00	16.25	0.00	58.45	0.00	23.98	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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:																								
MacDill AFB MSA	2	100.00	3.23	0.00	18.89	0.00	36.80	100.00	41.09	0.00	0.00	0.00	0.00	0.01	0.00									
Limited Review:																								
Tyndall AFB MSA	0	0.00	1.32	0.00	16.25	0.00	58.45	0.00	23.98	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families 38	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
MacDill AFB MSA	1	100.00	20.82	0.00	17.28	0.00	18.46	0.00	43.44	100.00	0.01	0.00	0.00	0.00	0.01									
Limited Review:																								
Tyndall AFB MSA	0	0.00	19.62	0.00	18.45	0.00	21.72	0.00	40.21	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 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 0.0% of loans originated and purchased by bank. 38 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: FLORIDA					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					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 39	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
Full Review:																
MacDill AFB MSA	2	100.00	20.82	0.00	17.28	0.00	18.46	50.00	43.44	50.00	0.01	0.00	0.00	0.00	0.01	
Limited Review:																
Tyndall AFB MSA	0	0.00	19.62	0.00	18.45	0.00	21.72	0.00	40.21	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2013 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 0.0% of loans originated and purchased by bank.

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

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: FLORIDA																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
MacDill AFB MSA	113	83.09	5.71	6.19	23.97	14.16	36.46	53.10	33.84	26.55	21.47	30.97	15.86	29.20	18.00	15.93	44.68	21.24
Limited Review:																		
Tyndall AFB MSA	23	16.91	2.16	8.70	20.74	43.48	54.53	43.48	22.57	4.35	21.62	39.13	17.44	39.13	19.79	21.74	41.15	0.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: FLORIDA		Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:									
MacDill AFB MSA	0	0	4	795	4	795	100.00	0	0
Limited Review:									
Tyndall AFB MSA	0	0	0	0	0	0	0.00	0	0

* '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: FLORIDA				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
MacDill AFB MSA	81.92	1	50.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.12	23.79	34.78	34.89
Limited Review:																	
Tyndall AFB MSA	18.08	1	50.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.17	19.59	56.82	21.42

STATE OF GEORGIA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 AND 14

Table 1. Lending Volume

LENDING VOLUME												
Geography: GEORGIA												
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013												
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:												
Moody AFB MSA	100.00	0	0	0	0	0	0	0	0	0	0	100.00
GA statewide with no P/M/F								1	2,250	1	2,250	

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2014.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: GEORGIA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							% of Rated Area Deposits in AA***	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#		\$(000's)
Full Review:														
Moody AFB MSA	100.00	23	19	0	0	0	0	0	0	14	10	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.
 ** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.
 *** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: GEORGIA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Moody AFB MSA	9	9	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: GEORGIA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Moody AFB MSA	23	100.00	0.00	0.00	43.58	21.74	56.42	78.26	0.00	0.00	23.06	26.09	13.62	43.48	15.51	21.74	47.81	8.70

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: GEORGIA				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Moody AFB MSA	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	45.71	54.29	0.00

STATE OF NORTH DAKOTA – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 1 (Lending Volume), 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 AND 14

Table 1. Other Products

LENDING VOLUME		Geography: NORTH DAKOTA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Grand Forks AFB MSA	100.00	8	2	0	0	0	0	0	0	6	1	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NORTH DAKOTA		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Assessment Area (2013):					
Full Review:					
Grand Forks AFB MSA	2		1		0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: NORTH DAKOTA										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Grand Forks AFB MSA	8	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.40	87.50	20.56	12.50	24.56	0.00	51.48	0.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: NORTH DAKOTA				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Grand Forks AFB MSA	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

STATE OF WYOMING – THE FOLLOWING TABLES ARE NOT INCLUDED DUE TO LACK OF DATA: 1 (Lending Volume), 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 AND 14

Table 1. Other Products

LENDING VOLUME		Geography: WYOMING				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013								
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Ft Warren AFB MSA	100.00	16	12	0	0	0	0	0	0	8	2	0	0	100.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME	Geography: WYOMING		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*	
	#	\$ (000's)	#	\$ (000's)
Full Review:				
Ft Warren AFB MSA	8	10	0	0

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2013.

Table 13. Geographic and Borrower Distribution of Consumer Loans

Geographic and Borrower Distribution: CONSUMER LOANS																		
Geography: WYOMING																		
Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																		
Assessment Area:	Geographic Distribution										Borrower Distribution							
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers	
	#	% of Total*	% of Hhlds*	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans
Full Review:																		
Ft Warren AFB MSA	16	100.00	0.00	0.00	32.01	31.25	46.61	68.75	21.38	0.00	21.15	68.75	17.40	18.75	20.43	12.50	41.02	0.00

* Consumer Loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.
 ** Percentage of households is based on 2010 Census Information.

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: WYOMING				Evaluation Period: DECEMBER 9, 2010 TO JULY 6, 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:																	
Ft Warren AFB MSA	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	28.98	49.89	21.13

BROADER REGIONAL AREA – ONLY INCLUDES TABLE 1 TO REFLECT CD LOANS

Table 1. Lending Volume

LENDING VOLUME		Geography: BROADER REGIONAL AREA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
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)	
BROADER REGIONAL AREA:												
State of North Carolina with no P/M/F	0.00	0	0	0	0	0	0	1	1,300	1	1,300	0.00

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from December 9, 2010 to July 6, 2015.

*** Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

