

ANY BANK 2004 CRA SELF-ASSESSMENT

Any Bank USA Self-Assessment

TEST DESCRIPTION		Market Based Performance Context Standard	Your Bank Performance	2004 Portfolio %	Comments	
Test 1	Assessment Area Proportion	>=60%	HMDA Originations	84.0%	All portfolios substantially exceed regulatory std	
	Assessment Area Mortgage Mkt Lenders	356	HMDA \$	81.7%		
	Bank Assessment Area Mtg Mkt Rk	7	Small Business Loans	89.3%		
New London	CRA Lenders in County	51	Small Business \$	87.5%		
	Bank CRA Mkt Rk	2	Small Farm Loans	NA		
Washington	CRA Lenders in County	48	Small Farm Loan \$	NA		
	Bank CRA Mkt Rk	10	Combined Portfolios:			
	CRA Lenders in County		Units	86.0%		
	Bank CRA Mkt Rk		\$	83.0%		
	CRA Lenders in County					
	Bank CRA Mkt Rk					
Test 2	Assessment Area Dispersion	no unexplainable gaps	HMDA Portfolio			
			CRA Small Bus Loans			
			non-Reportable Loans			
Test 3	Lending in LMI Tracts	HMDA and CRA 2004 Market Penetration Rates	Your Bank Performance	2004 Portfolio %		
	HMDA ORIG %	11.2%	HMDA ORIG %	6.0%	Poor comparison to market penetration rates but high ranking (17 of 356) compared to all HMDA reporting lenders Competitive with market penetration rates Consumer loans are below reported loans	
	HMDA \$ %	8.9%	HMDA \$ %	4.9%		
	HMDA-LMI Tract Rank/Lenders	17/356 lenders				
	CRA SMALL BUS %	13.0%	CRA SMALL BUS %	13.2%		
	CRA SMALL BUS \$ %	15.8%	CRA SMALL BUS \$ %	15.3%		
	SMALL FARM LOANS %	N/A	Consumer Loans	5.3%		
	SMALL FARM LOAN \$ %	N/A	Consumer Loan \$	2.2%		
Test 4	Lending to LMI Apps / Very Small Bus	HMDA and CRA 2004 Market Established Stds	Your Bank Performance	2004 Portfolio %		
	HMDA ORIG %	31.7%	HMDA ORIG %	24.8%		Significantly below market penetration rates but high ranking (15 of 356) compared to all HMDA reporting lenders Consumer Loans augment performance
	HMDA \$ %	23.2%	HMDA \$ %	16.5%		
	CRA VERY SMALL BUS %	36.2%	BANK VERY SMALL BUS %	77.8%		
	CRA VERY SMALL BUS \$ %	52.4%	BANK VERY SMALL BUS \$ %	78.8%		
	CRA VERY SMALL FARM %	NA	BANK VERY SMALL FARM %	NA		
	CRA VERY SMALL FARM \$ %	NA	BANK VERY SMALL FARM \$ %	NA		
	LMI Mortgage Market # Lenders	356	Consumer Loans	31.6%		
	Bank LMI App Lending Rank	15/356 lenders	Consumer Loan \$	16.7%		
Test 5	Community Development Lending	2004 CRA Market	Your Bank Performance	2004 Portfolio %		
New London		8 of 26	# Community Develop Loans	10		
Washington		NA of 6	Community Develop \$(000)	\$2,908		
Test 6	Innovative and Flexible Lending		Special Bank Loan Programs			
			First Time Homebuyer, etc.			