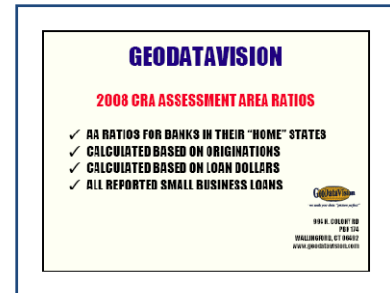


2008 NATIONAL CRA ASSESSMENT AREA LENDING RATIOS REPORT

GeoDataVision President Len Suzio announced the release of the *National Community Reinvestment Act Assessment Area Ratio Report* by GeoDataVision as part of its public service. “We know that the *National CRA Assessment Area Ratio Report* is an important tool for measuring one of the most important responsibilities for a bank under the Community Reinvestment Act,” said Suzio. The Community Reinvestment Act imposes on banks the requirement to lend the majority of their loans within the markets they have designated as their “assessment areas” under the Regulation. The “Assessment Area Ratio” is a specific test used by bank examiners to determine if a bank is meeting this fundamental responsibility under the Regulation.



The *National Community Reinvestment Act Assessment Area Ratio Report* is extracted from the Aggregate & Disclosure database released annually by the Federal Financial Institutions Examination Council (FFIEC). This is the same database source used by regulators when they examine banks for compliance under the Community Reinvestment Act (CRA). Examiners review the activity of banks under CRA to determine if they are “meeting the need for credit services” within their markets.

The Reports are organized on a state by state basis based upon the headquarters state of the reporting lender. The number of small business loan originations and their dollar value are displayed in the reports. In addition, the Reports compute the ratio of loans and loan dollars to a bank’s total reported lending. For more information or to obtain your free downloadable copy of the Reports visit www.geodatavision.com and click on the link for “Free National Community Development Lending Report.”

-October 15, 2009 -