

## 20 largest banks and thrifts by asset size with current 'needs to improve' CRA rating

Company (top-level ticker)	City, state	Total assets (\$M)	Gross loans/assets (%)	Current no. of branches	Date of most recent CRA rating
Regions Bank (RF)	Birmingham, AL	124,637.4	65.76	1,605	07/07/14
Comenity Capital Bank (ADS)	Salt Lake City, UT	4,945.2	91.79	1	10/01/14
Woodforest National Bank	The Woodlands, TX	4,912.9	53.95	745	07/23/12
Bancorp Bank (TBBK)	Wilmington, DE	4,360.1	44.75	1	01/01/16
Community Trust Bank Inc. (CTBI)	Pikeville, KY	3,857.9	74.96	81	09/24/12
Brand Banking Co.	Lawrenceville, GA	2,264.3	84.07	8	05/14/12
Colorado Federal Savings Bank	Greenwood Village, CO	1,832.2	26.94	1	07/23/12
E*TRADE Savings Bank (ETFC)	Arlington, VA	1,825.7	14.01	28	12/31/12
First National Bank Texas	Killeen, TX	1,613.0	32.23	308	03/22/13
Landmark Community Bank	Collierville, TN	851.8	81.37	7	08/01/14
Carolina Bank (CLBH)	Greensboro, NC	705.5	69.64	8	05/01/16
State Bank of India (California) (500112)	Los Angeles, CA	650.0	80.61	10	10/01/15
OneUnited Bank	Boston, MA	622.0	70.77	8	11/01/14
First Security Bank Inc. (FIIT)	Owensboro, KY	594.4	83.92	12	12/01/15
Tolleson Pvt. Bank	Dallas, TX	571.4	69.29	1	08/01/15
Waterford Bank NA	Toledo, OH	537.2	81.97	2	08/15/11
Belmont Savings Bank*	Bellaire, OH	516.2	15.22	4	04/01/15
Roselle Savings Bank*	Roselle, NJ	405.5	22.71	4	11/01/14
Evolve Bank & Trust	Memphis, TN	355.8	85.14	4	08/05/13
First Federal Savings Bank	Rochester, IN	351.6	72.31	6	09/30/14

Data compiled May 11, 2016.

Analysis includes commercial banks, savings banks and savings and loan associations.

Financial data based on regulatory filings as of March 31, 2016.

CRA ratings are assigned to the company based on an exam by its primary regulator. The CRA rating is designed to measure how well a company meets the needs of the entire community in its area of operation. A company can receive one of four ratings: "Outstanding," "Satisfactory," "Needs to Improve" and "Substantial Noncompliance."

\* Ownership type is mutual or non-stock mutual holding company.

CRA = Community Reinvestment Act

Top-level ticker is based on home country's stock exchange.

Source: SNL Financial, an offering of S&P Global Market Intelligence