

Banks and thrifts with current 'substantial noncompliance' CRA rating

Company	City, state	Total assets (\$M)	Gross loans/ assets (%)	Current no. of branches	Date of most recent CRA rating
Union County Savings Bank*	Elizabeth, NJ	1,729.2	5.96	4	07/01/15
Reynolds State Bank	Reynolds, IL	105.8	8.45	1	10/01/15
Lemont National Bank	Lemont, IL	56.9	13.53	6	02/10/15
Tri-State Bank and Trust	Haughton, LA	32.1	7.41	2	08/01/15
Nokomis Savings Bank*	Nokomis, IL	28.5	46.99	1	03/01/15
First Electronic Bank	Sandy, UT	17.2	24.90	1	06/01/15
Second FS&LA of Philadelphia*	Philadelphia, PA	13.1	32.37	1	09/19/11

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.

CRA = Community Reinvestment Act

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