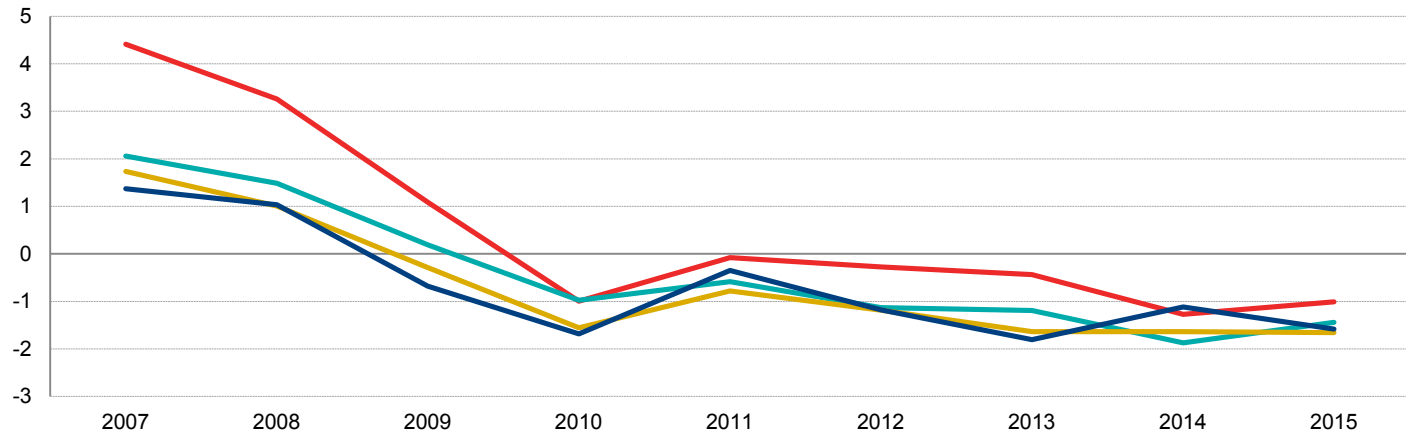


Branching activity, by census tract income level*

Represents YOY change in net branch openings/closings.

(%) — Upper — Middle — Moderate — Low



Data compiled June 6, 2015.

* Percentage change represents net openings or closings for the 12 months ended June 30 of each year as a percentage of the prior year's total number of branches in the respective income market.

2014 census tract income level is assigned based on Community Reinvestment Act and is used to categorize branches for all years.

Excludes credit unions.

Excludes branches in markets that do not have census tract income level assigned.

Opening and closing dates are based on publicly available information.

Branch openings/closings are for the 12 months ended June 30 of each year except for 2015, which is as of June 6, 2015.

Source: SNL Financial