

Branching activity, by census tract income level*

Census tract income level	2006 total branches	Openings										Change since 2006 (%)
		2007	2008	2009	2010	2011	2012	2013	2014	2015	Total since 2006	
Upper	26,615	1,696	1,569	1,100	618	587	614	579	495	335	7,593	28.53
Middle	44,734	1,653	1,564	1,012	634	553	521	523	466	325	7,251	16.21
Moderate	18,680	663	595	377	256	229	254	211	202	144	2,931	15.69
Low	4,590	171	156	99	75	95	76	58	86	43	859	18.71
	94,619	4,183	3,884	2,588	1,583	1,464	1,465	1,371	1,249	847	18,634	19.69

Census tract income level	2006 total branches	Closings										Change since 2006 (%)
		2007	2008	2009	2010	2011	2012	2013	2014	2015	Total since 2006	
Upper	26,615	522	662	788	908	610	693	704	860	621	6,368	23.93
Middle	44,734	732	886	923	1,089	822	1,041	1,063	1,308	960	8,824	19.73
Moderate	18,680	339	404	432	554	376	476	515	502	442	4,040	21.63
Low	4,590	108	108	131	154	111	130	140	136	113	1,131	24.64
	94,619	1,701	2,060	2,274	2,705	1,919	2,340	2,422	2,806	2,136	20,363	21.52

Census tract income level	2006 total branches	Net openings/closings										Change since 2006 (%)
		2007	2008	2009	2010	2011	2012	2013	2014	2015	Total since 2006	
Upper	26,615	1,174	907	312	-290	-23	-79	-125	-365	-286	1,225	4.60
Middle	44,734	921	678	89	-455	-269	-520	-540	-842	-635	-1,573	-3.52
Moderate	18,680	324	191	-55	-298	-147	-222	-304	-300	-298	-1,109	-5.94
Low	4,590	63	48	-32	-79	-16	-54	-82	-50	-70	-272	-5.93
	94,619	2,482	1,824	314	-1,122	-455	-875	-1,051	-1,557	-1,289	-1,729	-1.83

Data compiled June 6, 2015.

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

Opening and closing dates are based on publicly available information.

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

Excludes credit unions.

Limited to markets that had a census tract income level assigned.

Source: SNL Financial

