

Banks opening/closing branches in low and moderate income areas*

Branch growth
(decline) across
all markets

Company (ticker)	Net branch growth (decline) in low and moderate income census tracts										Net	2007 - 2015
	2007	2008	2009	2010	2011	2012	2013	2014	2015			
Net increase												
Woodforest Financial Group Inc.	20	35	27	20	1	1	9	0	0	113	527	
JPMorgan Chase & Co. (JPM)	19	17	-64	-13	26	40	10	28	-15	48	259	
First Community Bancshares Inc.	4	1	0	0	3	21	9	4	1	43	98	
Toronto-Dominion Bank (TD)	13	6	-2	6	4	-1	-1	0	4	29	33	
Fifth Third Bancorp (FITB)	-1	2	1	2	7	5	6	-1	-1	20	66	
JRMB II Inc.	3	5	3	2	1	3	-3	-1	0	13	63	
BankUnited Inc. (BKU)	2	1	1	-5	1	3	2	5	1	11	34	
Comerica Inc. (CMA)	0	4	7	-1	3	0	-2	0	0	11	32	
Lauritzen Corp.	1	3	6	1	1	-1	1	-1	-1	10	10	
Central BanCo. Inc. (CBCYB)	1	0	10	0	1	1	-1	-1	-2	9	4	
Net decrease												
Bank of America Corp. (BAC)	-12	2	1	-31	-44	-65	-85	-63	-42	-339	-1067	
Wells Fargo & Co. (WFC)	-17	-27	-1	-59	-51	-18	-5	1	-10	-187	-507	
Regions Financial Corp. (RF)	9	-56	-18	-37	-3	-8	-2	-1	-8	-124	-402	
SunTrust Banks Inc. (STI)	-14	-5	-8	-6	-4	-7	-47	-22	-10	-123	-321	
PNC Financial Services Group Inc. (PNC)	8	16	-9	-36	4	-8	-29	-31	-13	-98	-321	
M&T Bank Corp. (MTB)	0	-7	-4	-26	-7	-10	-6	-7	-4	-71	-248	
Royal Bank of Scotland Group Plc (RBS)	-8	-5	-14	-2	-1	-12	-8	-8	-5	-63	-242	
Popular Inc. (BPOP)	0	-3	-17	-23	-7	-3	-1	-4	-1	-59	-154	
BNP Paribas SA (BNP)	-1	0	-7	-2	-2	-3	-7	-12	-14	-48	-109	
Old National Bancorp (ONB)	1	-1	-1	-8	-4	-15	-5	-9	-3	-45	-125	

Data compiled June 6, 2015.

* Ranking based on net openings and closings from 2007 to 2015 in low and moderate income census tracts.

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.

Top-level ticker is based on home country of the highest traded entity within the corporate structure in SNL coverage universe.

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

Excludes credit unions.

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

Source: SNL Financial

