

Branching breakdown, by census tract income at select institutions*

Company (ticker)	Branch distribution (%)									
	2006 branches	2006				Present				Present branches
		Low	Moderate	Middle	Upper	Low	Moderate	Middle	Upper	
Net increase										
Woodforest Financial Group Inc.	224	3.6	24.6	35.7	36.2	2.3	21.1	46.6	30.1	754
JPMorgan Chase & Co. (JPM)	2,722	7.5	19.9	35.2	37.1	6.6	20.0	34.8	38.7	5,556
First Community Bancshares Inc.	223	5.4	20.6	41.7	32.3	5.9	25.5	41.7	26.8	321
Toronto-Dominion Bank (TD)	617	7.0	15.2	49.3	28.5	4.5	16.5	41.7	37.3	1,322
Fifth Third Bancorp (FITB)	1,184	4.5	19.8	42.1	33.5	4.7	19.8	40.8	34.7	1,350
JRMB II Inc.	0	0.0	0.0	0.0	0.0	4.1	27.0	41.0	27.9	122
BankUnited Inc. (BKU)	0	0.0	0.0	0.0	0.0	2.8	22.4	37.4	37.4	107
Comerica Inc. (CMA)	388	9.0	15.5	35.3	39.4	8.2	17.1	36.0	38.7	475
Lauritzen Corp.	20	0.0	15.0	80.0	5.0	1.6	19.7	51.6	27.0	122
Central BanCo. Inc. (CBCYB)	97	6.2	20.6	51.5	21.6	4.5	24.4	44.2	26.9	156
Net decrease										
Bank of America Corp. (BAC)	5,801	7.3	23.1	37.1	32.1	7.2	22.6	34.7	35.6	4,880
Wells Fargo & Co. (WFC)	3,217	6.4	22.5	43.4	27.4	6.1	21.4	39.7	32.8	6,273
Regions Financial Corp. (RF)	1,397	6.2	25.1	42.4	26.3	6.4	23.1	40.2	30.3	1,631
SunTrust Banks Inc. (STI)	1,758	4.9	23.7	36.3	34.7	4.8	21.8	36.0	37.4	1,471
PNC Financial Services Group Inc. (PNC)	872	5.3	15.6	38.9	39.9	6.2	17.7	41.3	34.8	2,773
M&T Bank Corp. (MTB)	684	6.6	17.4	49.0	26.9	5.4	17.9	45.3	31.3	737
Royal Bank of Scotland Group Plc (RBS)	1,655	5.5	18.1	47.6	28.6	5.2	17.3	48.5	29.0	1,221
Popular Inc. (BPOP)	347	12.1	32.3	26.5	23.6	14.3	33.0	24.8	27.8	230
BNP Paribas SA (BNP)	731	6.4	23.0	48.7	21.2	5.5	21.4	49.0	24.2	621
Old National Bancorp (ONB)	122	3.3	29.5	49.2	18.0	4.0	26.0	45.0	25.0	200

Data compiled June 6, 2015.

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

2006 branch count is based on FDIC Summary of Deposits as of June 30, 2006.

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.

JRMB II Inc. and BankUnited were established after 2006. However, the companies acquired banking institutions that had active branches as of June 30, 2006.

Source: SNL Financial

