

NCRC's Lending Analysis for San Diego, CA

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President and CEO, NCRC

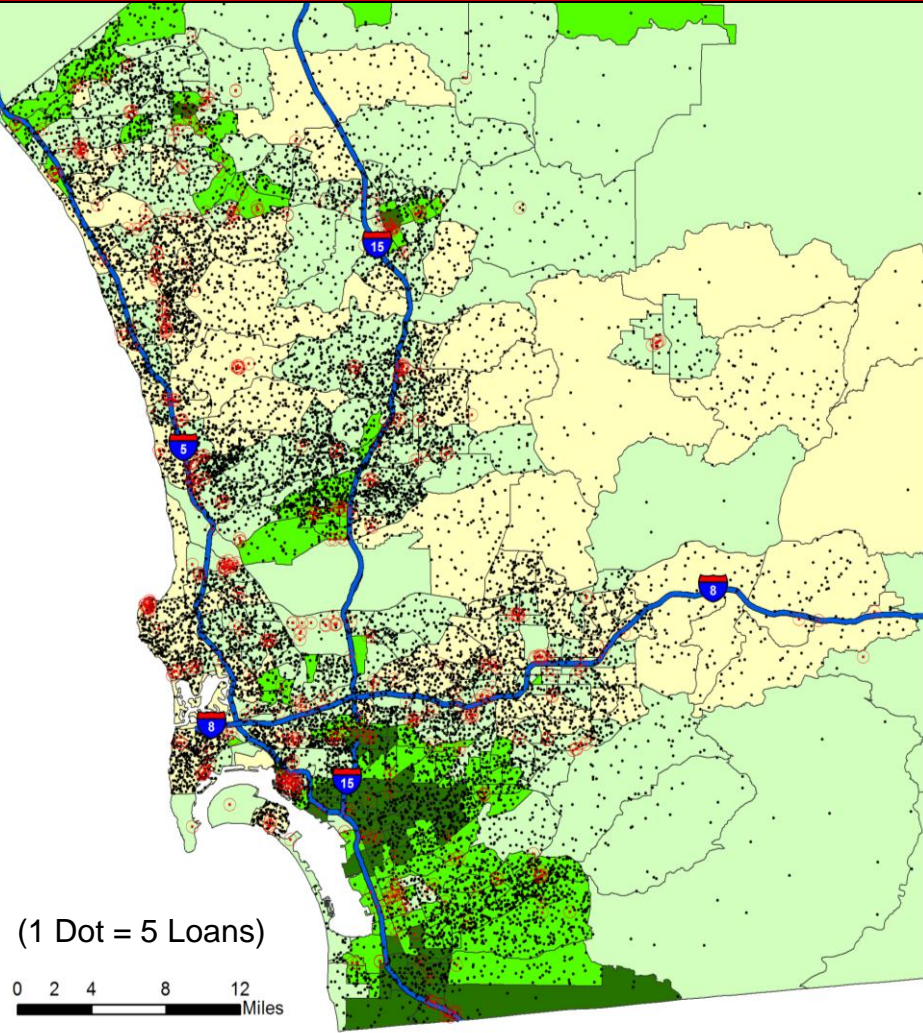
Banks

- Used latest available data for year 2011 for San Diego Metro Area
- Bank of America
- J.P. Morgan Chase
- Union Bank
- US Bank
- Wells Fargo

Lending by Neighborhoods

- Over all, minority neighborhoods received reasonable proportion of loans
- LMI neighborhoods, particularly in triangle bounded by Routes 8, 15, and 5, disproportionately few loans

Distribution of All Branches and Prime Loans, by
Census Tract **Minority Percent**, San Diego, CA, 2011



(1 Dot = 5 Loans)

0 2 4 8 12 Miles

San Diego, CA

Number of Branches=768
Number of Loans=74,096

Legend

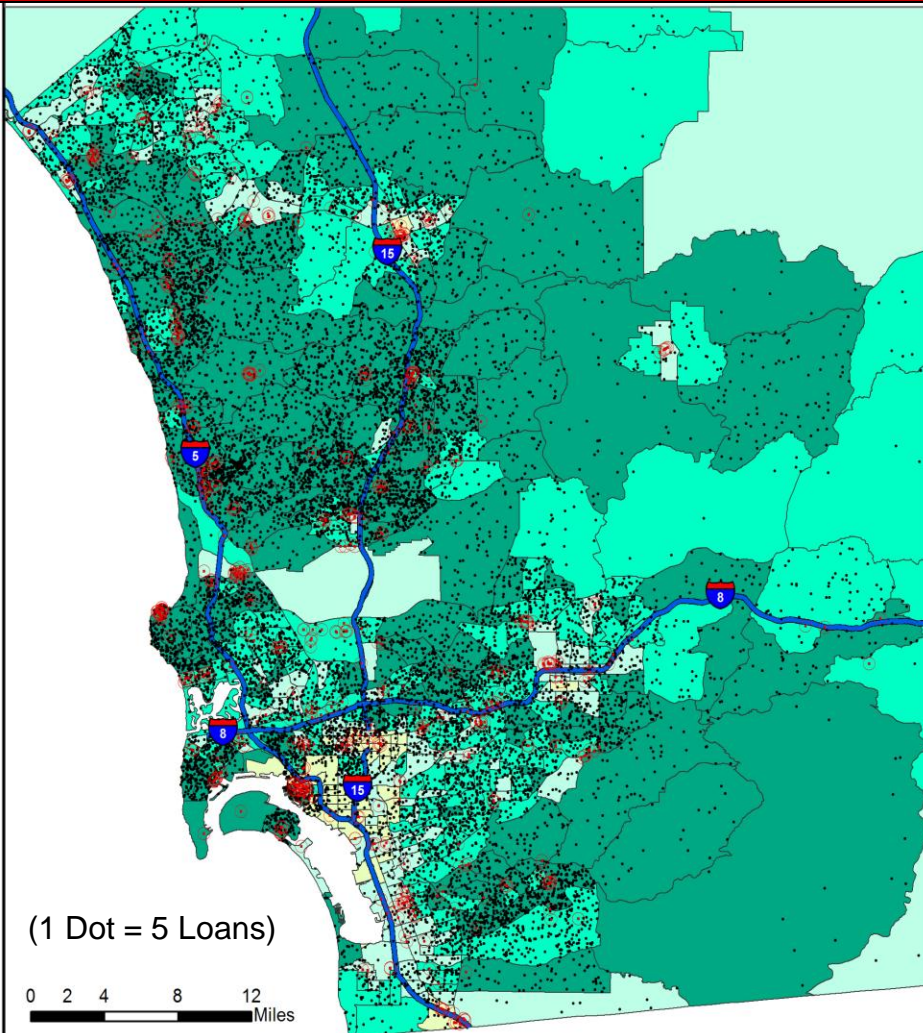
- Loans (1 Dot =5 Loans)
- Branches

**Census Tracts
Minority Percent**

- <20
- 20 - 49.99
- 50 - 79.99
- >=80

Data Source:
CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
Census Bureau, 2000 Census

Distribution of All Branches and Prime Loans, by
Census Tract **Income Category**, San Diego, CA, 2011



(1 Dot = 5 Loans)

0 2 4 8 12 Miles

San Diego, CA

Number of Branches=768
Number of Loans=74,096

Legend

- Loans (1 Dot =5 Loans)
- Branches

**Census Tracts
Income Category**

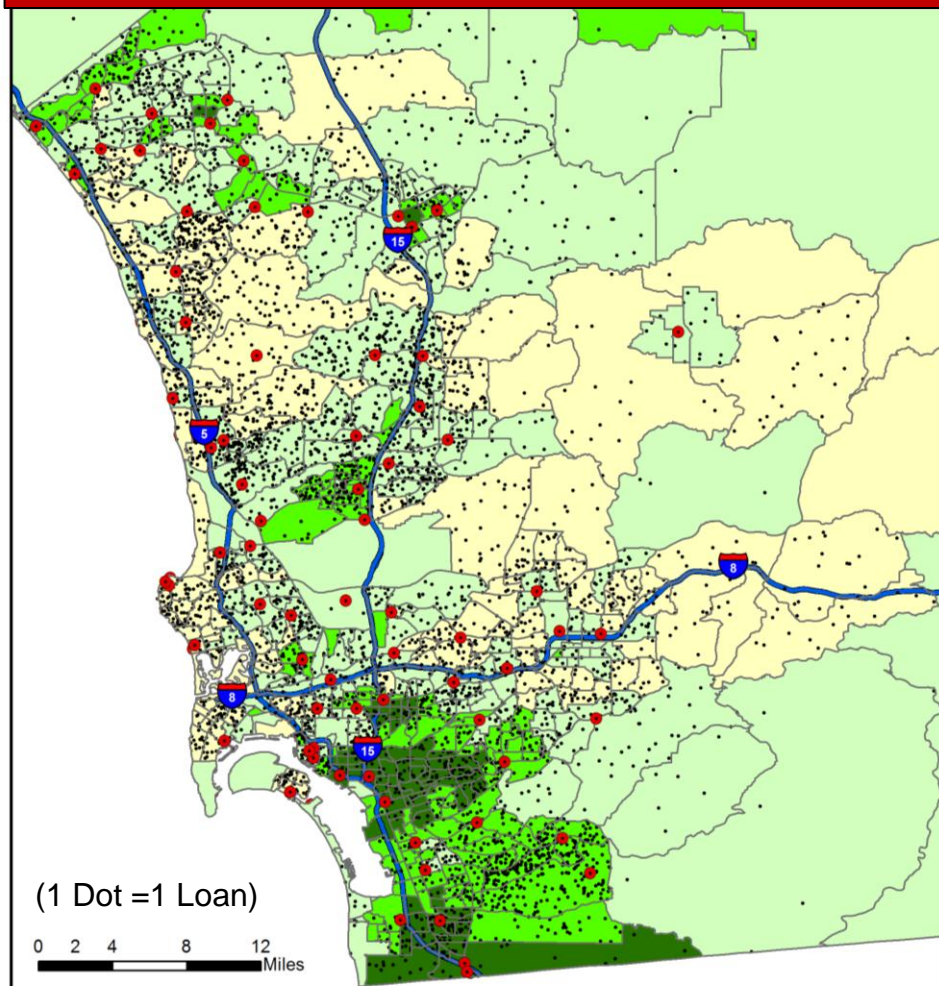
- Low
- Moderate
- Middle
- Upper

Data Source:
CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
Census Bureau, 2000 Census

Banks home lending performance

- Maps show differences in banks home lending performance
 - Bank of America, JP Morgan, and Wells perform relatively well in minority and LMI neighborhoods
 - Union Bank and US Bank lag in minority neighborhoods and LMI neighborhoods

Distribution of Bank of America Branches and Prime Loans, by Census Tract Minority Percent, San Diego, CA, 2011



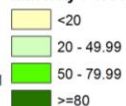
San Diego, CA

Number of Branches=74
Number of Loans=6,040

Legend

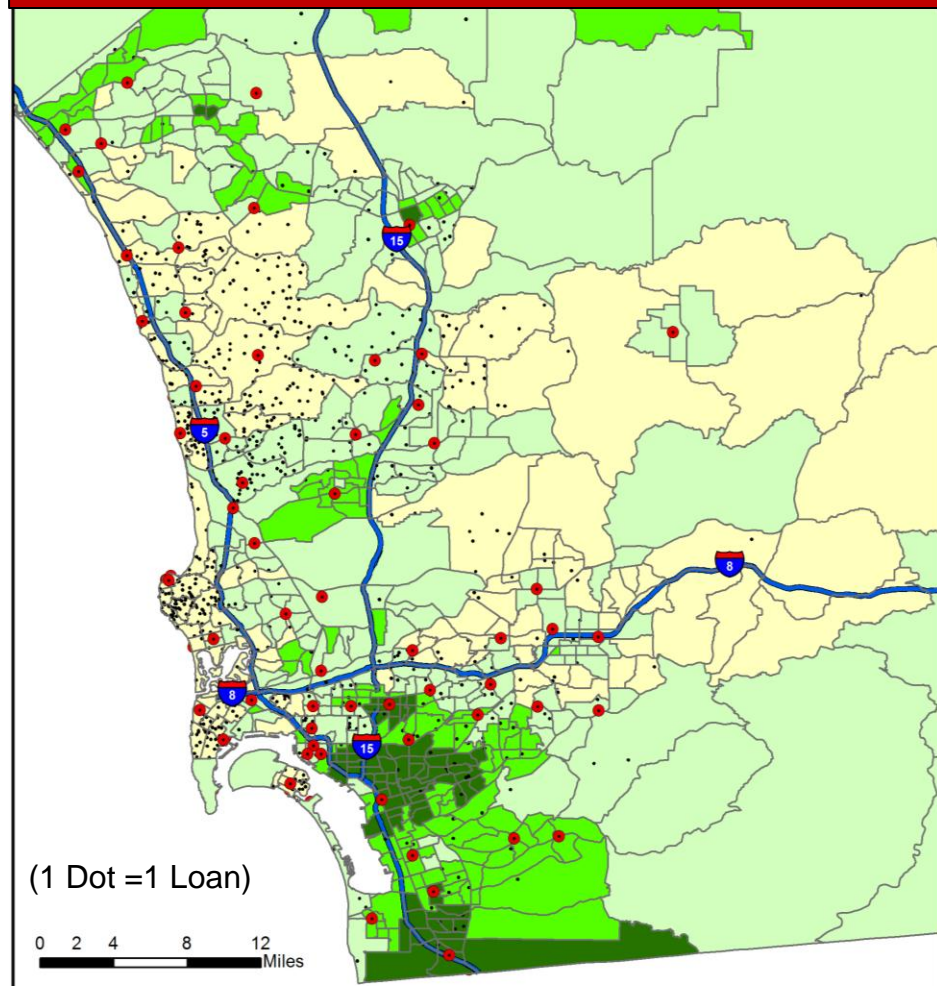
- Loans (1 Dot = 1 Loan)
- Branches

Census Tracts Minority Percent



Data Source:
CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
Census Bureau, 2000 Census

Distribution of Union Bank Branches and Prime Loans, by Census Tract Minority Percent, San Diego, CA, 2011



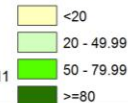
San Diego, CA

Number of Branches=60
Number of Loans=801

Legend

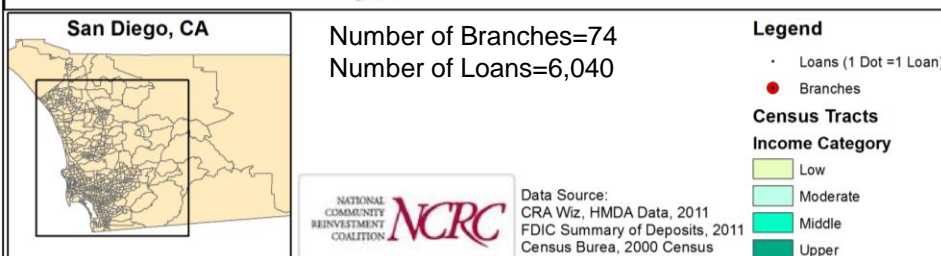
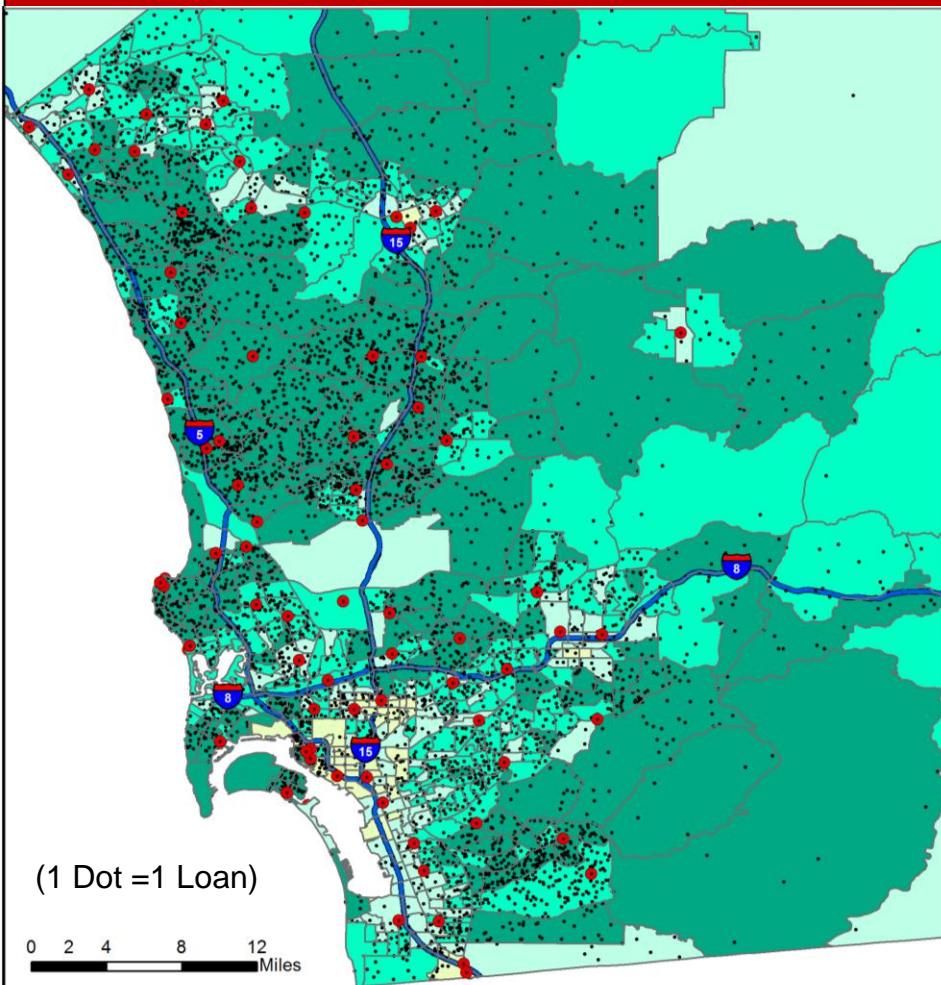
- Loans (1 Dot = 1 Loan)
- Branches

Census Tracts Minority Percent

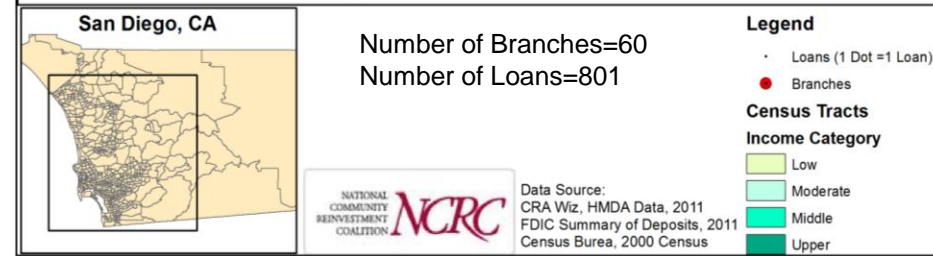
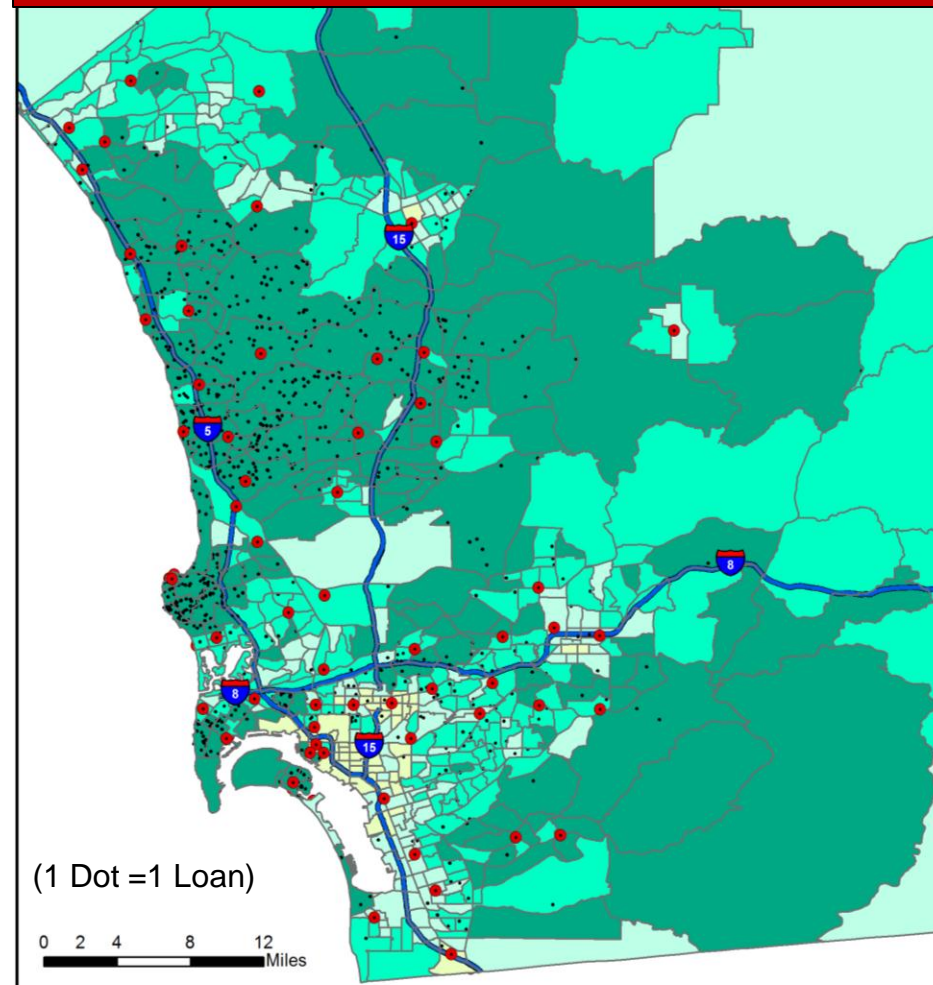


Data Source:
CRA Wiz, HMDA Data, 2011
FDIC Summary of Deposits, 2011
Census Bureau, 2000 Census

Distribution of **Bank of America** Branches and Prime Loans, by Census Tract **Income Category**, San Diego, CA, 2011



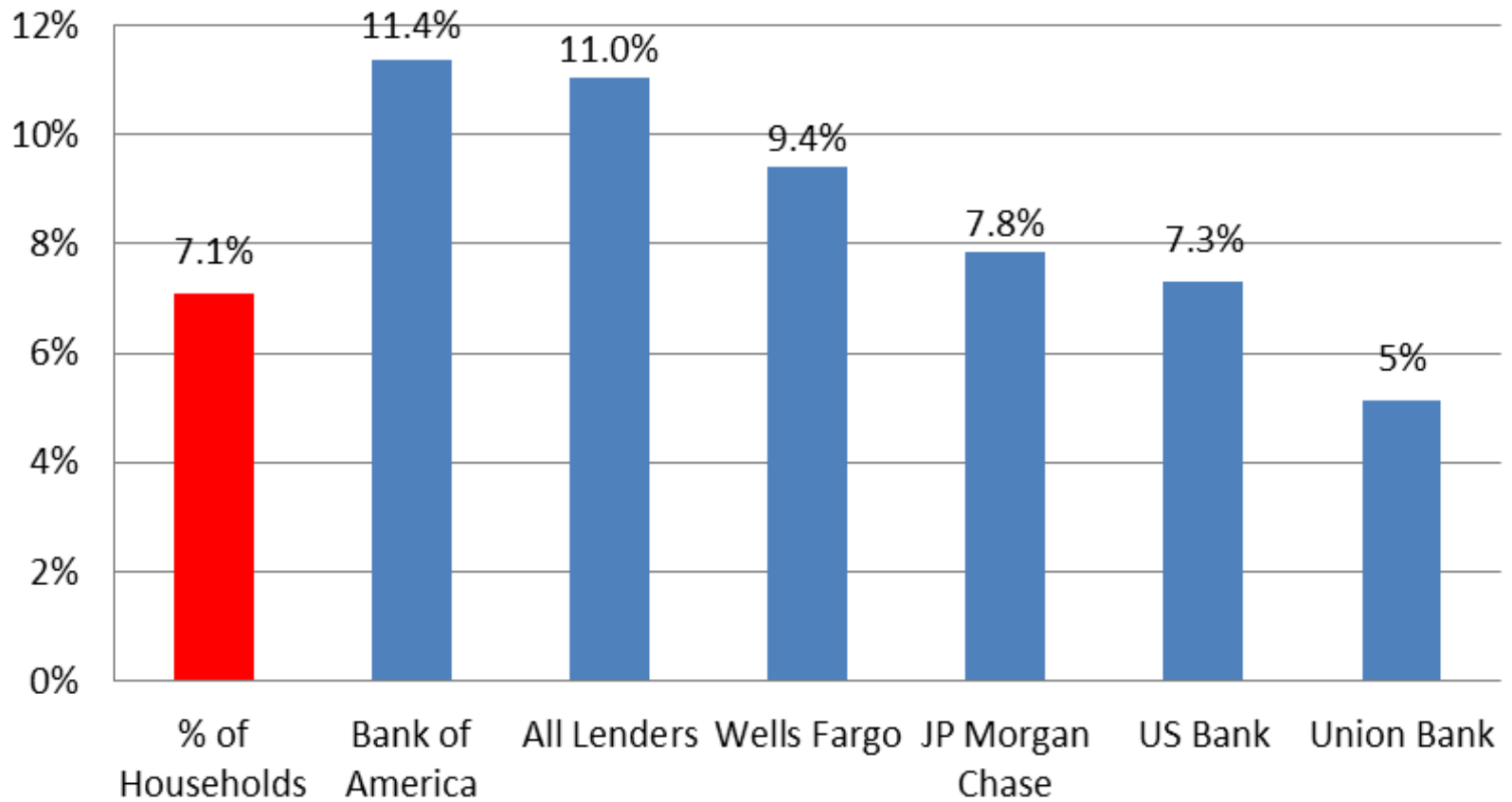
Distribution of **Union Bank** Branches and Prime Loans, by Census Tract **Income Category**, San Diego, CA, 2011



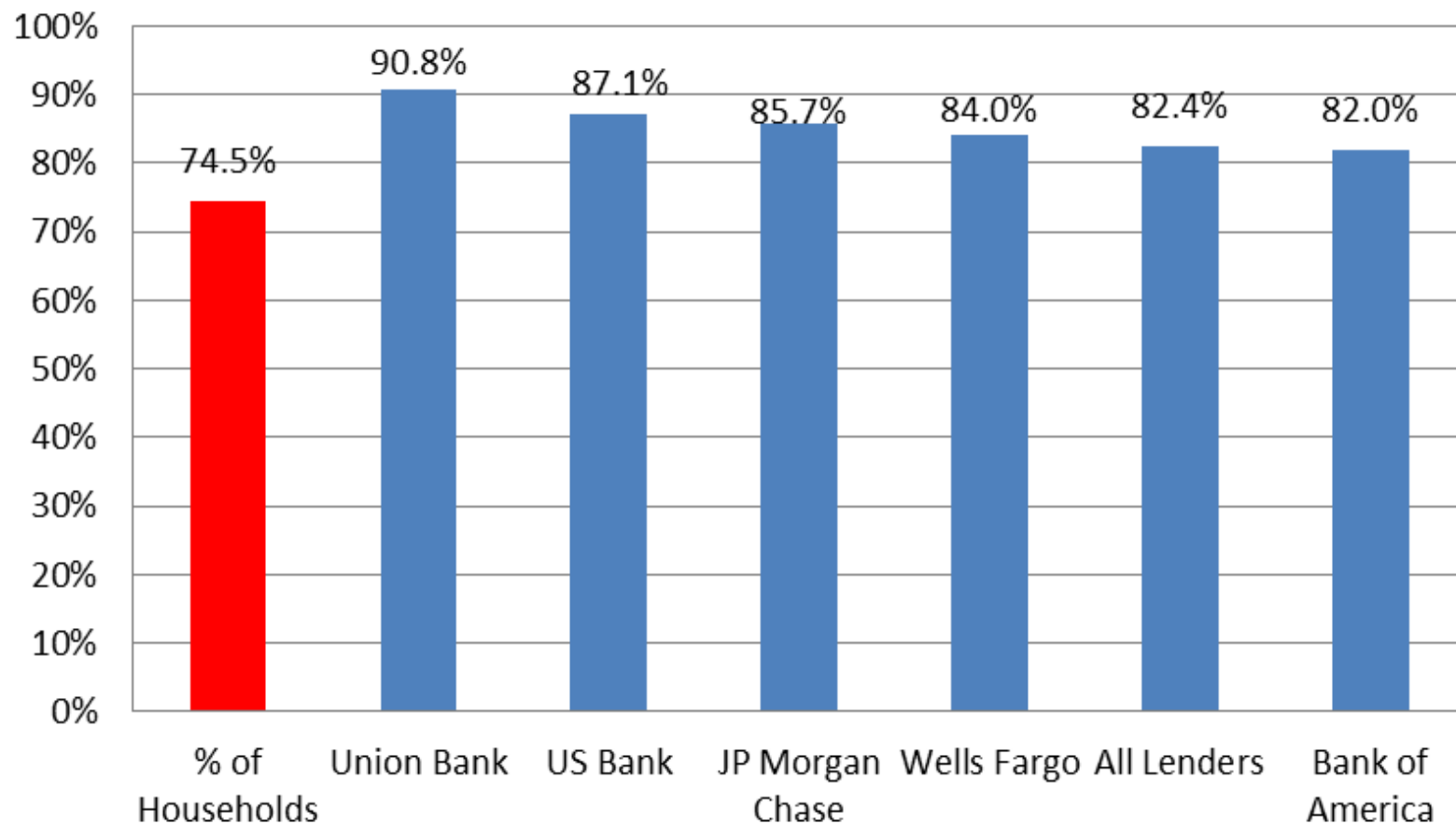
Bar Graphs for Home Loans

- In 2011, Banks not successful in serving African Americans, Latinos, and LMI borrowers. Same finding in our study last year using 2010 data.
- Banks good serving Asians and Whites.

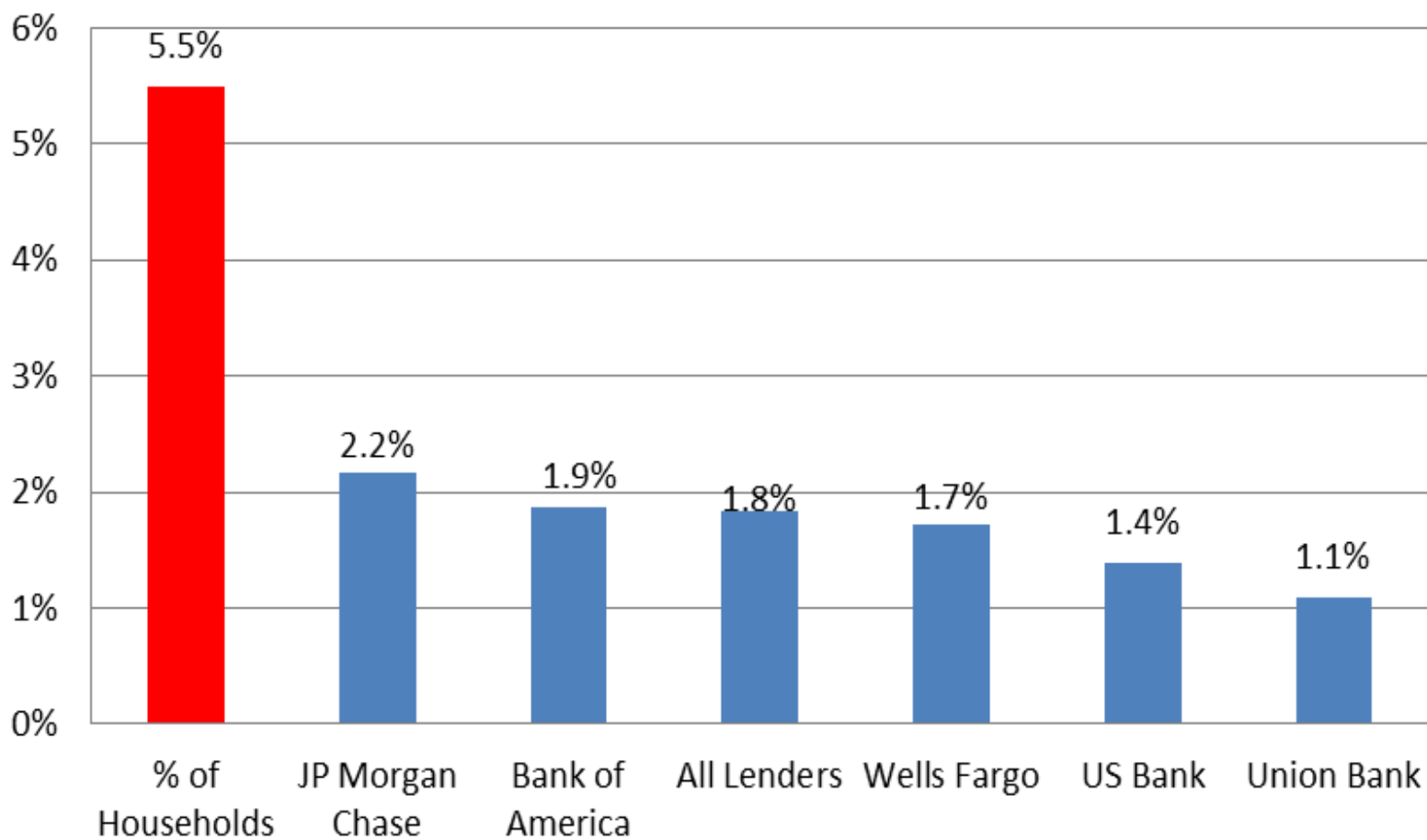
Graph 1: Percent of loans to Asian



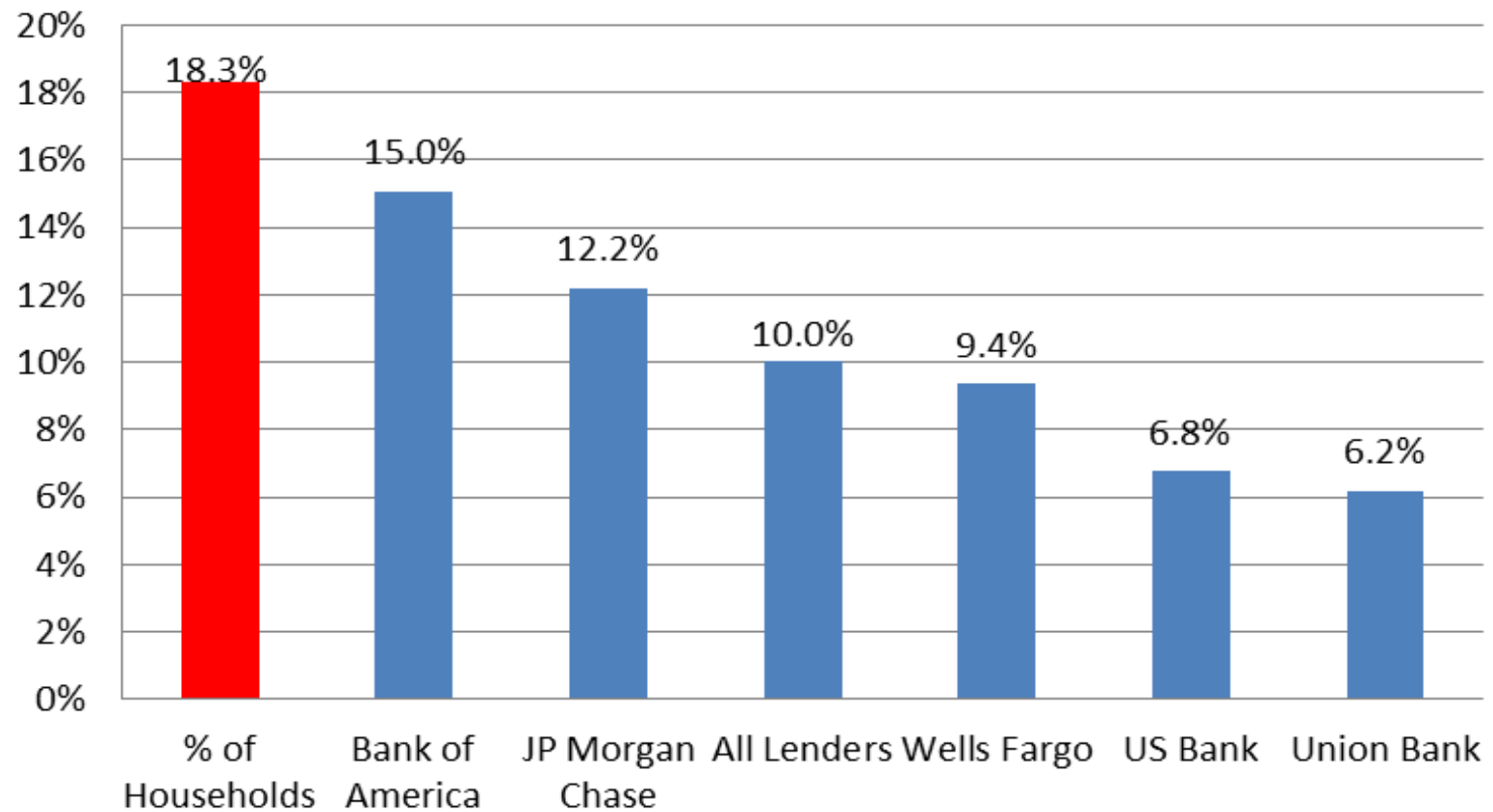
Graph 2: Percent of loans to White



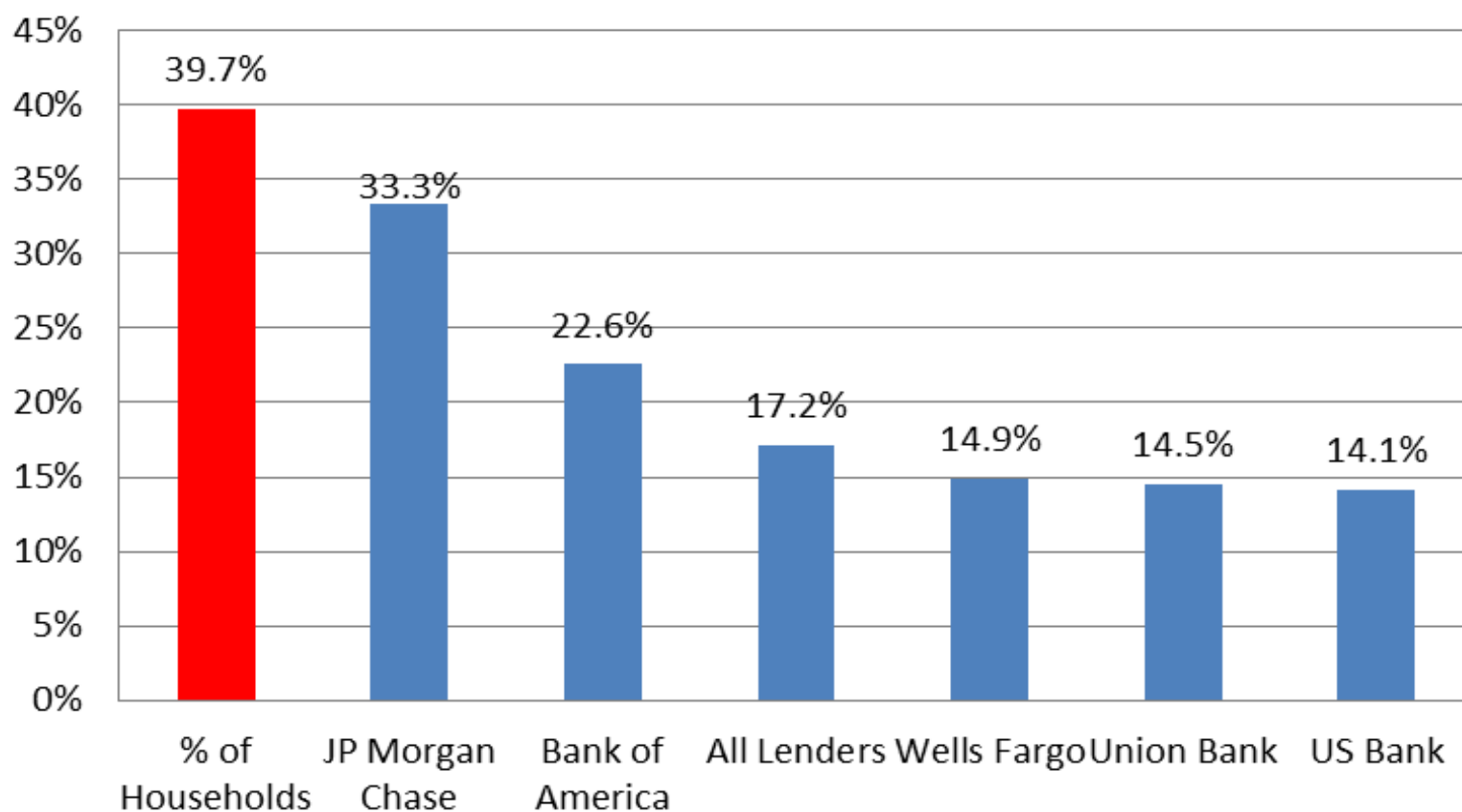
Graph 3: Percent of loans to African American



Graph 4: Percent of Loans to Latinos

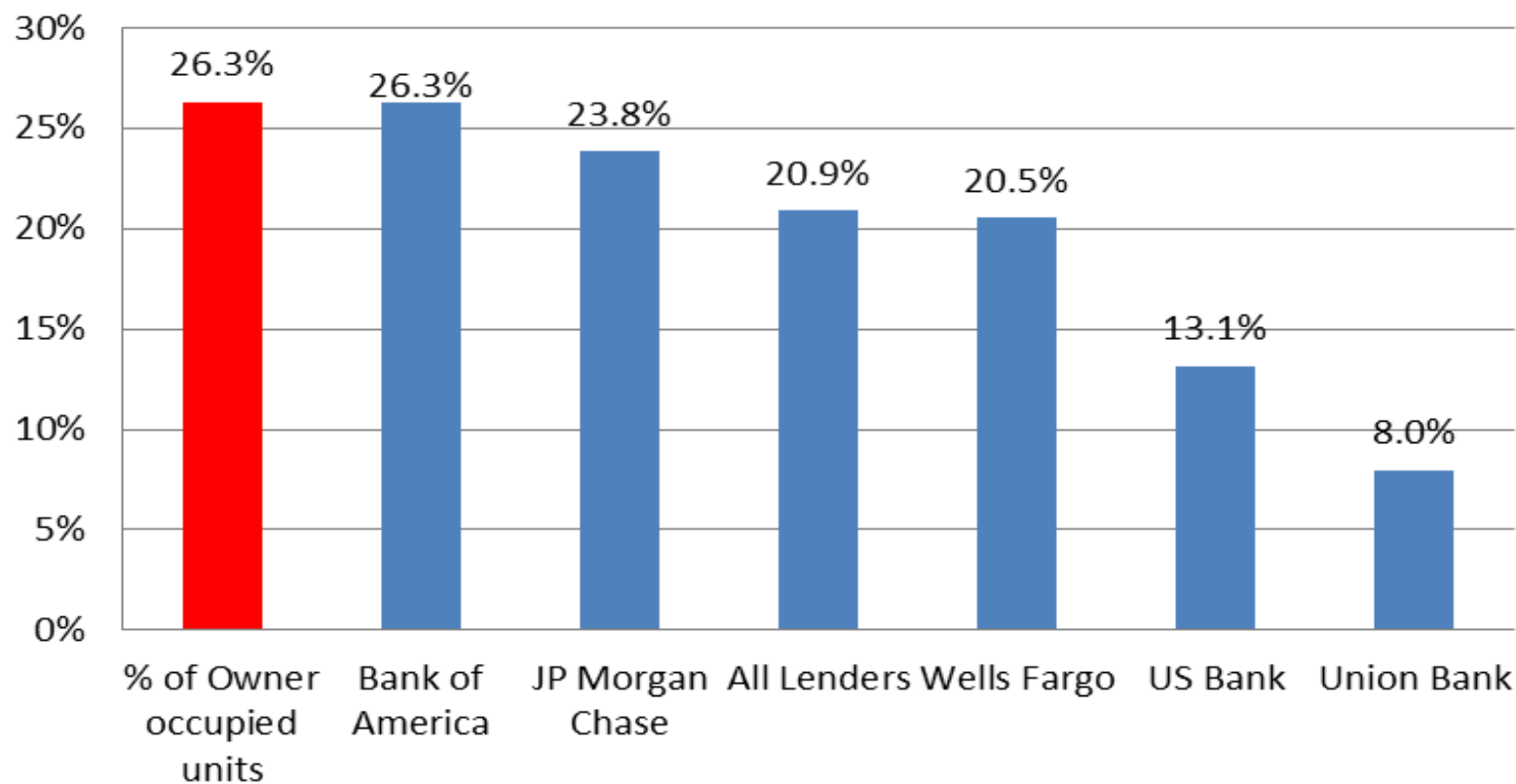


Graph 5: Percent of loans to LMI Borrowers



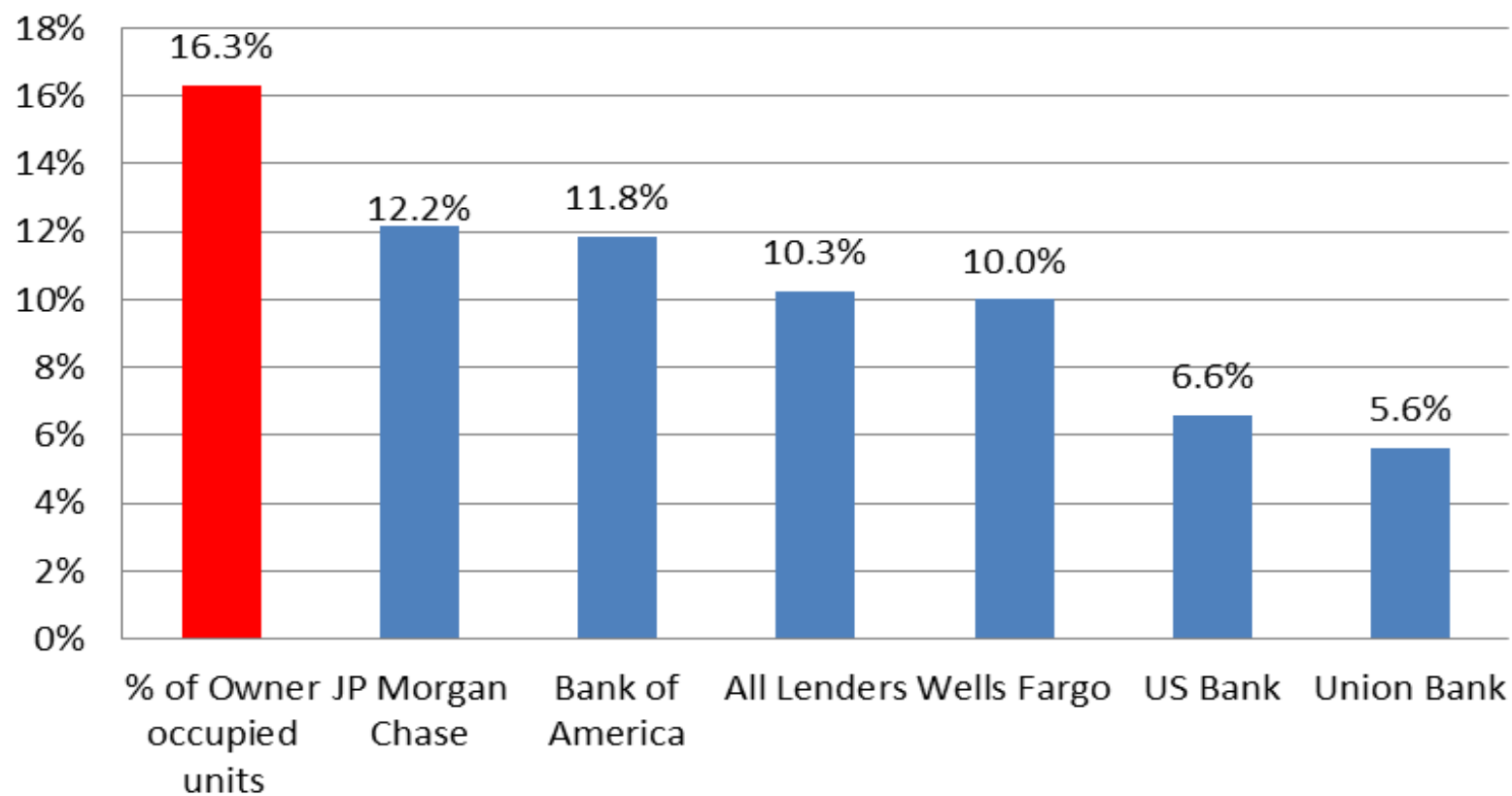
- Except Bank of America & JP Morgan, banks not very successful in minority tracts.

Graph 6: Percent of loans to Minority Neighborhoods

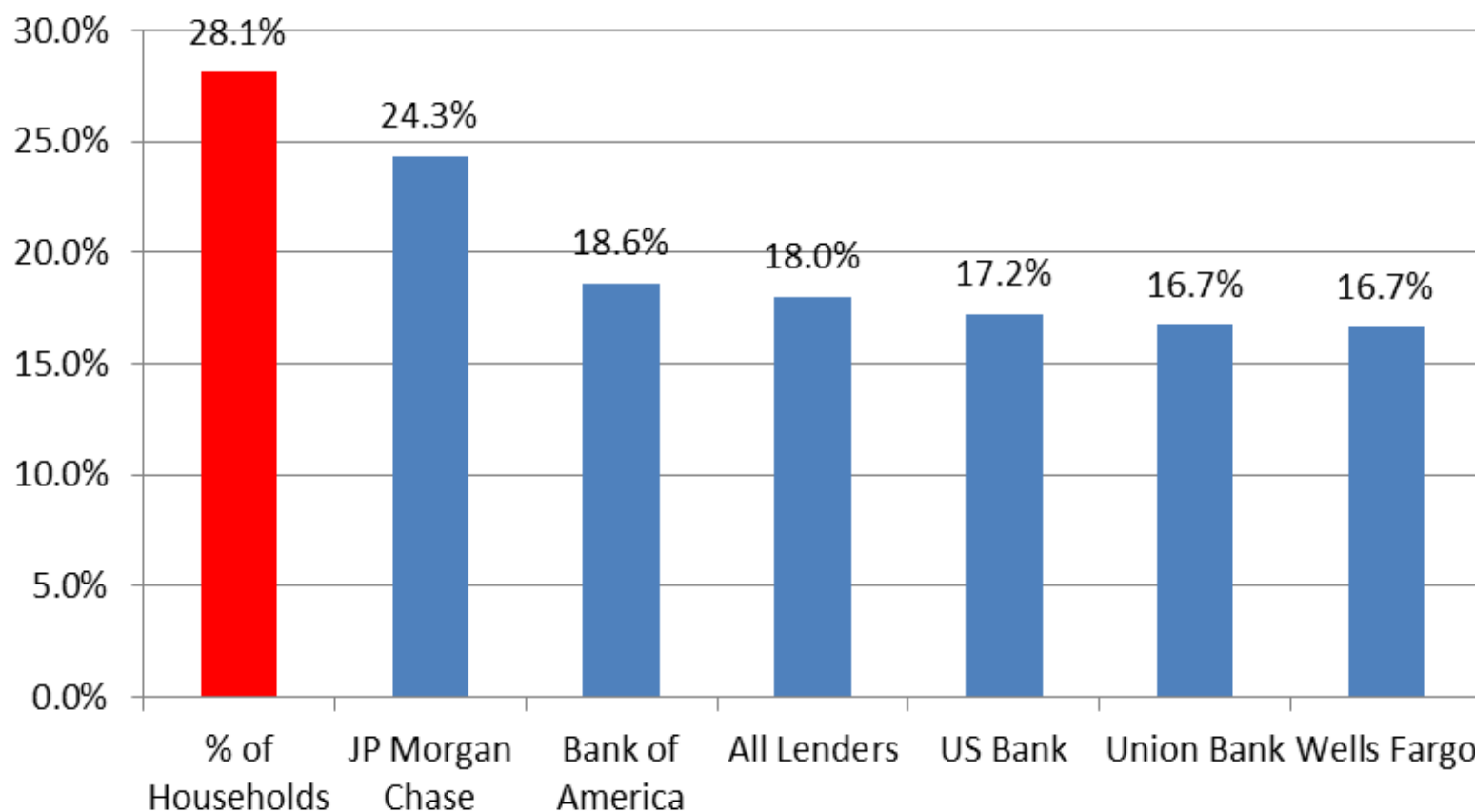


- Banks not very successful in LMI tracts, particularly US Bank and Union Bank
- JP Morgan and Bank of America do the best

Graph 7: Percent of loans to LMI Neighborhoods



Graph 8: Percent of Loans to Female



Summary performance of individual banks

- On our 7 indicators (excluding percentage of loans to whites), the individual banks performance compared to all lenders:

Performance summary table, 2011

	Better than all lenders	Tied with all lenders	Worse than all lenders
BOA	5	2	0
JP Morgan	5	1	1
Wells Fargo	0	4	3
US Bank	0	2	5
Union Bank	0	1	6

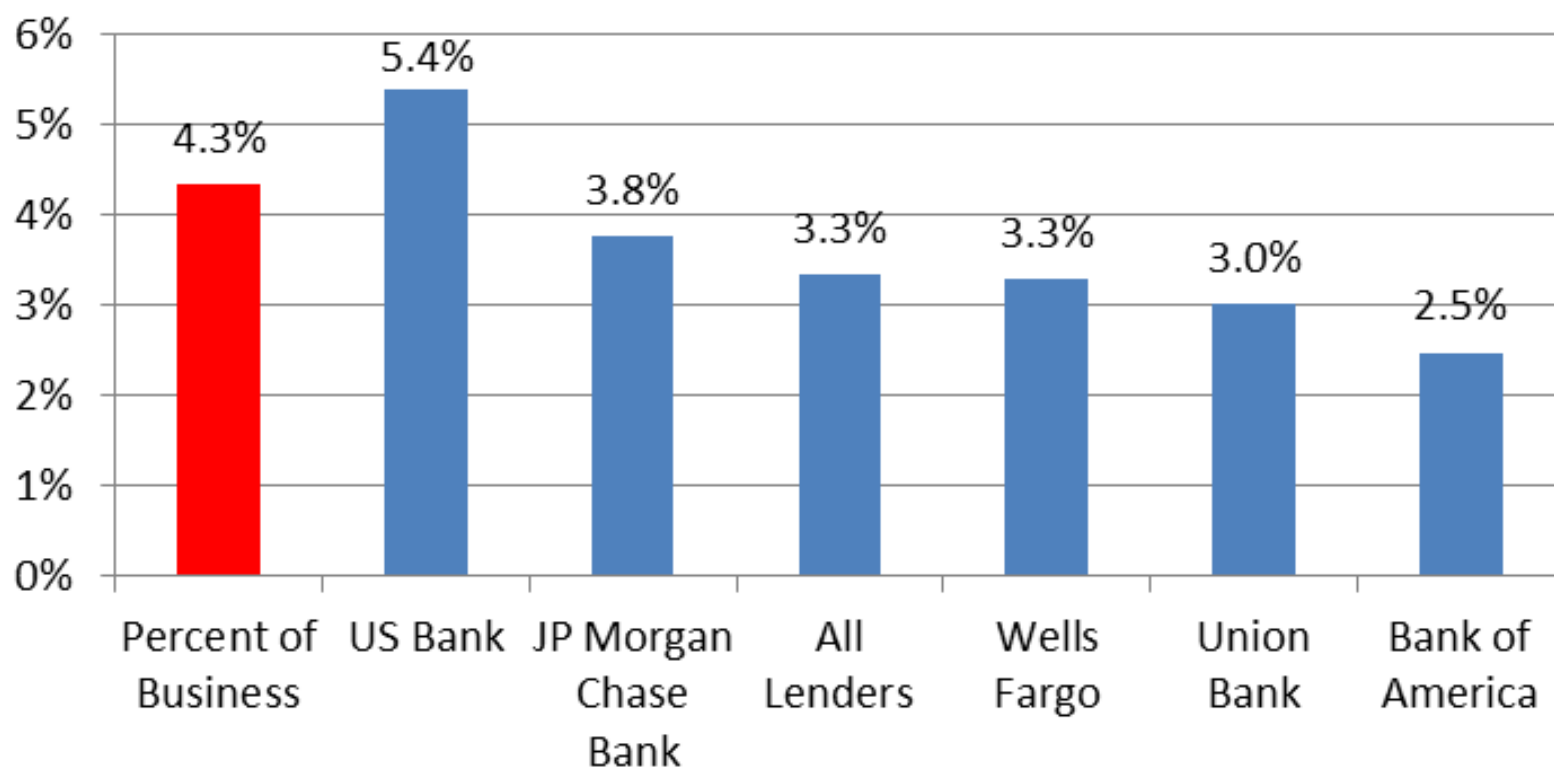
Performance summary table, 2010

	Better than all lenders	Tied with all lenders	Worse than all lenders
BOA	4	3	0
JP Morgan	2	4	1
Wells Fargo	0	2	5
US Bank	0	1	6
Union Bank	2	1	4

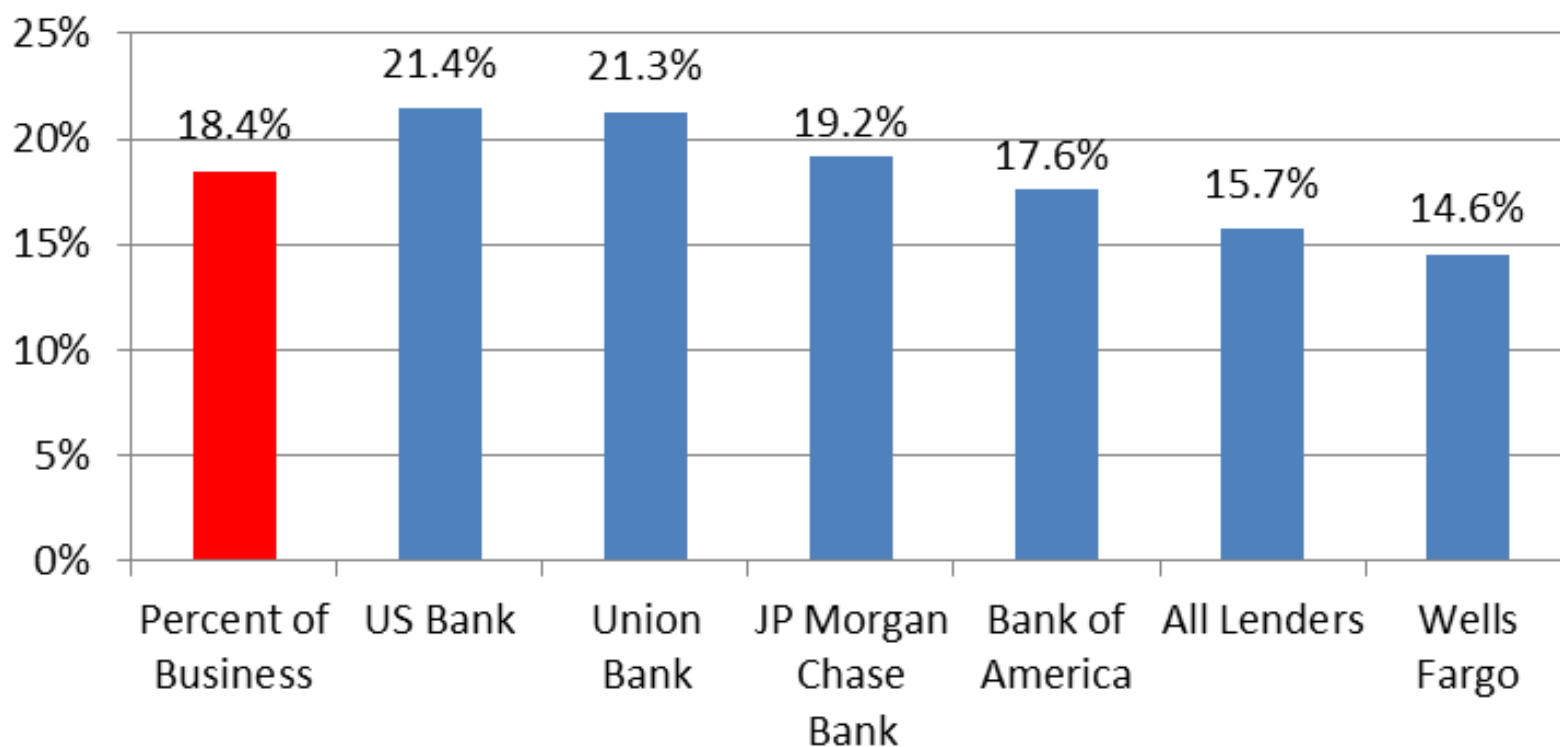
Bar Graphs for Small Business

- US Bank does the best in issuing small business loans in LMI tracts
- US Bank and Wells do best in lending to businesses with less than \$1 million in revenue. Their lending is in proportion to the percentage of these businesses.

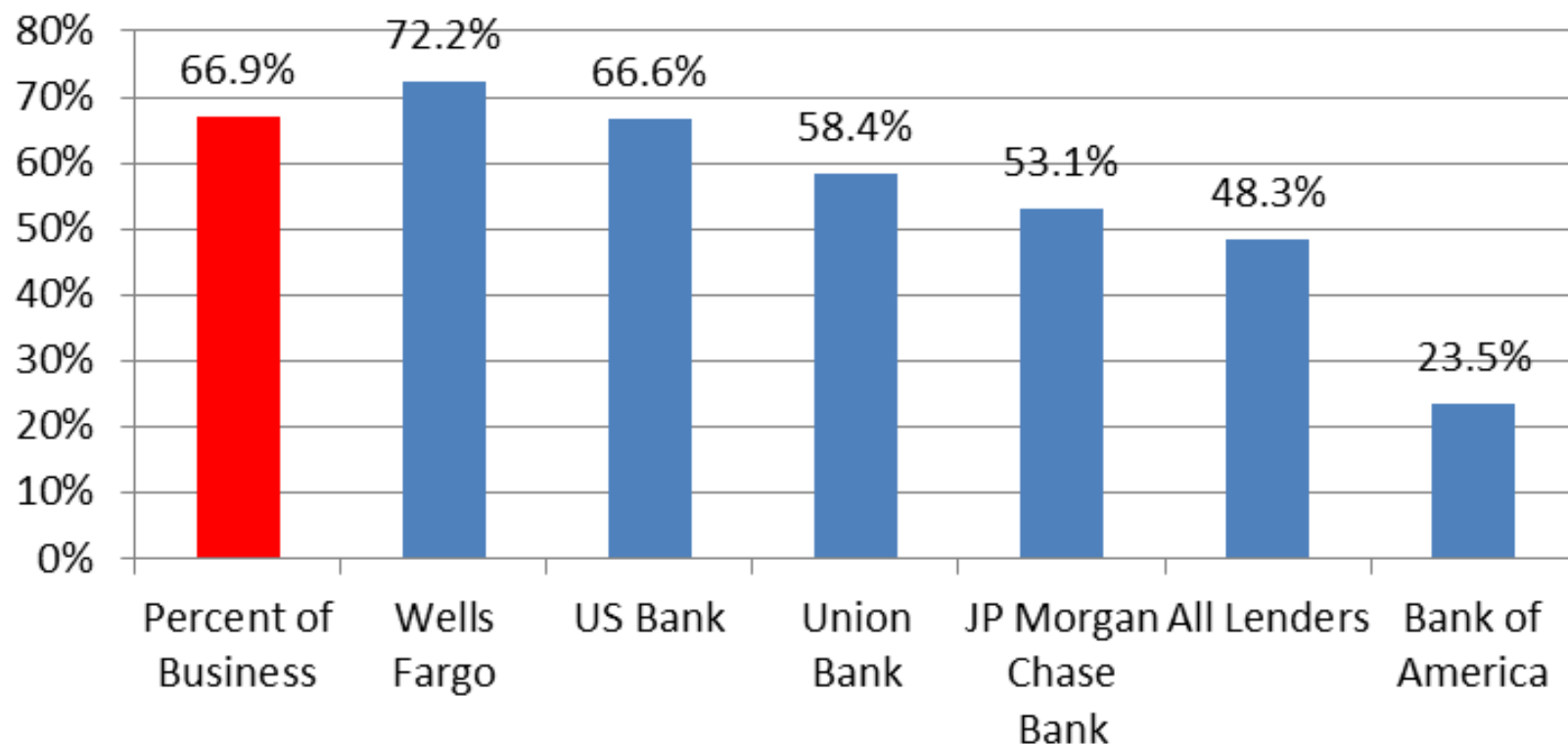
Graph 1 Small Business Lending in Low-Income Census Tracts



**Graph 2 Small Business Lending in Moderate-Income
Census Tracts**



**Graph 3 Small Business Lending to Small Businesses
with less than \$1 mil in Revenue**



Summary performance of individual banks

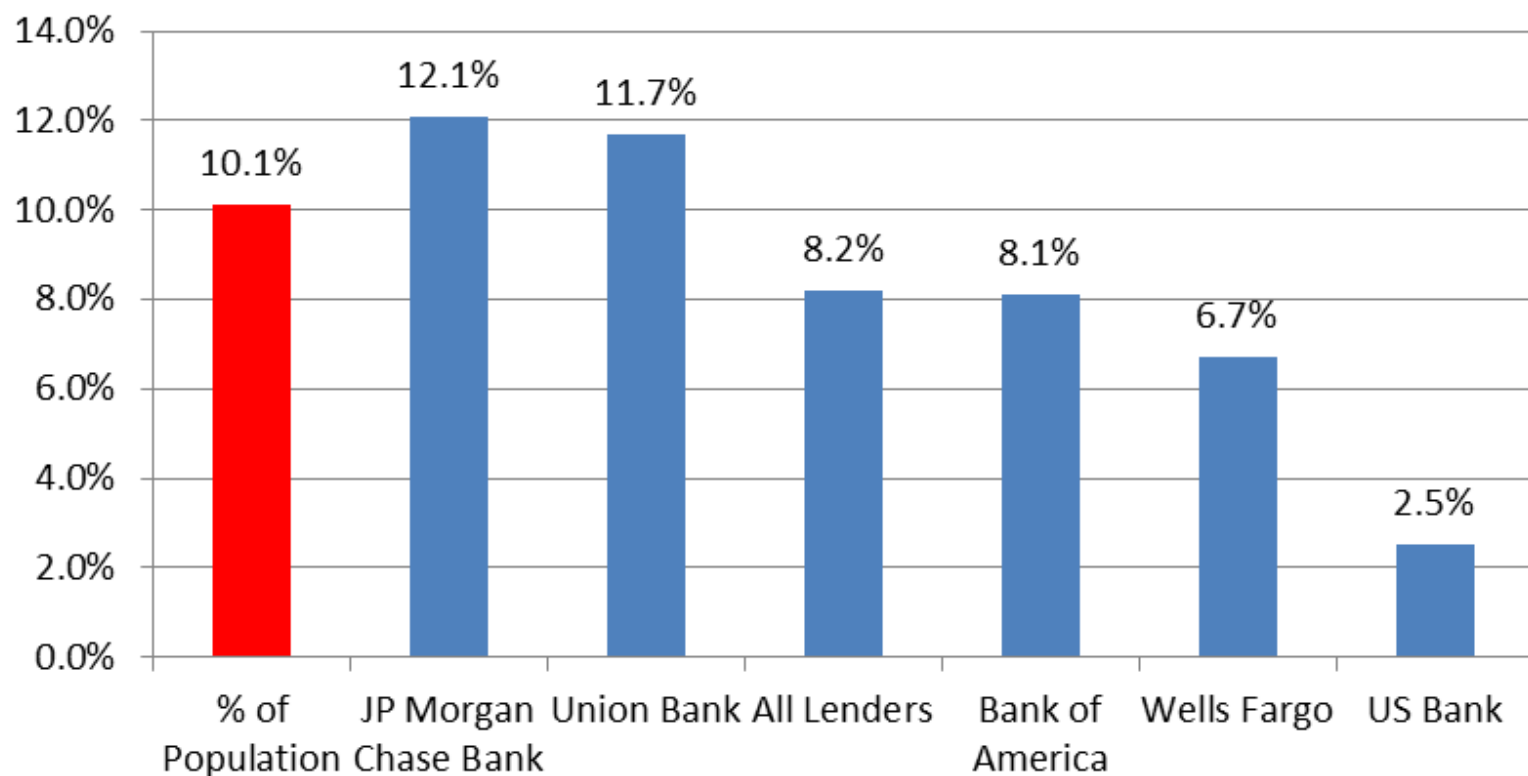
- On our 3 indicators for small business lending, the individual banks performance compared to all lenders:

	Better than all lenders	Tied with all lenders	Worse than all lenders
US Bank	3	0	0
JP Morgan	2	1	0
Union Bank	2	1	0
BOA	1	1	1
Wells Fargo	1	1	1

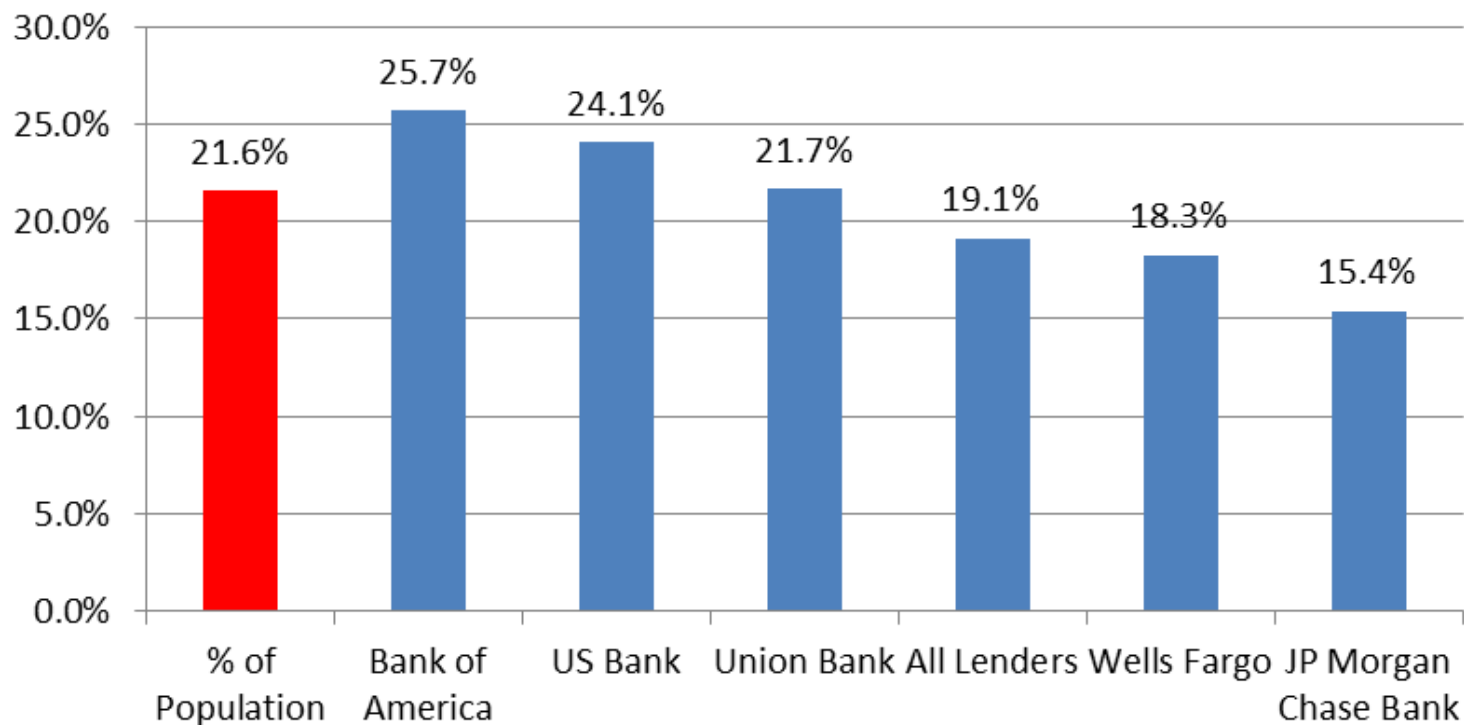
Bar Graphs for Branches

- Disproportionately low branch presence in minority tracts
- Branches in proportion to the population in LMI tracts

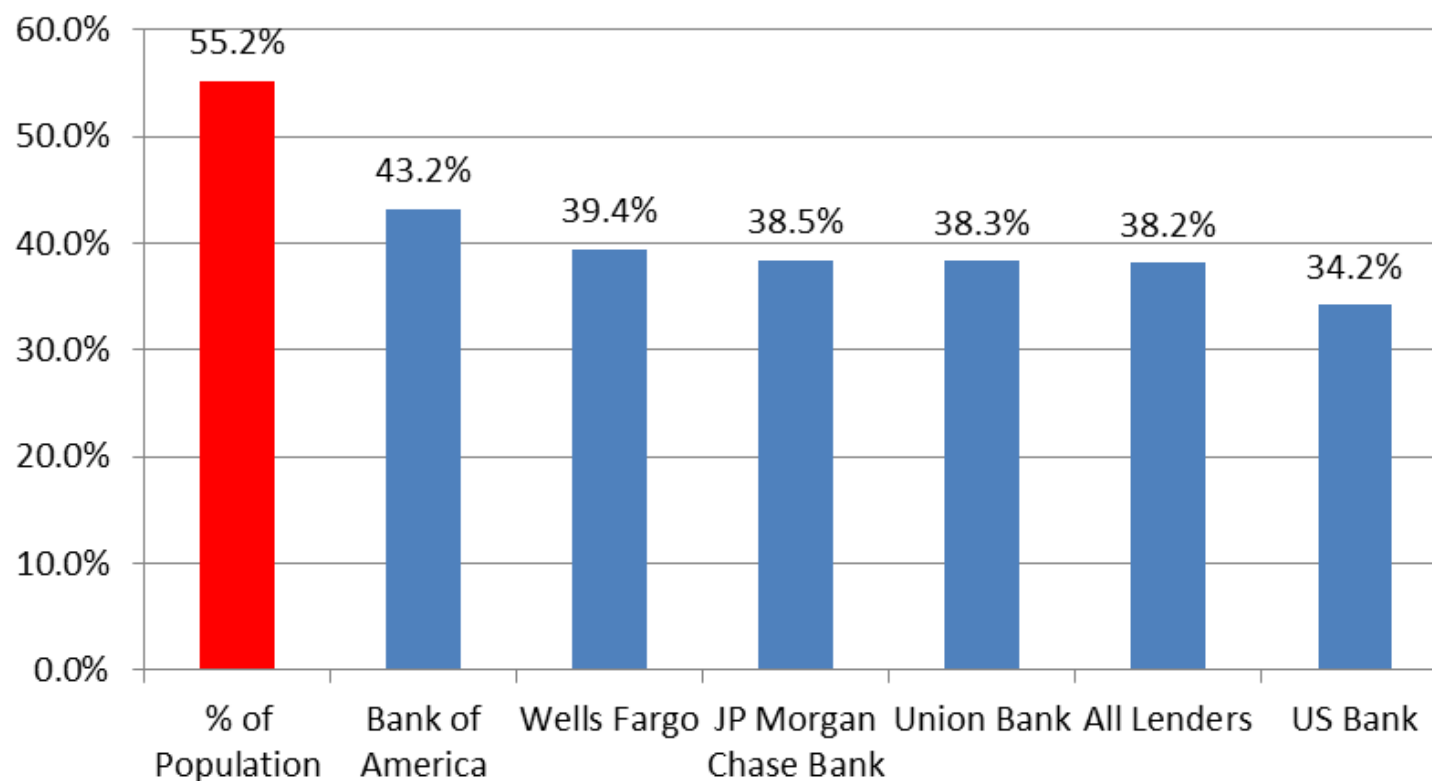
Graph 1 Percent of Branches in Low-Income Neighborhoods



Graph 2 Percent of Branches in Moderate-Income Neighborhoods



Graph 3 Percent of Branches in Minority Neighborhoods



Summary performance of individual banks

- On our 3 indicators for branching patterns, the individual banks performance compared to all lenders:

	Better than all lenders	Tied with all lenders	Worse than all lenders
BOA	2	1	0
Union Bank	2	1	0
JP Morgan	1	1	1
Wells Fargo	1	1	1
US Bank	1	0	2

Improving the banks

- Work with US Bank and Union in their home lending.
- US Bank and Union perform better in small business than home lending so willingness to serve communities is apparent.

Thank you!