WHERE DO LENDERS LEND?:

RANKS OF REGULATED FINANCIAL INSTITUTIONS' PERFORMANCE WITHIN THE WASHINGTON, D.C.-MARYLAND-VIRGINIA SMSA IN 1982

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BY

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Where Do Lenders Lend?: Ranks of Regulated Financial Institutions' Performance within the Washington, D.C.-Maryland-Virginia SMSA in 1982

INTRODUCTION

This report contains a series of profiles of regulated lenders' (commercial banks, credit unions, and savings and loan institutions) performance as demonstrated by where these financial institutions made loans in the Washington, D.C.-Maryland-Virginia SMSA (hereafter, the Washington, D.C. SMSA) in 1982. These profiles of lender performance are intended to serve as a reference for comparing lending activities among different institutions and to aid in assessing the overall performance of each institution.

THE RANKINGS

Lenders were ranked by computing a score for each institution based on where they made their loans. This index, "the composite score," accounts for the proportion of each institution's loans made in District versus suburban census tracts; census tracts with low, middle and high income; and census tracts with high, middle and low percentages of minority populations. Lending institutions received higher scores when they made a greater proportion of their lending in low-income, minority District census tracts. Lending institutions received lower scores when they made a greater proportion of their lending in high-income, white suburban census tracts.

Score values ranged from 105 to 280, where a score of 105 means that a lender made all of its loans in suburban, high-income, white census tracts and 280 means that a lender made all of its loans in low-income, minority, District census tracts. Each lender received two scores -- one based on the number of loans and one based on dollars of lending.*

*A more detailed explanation of the computation of lenders' scores may be found in the methods chapter of this volume.

Tables A-1 through A-6 show the scores for all lenders by type of financial institution (i.e., commercial banks, savings and loan institutions and credit unions) and by the location of each lender (i.e., the District, Maryland and Virginia). These tables rank lenders in two ways. First, each lender is ranked among its peers (e.g., the rank of one Maryland commercial bank relative to all Maryland commercial banks). Second, each table shows the overall rank of each lender among all lenders in that location. Tables A-1, A-2, and A-3 show the ranks for lenders using the score based on dollars of loans for the District of Columbia, Maryland and Virginia, respectively. Tables A-4, A-5 and A-6 show the ranks for lenders using the score based on numbers of loans for the District of Columbia, Maryland and Virginia, respectively.

The tables contained in sections B, C, D and E present more detailed information on the performance of each lender. Each section provides the same information but organizes this information differently. That is, each section contains three tables which rank each lender and describe their performance but the organization of these tables varies from section to section.

Table 1 of each section (i.e., B, C, D or E) presents rankings of lenders according to the number of loans made in the SMSA. The first two columns of the table present the name and docket number of the lending institution. The third column of the table presents the composite lending scores which measure each lender's overall performance in terms of the number of loans made in the SMSA. Columns 4 and 5 show the total number and total dollar amount of lending the institution made in the SMSA.

The remaining columns show the percent of each institution's loans made in census tracts varying by location, income, and minority composition. Column 6 and 7 show the percent of all loans made in central city tracts and in suburban tracts, respectively. Columns 8, 9 and 10 show the percent of all loans made in low-income tracts (70% or less of the SMSA's median family income), in middle-income tracts (greater than 70% but less than 120% of

the SMSA's median family income) and in high-income tracts (120% or greater of the SMSA's median family income). Columns 11, 12 and 13 show the percent of all loans made in predominantly minority tracts (76% or more minority), in tracts with a middle range of minorities (less than 76% but greater than 25% minority) and in tracts with few minorities (25% minority or less). The reader should note that each of the groups are not mutually exclusive. The lending percentages by location represent the distribution of all lending by each institution in the SMSA, the lending percentages by income represent the distribution of all lending by each institution in the SMSA, and the lending percentages by minority composition represent the distribution of all lending by each institution in the SMSA.

Table 2 in each section is identical to Table 1 except that the lenders' rankings pertain to the dollar amount of lending made by each institution in the SMSA. This table presents for the same institutions as in Table 1 the composite lending score associated with the dollar amount of lending flowing from the institution to different types of census tracts. Columns 6-13 present the percent of the total dollar amount of lending an institution made in the SMSA by census tract location, income and minority composition.*

In Table 2 the total number of loans made in the SMSA, and the total dollar amount of lending made in the SMSA for each lender are identical to the numbers presented in Table 1.

* Note that the rankings of lenders by number of loans and by dollar amount of lending may be different for the same institution. This is because some lenders may have made many loans but for small amounts of money, while other lenders may have made few loans but for large amounts of money. A lender which had made a low percentage of their loan volume as represented by number of loans in a census tract may have made those same few loans for a large percentage of the total amount of dollars loaned in the SMSA.

Table 3 of each section presents a summary of the information presented in Tables 1 and 2 and presents a series of indicators which show the size of each institution and the overall volume of lending made by the institution in the Washington, D.C. SMSA.

In Table 3, columns 1 and 2 show the identification information associated with each lender. The third column shows the city location of each lender. Columns 4 and 5 show each lender's composite score. Column 4 shows the composite score associated with the number of loans made by each institution in the SMSA. Column 5 shows the composite score associated with the dollar amount of lending made by each institution in the SMSA.

Column 6 shows the total amount of assets held by the institution as of December, 1982. This measure is a good indicator of the size of the institution.

Column 7 shows the total dollar amount of lending an institution made in the SMSA as a percent of the lender's total assets. This measure shows the percent of a lenders assets devoted to housing loans in 1982 and may help to distinguish between those institutions that devote more of their assets to housing lending from those institutions that devote more of their assets to commercial loans and other types of investments.

Columns 8 and 9 show the total number of loans made in the SMSA and the total dollar amount of lending made in the SMSA. Again, these numbers are the same as those in Tables 1 and 2.

The final column of Table 3 shows the average amount of dollars per loan made by an institution. This indicator provides a crude but reasonable estimate of whether the lender tends to make larger or smaller housing loans.

The organization of each section (i.e., B, C, D and E) works as follows. Section B presents the respective listings of lenders on each table from the lender which received the highest composite score to the lender which received the lowest composite score. Table B-1 presents a ranking of lenders in composite score order in terms of the number of loans made by each institution in the SMSA. Table B-2 presents the ranking of lenders in composite score order in terms of the dollar amount of lending made by each institution in the SMSA. Table B-3 also ranks lenders in terms of the dollar amount of lending made by each institution in the SMSA. Section A permits the overall ranking of all institutions in the SMSA as evaluated by their performance in lending to low-income, minority and central city areas versus other areas.

Section C presents the same tables with lenders ordered alphabetically. This allows the reader to easily examine single SMSA lending institution's rankings by the name of the institution.

Section D organizes lenders by the state location of each institution (i.e., District of Columbia, Virginia and Maryland). Within each state grouping, lenders are ranked by their respective composite scores. Section D permits more ease in evaluating the rank in performance of lenders within each state.

Section E also presents each lender's ranking by state location but lenders are listed alphabetically within each state grouping. This allows more ease in examining the profiles of particular lending institutions of interest within each state.

TABLE A-1

Ranking of District of Columbia Lenders by Dollars Loaned and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	2	Industrial Bank	243.99
2	5	Madison National	193.40
3	6	Capital Bank, NA	183.29
4	7	First American Bank	174.97
5	8	Security National	161.63
6	10	McLachlen National	160.62
7	11	NS & T	158.54
8	14	National Bank of Commerce	150.69
9	15	American Security	148.94
10	18	National Bank of Washington	146.24
11	20	National Capital Bank	143.87
12	21	United National Bank	143.23
13	23	Riggs Bank, NA	140.65
14	32	D.C. National Bank	130.81
15	33	American Indian National Bank	113.56

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank**	Lender	Score*
1	4	Independence Federal	194.38
2	16	National Permanent	148.66
3	17	Washington Federal	146.96
4	19	Columbia First Federal	145.95
5	22	Home Federal	141.85
6	27	Interstate Federal S & L	139.77
7	28	Capital City	138.60
8	31	OBA F S & L	131.32

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 33 D.C.-based banks, savings and loan associations and credit unions studied.

TABLE A-1, cont.

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	1	HUD Credit Union	245.00
2	3	Treasury Department CU	210.00
3	9	Department of Energy CU	161.62
4	12	U.S. Senate Employees CU	153.29
5	13	U.S. Postal Service CU	151.21
6	24	Washington Post Employee CU	140.00
6	24	Lafayette Credit Union	140.00
6	24	Civil Service Employee CU	140.00
9	29	Navy	134.01
10	30	Raleigh Credit Union	132.17

TOTAL LENDERS = 33

TABLE A-2

Ranking of Maryland Lenders by Dollars Loaned and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	2	Union Trust Co. of MD	181.77
2	3	1st National Bank of Southern MD	181.71
3	6	People's Security Bank of MD	155.41
4	8	Suburban Bank	146.67
5	9	Bank of Maryland	146.55
6	12	United Bank & Trust of MD	140.40
7	13	Maryland Bank & Trust	140.00
8	14	Citizens Bank & Trust of MD	138.11
9	15	Central National Bank of MD	137.56
10	17	Farmers & Mechanics Nat'l Bank	135.65
11	19	Citizens National Bank	134.64
12	21	Bank of Damascus	132.65
13	22	1st Women's Bank of Maryland	131.72
14	24	Bank of Bethesda	128.65
15	30	Maryland National Bank	122.25
16	31	1st American Bank of MD	120.14
17	32	Potomac Valley Bank	120.04
18	33	State National Bank of MD	118.82
19	34	Sandy Spring National Bank	116.18

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank	Lender	Score
1	4	Standard Federal S & L	166.05
2	5	Suburban Federal S & L of Lanham	164.10
3	7	Savings Bank of Baltimore	149.00

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 37 MD-based banks, savings and loan associations and credit unions studied.

TABLE A-2, cont.

Rank Among S & L's	Overall Rank	Lender	Score
4	10	1st Federal S & L	144.57
4	10	Loyola Federal S & L	144.57
5	11	Vermont Federal S & L	140.44
6	13	Government Service S & L	140.29
7	16	Metropolitan Federal S & L	136.81
8	18	Annapolis Federal S & L	134.88
9	20	Friendship S & L	133.68
10	23	Community S & L	130.90
11	25	Baltimore Federal S & L	128.58
12	26	Citizens S & L	127.86
13	27	Maryland Federal S & L	127.69
14	29	Equitable Federal S & L	122.83

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	1	Census Bureau Credit Union	186.75
2	13	Saveway Eastern Credit Union	140.00
3	28	Tower Credit Union	125.17

TOTAL LENDERS = 37

TABLE A-3

Ranking of Virginia Lenders by Dollars Loaned and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	3	First Commercial Bank	172.34
2	5	Middleburg National Bank	166.64
3	7	Round Hill National Bank	152.70
4	12	F & M National Bank of Hamilton	141.52
5	13	Town & Country Bank & Trust	140.00
5	13	People's Nat'l Bank of Leesburg	140.00
6	14	Bank of Virginia	137.62
7	16	First Virgnia Bank	135.65
8	17	Virginia National Bank	133.30
9	18	Burke & Herbert Bank & Trust	132.18
10	19	Dominion National Bank of N. VA	130.36
11	21	McLean Bank	127.99
12	22	Continental Bank & Trust	126.64
13	27	United Virginia Bank	122.00
14	28	Guaranty Bank & Trust	120.79
15	29	1st & Merchants Nat'l Bank	120.65
16	30	1st American Bank of VA	119.76
17	32	George Mason Bank	108.22
18	33	Bank of Vienna	105.00

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank	Lender	Score
1	1	Jefferson S & L	236.03
2	2	1st Commonwealth SA	176.37
3	4	Dominion Federal	166.69

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 36 VA-based banks, savings and loan associations and credit unions studied.

TABLE A-3, cont.

Rank Among S & L's	Overall Rank	Lender	Score
4	6	Perpetual American S & L	162.07
5	8	1st Federal S & L/Northern VA	147.21
6	9	Commonwealth S & L	145.35
7	10	Piedmont Federal S & L	143.69
8	11	Old Dominion S & L	142.31
9	15	Northern Virginia S & L	136.54
10	20	United S & L	128.55
11	23	Providence S & L	126.13
12	24	Suburban S & L	125.32
13	25	Continental Federal S & L	124.89
14	26	Metropolitan Fed S & L/Arlington	123.71
15	30	1st American S & L	119.76
16	31	McLean S & L	116.06

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	13	State Department Credit Union	140.00

TOTAL LENDERS = 36

TABLE A-4

Ranking of District of Columbia Lenders by Number of Loans and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	2	Industrial Bank	237.06
2	5	American Security	206.71
3	6	National Capital Bank	201.92
4	7	Capital Bank, NA	198.93
5	8	1st American Bank	192.31
6	10	United National Bank	185.29
7	11	National Bank of Commerce	175.00
8	12	Madison National Bank	173.70
9	13	McLachen National	173.25
10	14	Security National Bank	171.34
11	16	Riggs Bank, NA	165.09
12	18	NS & T	160.13
13	19	National Bank of Washington	159.43
14	21	American Indian National Bank	157.50
15	29	DC Natinal Bank	137.61

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank	Lender	Score
1	3	Independence Federal	219.13
2	15	National Permanent	166.79
3	20	Washington Federal	158.41
4	22	Columbia First Federal	157.49
5	23	Capital City	149.02
6	25	Home Federal	147.39
7	27	Interstate Federal S & L	143.96
8	31	OBA F S & L	133.47

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 33 D.C.-based banks, savings and loan associations and credit unions studied.

TABLE A-4, cont.

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	1	HUD Credit Union	245.00
2	4	Treasury Department CU	210.00
3	9	Department of Energy CU	186.67
4	17	U.S. Senate Employee CU	166.33
5	24	U.S. Postal Service CU	148.75
6	26	Navy	146.46
7	28	Washington Post Employee CU	140.00
7	28	Lafayette CU	140.00
7	28	Civil Service Employee CU	140.00
8	30	Raleigh CU	134.62

TOTAL LENDERS = 33

TABLE A-5

Ranking of Maryland Lenders by Number of Loans and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	1	Union Trust Co. of MD	212.83
2	3	1st National Bank of S. MD	177.69
3	5	People's Security Bank of MD	159.09
4	7	Suburban Bank	158.67
5	8	Citizens Bank & Trust of MD	155.52
6	9	Bank of Maryland	153.11
7	10	Maryland National Bank	149.13
8	13	United Bank & Trust of MD	147.29
9	19	1st American Bank of MD	142.21
10	20	Central National Bank of MD	141.40
11	21	Maryland Bank & Trust	140.00
12	23	Farmers & Mechanics Nat'l Bank	136.27
13	24	Citizens National Bank	135.99
14	27	First Women's Bank of MD	131.60
15	28	Bank of Damascus	131.25
16	31	Potomac Valley Bank	124.60
17	32	Bank of Bethesda	122.50
18	33	State National Bank of MD	119.00
19	34	Sandy Spring National Bank	115.97

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank	Lender	Score
1	4	Standard Federal S & L	162.17
2	6	Suburban Federal S & L of Lanham	158.75
3	11	1st Federal S & L	148.60

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 37 MD-based banks, savings and loan associations and credit unions studied.

TABLE A-5, cont.

Rank Among S & L's	Overall Rank	Lender	Score
4	12	Savings Bank of Baltimore	147.45
5	14	Government Service S & L	145.62
6	15	Vermont Federal S & L	145.27
7	16	Metropolitan Federal S & L	144.58
8	17	Loyola Federal S & L	144.09
9	18	Community S & L	144.08
10	22	Annapolis Federal S & L	137.22
11	25	Maryland Federal S & L	135.00
12	26	Friendship S & L	134.32
13	28	Baltimore Federal S & L	131.25
14	29	Citizens S & L	130.47
15	30	Equitable Federal S & L	129.96

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	2	Census Bureau Credit Union	198.33
2	21	Saveway Eastern CU	140.00
3	25	Tower Credit Union	135.00

TOTAL LENDERS = 37

TABLE A-6

Ranking of Virginia Lenders by Number of Loans and Location*

BANKS

Rank Among Banks	Overall Rank**	Lender	Score*
1	4	Middleburg National Bank	166.92
2	7	Round Hill National Bank	146.56
3	8	Burke & Herbert Bank & Trust	145.70
4	11	F & M National Bank of Hamilton	142.92
5	14	Town & Country Bank & Trust	140.00
5	14	First Commercial Bank	140.00
5	14	People's Nat'l Bank of Leesburg	140.00
6	15	Bank of Virginia	138.99
7	16	Virginia National Bank	134.39
8	18	Dominion National Bank of N. VA	131.60
9	20	First Virginia Bank	131.21
10	23	United Virginia Bank	126.91
11	26	First American Bank of VA	125.98
12	27	First & Merchants National Bank	124.91
13	28	Guaranty Bank & Trust	122.50
13	28	Continental Bank & Trust	122.50
14	29	McLean Bank	116.67
15	30	George Mason Bank	108.50
16	31	Bank of Vienna	105.00

SAVINGS AND LOANS

Rank Among S & L's	Overall Rank	Lender	Score
1	1	Jefferson S & L	252.00
2	2	1st Commonwealth SA	175.00

*The score is based on a formula that considers the location of loans (dollars loaned) made by each lender. Specifically, the formula takes into account loans made in the District vs. the suburbs, census tracts with high, middle and low average incomes (as a percentage of the median family income for the SMSA), and census tracts with high, middle and low percentages of minority population. Greatest weight is given to dollars loaned in the District, in low-income tracts, and in predominantly minority tracts.

**This is the lender's rank among all 36 VA-based banks, savings and loan associations and credit unions studied.

TABLE A-6, cont.

Rank Among S & L's	Overall Rank	Lender	Score
3	3	Dominion Federal	169.00
4	5	Perpetual American Federal S & L	158.60
5	6	1st Federal S & L/Northern VA	147.29
6	9	Commonwealth S & L	144.61
7	10	Piedmont Federal S & L	143.62
8	12	First American S & L	142.64
9	13	Old Dominion S & L	141.59
10	17	Northern Virginia S & L	132.85
11	19	Metropolitan Fed S & L/Arlington	131.25
11	19	McLean S & L	131.25
12	21	United S & L	128.74
13	22	Continental Federal S & L	128.57
14	24	Providence S & L	126.21
15	25	Suburban S & L	126.00

CREDIT UNIONS

Rank Among CU's	Overall Rank	Lender	Score
1	14	State Department Credit Union	140.00

TOTAL LENDERS = 36

TABLE B-1

-- 1982 WASHINGTON D.C. HMOA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER LENDING SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
GEORGE MASON BANK	0932	108.50	10	576	0.0	100.0	0.0	10.0	90.0	0.0	0.0	100.0
SANDY SPRING NB & SVG INST	1480	115.97	67	4224	0.0	100.0	0.0	23.9	76.1	0.0	7.5	92.5
MCLEAN BANK	1640	116.67	6	155	0.0	100.0	0.0	33.3	66.7	0.0	0.0	100.0
STATE NATIONAL BANK OF MD	1427	119.00	5	400	0.0	100.0	0.0	40.0	60.0	0.0	0.0	100.0
CONTINENTAL BK AND TRUST CO	2654	122.50	10	55	0.0	100.0	0.0	40.0	60.0	0.0	10.0	90.0
GUARANTY BANK & TRUST CO	0935	122.50	6	337	0.0	100.0	0.0	33.3	66.7	0.0	16.7	83.3
BANK OF BETHESDA	0350	122.50	2	222	50.0	50.0	0.0	0.0	100.0	0.0	0.0	100.0
POTOMAC VALLEY BANK	0356	124.60	25	905	4.0	96.0	4.0	36.0	60.0	0.0	8.0	92.0
FIRST&MERCHANTS NB	2370	124.91	292	1996	2.7	97.3	1.7	45.9	52.4	1.0	2.7	96.2
FIRST AMERICAN BANK OF VA	1634	125.98	397	22641	0.0	100.0	4.0	43.8	52.1	0.3	7.6	92.2
SUBURBAN S & LA	6093	126.00	50	3098	0.0	100.0	0.0	56.0	44.0	0.0	4.0	96.0
PROVIDENCE S & LA	6267	126.21	33	3257	0.0	100.0	0.0	51.5	48.5	0.0	9.1	90.9
UNITED VIRGINIA BANK	2430	126.91	452	37818	0.0	100.0	4.0	46.7	49.3	0.0	8.0	92.0
CONTINENTAL FED S&L ASSN	3658	128.57	217	18642	0.5	99.5	4.1	49.3	46.5	1.4	6.5	92.2
UNITED S & LA	6980	129.74	58	4950	0.0	100.0	1.7	58.6	39.7	0.0	8.6	91.4
EQUITABLE FS&LA	7245	129.96	132	12022	2.3	97.7	0.8	54.5	44.7	3.0	6.8	90.2
CITIZENS S & LA	2207	130.47	172	10172	0.0	100.0	3.5	50.6	45.9	0.6	14.0	85.5
FIRST VIRGINIA BANK	0944	131.21	321	5973	0.0	100.0	3.7	54.8	41.4	2.5	7.5	90.0
MC LEAN S & LA	7558	131.25	52	4628	0.0	100.0	7.7	48.1	44.2	1.9	7.7	90.4
BALTIMORE FS & LA	1718	131.25	44	1955	0.0	100.0	2.3	50.0	47.7	0.0	20.5	79.5
METROLITAN FED S & L OF ARL	5848	131.25	12	958	0.0	100.0	0.0	58.3	41.7	0.0	16.7	83.3
BANK OF DAMASCUS	0650	131.25	40	1266	0.0	100.0	0.0	75.0	25.0	0.0	0.0	100.0
DOMINION NB OF NORTHERN VA	2904	131.60	50	3905	0.0	100.0	14.0	32.0	54.0	2.0	12.0	86.0
FIRST WOMEN'S BK OF MARYLAND	1423	131.60	25	351	12.0	88.0	4.0	36.0	60.0	0.0	20.0	80.0
NORTHERN VIRGINIA S & LA	5808	132.85	93	6205	14.0	86.0	2.2	46.2	51.6	1.1	12.9	86.0
OBA FS & LA	0489	133.47	59	5824	45.8	54.2	3.4	15.3	81.4	5.1	3.4	91.5
FRIENDSHIP S & L	9507	134.32	259	13029	0.4	99.6	0.0	83.0	17.0	0.0	0.4	99.6
VIRGINIA NATIONAL BANK	1985	134.39	106	1932	0.0	100.0	8.5	59.4	32.1	0.9	5.7	93.4
RALEIGH CREDIT UNION	1307	134.62	13	304	15.4	84.6	7.7	38.5	53.8	7.7	0.0	92.3
MARYLAND FS & LA	1270	135.00	136	10681	3.7	96.3	1.5	49.3	49.3	2.9	23.5	73.5
TOWER CREDIT UNION	8333	135.00	13	450	15.4	84.6	0.0	53.8	46.2	7.7	0.0	92.3
CITIZENS NATIONAL BANK	1110	135.99	96	842	0.0	100.0	3.1	69.8	27.1	0.0	12.5	87.5
FARMERS & MECHANICS NAT BANK	0820	136.27	75	1875	0.0	100.0	1.3	84.0	14.7	1.3	0.0	98.7
ANNAPOLIS FS & LA	1714	137.22	36	2267	2.8	97.2	2.8	52.8	44.4	5.6	19.4	75.0
OC NATIONAL BK WASHINGTON	0045	137.61	44	1896	40.9	59.1	4.5	25.0	70.5	6.8	4.5	88.6
BANK OF VIRGINIA	2345	138.99	173	9913	2.9	97.1	5.2	69.9	24.9	1.2	11.6	87.3
STATE DEPARTMENT	0435	140.00	3	220	66.7	33.3	0.0	33.3	66.7	0.0	0.0	100.0
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
FIRST COMMERCIAL BANK	0156	140.00	4	158	25.0	75.0	0.0	75.0	25.0	0.0	0.0	100.0
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	50.0	50.0	0.0	50.0	50.0
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0

TABLE B-1, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER LENDING SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINDRITY % HIGH	MINORITY % MID	MINORITY % LOW
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
CENTRAL NATIONAL BANK OF MD	1055	141.40	25	803	8.0	92.0	4.0	56.0	40.0	4.0	24.0	72.0
OLD DOMINION S & LA	6477	141.59	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	4.5	95.5
FIRST AMERICAN BANK OF MO	1515	142.21	52	1014	5.8	94.2	5.8	63.5	30.8	5.8	13.5	80.8
FIRST AMERICAN S & LA	6762	142.64	159	12082	0.0	100.0	10.1	76.1	13.8	1.9	7.5	90.6
F & M NAT BK OF HAMILTON	1290	142.92	12	623	0.0	100.0	0.0	100.0	0.0	0.0	8.3	91.7
PIEOMONT FS&L	2742	143.62	87	4353	0.0	100.0	12.6	83.9	3.4	0.0	1.1	98.9
INTERSTATE FS & LA	2936	143.96	292	25327	29.8	70.2	5.5	51.7	42.8	3.8	11.3	84.9
COMMUNITY S & L INC	9512	144.08	60	3946	0.0	100.0	0.0	78.3	21.7	0.0	33.3	66.7
LOYOLA FS & LA	2167	144.09	219	10350	0.0	100.0	2.7	92.2	5.0	2.3	9.1	88.6
METROPOLITAN FS & LA	5589	144.58	177	11957	9.6	90.4	11.3	45.8	42.9	8.5	18.1	73.4
COMMONWEALTH S&L	6995	144.61	38	2046	0.0	100.0	13.2	84.2	2.6	0.0	2.6	97.4
VERMONT FS & LA	4177	145.27	74	410	0.0	100.0	6.8	78.4	14.9	4.1	14.9	81.1
GOVERNMENT SERVICE S & L INC	9506	145.62	112	8382	19.6	80.4	12.5	37.5	50.0	8.0	17.9	74.1
BURKE & HERBERT BK AND TR CO	0050	145.70	43	2049	2.3	97.7	14.0	41.9	44.2	9.3	25.6	65.1
NAVY	5536	146.46	1719	17075	10.8	89.2	8.1	50.4	41.5	12.2	16.2	71.6
ROUND HILL NATIONAL BANK	2510	146.56	16	645	0.0	100.0	0.0	100.0	0.0	0.0	18.8	81.3
UNITED BK & TR CO OF MO	1275	147.29	24	434	0.0	100.0	0.0	75.0	25.0	0.0	45.8	54.2
FIRST FED S&L ASSN/NORTH VA	3677	147.29	24	2097	0.0	100.0	8.3	58.3	33.3	0.0	45.8	54.2
HOME FS & LA	4009	147.39	355	22800	12.1	87.9	5.1	79.7	15.2	7.6	3.9	88.5
SAVINGS BANK OF BALTIMORE	0260	147.45	49	1704	2.0	98.0	8.2	49.0	42.9	8.2	36.7	55.1
FIRST FS & LA	1557	148.60	118	11469	9.3	90.7	0.0	73.7	26.3	0.0	41.5	58.5
U S POSTAL SERVICE	6402	148.75	4	103	0.0	100.0	0.0	75.0	25.0	0.0	50.0	50.0
CAPITAL CITY FS & LA	0359	149.02	164	14583	25.0	75.0	7.3	51.2	41.5	11.0	12.8	76.2
MARYLAND NATIONAL BANK	0165	149.13	23	1997	8.7	91.3	13.0	52.2	34.8	4.3	30.4	65.2
BANK OF MARYLAND	1058	153.11	74	1754	4.1	95.9	5.4	63.5	31.1	12.2	33.8	54.1
CITIZENS BK & TR CO OF MD	1420	155.52	586	5280	6.1	93.9	7.5	65.4	27.1	11.9	33.1	54.9
COLUMBIA FS & LA	0889	157.49	475	34909	34.5	65.5	13.9	42.5	43.6	13.7	17.7	68.6
AMERICAN INDIAN NATIONAL BK	0008	157.50	4	229	50.0	50.0	25.0	0.0	75.0	25.0	0.0	75.0
WASHINGTON FS & LA	0092	158.41	668	66339	29.2	70.8	15.4	44.9	39.7	11.1	25.4	63.5
PERPETUAL AMERICAN FS&L ASSN	6579	158.60	524	34055	21.4	78.6	9.5	69.7	20.8	2.5	38.0	59.5
SUBURBAN BANK	1075	158.67	919	6681	10.2	89.8	9.5	64.4	26.1	17.0	25.1	57.9
SUBURBAN FS & LA OF LANHAM	5875	158.75	4	210	0.0	100.0	0.0	75.0	25.0	25.0	25.0	50.0
PEOPLES SECURITY BANK OF MD	1104	159.09	104	1562	1.9	98.1	4.8	66.3	28.8	6.7	62.5	30.8
NATIONAL BANK OF WASHINGTON	0130	159.43	247	8742	33.6	66.4	11.7	44.1	44.1	13.0	28.3	58.7
NS&T BK NATIONAL ASSOCIATION	0160	160.13	260	6207	26.2	73.8	14.6	43.5	41.9	16.9	24.6	58.5
STANOARD FS & LA	7156	162.97	1259	71270	10.7	89.3	20.8	57.3	21.9	10.2	35.4	54.4
US SENATE EMPLOYEES C U	0624	163.33	3	158	100.0	0.0	0.0	33.3	66.7	0.0	33.3	66.7
RIGGS NB OF WASHINGTON DC	0170	165.09	466	9664	42.5	57.5	16.7	35.2	48.1	19.3	21.7	59.0
NATIONAL PERMANENT FS & LA	0486	166.79	366	31313	25.4	74.6	29.2	36.1	34.7	12.8	29.8	57.4
MIODLEBURG NATIONAL BANK	1770	166.92	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.9	23.1
OOMINION FS & LA	7359	169.86	1700	97043	19.4	80.6	35.3	49.6	15.1	0.6	44.5	54.9
SECURITY NATIONAL BANK	0190	171.34	112	2953	53.6	46.4	17.0	33.9	49.1	20.5	26.8	52.7
MCLACHLEN NATIONAL BANK	0100	173.25	20	745	55.0	45.0	10.0	60.0	30.0	25.0	10.0	65.0

TABLE B-1, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
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-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER LENDING SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
MADISON NATIONAL BANK	0115	173.70	50	2812	38.0	62.0	26.0	36.0	38.0	24.0	22.0	54.0
NATIONAL BK OF COMMERCE	0020	175.00	10	432	40.0	60.0	20.0	50.0	30.0	30.0	10.0	60.0
FIRST COMMONWEALTH SA	7206	175.00	14	1198	0.0	100.0	35.7	50.0	14.3	21.4	35.7	42.9
FIRST NAT BK OF SOUTHERN MD	1710	177.69	13	287	84.6	15.4	0.0	53.8	46.2	30.8	7.7	61.5
UNITED NAT BK OF WASHINGTON	0205	185.29	17	390	52.9	47.1	29.4	35.3	35.3	29.4	23.5	47.1
DEPT ENERGY CREDIT UNION	5631	186.67	3	136	66.7	33.3	33.3	0.0	66.7	33.3	33.3	33.3
FIRST AMERICAN BANK N A	0049	192.31	318	17666	62.3	37.7	27.7	42.1	30.2	27.4	34.9	37.7
CAPITAL BANK NATIONAL ASSN	0060	198.33	6	76	100.0	0.0	16.7	50.0	33.3	16.7	50.0	33.3
CENSUS BUREAU CREDIT UNION	5641	198.33	3	271	33.3	66.7	33.3	66.7	0.0	33.3	33.3	33.3
NAT CAPITAL BK OF WASHINGTON	0140	201.92	13	353	61.5	38.5	30.8	53.8	15.4	23.1	53.8	23.1
AMERICAN SECURITY BANK NA	0010	206.71	260	4813	63.1	36.9	33.1	41.9	25.0	52.3	14.6	33.1
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
UNION TRUST COMPANY OF MD	0280	212.83	300	1997	52.3	47.7	34.3	54.3	11.3	58.0	16.0	26.0
INDEPENDENCE FS & LA	7173	219.13	23	1266	100.0	0.0	30.4	30.4	39.1	52.2	30.4	17.4
INDUSTRIAL BK OF WASHINGTON	0070	237.06	109	2023	85.3	14.7	43.1	42.2	14.7	71.6	20.2	8.3
DEPT HUD CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0
JEFFERSON S & LA	6498	252.00	5	234	100.0	0.0	60.0	40.0	0.0	60.0	40.0	0.0

TABLE B-2

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
GEORGE MASON BANK	0932	108.22	10	576	0.0	100.0	0.0	9.2	90.8	0.0	0.0	100.0
AMERICAN INDIAN NATIONAL BK	0008	113.56	4	229	7.0	93.0	4.4	0.0	95.6	4.4	0.0	95.6
MCLEAN BANK	1640	116.06	6	155	0.0	100.0	0.0	31.6	68.4	0.0	0.0	100.0
SANDY SPRING NB & SVG INST	1480	116.18	67	4224	0.0	100.0	0.0	26.9	73.1	0.0	5.1	94.9
STATE NATIONAL BANK OF MD	1427	118.82	5	400	0.0	100.0	0.0	39.5	60.5	0.0	0.0	100.0
FIRST AMERICAN BANK OF VA	1634	119.76	397	22641	0.0	100.0	2.6	33.1	64.3	0.1	3.7	96.2
POTOMAC VALLEY BANK	0356	120.04	25	905	11.0	89.0	0.9	28.7	70.4	0.0	1.4	98.6
FIRST AMERICAN BANK OF MD	1515	120.14	52	1014	1.3	98.7	1.0	35.6	63.4	1.0	2.4	96.6
FIRST&MERCHANTS NB	2370	120.65	292	1996	1.6	98.4	0.7	39.3	60.0	0.5	1.5	98.1
GUARANTY BANK & TRUST CO	0935	120.79	6	337	0.0	100.0	0.0	22.8	77.2	0.0	22.3	77.7
UNITED VIRGINIA BANK	2430	122.00	452	37818	0.0	100.0	3.2	35.8	61.0	0.0	6.4	93.6
MARYLAND NATIONAL BANK	0165	122.25	23	1997	5.5	94.5	7.4	20.0	72.6	2.3	4.5	93.3
EQUITABLE FS&LA	7245	122.83	132	12022	1.3	98.7	0.3	41.0	58.7	1.5	5.0	93.5
METROLITAN FED S & L OF ARL	5848	123.71	12	958	0.0	100.0	0.0	40.7	59.3	0.0	12.7	87.3
CONTINENTAL FED S&L ASSN	3658	124.89	217	18642	0.4	99.6	2.9	42.6	54.5	1.2	5.5	93.3
TOWER CREDIT UNION	8333	125.17	13	450	4.4	95.6	0.0	38.9	61.1	6.7	0.0	93.3
SUBURBAN S & LA	6093	125.32	50	3098	0.0	100.0	0.0	51.6	48.4	0.0	6.4	93.6
PROVIDENCE S & LA	6267	126.13	33	3257	0.0	100.0	0.0	53.1	46.9	0.0	7.3	92.7
CONTINENTAL BK AND TRUST CO	2654	126.64	10	55	0.0	100.0	0.0	56.4	43.6	0.0	5.5	94.5
MARYLAND FS & LA	1270	127.69	136	10681	4.6	95.4	1.1	38.0	60.9	1.3	17.4	81.3
CITIZENS S & LA	2207	127.86	172	10172	0.0	100.0	3.1	43.0	53.9	2.5	10.9	86.7
MC LEAN S & LA	7558	127.99	52	4628	0.0	100.0	4.5	47.3	48.2	1.3	6.9	91.8
UNITED S & LA	6980	128.55	58	4950	0.0	100.0	1.7	55.9	42.4	0.0	8.0	92.0
BALTIMORE FS & LA	1718	128.58	44	1955	0.0	100.0	1.5	39.0	59.5	0.0	25.3	74.7
BANK OF BETHESDA	0350	128.65	2	222	67.6	32.4	0.0	0.0	100.0	0.0	0.0	100.0
DOMINION NB OF NORTHERN VA	2904	130.36	50	3905	0.0	100.0	13.2	31.5	55.3	1.4	11.7	86.8
DC NATIONAL BK WASHINGTON	0045	130.81	44	1896	54.4	45.6	0.8	8.4	90.7	4.3	0.6	95.1
COMMUNITY S & L INC	9512	130.90	60	3946	0.0	100.0	0.0	62.6	37.4	0.0	11.4	88.6
OBA FS & LA	0489	131.32	59	5824	43.9	56.1	3.2	13.4	83.4	3.6	4.2	92.2
FIRST WOMEN'S BK OF MARYLAND	1423	131.72	25	351	13.1	86.9	1.1	37.6	61.3	0.0	23.4	76.6
RALEIGH CREDIT UNION	1307	132.17	13	304	12.2	87.8	3.6	51.0	45.4	3.6	0.0	96.4
BURKE & HERBERT BK AND TR CO	0050	132.18	43	2049	0.3	99.7	6.5	29.7	63.7	5.2	24.2	70.6
BANK OF DAMASCUS	0650	132.65	40	1266	0.0	100.0	0.0	79.0	21.0	0.0	0.0	100.0
VIRGINIA NATIONAL BANK	1985	133.30	106	1932	0.0	100.0	3.9	63.7	32.4	1.0	7.4	91.6
FRIENDSHIP S & L	9507	133.68	259	13029	0.8	99.2	0.0	80.6	19.4	0.0	0.5	99.5
NAVY	5536	134.01	1719	17075	5.6	94.4	2.9	45.5	51.6	4.2	17.3	78.5
CITIZENS NATIONAL BANK	1110	134.64	96	842	0.0	100.0	3.3	65.2	31.5	0.0	12.8	87.2
ANNAPOLIS FS & LA	1714	134.88	36	2267	3.4	96.6	2.7	44.9	52.4	4.5	22.3	73.1
FARMERS & MECHANICS NAT BANK	0820	135.65	75	1875	0.0	100.0	1.3	82.2	16.4	1.3	0.0	98.7
FIRST VIRGINIA BANK	0944	135.65	321	5973	0.0	100.0	4.4	61.9	33.8	2.4	12.0	85.5
NORTHERN VIRGINIA S & LA	5808	136.54	93	6205	23.0	77.0	1.8	44.5	53.7	1.3	16.4	82.3
METROPOLITAN FS & LA	5589	136.81	177	11957	10.6	89.4	6.3	46.3	47.5	4.5	12.4	83.1
CENTRAL NATIONAL BANK OF MD	1055	137.56	25	803	8.1	91.9	4.4	48.2	47.4	3.7	20.5	75.7
BANK OF VIRGINIA	2345	137.62	173	9913	2.1	97.9	8.6	54.7	36.7	0.3	18.5	81.2

TABLE B-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
CITIZENS BK & TR CO OF MD	1420	138.11	586	5280	3.0	97.0	3.3	51.8	44.8	4.6	23.6	71.8
CAPITAL CITY FS & LA	0359	138.60	164	14583	24.5	75.5	5.1	41.8	53.1	5.4	8.6	86.0
INTERSTATE FS & LA	2936	139.77	292	25327	28.5	71.5	5.2	46.6	48.2	2.9	8.1	89.0
STATE DEPARTMENT	0435	140.00	3	220	71.8	28.2	0.0	28.2	71.8	0.0	0.0	100.0
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	31.7	68.3	0.0	68.3	31.7
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
GOVERNMENT SERVICE S & L INC	9506	140.29	112	8382	24.5	75.5	9.4	34.2	56.4	4.5	14.4	81.2
UNITED BK & TR CO OF MD	1275	140.40	24	434	0.0	100.0	0.0	60.4	39.6	0.0	40.8	59.2
VERMONT FS & LA	4177	140.44	74	410	0.0	100.0	4.9	73.7	21.5	2.0	13.9	84.1
RIGGS NB OF WASHINGTON DC	0170	140.65	466	9664	45.1	54.9	4.9	20.8	74.3	5.9	14.2	79.9
F & M NAT BK OF HAMILTON	1290	141.52	12	623	0.0	100.0	0.0	100.0	0.0	0.0	4.3	95.7
FIRST AMERICAN S & LA	6762	141.78	159	12082	0.0	100.0	6.4	72.9	20.8	0.6	18.2	81.1
HOME FS & LA	4009	141.85	355	22800	9.0	91.0	5.2	72.5	22.3	4.9	3.4	91.6
OLD DOMINION S & LA	6477	142.31	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	6.6	93.4
UNITED NAT BK OF WASHINGTON	0205	143.23	17	390	20.8	79.2	16.9	16.4	66.7	11.5	15.1	73.3
PIEOMONT FS&L	2742	143.69	87	4353	0.0	100.0	15.9	78.4	5.7	0.0	0.4	99.6
NAT CAPITAL BK OF WASHINGTON	0140	143.87	13	353	35.7	64.3	3.1	45.3	51.6	2.3	19.3	78.5
FIRST FS & LA	1557	144.57	118	11469	17.1	82.9	0.0	63.9	36.1	0.0	32.0	68.0
LOYOLA FS & LA	2167	144.57	219	10350	0.0	100.0	3.1	88.2	8.6	2.0	14.4	83.6
COMMONWEALTH S&L	6995	145.35	38	2046	0.0	100.0	14.9	82.7	2.3	0.0	2.7	97.3
COLUMBIA FS & LA	0889	145.95	475	34909	33.6	66.4	8.5	38.4	53.1	5.7	16.5	77.8
NATIONAL BANK OF WASHINGTON	0130	146.24	247	8742	33.3	66.7	7.7	33.3	59.0	5.4	25.0	69.6
BANK OF MARYLAND	1058	146.55	74	1754	0.5	99.5	4.0	60.4	35.6	5.7	37.6	56.7
SUBURBAN BANK	1075	146.67	919	6681	8.2	91.8	5.1	58.6	36.3	10.7	19.9	69.4
WASHINGTON FS & LA	0092	146.96	668	66339	30.5	69.5	10.0	37.9	52.1	4.9	21.7	73.4
FIRST FED S&L ASSN/NORTH VA	3677	147.21	24	2097	0.0	100.0	5.2	58.2	36.5	0.0	51.9	48.1
NATIONAL PERMANENT FS & LA	0486	148.66	366	31313	13.6	86.4	15.8	39.7	44.5	8.9	21.0	70.1
AMERICAN SECURITY BANK NA	0010	148.94	260	4813	47.8	52.2	12.2	16.8	71.0	16.7	3.2	80.1
SAVINGS BANK OF BALTIMORE	0260	149.00	49	1704	0.3	99.7	5.7	37.3	57.0	9.7	55.9	34.3
NATIONAL BK OF COMMERCE	0020	150.69	10	432	83.1	16.9	6.7	12.0	81.3	9.5	3.0	87.5
U S POSTAL SERVICE	6402	151.21	4	103	0.0	100.0	0.0	80.6	19.4	0.0	51.5	48.5
ROUND HILL NATIONAL BANK	2510	152.70	16	645	0.0	100.0	0.0	100.0	0.0	0.0	36.3	63.7
US SENATE EMPLOYEES C U	0624	153.29	3	158	100.0	0.0	0.0	19.0	81.0	0.0	19.0	81.0
PEOPLES SECURITY BANK OF MD	1104	155.41	104	1562	0.6	99.4	1.5	59.2	39.2	1.7	77.7	20.7
NS&T BK NATIONAL ASSOCIATION	0160	158.54	260	6207	28.4	71.6	18.5	29.0	52.5	2.6	53.3	44.1
MCLACHLEN NATIONAL BANK	0100	160.62	20	745	61.1	38.9	8.1	49.3	42.7	14.0	4.6	81.5
DEPT ENERGY CREDIT UNION	5631	161.62	3	136	58.8	41.2	14.7	0.0	85.3	14.7	44.1	41.2
SECURITY NATIONAL BANK	0190	161.63	112	2953	53.4	46.6	18.3	24.9	56.8	8.1	30.6	61.3
PERPETUAL AMERICAN FS&L ASSN	6579	162.07	524	34055	24.8	75.2	17.2	60.7	22.0	1.6	39.8	58.6

TABLE B-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ORDER OF REPORTER SCORES ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
SUBURBAN FS & LA OF LANHAM	5875	164.10	4	210	0.0	100.0	0.0	81.4	18.6	21.9	40.5	37.6
STANDARD FS & LA	7156	166.05	1259	71270	18.6	81.4	19.5	55.9	24.6	16.1	28.6	55.3
MIOOLEBURG NATIONAL BANK	1770	166.64	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.1	23.9
DOMINION FS & LA	7359	166.69	1700	97043	17.3	82.7	33.2	49.3	17.5	0.8	41.7	57.5
FIRST COMMERCIAL BANK	0156	172.34	4	158	94.9	5.1	0.0	97.5	2.5	0.0	0.0	100.0
FIRST AMERICAN BANK N A	0049	174.97	318	17666	52.0	48.0	23.1	34.0	42.9	15.2	37.3	47.5
FIRST COMMONWEALTH SA	7206	176.37	14	1198	0.0	100.0	39.2	39.9	20.9	28.8	28.0	43.2
FIRST NAT BK OF SOUTHERN MD	1710	181.71	13	287	89.2	10.8	0.0	50.2	49.8	36.2	7.3	56.4
UNION TRUST COMPANY OF MD	0280	181.77	300	1997	32.3	67.7	22.6	52.1	25.3	36.3	16.6	47.1
CAPITAL BANK NATIONAL ASSN	0060	183.29	6	76	100.0	0.0	3.9	53.9	42.1	3.9	53.9	42.1
CENSUS BUREAU CREDIT UNION	5641	186.75	3	271	24.4	75.6	24.4	75.6	0.0	24.4	36.2	39.5
MADISON NATIONAL BANK	0115	193.40	50	2812	71.0	29.0	48.2	27.8	24.0	2.0	53.4	44.6
INOEPENOENCE FS & LA	7173	194.38	23	1266	100.0	0.0	15.4	21.6	63.0	28.1	46.7	25.2
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
JEFFERSON S & LA	6498	236.03	5	234	100.0	0.0	37.2	62.8	0.0	37.2	62.8	0.0
INDUSTRIAL BK OF WASHINGTON	0070	243.99	109	2023	94.9	5.1	47.9	36.9	15.2	75.7	17.8	6.5
DEPT HUO CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0

TABLE B-3

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORES--

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
BANK OF VIENNA	2898	VIENNA	105.00	105.00			2	210	105
GEORGE MASON BANK	0932	FAIRFAX	108.50	108.22	38663	1.490	10	576	57.60
AMERICAN INDIAN NATIONAL BK	0008	WASHINGTON	157.50	113.56	26461	0.865	4	229	57.25
MCLEAN BANK	1640	MCLEAN	116.67	116.06	53383	0.290	6	155	25.83
SANDY SPRING NB & SVG INST	1480	SANDY SPRING	115.97	116.18	103754	4.071	67	4224	63.04
STATE NATIONAL BANK OF MD	1427	ROCKVILLE	119.00	118.82	126880	0.315	5	400	80.00
FIRST AMERICAN BANK OF VA	1634	MCLEAN	125.98	119.76	1107755	2.044	397	22641	57.03
POTOMAC VALLEY BANK	0356	GAITHERSBURG	124.60	120.04	64738	1.398	25	905	36.20
FIRST AMERICAN BANK OF MD	1515	SILVER SPRING	142.21	120.14	328473	0.309	52	1014	19.50
FIRST&MERCHANTS NB	2370	RICHMOND	124.91	120.65	2749938	0.073	292	1996	6.84
GUARANTY BANK & TRUST CO	0935	MERRIFIELD	122.50	120.79			6	337	56.17
UNITED VIRGINIA BANK	2430	RICHMOND	126.91	122.00	12283	307.9	452	37818	83.67
MARYLAND NATIONAL BANK	0165	BALTIMORE	149.13	122.25	4352640	0.046	23	1997	86.83
EQUITABLE FS&LA	7245	WHEATON	129.96	122.83	190475	6.312	132	12022	91.08
METROLITAN FED S & L OF ARL	5848	ARLINGTON	131.25	123.71	36808	2.603	12	958	79.83
CONTINENTAL FED S&L ASSN	3658	ARLINGTON	128.57	124.89	765377	2.436	217	18642	85.91
TOWER CREDIT UNION	8333	**********	135.00	125.17			13	450	34.62
SUBURBAN S & LA	6093	ANNANDALE	126.00	125.32	281628	1.100	50	3098	61.96
PROVIDENCE S & LA	6267	VIENNA	126.21	126.13	154872	2.103	33	3257	98.70
CONTINENTAL BK AND TRUST CO	2654	SPRINGFIELD	122.50	126.64	13864	0.397	10	55	5.50
MARYLAND FS & LA	1270	HYATTSVILLE	135.00	127.69	346065	3.086	136	10681	78.54
CITIZENS S & LA	2207	SILVER SPRING	130.47	127.86	244980	4.152	172	10172	59.14
MC LEAN S & LA	7558	MC LEAN	131.25	127.99	50098	9.238	52	4628	89.00
UNITED S & LA	6980	VIENNA	129.74	128.55	154872	3.196	58	4950	85.34
BALTIMORE FS & LA	1718	BALTIMORE	131.25	128.58	1358686	0.144	44	1955	44.43
BANK OF BETHESDA	0350	BETHESDA	122.50	128.65	93713	0.237	2	222	111
DOMINION NB OF NORTHERN VA	2904	VIENNA	131.60	130.36	241192	1.619	50	3905	78.10
DC NATIONAL BK WASHINGTON	0045	WASHINGTON	137.61	130.81	186378	1.017	44	1896	43.09
COMMUNITY S & L INC	9512	**********	144.08	130.90			60	3946	65.77
OBA FS & LA	0489	WASHINGTON	133.47	131.32	29616	19.67	59	5824	98.71
FIRST WOMEN'S BK OF MARYLAND	1423	ROCKVILLE	131.60	131.72	23213	1.512	25	351	14.04
RALEIGH CREDIT UNION	1307	**********	134.62	132.17			13	304	23.38
BURKE & HERBERT BK AND TR CO	0050	ALEXANDRIA	145.70	132.18	103225	1.985	43	2049	47.65
BANK OF DAMASCUS	0650	DAMASCUS	131.25	132.65	71887	1.761	40	1266	31.65
VIRGINIA NATIONAL BANK	1985	NORFOLK	134.39	133.30	3810314	0.051	106	1932	18.23
FRIENDSHIP S & L	9507	**********	134.32	133.68			259	13029	50.31
NAVY	5536	WASHINGTON	146.46	134.01			1719	17075	9.93
CITIZENS NATIONAL BANK	1110	LAUREL	135.99	134.64	165260	0.510	96	842	8.77
ANNAPOLIS FS & LA	1714	ANNAPOLIS	137.22	134.88	272787	0.831	36	2267	62.97
FARMERS & MECHANICS NAT BANK	0820	FREDERICK	136.27	135.65	274289	0.684	75	1875	25.00
FIRST VIRGINIA BANK	0944	FAIRFAX CTY	131.21	135.65	868804	0.687	321	5973	18.61
NORTHERN VIRGINIA S & LA	5808	ARLINGTON	132.85	136.54	269454	2.303	93	6205	66.72
METROPOLITAN FS & LA	5589	BETHESDA	144.58	136.81	403093	2.966	177	11957	67.55
CENTRAL NATIONAL BANK OF MD	1055	HILLANDALE	141.40	137.56	78244	1.026	25	803	32.12
BANK OF VIRGINIA	2345	RICHMOND	138.99	137.62	3353246	0.296	173	9913	57.30
CITIZENS BK & TR CO OF MD	1420	RIVERDALE	155.52	138.11	791969	0.667	586	5280	9.01
CAPITAL CITY FS & LA	0359	WASHINGTON	149.02	138.60	345692	4.218	164	14583	88.92

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TABLE B-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORES--

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
INTERSTATE FS & LA	2936	WASHINGTON	143.96	139.77	479502	5.282	292	25327	86.74
STATE DEPARTMENT	0435	ARLINGTON	140.00	140.00			3	220	73.33
CIVIL SERVICE EMPLOYEE C U	0233	**********	140.00	140.00			2	63	31.50
LAFAYETTE CREDIT UNION	0619	**********	140.00	140.00			2	138	69.00
PEOPLES NB OF LEESBURG	1520	LEESBURG	140.00	140.00	51280	6.086	42	3121	74.31
BOX BUTTE PUBLIC EMP C U	4176	**********	140.00	140.00			1	37	37.00
MARYLAND BANK & TRUST CO	1125	LEXINGTON PAR	140.00	140.00	49806	0.131	1	65	65.00
SAVEWAY EASTERN C U	7264	**********	140.00	140.00			1	20	20.00
TOWN & COUNTRY BK & TR CO	2305	RESTON	140.00	140.00	28477	0.386	1	110	110
WASHINGTON POST EMPLOYEE C U	1376	**********	140.00	140.00			1	37	37.00
GOVERNMENT SERVICE S & L INC	9506	**********	145.62	140.29			112	8382	74.84
UNITED BK & TR CO OF MO	1275	OXON HILL	147.29	140.40	50187	0.865	24	434	18.08
VERMONT FS & LA	4177	BALTIMORE	145.27	140.44	274754	0.149	74	410	5.54
RIGGS NB OF WASHINGTON DC	0170	WASHINGTON	165.09	140.65	3707089	0.261	466	9664	20.74
F & M NAT BK OF HAMILTON	1290	HAMILTON	142.92	141.52	27219	2.289	12	623	51.92
FIRST AMERICAN S & LA	6762	WOODBRIDGE	142.64	141.78	172829	6.991	159	12082	75.99
HOME FS & LA	4009	WASHINGTON	147.39	141.85	204362	11.16	355	22800	64.23
OLD DOMINION S & LA	6477	WINCHESTER	141.59	142.31	182001	0.567	22	1032	46.91
UNITED NAT BK OF WASHINGTON	0205	WASHINGTON	185.29	143.23	50126	0.778	17	390	22.94
PIEDMONT FS&L	2742	MANASSAS	143.62	143.69	218046	1.996	87	4353	50.03
NAT CAPITAL BK OF WASHINGTON	0140	WASHINGTON	201.92	143.87	49401	0.715	13	353	27.15
FIRST FS & LA	1557	ANNAPOLIS	148.60	144.57	467115	2.455	118	11469	97.19
LOYOLA FS & LA	2167	BALTIMORE	144.09	144.57	1192100	0.868	219	10350	47.26
COMMONWEALTH S&L	6995	MANASSAS	144.61	145.35	49663	4.120	38	2046	53.84
COLUMBIA FS & LA	0889	WASHINGTON	157.49	145.95	897417	3.890	475	34909	73.49
NATIONAL BANK OF WASHINGTON	0130	WASHINGTON	159.43	146.24	1082355	0.808	247	8742	35.39
BANK OF MARYLAND	1058	HILLCREST HTS	153.11	146.55	105490	1.663	74	1754	23.70
SUBURBAN BANK	1075	BETHESDA	158.67	146.67	2060123	0.324	919	6681	7.27
WASHINGTON FS & LA	0092	WASHINGTON	158.41	146.96	683862	9.701	668	66339	99.31
FIRST FED S&L ASSN/NORTH VA	3677	ALEXANDRIA	147.29	147.21	303323	0.691	24	2097	87.38
NATIONAL PERMANENT FS & LA	0486	WASHINGTON	166.79	148.66	878732	3.563	366	31313	85.55
AMERICAN SECURITY BANK NA	0010	WASHINGTON	206.71	148.94	3399157	0.142	260	4813	18.51
SAVINGS BANK OF BALTIMORE	0260	BALTIMORE	147.45	149.00	1209128	0.141	49	1704	34.78
NATIONAL BK OF COMMERCE	0020	WASHINGTON	175.00	150.69	59356	0.728	10	432	43.20
U S POSTAL SERVICE	6402	WASHINGTON	148.75	151.21			4	103	25.75
ROUND HILL NATIONAL BANK	2510	ROUND HILL	146.56	152.70	24365	2.647	16	645	40.31
US SENATE EMPLOYEES C U	0624	**********	163.33	153.29			3	158	52.67
PEOPLES SECURITY BANK OF MD	1104	LANDOVER	159.09	155.41	223909	0.698	104	1562	15.02
NS&T BK NATIONAL ASSOCIATION	0160	WASHINGTON	160.13	158.54	627597	0.989	260	6207	23.87
MCLACHLEN NATIONAL BANK	0100	WASHINGTON	173.25	160.62	56713	1.314	20	745	37.25
DEPT ENERGY CREDIT UNION	5631	**********	186.67	161.62			3	136	45.33
SECURITY NATIONAL BANK	0190	WASHINGTON	171.34	161.63	167574	1.762	112	2953	26.37
PERPETUAL AMERICAN FS&L ASSN	6579	MC LEAN	158.60	162.07	2070239	1.645	524	34055	64.99
SUBURBAN FS & LA OF LANHAM	5875	LANDOVER HILL	158.75	164.10	36102	0.582	4	210	52.50
STANDARD FS & LA	7156	GAITHERSBURG	162.97	166.05	525183	13.57	1259	71270	56.61
MIDDLEBURG NATIONAL BANK	1770	MIDDLEBURG	166.92	166.64	37600	2.761	13	1038	79.85
DOMINION FS & LA	7359	MC LEAN	169.86	166.69	350769	27.67	1700	97043	57.08

TABLE B-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORES--

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
FIRST COMMERCIAL BANK	0156	ARLINGTON COU	140.00	172.34	36442	0.434	4	158	39.50
FIRST AMERICAN BANK N A	0049	WASHINGTON	192.31	174.97	831422	2.125	318	17666	55.55
FIRST COMMONWEALTH SA	7206	ALEXANDRIA	175.00	176.37	53266	2.249	14	1198	85.57
FIRST NAT BK OF SOUTHERN MD	1710	UPPER MARLBOR	177.69	181.71	99223	0.289	13	287	22.08
UNION TRUST COMPANY OF MD	0280	BALTIMORE	212.83	181.77	1628980	0.123	300	1997	6.66
CAPITAL BANK NATIONAL ASSN	0060	WASHINGTON	198.33	183.29	35030	0.217	6	76	12.67
CENSUS BUREAU CREDIT UNION	5641	**********	198.33	186.75			3	271	90.33
MADISON NATIONAL BANK	0115	WASHINGTON	173.70	193.40	207466	1.355	50	2812	56.24
INDEPENDENCE FS & LA	7173	WASHINGTON	219.13	194.38	78843	1.606	23	1266	55.04
TREASURY DEPT CREDIT UNION	0162	**********	210.00	210.00			1	7	7.00
JEFFERSON S & LA	6498	WARRENTON	252.00	236.03	252127	0.093	5	234	46.80
INDUSTRIAL BK OF WASHINGTON	0070	WASHINGTON	237.06	243.99	63545	3.184	109	2023	18.56
DEPT HUD CREDIT UNION	4037	**********	245.00	245.00			1	19	19.00

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TABLE C-1

-- 1982 WASHINGTON D.C. HMOA REPORTER DATA --
-- REPORTER COMPOSITE LENOING SCORES ANO PERCENT OF LENOING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MAOE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER NAME ****

LENOER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MIO	INCOME % HIGH	MINORITY % HIGH	MINORITY % MIO	MINORITY % LOW
AMERICAN INDIAN NATIONAL BK	0008	157.50	4	229	50.0	50.0	25.0	0.0	75.0	25.0	0.0	75.0
AMERICAN SECURITY BANK NA	0010	206.71	260	4813	63.1	36.9	33.1	41.9	25.0	52.3	14.6	33.1
ANNAPOLIS FS & LA	1714	137.22	36	2267	2.8	97.2	2.8	52.8	44.4	5.6	19.4	75.0
BALTIMORE FS & LA	1718	131.25	44	1955	0.0	100.0	2.3	50.0	47.7	0.0	20.5	79.5
BANK OF BETHESDA	0350	122.50	2	222	50.0	50.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF DAMASCUS	0650	131.25	40	1266	0.0	100.0	0.0	75.0	25.0	0.0	0.0	100.0
BANK OF MARYLAND	1058	153.11	74	1754	4.1	95.9	5.4	63.5	31.1	12.2	33.8	54.1
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF VIRGINIA	2345	138.99	173	9913	2.9	97.1	5.2	69.9	24.9	1.2	11.6	87.3
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
BURKE & HERBERT BK AND TR CO	0050	145.70	43	2049	2.3	97.7	14.0	41.9	44.2	9.3	25.6	65.1
CAPITAL BANK NATIONAL ASSN	0060	198.33	6	76	100.0	0.0	16.7	50.0	33.3	16.7	50.0	33.3
CAPITAL CITY FS & LA	0359	149.02	164	14583	25.0	75.0	7.3	51.2	41.5	11.0	12.8	76.2
CENSUS BUREAU CREDIT UNION	5641	198.33	3	271	33.3	66.7	33.3	66.7	0.0	33.3	33.3	33.3
CENTRAL NATIONAL BANK OF MD	1055	141.40	25	803	8.0	92.0	4.0	56.0	40.0	4.0	24.0	72.0
CITIZENS BK & TR CO OF MO	1420	155.52	586	5280	6.1	93.9	7.5	65.4	27.1	11.9	33.1	54.9
CITIZENS NATIONAL BANK	1110	135.99	96	842	0.0	100.0	3.1	69.8	27.1	0.0	12.5	87.5
CITIZENS S & LA	2207	130.47	172	10172	0.0	100.0	3.5	50.6	45.9	0.6	14.0	85.5
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	50.0	50.0	0.0	50.0	50.0
COLUMBIA FS & LA	0889	157.49	475	34909	34.5	65.5	13.9	42.5	43.6	13.7	17.7	68.6
COMMONWEALTH S&L	6995	144.61	38	2046	0.0	100.0	13.2	84.2	2.6	0.0	2.6	97.4
COMMUNITY S & L INC	9512	144.08	60	3946	0.0	100.0	0.0	78.3	21.7	0.0	33.3	66.7
CONTINENTAL BK AND TRUST CO	2654	122.50	10	55	0.0	100.0	0.0	40.0	60.0	0.0	10.0	90.0
CONTINENTAL FED S&L ASSN	3658	128.57	217	18642	0.5	99.5	4.1	49.3	46.5	1.4	6.5	92.2
OC NATIONAL BK WASHINGTON	0045	137.61	44	1896	40.9	59.1	4.5	25.0	70.5	6.8	4.5	88.6
OEPT ENERGY CREDIT UNION	5631	186.67	3	136	66.7	33.3	33.3	0.0	66.7	33.3	33.3	33.3
DEPT HUO CREOIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0
DOMINION FS & LA	7359	169.86	1700	97043	19.4	80.6	35.3	49.6	15.1	0.6	44.5	54.9
OOMINION NB OF NORTHERN VA	2904	131.60	50	3905	0.0	100.0	14.0	32.0	54.0	2.0	12.0	86.0
EQUITABLE FS&LA	7245	129.96	132	12022	2.3	97.7	0.8	54.5	44.7	3.0	6.8	90.2
F & M NAT BK OF HAMILTON	1290	142.92	12	623	0.0	100.0	0.0	100.0	0.0	0.0	8.3	91.7
FARMERS & MECHANICS NAT BANK	0820	136.27	75	1875	0.0	100.0	1.3	84.0	14.7	1.3	0.0	98.7
FIRST AMERICAN BANK N A	0049	192.31	318	17666	62.3	37.7	27.7	42.1	30.2	27.4	34.9	37.7
FIRST AMERICAN BANK OF MD	1515	142.21	52	1014	5.8	94.2	5.8	63.5	30.8	5.8	13.5	80.8
FIRST AMERICAN BANK OF VA	1634	125.98	397	22641	0.0	100.0	4.0	43.8	52.1	0.3	7.6	92.2
FIRST AMERICAN S & LA	6762	142.64	159	12082	0.0	100.0	10.1	76.1	13.8	1.9	7.5	90.6
FIRST COMMERCIAL BANK	0156	140.00	4	158	25.0	75.0	0.0	75.0	25.0	0.0	0.0	100.0
FIRST COMMONWEALTH SA	7206	175.00	14	1198	0.0	100.0	35.7	50.0	14.3	21.4	35.7	42.9
FIRST FED S&L ASSN/NORTH VA	3677	147.29	24	2097	0.0	100.0	8.3	58.3	33.3	0.0	45.8	54.2
FIRST FS & LA	1557	148.60	118	11469	9.3	90.7	0.0	73.7	26.3	0.0	41.5	58.5
FIRST NAT BK OF SOUTHERN MD	1710	177.69	13	287	84.6	15.4	0.0	53.8	46.2	30.8	7.7	61.5
FIRST VIRGINIA BANK	0944	131.21	321	5973	0.0	100.0	3.7	54.8	41.4	2.5	7.5	90.0
FIRST WOMEN'S BK OF MARYLAND	1423	131.60	25	351	12.0	88.0	4.0	36.0	60.0	0.0	20.0	80.0
FIRST&MERCHANTS NB	2370	124.91	292	1996	2.7	97.3	1.7	45.9	52.4	1.0	2.7	96.2
FRIENDSHIP S & L	9507	134.32	259	13029	0.4	99.6	0.0	83.0	17.0	0.0	0.4	99.6

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TABLE C-1, cont.

-- 1982 WASHINGTON D.C. HMOA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER NAME ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
GEDRGE MASON BANK	0932	108.50	10	576	0.0	100.0	0.0	10.0	90.0	0.0	0.0	100.0
GOVERNMENT SERVICE S & L INC	9506	145.62	112	8382	19.6	80.4	12.5	37.5	50.0	8.0	17.9	74.1
GUARANTY BANK & TRUST CO	0935	122.50	6	337	0.0	100.0	0.0	33.3	66.7	0.0	16.7	83.3
HOME FS & LA	4009	147.39	355	22800	12.1	87.9	5.1	79.7	15.2	7.6	3.9	88.5
INDEPENDENCE FS & LA	7173	219.13	23	1266	100.0	0.0	30.4	30.4	39.1	52.2	30.4	17.4
INDUSTRIAL BK OF WASHINGTON	0070	237.06	109	2023	85.3	14.7	43.1	42.2	14.7	71.6	20.2	8.3
INTERSTATE FS & LA	2936	143.96	292	25327	29.8	70.2	5.5	51.7	42.8	3.8	11.3	84.9
JEFFERSON S & LA	6498	252.00	5	234	100.0	0.0	60.0	40.0	0.0	60.0	40.0	0.0
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
LOYOLA FS & LA	2167	144.09	219	10350	0.0	100.0	2.7	92.2	5.0	2.3	9.1	88.6
MADISON NATIONAL BANK	0115	173.70	50	2812	38.0	62.0	26.0	36.0	38.0	24.0	22.0	54.0
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
MARYLAND FS & LA	1270	135.00	136	10681	3.7	96.3	1.5	49.3	49.3	2.9	23.5	73.5
MARYLAND NATIONAL BANK	0165	149.13	23	1997	8.7	91.3	13.0	52.2	34.8	4.3	30.4	65.2
MC LEAN S & LA	7558	131.25	52	4628	0.0	100.0	7.7	48.1	44.2	1.9	7.7	90.4
MCLACHLEN NATIONAL BANK	0100	173.25	20	745	55.0	45.0	10.0	60.0	30.0	25.0	10.0	65.0
MCLEAN BANK	1640	116.67	6	155	0.0	100.0	0.0	33.3	66.7	0.0	0.0	100.0
METROLITAN FED S & L OF ARL	5848	131.25	12	958	0.0	100.0	0.0	58.3	41.7	0.0	16.7	83.3
METROPOLITAN FS & LA	5589	144.58	177	11957	9.6	90.4	11.3	45.8	42.9	8.5	18.1	73.4
MIDDLEBURG NATIONAL BANK	1770	166.92	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.9	23.1
NAT CAPITAL BK OF WASHINGTON	0140	201.92	13	353	61.5	38.5	30.8	53.8	15.4	23.1	53.8	23.1
NATIONAL BANK OF WASHINGTON	0130	159.43	247	8742	33.6	66.4	11.7	44.1	44.1	13.0	28.3	58.7
NATIONAL BK OF COMMERCE	0020	175.00	10	432	40.0	60.0	20.0	50.0	30.0	30.0	10.0	60.0
NATIONAL PERMANENT FS & LA	0486	166.79	366	31313	25.4	74.6	29.2	36.1	34.7	12.8	29.8	57.4
NAVY	5536	146.46	1719	17075	10.8	89.2	8.1	50.4	41.5	12.2	16.2	71.6
NORTHERN VIRGINIA S & LA	5808	132.85	93	6205	14.0	86.0	2.2	46.2	51.6	1.1	12.9	86.0
NS&T BK NATIONAL ASSOCIATION	0160	160.13	260	6207	26.2	73.8	14.6	43.5	41.9	16.9	24.6	58.5
OBA FS & LA	0489	133.47	59	5824	45.8	54.2	3.4	15.3	81.4	5.1	3.4	91.5
OLD DOMINION S & LA	6477	141.59	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	4.5	95.5
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
PEOPLES SECURITY BANK OF MD	1104	159.09	104	1562	1.9	98.1	4.8	66.3	28.8	6.7	62.5	30.8
PERPETUAL AMERICAN FS&L ASSN	6579	158.60	524	34055	21.4	78.6	9.5	69.7	20.8	2.5	38.0	59.5
PIEDMONT FS&L	2742	143.62	87	4353	0.0	100.0	12.6	83.9	3.4	0.0	1.1	98.9
POTOMAC VALLEY BANK	0356	124.60	25	905	4.0	96.0	4.0	36.0	60.0	0.0	8.0	92.0
PROVIDENCE S & LA	6267	126.21	33	3257	0.0	100.0	0.0	51.5	48.5	0.0	9.1	90.9
RALEIGH CREDIT UNION	1307	134.62	13	304	15.4	84.6	7.7	38.5	53.8	7.7	0.0	92.3
RIGGS NB OF WASHINGTON DC	0170	165.09	466	9664	42.5	57.5	16.7	35.2	48.1	19.3	21.7	59.0
ROUND HILL NATIONAL BANK	2510	146.56	16	645	0.0	100.0	0.0	100.0	0.0	0.0	18.8	81.3
SANDY SPRING NB & SVG INST	1480	115.97	67	4224	0.0	100.0	0.0	23.9	76.1	0.0	7.5	92.5
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVINGS BANK OF BALTIMORE	0260	147.45	49	1704	2.0	98.0	8.2	49.0	42.9	8.2	36.7	55.1
SECURITY NATIONAL BANK	0190	171.34	112	2953	53.6	46.4	17.0	33.9	49.1	20.5	26.8	52.7
STANDARD FS & LA	7156	162.97	1259	71270	10.7	89.3	20.8	57.3	21.9	10.2	35.4	54.4
STATE DEPARTMENT	0435	140.00	3	220	66.7	33.3	0.0	33.3	66.7	0.0	0.0	100.0
STATE NATIONAL BANK OF MD	1427	119.00	5	400	0.0	100.0	0.0	40.0	60.0	0.0	0.0	100.0

TABLE C-1, cont.

-- 1982 WASHINGTON O.C. HMOA REPORTER OATA --
-- REPORTER COMPOSITE LENOING SCORES ANO PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER NAME ****

LENOER NAME	LENDER NUMBER	CDMPDSITE LENOING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MIO	MINORITY % LOW
SUBURBAN BANK	1075	158.67	919	6681	10.2	89.8	9.5	64.4	26.1	17.0	25.1	57.9
SUBURBAN FS & LA OF LANHAM	5875	158.75	4	210	0.0	100.0	0.0	75.0	25.0	25.0	25.0	50.0
SUBURBAN S & LA	6093	126.00	50	3098	0.0	100.0	0.0	56.0	44.0	0.0	4.0	96.0
TOWER CREDIT UNION	8333	135.00	13	450	15.4	84.6	0.0	53.8	46.2	7.7	0.0	92.3
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
TREASURY OEPT CREOIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
U S POSTAL SERVICE	6402	148.75	4	103	0.0	100.0	0.0	75.0	25.0	0.0	50.0	50.0
UNION TRUST COMPANY OF MO	0280	212.83	300	1997	52.3	47.7	34.3	54.3	11.3	58.0	16.0	26.0
UNITED BK & TR CO OF MD	1275	147.29	24	434	0.0	100.0	0.0	75.0	25.0	0.0	45.8	54.2
UNITEO NAT BK OF WASHINGTON	0205	185.29	17	390	52.9	47.1	29.4	35.3	35.3	29.4	23.5	47.1
UNITED S & LA	6980	129.74	58	4950	0.0	100.0	1.7	58.6	39.7	0.0	8.6	91.4
UNITEO VIRGINIA BANK	2430	126.91	452	37818	0.0	100.0	4.0	46.7	49.3	0.0	8.0	92.0
US SENATE EMPLOYEES C U	0624	163.33	3	158	100.0	0.0	0.0	33.3	66.7	0.0	33.3	66.7
VERMONT FS & LA	4177	145.27	74	410	0.0	100.0	6.8	78.4	14.9	4.1	14.9	81.1
VIRGINIA NATIONAL BANK	1985	134.39	106	1932	0.0	100.0	8.5	59.4	32.1	0.9	5.7	93.4
WASHINGTON FS & LA	0092	158.41	668	66339	29.2	70.8	15.4	44.9	39.7	11.1	25.4	63.5
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.C	100.0	0.0	0.0	0.0	100.0

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TABLE C-2

-- 1982 WASHINGTON O.C. HMOA REPORTER DATA --
-- REPORTER COMPOSITE LENOING SCORES AND PERCENT OF LENOING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER OF LENDER NAME ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
AMERICAN INDIAN NATIONAL BK	0008	113.56	4	229	7.0	93.0	4.4	0.0	95.6	4.4	0.0	95.6
AMERICAN SECURITY BANK NA	0010	148.94	260	4813	47.8	52.2	12.2	16.8	71.0	16.7	3.2	80.1
ANNAPOLIS FS & LA	1714	134.88	36	2267	3.4	96.6	2.7	44.9	52.4	4.5	22.3	73.1
BALTIMORE FS & LA	1718	128.58	44	1955	0.0	100.0	1.5	39.0	59.5	0.0	25.3	74.7
BANK OF BETHESDA	0350	128.65	2	222	67.6	32.4	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF DAMASCUS	0650	132.65	40	1266	0.0	100.0	0.0	79.0	21.0	0.0	0.0	100.0
BANK OF MARYLAND	1058	146.55	74	1754	0.5	99.5	4.0	60.4	35.6	5.7	37.6	56.7
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF VIRGINIA	2345	137.62	173	9913	2.1	97.9	8.6	54.7	36.7	0.3	18.5	81.2
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
BURKE & HERBERT BK AND TR CO	0050	132.18	43	2049	0.3	99.7	6.5	29.7	63.7	5.2	24.2	70.6
CAPITAL BANK NATIONAL ASSN	0060	183.29	6	76	100.0	0.0	3.9	53.9	42.1	3.9	53.9	42.1
CAPITAL CITY FS & LA	0359	138.60	164	14583	24.5	75.5	5.1	41.8	53.1	5.4	8.6	86.0
CENSUS BUREAU CREOIT UNION	5641	186.75	3	271	24.4	75.6	24.4	75.6	0.0	24.4	36.2	39.5
CENTRAL NATIONAL BANK OF MD	1055	137.56	25	803	8.1	91.9	4.4	48.2	47.4	3.7	20.5	75.7
CITIZENS BK & TR CO OF MD	1420	138.11	586	5280	3.0	97.0	3.3	51.8	44.8	4.6	23.6	71.8
CITIZENS NATIONAL BANK	1110	134.64	96	842	0.0	100.0	3.3	65.2	31.5	0.0	12.8	87.2
CITIZENS S & LA	2207	127.86	172	10172	0.0	100.0	3.1	43.0	53.9	2.5	10.9	86.7
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	31.7	68.3	0.0	68.3	31.7
COLUMBIA FS & LA	0889	145.95	475	34909	33.6	66.4	8.5	38.4	53.1	5.7	16.5	77.8
COMMONWEALTH S&L	6995	145.35	38	2046	0.0	100.0	14.9	82.7	2.3	0.0	2.7	97.3
COMMUNITY S & L INC	9512	130.90	60	3946	0.0	100.0	0.0	62.6	37.4	0.0	11.4	88.6
CONTINENTAL BK AND TRUST CO	2654	126.64	10	55	0.0	100.0	0.0	56.4	43.6	0.0	5.5	94.5
CONTINENTAL FED S&L ASSN	3658	124.89	217	18642	0.4	99.6	2.9	42.6	54.5	1.2	5.5	93.3
OC NATIONAL BK WASHINGTON	0045	130.81	44	1896	54.4	45.6	0.8	8.4	90.7	4.3	0.6	95.1
DEPT ENERGY CREOIT UNION	5631	161.62	3	136	58.8	41.2	14.7	0.0	85.3	14.7	44.1	41.2
DEPT HUO CREOIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0
OOMINION FS & LA	7359	166.69	1700	97043	17.3	82.7	33.2	49.3	17.5	0.8	41.7	57.5
DOMINION NB OF NORTHERN VA	2904	130.36	50	3905	0.0	100.0	13.2	31.5	55.3	1.4	11.7	86.8
EQUITABLE FS&LA	7245	122.83	132	12022	1.3	98.7	0.3	41.0	58.7	1.5	5.0	93.5
F & M NAT BK OF HAMILTON	1290	141.52	12	623	0.0	100.0	0.0	100.0	0.0	0.0	4.3	95.7
FARMERS & MECHANICS NAT BANK	0820	135.65	75	1875	0.0	100.0	1.3	82.2	16.4	1.3	0.0	98.7
FIRST AMERICAN BANK N A	0049	174.97	318	17666	52.0	48.0	23.1	34.0	42.9	15.2	37.3	47.5
FIRST AMERICAN BANK OF MD	1515	120.14	52	1014	1.3	98.7	1.0	35.6	63.4	1.0	2.4	96.6
FIRST AMERICAN BANK OF VA	1634	119.76	397	22641	0.0	100.0	2.6	33.1	64.3	0.1	3.7	96.2
FIRST AMERICAN S & LA	6762	141.78	159	12082	0.0	100.0	6.4	72.9	20.8	0.6	18.2	81.1
FIRST COMMERCIAL BANK	0156	172.34	4	158	94.9	5.1	0.0	97.5	2.5	0.0	0.0	100.0
FIRST COMMONWEALTH SA	7206	176.37	14	1198	0.0	100.0	39.2	39.9	20.9	28.8	28.0	43.2
FIRST FEO S&L ASSN/NORTH VA	3677	147.21	24	2097	0.0	100.0	5.2	58.2	36.5	0.0	51.9	48.1
FIRST FS & LA	1557	144.57	118	11469	17.1	82.9	0.0	63.9	36.1	0.0	32.0	68.0
FIRST NAT BK OF SOUTHERN MD	1710	181.71	13	287	89.2	10.8	0.0	50.2	49.8	36.2	7.3	56.4
FIRST VIRGINIA BANK	0944	135.65	321	5973	0.0	100.0	4.4	61.9	33.8	2.4	12.0	85.5
FIRST WOMEN'S BK OF MARYLAND	1423	131.72	25	351	13.1	86.9	1.1	37.6	61.3	0.0	23.4	76.6
FIRST&MERCHANTS NB	2370	120.65	292	1996	1.6	98.4	0.7	39.3	60.0	0.5	1.5	98.1
FRIENDSHIP S & L	9507	133.68	259	13029	0.8	99.2	0.0	80.6	19.4	0.0	0.5	99.5

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TABLE C-2, cont.

-- 1982 WASHINGTON D.C. HMOA REPORTER OATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER OF LENDER NAME ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
GEORGE MASON BANK	0932	108.22	10	576	0.0	100.0	0.0	9.2	90.8	0.0	0.0	100.0
GOVERNMENT SERVICE S & L INC	9506	140.29	112	8382	24.5	75.5	9.4	34.2	56.4	4.5	14.4	81.2
GUARANTY BANK & TRUST CO	0935	120.79	6	337	0.0	100.0	0.0	22.8	77.2	0.0	22.3	77.7
HOME FS & LA	4009	141.85	355	22800	9.0	91.0	5.2	72.5	22.3	4.9	3.4	91.6
INDEPENDENCE FS & LA	7173	194.38	23	1266	100.0	0.0	15.4	21.6	63.0	28.1	46.7	25.2
INDUSTRIAL BK OF WASHINGTON	0070	243.99	109	2023	94.9	5.1	47.9	36.9	15.2	75.7	17.8	6.5
INTERSTATE FS & LA	2936	139.77	292	25327	28.5	71.5	5.2	46.6	48.2	2.9	8.1	89.0
JEFFERSON S & LA	6498	236.03	5	234	100.0	0.0	37.2	62.8	0.0	37.2	62.8	0.0
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
LOYOLA FS & LA	2167	144.57	219	10350	0.0	100.0	3.1	88.2	8.6	2.0	14.4	83.6
MADISON NATIONAL BANK	0115	193.40	50	2812	71.0	29.0	48.2	27.8	24.0	2.0	53.4	44.6
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
MARYLAND FS & LA	1270	127.69	136	10681	4.6	95.4	1.1	38.0	60.9	1.3	17.4	81.3
MARYLAND NATIONAL BANK	0165	122.25	23	1997	5.5	94.5	7.4	20.0	72.6	2.3	4.5	93.3
MC LEAN S & LA	7558	127.99	52	4628	0.0	100.0	4.5	47.3	48.2	1.3	6.9	91.8
MCLACHLEN NATIONAL BANK	0100	160.62	20	745	61.1	38.9	8.1	49.3	42.7	14.0	4.6	81.5
MCLEAN BANK	1640	116.06	6	155	0.0	100.0	0.0	31.6	68.4	0.0	0.0	100.0
METROLITAN FED S & L OF ARL	5848	123.71	12	958	0.0	100.0	0.0	40.7	59.3	0.0	12.7	87.3
METROPOLITAN FS & LA	5589	136.81	177	11957	10.6	89.4	6.3	46.3	47.5	4.5	12.4	83.1
MIDDLEBURG NATIONAL BANK	1770	166.64	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.1	23.9
NAT CAPITAL BK OF WASHINGTON	0140	143.87	13	353	35.7	64.3	3.1	45.3	51.6	2.3	19.3	78.5
NATIONAL BANK OF WASHINGTON	0130	146.24	247	8742	33.3	66.7	7.7	33.3	59.0	5.4	25.0	69.6
NATIONAL BK OF COMMERCE	0020	150.69	10	432	83.1	16.9	6.7	12.0	81.3	9.5	3.0	87.5
NATIONAL PERMANENT FS & LA	0486	148.66	366	31313	13.6	86.4	15.8	39.7	44.5	8.9	21.0	70.1
NAVY	5536	134.01	1719	17075	5.6	94.4	2.9	45.5	51.6	4.2	17.3	78.5
NORTHERN VIRGINIA S & LA	5808	136.54	93	6205	23.0	77.0	1.8	44.5	53.7	1.3	16.4	82.3
NS&T BK NATIONAL ASSOCIATION	0160	158.54	260	6207	28.4	71.6	18.5	29.0	52.5	2.6	53.3	44.1
OBA FS & LA	0489	131.32	59	5824	43.9	56.1	3.2	13.4	83.4	3.6	4.2	92.2
OLD DOMINION S & LA	6477	142.31	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	6.6	93.4
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
PEOPLES SECURITY BANK OF MD	1104	155.41	104	1562	0.6	99.4	1.5	59.2	39.2	1.7	77.7	20.7
PERPETUAL AMERICAN FS&L ASSN	6579	162.07	524	34055	24.8	75.2	17.2	60.7	22.0	1.6	39.8	58.6
PIEDMONT FS&L	2742	143.69	87	4353	0.0	100.0	15.9	78.4	5.7	0.0	0.4	99.6
POTOMAC VALLEY BANK	0356	120.04	25	905	11.0	89.0	0.9	28.7	70.4	0.0	1.4	98.6
PROVIDENCE S & LA	6267	126.13	33	3257	0.0	100.0	0.0	53.1	46.9	0.0	7.3	92.7
RALEIGH CREDIT UNION	1307	132.17	13	304	12.2	87.8	3.6	51.0	45.4	3.6	0.0	96.4
RIGGS NB OF WASHINGTON DC	0170	140.65	466	9664	45.1	54.9	4.9	20.8	74.3	5.9	14.2	79.9
ROUND HILL NATIONAL BANK	2510	152.70	16	645	0.0	100.0	0.0	100.0	0.0	0.0	36.3	63.7
SANDY SPRING NB & SVG INST	1480	116.18	67	4224	0.0	100.0	0.0	26.9	73.1	0.0	5.1	94.9
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVINGS BANK OF BALTIMORE	0260	149.00	49	1704	0.3	99.7	5.7	37.3	57.0	9.7	55.9	34.3
SECURITY NATIONAL BANK	0190	161.63	112	2953	53.4	46.6	18.3	24.9	56.8	8.1	30.6	61.3
STANDARD FS & LA	7156	166.05	1259	71270	18.6	81.4	19.5	55.9	24.6	16.1	28.6	55.3
STATE DEPARTMENT	0435	140.00	3	220	71.8	28.2	0.0	28.2	71.8	0.0	0.0	100.0
STATE NATIONAL BANK OF MD	1427	118.82	5	400	0.0	100.0	0.0	39.5	60.5	0.0	0.0	100.0

TABLE C-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER OF LENDER NAME ****

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
SUBURBAN BANK	1075	146.67	919	6681	8.2	91.8	5.1	58.6	36.3	10.7	19.9	69.4
SUBURBAN FS & LA OF LANHAM	5875	164.10	4	210	0.0	100.0	0.0	81.4	18.6	21.9	40.5	37.6
SUBURBAN S & LA	6093	125.32	50	3098	0.0	100.0	0.0	51.6	48.4	0.0	6.4	93.6
TOWER CREDIT UNION	8333	125.17	13	450	4.4	95.6	0.0	38.9	61.1	6.7	0.0	93.3
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
U S POSTAL SERVICE	6402	151.21	4	103	0.0	100.0	0.0	80.6	19.4	0.0	51.5	48.5
UNION TRUST COMPANY OF MD	0280	181.77	300	1997	32.3	67.7	22.6	52.1	25.3	36.3	16.6	47.1
UNITED BK & TR CO OF MD	1275	140.40	24	434	0.0	100.0	0.0	60.4	39.6	0.0	40.8	59.2
UNITED NAT BK OF WASHINGTON	0205	143.23	17	390	20.8	79.2	16.9	16.4	66.7	11.5	15.1	73.3
UNITED S & LA	6980	128.55	58	4950	0.0	100.0	1.7	55.9	42.4	0.0	8.0	92.0
UNITED VIRGINIA BANK	2430	122.00	452	37818	0.0	100.0	3.2	35.8	61.0	0.0	6.4	93.6
US SENATE EMPLOYEES C U	0624	153.29	3	158	100.0	0.0	0.0	19.0	81.0	0.0	19.0	81.0
VERMONT FS & LA	4177	140.44	74	410	0.0	100.0	4.9	73.7	21.5	2.0	13.9	84.1
VIRGINIA NATIONAL BANK	1985	133.30	106	1932	0.0	100.0	3.9	63.7	32.4	1.0	7.4	91.6
WASHINGTON FS & LA	0092	146.96	668	66339	30.5	69.5	10.0	37.9	52.1	4.9	21.7	73.4
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0

TABLE C-3

-- COMPDSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LDANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME --

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LDANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
AMERICAN INDIAN NATIONAL BK	0008	WASHINGTON	157.50	113.56	26461	0.865	4	229	57.25
AMERICAN SECURITY BANK NA	0010	WASHINGTON	206.71	148.94	3399157	0.142	260	4813	18.51
ANNAPOLIS FS & LA	1714	ANNAPOLIS	137.22	134.88	272787	0.831	36	2267	62.97
BALTIMORE FS & LA	1718	BALTIMORE	131.25	128.58	1358686	0.144	44	1955	44.43
BANK OF BETHESDA	0350	BETHESOA	122.50	128.65	93713	0.237	2	222	111
BANK OF OAMASCUS	0650	OAMASCUS	131.25	132.65	71887	1.761	40	1266	31.65
BANK OF MARYLAND	1058	HILLCREST HTS	153.11	146.55	105490	1.663	74	1754	23.70
BANK OF VIENNA	2898	VIENNA	105.00	105.00			2	210	105
BANK OF VIRGINIA	2345	RICHMOND	138.99	137.62	3353246	0.296	173	9913	57.30
BOX BUTTE PUBLIC EMP C U	4176	**********	140.00	140.00			1	37	37.00
BURKE & HERBERT BK AND TR CO	0050	ALEXANDRIA	145.70	132.18	103225	1.985	43	2049	47.65
CAPITAL BANK NATIONAL ASSN	0060	WASHINGTON	198.33	183.29	35030	0.217	6	76	12.67
CAPITAL CITY FS & LA	0359	WASHINGTON	149.02	138.60	345692	4.218	164	14583	88.92
CENSUS BUREAU CREOIT UNION	5641	**********	198.33	186.75			3	271	90.33
CENTRAL NATIONAL BANK OF MO	1055	HILLANOALE	141.40	137.56	78244	1.026	25	803	32.12
CITIZENS BK & TR CO OF MD	1420	RIVEROALE	155.52	138.11	791969	0.667	586	5280	9.01
CITIZENS NATIONAL BANK	1110	LAUREL	135.99	134.64	165260	0.510	96	842	8.77
CITIZENS S & LA	2207	SILVER SPRING	130.47	127.86	244980	4.152	172	10172	59.14
CIVIL SERVICE EMPLOYEE C U	0233	**********	140.00	140.00			2	63	31.50
COLUMBIA FS & LA	0889	WASHINGTON	157.49	145.95	897417	3.890	475	34909	73.49
COMMONWEALTH S&L	6995	MANASSAS	144.61	145.35	49663	4.120	38	2046	53.84
COMMUNITY S & L INC	9512	**********	144.08	130.90			60	3946	65.77
CONTINENTAL BK AND TRUST CO	2654	SPRINGFIELO	122.50	126.64	13864	0.397	10	55	5.50
CONTINENTAL FEO S&L ASSN	3658	ARLINGTON	128.57	124.89	765377	2.436	217	18642	85.91
DC NATIONAL BK WASHINGTON	0045	WASHINGTON	137.61	130.81	186378	1.017	44	1896	43.09
DEPT ENERGY CREDIT UNION	5631	**********	186.67	161.62			3	136	45.33
OEPT HUO CREDIT UNION	4037	**********	245.00	245.00			1	19	19.00
DOMINION FS & LA	7359	MC LEAN	169.86	166.69	350769	27.67	1700	97043	57.08
OOMINION NB OF NORTHERN VA	2904	VIENNA	131.60	130.36	241192	1.619	50	3905	78.10
EQUITABLE FS&LA	7245	WHEATON	129.96	122.83	190475	6.312	132	12022	91.08
F & M NAT BK OF HAMILTON	1290	HAMILTON	142.92	141.52	27219	2.289	12	623	51.92
FARMERS & MECHANICS NAT BANK	0820	FREOERICK	136.27	135.65	274289	0.684	75	1875	25.00
FIRST AMERICAN BANK N A	0049	WASHINGTON	192.31	174.97	831422	2.125	318	17666	55.55
FIRST AMERICAN BANK OF MO	1515	SILVER SPRING	142.21	120.14	328473	0.309	52	1014	19.50
FIRST AMERICAN BANK OF VA	1634	MCLEAN	125.98	119.76	1107755	2.044	397	22641	57.03
FIRST AMERICAN S & LA	6762	WOOOBRIOGE	142.64	141.78	172829	6.991	159	12082	75.99
FIRST COMMERCIAL BANK	0156	ARLINGTON COU	140.00	172.34	36442	0.434	4	158	39.50
FIRST COMMONWEALTH SA	7206	ALEXANORIA	175.00	176.37	53266	2.249	14	1198	85.57
FIRST FEO S&L ASSN/NORTH VA	3677	ALEXANDRIA	147.29	147.21	303323	0.691	24	2097	87.38
FIRST FS & LA	1557	ANNAPOLIS	148.60	144.57	467115	2.455	118	11469	97.19
FIRST NAT BK OF SOUTHERN MO	1710	UPPER MARLBOR	177.69	181.71	99223	0.289	13	287	22.08
FIRST VIRGINIA BANK	0944	FAIRFAX CTY	131.21	135.65	868804	0.687	321	5973	18.61
FIRST WOMEN'S BK OF MARYLAND	1423	RDCKVILLE	131.60	131.72	23213	1.512	25	351	14.04
FIRST&MERCHANTS NB	2370	RICHMOND	124.91	120.65	2749938	0.073	292	1996	6.84
FRIENOSHIP S & L	9507	**********	134.32	133.68			259	13029	50.31
GEORGE MASON BANK	0932	FAIRFAX	108.50	108.22	38663	1.490	10	576	57.60
GOVERNMENT SERVICE S & L INC	9506	**********	145.62	140.29			112	8382	74.84

TABLE C-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME --

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
GUARANTY BANK & TRUST CO	0935	MERRIFIELD	122.50	120.79			6	337	56.17
HOME FS & LA	4009	WASHINGTON	147.39	141.85	204362	11.16	355	22800	64.23
INDEPENDENCE FS & LA	7173	WASHINGTON	219.13	194.38	78843	1.606	23	1266	55.04
INDUSTRIAL BK OF WASHINGTON	0070	WASHINGTON	237.06	243.99	63545	3.184	109	2023	18.56
INTERSTATE FS & LA	2936	WASHINGTON	143.96	139.77	479502	5.282	292	25327	86.74
JEFFERSON S & LA	6498	WARRENTON	252.00	236.03	252127	0.093	5	234	46.80
LAFAYETTE CREDIT UNION	0619	**********	140.00	140.00			2	138	69.00
LOYOLA FS & LA	2167	BALTIMORE	144.09	144.57	1192100	0.868	219	10350	47.26
MADISON NATIONAL BANK	0115	WASHINGTON	173.70	193.40	207466	1.355	50	2812	56.24
MARYLAND BANK & TRUST CO	1125	LEXINGTON PAR	140.00	140.00	49806	0.131	1	65	65.00
MARYLAND FS & LA	1270	HYATTSVILLE	135.00	127.69	346065	3.086	136	10681	78.54
MARYLAND NATIONAL BANK	0165	BALTIMORE	149.13	122.25	4352640	0.046	23	1997	86.83
MC LEAN S & LA	7558	MC LEAN	131.25	127.99	50098	9.238	52	4628	89.00
MCLACHLEN NATIONAL BANK	0100	WASHINGTON	173.25	160.62	56713	1.314	20	745	37.25
MCLEAN BANK	1640	MCLEAN	116.67	116.06	53383	0.290	6	155	25.83
METROLITAN FED S & L OF ARL	5848	ARLINGTON	131.25	123.71	36808	2.603	12	958	79.83
METROPOLITAN FS & LA	5589	BETHESDA	144.58	136.81	403093	2.966	177	11957	67.55
MIDDLEBURG NATIONAL BANK	1770	MIDDLEBURG	166.92	166.64	37600	2.761	13	1038	79.85
NAT CAPITAL BK OF WASHINGTON	0140	WASHINGTON	201.92	143.87	49401	0.715	13	353	27.15
NATIONAL BANK OF WASHINGTON	0130	WASHINGTON	159.43	146.24	1082355	0.808	247	8742	35.39
NATIONAL BK OF COMMERCE	0020	WASHINGTON	175.00	150.69	59356	0.728	10	432	43.20
NATIONAL PERMANENT FS & LA	0486	WASHINGTON	166.79	148.66	878732	3.563	366	31313	85.55
NAVY	5536	WASHINGTON	146.46	134.01			1719	17075	9.93
NORTHERN VIRGINIA S & LA	5808	ARLINGTON	132.85	136.54	269454	2.303	93	6205	66.72
NS&T BK NATIONAL ASSOCIATION	0160	WASHINGTON	160.13	158.54	627597	0.989	260	6207	23.87
OBA FS & LA	0489	WASHINGTON	133.47	131.32	29616	19.67	59	5824	98.71
OLD DOMINION S & LA	6477	WINCHESTER	141.59	142.31	182001	0.567	22	1032	46.91
PEOPLES NB OF LEESBURG	1520	LEESBURG	140.00	140.00	51280	6.086	42	3121	74.31
PEOPLES SECURITY BANK OF MD	1104	LANDOVER	159.09	155.41	223909	0.698	104	1562	15.02
PERPETUAL AMERICAN FS&L ASSN	6579	MC LEAN	158.60	162.07	2070239	1.645	524	34055	64.99
PIEDMONT FS&L	2742	MANASSAS	143.62	143.69	218046	1.996	87	4353	50.03
POTOMAC VALLEY BANK	0356	GAITHERSBURG	124.60	120.04	64738	1.398	25	905	36.20
PROVIDENCE S & LA	6267	VIENNA	126.21	126.13	154872	2.103	33	3257	98.70
RALEIGH CREDIT UNION	1307	**********	134.62	132.17			13	304	23.38
RIGGS NB OF WASHINGTON DC	0170	WASHINGTON	165.09	140.65	3707089	0.261	466	9664	20.74
ROUND HILL NATIONAL BANK	2510	ROUND HILL	146.56	152.70	24365	2.647	16	645	40.31
SANDY SPRING NB & SVG INST	1480	SANDY SPRING	115.97	116.18	103754	4.071	67	4224	63.04
SAVEWAY EASTERN C U	7264	**********	140.00	140.00			1	20	20.00
SAVINGS BANK OF BALTIMORE	0260	BALTIMORE	147.45	149.00	1209128	0.141	49	1704	34.78
SECURITY NATIONAL BANK	0190	WASHINGTON	171.34	161.63	167574	1.762	112	2953	26.37
STANDARD FS & LA	7156	GAITHERSBURG	162.97	166.05	525183	13.57	1259	71270	56.61
STATE DEPARTMENT	0435	ARLINGTON	140.00	140.00			3	220	73.33
STATE NATIONAL BANK OF MD	1427	ROCKVILLE	119.00	118.82	126880	0.315	5	400	80.00
SUBURBAN BANK	1075	BETHESDA	158.67	146.67	2060123	0.324	919	6681	7.27
SUBURBAN FS & LA OF LANHAM	5875	LANDOVER HILL	158.75	164.10	36102	0.582	4	210	52.50
SUBURBAN S & LA	6093	ANNANDALE	126.00	125.32	281628	1.100	50	3098	61.96
TOWER CREDIT UNION	8333	**********	135.00	125.17			13	450	34.62

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TABLE C-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME --

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
TOWN & COUNTRY BK & TR CO	2305	RESTON	140.00	140.00	28477	0.386	1	110	110
TREASURY DEPT CREDIT UNION	0162	**********	210.00	210.00			1	7	7.00
U S POSTAL SERVICE	6402	WASHINGTON	148.75	151.21			4	103	25.75
UNION TRUST COMPANY OF MD	0280	BALTIMORE	212.83	181.77	1628980	0.123	300	1997	6.66
UNITED BK & TR CO OF MD	1275	DXON HILL	147.29	140.40	50187	0.865	24	434	18.08
UNITED NAT BK OF WASHINGTON	0205	WASHINGTON	185.29	143.23	50126	0.778	17	390	22.94
UNITED S & LA	6980	VIENNA	129.74	128.55	154872	3.196	58	4950	85.34
UNITED VIRGINIA BANK	2430	RICHMOND	126.91	122.00	12283	307.9	452	37818	83.67
US SENATE EMPLOYEES C U	0624	**********	163.33	153.29			3	158	52.67
VERMONT FS & LA	4177	BALTIMORE	145.27	140.44	274754	0.149	74	410	5.54
VIRGINIA NATIONAL BANK	1985	NORFOLK	134.39	133.30	3810314	0.051	106	1932	18.23
WASHINGTON FS & LA	0092	WASHINGTON	158.41	146.96	683862	9.701	668	66339	99.31
WASHINGTON POST EMPLOYEE C U	1376	**********	140.00	140.00			1	37	37.00

TABLE D-1

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
-- PRESENTED IN ORDER OF REPORTER SCORES WITHIN STATES ****

LENDER-STATE=**

LENDER NAME	LENOER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0

LENDER-STATE=DC

LENOER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
OBA FS & LA	0489	133.47	59	5824	45.8	54.2	3.4	15.3	81.4	5.1	3.4	91.5
RALEIGH CREDIT UNION	1307	134.62	13	304	15.4	84.6	7.7	38.5	53.8	7.7	0.0	92.3
DC NATIONAL BK WASHINGTON	0045	137.61	44	1896	40.9	59.1	4.5	25.0	70.5	6.8	4.5	88.6
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	50.0	50.0	0.0	50.0	50.0
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
INTERSTATE FS & LA	2936	143.96	292	25327	29.8	70.2	5.5	51.7	42.8	3.8	11.3	84.9
NAVY	5536	146.46	1719	17075	10.8	89.2	8.1	50.4	41.5	12.2	16.2	71.6
HOME FS & LA	4009	147.39	355	22800	12.1	87.9	5.1	79.7	15.2	7.6	3.9	88.5
U S POSTAL SERVICE	6402	148.75	4	103	0.0	100.0	0.0	75.0	25.0	0.0	50.0	50.0
CAPITAL CITY FS & LA	0359	149.02	164	14583	25.0	75.0	7.3	51.2	41.5	11.0	12.8	76.2
COLUMBIA FS & LA	0889	157.49	475	34909	34.5	65.5	13.9	42.5	43.6	13.7	17.7	68.6
AMERICAN INDIAN NATIONAL BK	0008	157.50	4	229	50.0	50.0	25.0	0.0	75.0	25.0	0.0	75.0
WASHINGTON FS & LA	0092	158.41	668	66339	29.2	70.8	15.4	44.9	39.7	11.1	25.4	63.5
NATIONAL BANK OF WASHINGTON	0130	159.43	247	8742	33.6	66.4	11.7	44.1	44.1	13.0	28.3	58.7
NS&T BK NATIONAL ASSOCIATION	0160	160.13	260	6207	26.2	73.8	14.6	43.5	41.9	16.9	24.6	58.5
US SENATE EMPLOYEES C U	0624	163.33	3	158	100.0	0.0	0.0	33.3	66.7	0.0	33.3	66.7
RIGGS NB OF WASHINGTON DC	0170	165.09	466	9664	42.5	57.5	16.7	35.2	48.1	19.3	21.7	59.0
NATIONAL PERMANENT FS & LA	0486	166.79	366	31313	25.4	74.6	29.2	36.1	34.7	12.8	29.8	57.4
SECURITY NATIONAL BANK	0190	171.34	112	2953	53.6	46.4	17.0	33.9	49.1	20.5	26.8	52.7
MCLACHLEN NATIONAL BANK	0100	173.25	20	745	55.0	45.0	10.0	60.0	30.0	25.0	10.0	65.0
MADISON NATIONAL BANK	0115	173.70	50	2812	38.0	62.0	26.0	36.0	38.0	24.0	22.0	54.0
NATIONAL BK OF COMMERCE	0020	175.00	10	432	40.0	60.0	20.0	50.0	30.0	30.0	10.0	60.0
UNITED NAT BK OF WASHINGTON	0205	185.29	17	390	52.9	47.1	29.4	35.3	35.3	29.4	23.5	47.1
DEPT ENERGY CREDIT UNION	5631	186.67	3	136	66.7	33.3	33.3	0.0	66.7	33.3	33.3	33.3
FIRST AMERICAN BANK N A	0049	192.31	318	17666	62.3	37.7	27.7	42.1	30.2	27.4	34.9	37.7
CAPITAL BANK NATIONAL ASSN	0060	198.33	6	76	100.0	0.0	16.7	50.0	33.3	16.7	50.0	33.3
NAT CAPITAL BK OF WASHINGTON	0140	201.92	13	353	61.5	38.5	30.8	53.8	15.4	23.1	53.8	23.1
AMERICAN SECURITY BANK NA	0010	206.71	260	4813	63.1	36.9	33.1	41.9	25.0	52.3	14.6	33.1
TREASURY DEPT CREOIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
INDEPENDENCE FS & LA	7173	219.13	23	1266	100.0	0.0	30.4	30.4	39.1	52.2	30.4	17.4
INDUSTRIAL BK OF WASHINGTON	0070	237.06	109	2023	85.3	14.7	43.1	42.2	14.7	71.6	20.2	8.3
OEPT HUO CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0

TABLE D-1, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENOING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
-- PRESENTED IN ORDER OF REPORTER SCORES WITHIN STATES ****

LENDER-STATE=MD

LENOER NAME	LENOER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MIO	MINORITY % LOW
SANDY SPRING NB & SVG INST	1480	115.97	67	4224	0.0	100.0	0.0	23.9	76.1	0.0	7.5	92.5
STATE NATIONAL BANK OF MD	1427	119.00	5	400	0.0	100.0	0.0	40.0	60.0	0.0	0.0	100.0
BANK DF BETHESDA	0350	122.50	2	222	50.0	50.0	0.0	0.0	100.0	0.0	0.0	100.0
POTOMAC VALLEY BANK	0356	124.60	25	905	4.0	96.0	4.0	36.0	60.0	0.0	8.0	92.0
EQUITABLE FS&LA	7245	129.96	132	12022	2.3	97.7	0.8	54.5	44.7	3.0	6.8	90.2
CITIZENS S & LA	2207	130.47	172	10172	0.0	100.0	3.5	50.6	45.9	0.6	14.0	85.5
BALTIMORE FS & LA	1718	131.25	44	1955	0.0	100.0	2.3	50.0	47.7	0.0	20.5	79.5
BANK OF OAMASCUS	0650	131.25	40	1266	0.0	100.0	0.0	75.0	25.0	0.0	0.0	100.0
FIRST WOMEN'S BK OF MARYLAND	1423	131.60	25	351	12.0	88.0	4.0	36.0	60.0	0.0	20.0	80.0
FRIENDSHIP S & L	9507	134.32	259	13029	0.4	99.6	0.0	83.0	17.0	0.0	0.4	99.6
MARYLAND FS & LA	1270	135.00	136	10681	3.7	96.3	1.5	49.3	49.3	2.9	23.5	73.5
TOWER CREOIT UNION	8333	135.00	13	450	15.4	84.6	0.0	53.8	46.2	7.7	0.0	92.3
CITIZENS NATIONAL BANK	1110	135.99	96	842	0.0	100.0	3.1	69.8	27.1	0.0	12.5	87.5
FARMERS & MECHANICS NAT BANK	0820	136.27	75	1875	0.0	100.0	1.3	84.0	14.7	1.3	0.0	98.7
ANNAPOLIS FS & LA	1714	137.22	36	2267	2.8	97.2	2.8	52.8	44.4	5.6	19.4	75.0
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
CENTRAL NATIONAL BANK OF MD	1055	141.40	25	803	8.0	92.0	4.0	56.0	40.0	4.0	24.0	72.0
FIRST AMERICAN BANK OF MD	1515	142.21	52	1014	5.8	94.2	5.8	63.5	30.8	5.8	13.5	80.8
COMMUNITY S & L INC	9512	144.08	60	3946	0.0	100.0	0.0	78.3	21.7	0.0	33.3	66.7
LOYOLA FS & LA	2167	144.09	219	10350	0.0	100.0	2.7	92.2	5.0	2.3	9.1	88.6
METROPOLITAN FS & LA	5589	144.58	177	11957	9.6	90.4	11.3	45.8	42.9	8.5	18.1	73.4
VERMONT FS & LA	4177	145.27	74	410	0.0	100.0	6.8	78.4	14.9	4.1	14.9	81.1
GOVERNMENT SERVICE S & L INC	9506	145.62	112	8382	19.6	80.4	12.5	37.5	50.0	8.0	17.9	74.1
UNITED BK & TR CO OF MD	1275	147.29	24	434	0.0	100.0	0.0	75.0	25.0	0.0	45.8	54.2
SAVINGS BANK OF BALTIMORE	0260	147.45	49	1704	2.0	98.0	8.2	49.0	42.9	8.2	36.7	55.1
FIRST FS & LA	1557	148.60	118	11469	9.3	90.7	0.0	73.7	26.3	0.0	41.5	58.5
MARYLAND NATIONAL BANK	0165	149.13	23	1997	8.7	91.3	13.0	52.2	34.8	4.3	30.4	65.2
BANK OF MARYLAND	1058	153.11	74	1754	4.1	95.9	5.4	63.5	31.1	12.2	33.8	54.1
CITIZENS BK & TR CD DF MD	1420	155.52	586	5280	6.1	93.9	7.5	65.4	27.1	11.9	33.1	54.9
SUBURBAN BANK	1075	158.67	919	6681	10.2	89.8	9.5	64.4	26.1	17.0	25.1	57.9
SUBURBAN FS & LA OF LANHAM	5875	158.75	4	210	0.0	100.0	0.0	75.0	25.0	25.0	25.0	50.0
PEOPLES SECURITY BANK OF MO	1104	159.09	104	1562	1.9	98.1	4.8	66.3	28.8	6.7	62.5	30.8
STANDARD FS & LA	7156	162.97	1259	71270	10.7	89.3	20.8	57.3	21.9	10.2	35.4	54.4
FIRST NAT BK OF SOUTHERN MD	1710	177.69	13	287	84.6	15.4	0.0	53.8	46.2	30.8	7.7	61.5
CENSUS BUREAU CREDIT UNION	5641	198.33	3	271	33.3	66.7	33.3	66.7	0.0	33.3	33.3	33.3
UNION TRUST COMPANY OF MD	0280	212.83	300	1997	52.3	47.7	34.3	54.3	11.3	58.0	16.0	26.0

TABLE D-1, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
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-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
-- PRESENTED IN ORDER OF REPORTER SCORES WITHIN STATES ****

LENDER-STATE=VA

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MIO	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
GEORGE MASON BANK	0932	108.50	10	576	0.0	100.0	0.0	10.0	90.0	0.0	0.0	100.0
MCLEAN BANK	1640	116.67	6	155	0.0	100.0	0.0	33.3	66.7	0.0	0.0	100.0
CONTINENTAL BK AND TRUST CO	2654	122.50	10	55	0.0	100.0	0.0	40.0	60.0	0.0	10.0	90.0
GUARANTY BANK & TRUST CO	0935	122.50	6	337	0.0	100.0	0.0	33.3	66.7	0.0	16.7	83.3
FIRST&MERCHANTS NB	2370	124.91	292	1996	2.7	97.3	1.7	45.9	52.4	1.0	2.7	96.2
FIRST AMERICAN BANK OF VA	1634	125.98	397	22641	0.0	100.0	4.0	43.8	52.1	0.3	7.6	92.2
SUBURBAN S & LA	6093	126.00	50	3098	0.0	100.0	0.0	56.0	44.0	0.0	4.0	96.0
PROVIDENCE S & LA	6267	126.21	33	3257	0.0	100.0	0.0	51.5	48.5	0.0	9.1	90.9
UNITED VIRGINIA BANK	2430	126.91	452	37818	0.0	100.0	4.0	46.7	49.3	0.0	8.0	92.0
CONTINENTAL FED S&L ASSN	3658	128.57	217	18642	0.5	99.5	4.1	49.3	46.5	1.4	6.5	92.2
UNITED S & LA	6980	129.74	58	4950	0.0	100.0	1.7	58.6	39.7	0.0	8.6	91.4
FIRST VIRGINIA BANK	0944	131.21	321	5973	0.0	100.0	3.7	54.8	41.4	2.5	7.5	90.0
MC LEAN S & LA	7558	131.25	52	4628	0.0	100.0	7.7	48.1	44.2	1.9	7.7	90.4
METROLITAN FED S & L OF ARL	5848	131.25	12	958	0.0	100.0	0.0	58.3	41.7	0.0	16.7	83.3
OOMINION NB OF NORTHERN VA	2904	131.60	50	3905	0.0	100.0	14.0	32.0	54.0	2.0	12.0	86.0
NORTHERN VIRGINIA S & LA	5808	132.85	93	6205	14.0	86.0	2.2	46.2	51.6	1.1	12.9	86.0
VIRGINIA NATIONAL BANK	1985	134.39	106	1932	0.0	100.0	8.5	59.4	32.1	0.9	5.7	93.4
BANK OF VIRGINIA	2345	138.99	173	9913	2.9	97.1	5.2	69.9	24.9	1.2	11.6	87.3
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
STATE DEPARTMENT	0435	140.00	3	220	66.7	33.3	0.0	33.3	66.7	0.0	0.0	100.0
FIRST COMMERCIAL BANK	0156	140.00	4	158	25.0	75.0	0.0	75.0	25.0	0.0	0.0	100.0
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
OLO OOMINION S & LA	6477	141.59	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	4.5	95.5
FIRST AMERICAN S & LA	6762	142.64	159	12082	0.0	100.0	10.1	76.1	13.8	1.9	7.5	90.6
F & M NAT BK OF HAMILTON	1290	142.92	12	623	0.0	100.0	0.0	100.0	0.0	0.0	8.3	91.7
PIEDMONT FS&L	2742	143.62	87	4353	0.0	100.0	12.6	83.9	3.4	0.0	1.1	98.9
COMMONWEALTH S&L	6995	144.61	38	2046	0.0	100.0	13.2	84.2	2.6	0.0	2.6	97.4
BURKE & HERBERT BK AND TR CO	0050	145.70	43	2049	2.3	97.7	14.0	41.9	44.2	9.3	25.6	65.1
ROUNO HILL NATIONAL BANK	2510	146.56	16	645	0.0	100.0	0.0	100.0	0.0	0.0	18.8	81.3
FIRST FED S&L ASSN/NORTH VA	3677	147.29	24	2097	0.0	100.0	8.3	58.3	33.3	0.0	45.8	54.2
PERPETUAL AMERICAN FS&L ASSN	6579	158.60	524	34055	21.4	78.6	9.5	69.7	20.8	2.5	38.0	59.5
MIOOLEBURG NATIONAL BANK	1770	166.92	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.9	23.1
DOMINION FS & LA	7359	169.86	1700	97043	19.4	80.6	35.3	49.6	15.1	0.6	44.5	54.9
FIRST COMMONWEALTH SA	7206	175.00	14	1198	0.0	100.0	35.7	50.0	14.3	21.4	35.7	42.9
JEFFERSON S & LA	6498	252.00	5	234	100.0	0.0	60.0	40.0	0.0	60.0	40.0	0.0

TABLE D-2

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED BY REPORTER SCORES WITHIN STATES ****

LENDER-STATE=**

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0

LENDER-STATE=DC

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
AMERICAN INDIAN NATIONAL BK	0008	113.56	4	229	7.0	93.0	4.4	0.0	95.6	4.4	0.0	95.6
DC NATIONAL BK WASHINGTON	0045	130.81	44	1896	54.4	45.6	0.8	8.4	90.7	4.3	0.6	95.1
OBA FS & LA	0489	131.32	59	5824	43.9	56.1	3.2	13.4	83.4	3.6	4.2	92.2
RALEIGH CREDIT UNION	1307	132.17	13	304	12.2	87.8	3.6	51.0	45.4	3.6	0.0	96.4
NAVY	5536	134.01	1719	17075	5.6	94.4	2.9	45.5	51.6	4.2	17.3	78.5
CAPITAL CITY FS & LA	0359	138.60	164	14583	24.5	75.5	5.1	41.8	53.1	5.4	8.6	86.0
INTERSTATE FS & LA	2936	139.77	292	25327	28.5	71.5	5.2	46.6	48.2	2.9	8.1	89.0
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	31.7	68.3	0.0	68.3	31.7
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
RIGGS NB OF WASHINGTON DC	0170	140.65	466	9664	45.1	54.9	4.9	20.8	74.3	5.9	14.2	79.9
HOME FS & LA	4009	141.85	355	22800	9.0	91.0	5.2	72.5	22.3	4.9	3.4	91.6
UNITED NAT BK OF WASHINGTON	0205	143.23	17	390	20.8	79.2	16.9	16.4	66.7	11.5	15.1	73.3
NAT CAPITAL BK OF WASHINGTON	0140	143.87	13	353	35.7	64.3	3.1	45.3	51.6	2.3	19.3	78.5
COLUMBIA FS & LA	0889	145.95	475	34909	33.6	66.4	8.5	38.4	53.1	5.7	16.5	77.8
NATIONAL BANK OF WASHINGTON	0130	146.24	247	8742	33.3	66.7	7.7	33.3	59.0	5.4	25.0	69.6
WASHINGTON FS & LA	0092	146.96	668	66339	30.5	69.5	10.0	37.9	52.1	4.9	21.7	73.4
NATIONAL PERMANENT FS & LA	0486	148.66	366	31313	13.6	86.4	15.8	39.7	44.5	8.9	21.0	70.1
AMERICAN SECURITY BANK NA	0010	148.94	260	4813	47.8	52.2	12.2	16.8	71.0	16.7	3.2	80.1
NATIONAL BK OF COMMERCE	0020	150.69	10	432	83.1	16.9	6.7	12.0	81.3	9.5	3.0	87.5
U S POSTAL SERVICE	6402	151.21	4	103	0.0	100.0	0.0	80.6	19.4	0.0	51.5	48.5
US SENATE EMPLOYEES C U	0624	153.29	3	158	100.0	0.0	0.0	19.0	81.0	0.0	19.0	81.0
NS&T BK NATIONAL ASSOCIATION	0160	158.54	260	6207	28.4	71.6	18.5	29.0	52.5	2.6	53.3	44.1
MCLACHLEN NATIONAL BANK	0100	160.62	20	745	61.1	38.9	8.1	49.3	42.7	14.0	4.6	81.5
DEPT ENERGY CREDIT UNION	5631	161.62	3	136	58.8	41.2	14.7	0.0	85.3	14.7	44.1	41.2
SECURITY NATIONAL BANK	0190	161.63	112	2953	53.4	46.6	18.3	24.9	56.8	8.1	30.6	61.3
FIRST AMERICAN BANK N A	0049	174.97	318	17666	52.0	48.0	23.1	34.0	42.9	15.2	37.3	47.5
CAPITAL BANK NATIONAL ASSN	0060	183.29	6	76	100.0	0.0	3.9	53.9	42.1	3.9	53.9	42.1
MADISON NATIONAL BANK	0115	193.40	50	2812	71.0	29.0	48.2	27.8	24.0	2.0	53.4	44.6
INDEPENDENCE FS & LA	7173	194.38	23	1266	100.0	0.0	15.4	21.6	63.0	28.1	46.7	25.2
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
INDUSTRIAL BK OF WASHINGTON	0070	243.99	109	2023	94.9	5.1	47.9	36.9	15.2	75.7	17.8	6.5
DEPT HUD CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0

TABLE D-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED BY REPORTER SCORES WITHIN STATES ****

LENOER-STATE=MD

LENOER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
SANDY SPRING NB & SVG INST	1480	116.18	67	4224	0.0	100.0	0.0	26.9	73.1	0.0	5.1	94.9
STATE NATIONAL BANK OF MD	1427	118.82	5	400	0.0	100.0	0.0	39.5	60.5	0.0	0.0	100.0
POTOMAC VALLEY BANK	0356	120.04	25	905	11.0	89.0	0.9	28.7	70.4	0.0	1.4	98.6
FIRST AMERICAN BANK OF MD	1515	120.14	52	1014	1.3	98.7	1.0	35.6	63.4	1.0	2.4	96.6
MARYLAND NATIONAL BANK	0165	122.25	23	1997	5.5	94.5	7.4	20.0	72.6	2.3	4.5	93.3
EQUITABLE FS&LA	7245	122.83	132	12022	1.3	98.7	0.3	41.0	58.7	1.5	5.0	93.5
TOWER CREOIT UNION	8333	125.17	13	450	4.4	95.6	0.0	38.9	61.1	6.7	0.0	93.3
MARYLAND FS & LA	1270	127.69	136	10681	4.6	95.4	1.1	38.0	60.9	1.3	17.4	81.3
CITIZENS S & LA	2207	127.86	172	10172	0.0	100.0	3.1	43.0	53.9	2.5	10.9	86.7
BALTIMORE FS & LA	1718	128.58	44	1955	0.0	100.0	1.5	39.0	59.5	0.0	25.3	74.7
BANK OF BETHESDA	0350	128.65	2	222	67.6	32.4	0.0	0.0	100.0	0.0	0.0	100.0
COMMUNITY S & L INC	9512	130.90	60	3946	0.0	100.0	0.0	62.6	37.4	0.0	11.4	88.6
FIRST WOMEN'S BK OF MARYLAND	1423	131.72	25	351	13.1	86.9	1.1	37.6	61.3	0.0	23.4	76.6
BANK OF DAMASCUS	0650	132.65	40	1266	0.0	100.0	0.0	79.0	21.0	0.0	0.0	100.0
FRIENDSHIP S & L	9507	133.68	259	13029	0.8	99.2	0.0	80.6	19.4	0.0	0.5	99.5
CITIZENS NATIONAL BANK	1110	134.64	96	842	0.0	100.0	3.3	65.2	31.5	0.0	12.8	87.2
ANNAPOLIS FS & LA	1714	134.88	36	2267	3.4	96.6	2.7	44.9	52.4	4.5	22.3	73.1
FARMERS & MECHANICS NAT BANK	0820	135.65	75	1875	0.0	100.0	1.3	82.2	16.4	1.3	0.0	98.7
METROPOLITAN FS & LA	5589	136.81	177	11957	10.6	89.4	6.3	46.3	47.5	4.5	12.4	83.1
CENTRAL NATIONAL BANK OF MD	1055	137.56	25	803	8.1	91.9	4.4	48.2	47.4	3.7	20.5	75.7
CITIZENS BK & TR CO OF MD	1420	138.11	586	5280	3.0	97.0	3.3	51.8	44.8	4.6	23.6	71.8
MARYLANO BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
GOVERNMENT SERVICE S & L INC	9506	140.29	112	8382	24.5	75.5	9.4	34.2	56.4	4.5	14.4	81.2
UNITED BK & TR CO OF MD	1275	140.40	24	434	0.0	100.0	0.0	60.4	39.6	0.0	40.8	59.2
VERMONT FS & LA	4177	140.44	74	410	0.0	100.0	4.9	73.7	21.5	2.0	13.9	84.1
FIRST FS & LA	1557	144.57	118	11469	17.1	82.9	0.0	63.9	36.1	0.0	32.0	68.0
LOYOLA FS & LA	2167	144.57	219	10350	0.0	100.0	3.1	88.2	8.6	2.0	14.4	83.6
BANK OF MARYLAND	1058	146.55	74	1754	0.5	99.5	4.0	60.4	35.6	5.7	37.6	56.7
SUBURBAN BANK	1075	146.67	919	6681	8.2	91.8	5.1	58.6	36.3	10.7	19.9	69.4
SAVINGS BANK OF BALTIMORE	0260	149.00	49	1704	0.3	99.7	5.7	37.3	57.0	9.7	55.9	34.3
PEOPLES SECURITY BANK OF MO	1104	155.41	104	1562	0.6	99.4	1.5	59.2	39.2	1.7	77.7	20.7
SUBURBAN FS & LA OF LANHAM	5875	164.10	4	210	0.0	100.0	0.0	81.4	18.6	21.9	40.5	37.6
STANDARD FS & LA	7156	166.05	1259	71270	18.6	81.4	19.5	55.9	24.6	16.1	28.6	55.3
FIRST NAT BK OF SOUTHERN MD	1710	181.71	13	287	89.2	10.8	0.0	50.2	49.8	36.2	7.3	56.4
UNION TRUST COMPANY OF MD	0280	181.77	300	1997	32.3	67.7	22.6	52.1	25.3	36.3	16.6	47.1
CENSUS BUREAU CREDIT UNION	5641	186.75	3	271	24.4	75.6	24.4	75.6	0.0	24.4	36.2	39.5

TABLE D-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED BY REPORTER SCORES WITHIN STATES ****

LENDER-STATE=VA

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
GEORGE MASON BANK	0932	108.22	10	576	0.0	100.0	0.0	9.2	90.8	0.0	0.0	100.0
MCLEAN BANK	1640	116.06	6	155	0.0	100.0	0.0	31.6	68.4	0.0	0.0	100.0
FIRST AMERICAN BANK OF VA	1634	119.76	397	22641	0.0	100.0	2.6	33.1	64.3	0.1	3.7	96.2
FIRST&MERCHANTS NB	2370	120.65	292	1996	1.6	98.4	0.7	39.3	60.0	0.5	1.5	98.1
GUARANTY BANK & TRUST CO	0935	120.79	6	337	0.0	100.0	0.0	22.8	77.2	0.0	22.3	77.7
UNITED VIRGINIA BANK	2430	122.00	452	37818	0.0	100.0	3.2	35.8	61.0	0.0	6.4	93.6
METROLITAN FED S & L OF ARL	5848	123.71	12	958	0.0	100.0	0.0	40.7	59.3	0.0	12.7	87.3
CONTINENTAL FED S&L ASSN	3658	124.89	217	18642	0.4	99.6	2.9	42.6	54.5	1.2	5.5	93.3
SUBURBAN S & LA	6093	125.32	50	3098	0.0	100.0	0.0	51.6	48.4	0.0	6.4	93.6
PROVIDENCE S & LA	6267	126.13	33	3257	0.0	100.0	0.0	53.1	46.9	0.0	7.3	92.7
CONTINENTAL BK AND TRUST CO	2654	126.64	10	55	0.0	100.0	0.0	56.4	43.6	0.0	5.5	94.5
MC LEAN S & LA	7558	127.99	52	4628	0.0	100.0	4.5	47.3	48.2	1.3	6.9	91.8
UNITED S & LA	6980	128.55	58	4950	0.0	100.0	1.7	55.9	42.4	0.0	8.0	92.0
OOMINION NB OF NORTHERN VA	2904	130.36	50	3905	0.0	100.0	13.2	31.5	55.3	1.4	11.7	86.8
BURKE & HERBERT BK AND TR CO	0050	132.18	43	2049	0.3	99.7	6.5	29.7	63.7	5.2	24.2	70.6
VIRGINIA NATIONAL BANK	1985	133.30	106	1932	0.0	100.0	3.9	63.7	32.4	1.0	7.4	91.6
FIRST VIRGINIA BANK	0944	135.65	321	5973	0.0	100.0	4.4	61.9	33.8	2.4	12.0	85.5
NORTHERN VIRGINIA S & LA	5808	136.54	93	6205	23.0	77.0	1.8	44.5	53.7	1.3	16.4	82.3
BANK OF VIRGINIA	2345	137.62	173	9913	2.1	97.9	8.6	54.7	36.7	0.3	18.5	81.2
STATE DEPARTMENT	0435	140.00	3	220	71.8	28.2	0.0	28.2	71.8	0.0	0.0	100.0
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
F & M NAT BK OF HAMILTON	1290	141.52	12	623	0.0	100.0	0.0	100.0	0.0	0.0	4.3	95.7
FIRST AMERICAN S & LA	6762	141.78	159	12082	0.0	100.0	6.4	72.9	20.8	0.6	18.2	81.1
OLO DOMINION S & LA	6477	142.31	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	6.6	93.4
PIEDMONT FS&L	2742	143.69	87	4353	0.0	100.0	15.9	78.4	5.7	0.0	0.4	99.6
COMMONWEALTH S&L	6995	145.35	38	2046	0.0	100.0	14.9	82.7	2.3	0.0	2.7	97.3
FIRST FED S&L ASSN/NORTH VA	3677	147.21	24	2097	0.0	100.0	5.2	58.2	36.5	0.0	51.9	48.1
ROUND HILL NATIONAL BANK	2510	152.70	16	645	0.0	100.0	0.0	100.0	0.0	0.0	36.3	63.7
PERPETUAL AMERICAN FS&L ASSN	6579	162.07	524	34055	24.8	75.2	17.2	60.7	22.0	1.6	39.8	58.6
MIDDLEBURG NATIONAL BANK	1770	166.64	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.1	23.9
DOMINION FS & LA	7359	166.69	1700	97043	17.3	82.7	33.2	49.3	17.5	0.8	41.7	57.5
FIRST COMMERCIAL BANK	0156	172.34	4	158	94.9	5.1	0.0	97.5	2.5	0.0	0.0	100.0
FIRST COMMONWEALTH SA	7206	176.37	14	1198	0.0	100.0	39.2	39.9	20.9	28.8	28.0	43.2
JEFFERSON S & LA	6498	236.03	5	234	100.0	0.0	37.2	62.8	0.0	37.2	62.8	0.0

TABLE D-3

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORE WITHIN STATES --

STATE=**

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
BOX BUTTE PUBLIC EMP C U	4176	**********	140.00	140.00			1	37	37.00

STATE=DC

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
AMERICAN INDIAN NATIONAL BK	0008	WASHINGTON	157.50	113.56	26461	0.865	4	229	57.25
DC NATIONAL BK WASHINGTON	0045	WASHINGTON	137.61	130.81	186378	1.017	44	1896	43.09
OBA FS & LA	0489	WASHINGTON	133.47	131.32	29616	19.67	59	5824	98.71
RALEIGH CREDIT UNION	1307	**********	134.62	132.17			13	304	23.38
NAVY	5536	WASHINGTON	146.46	134.01			1719	17075	9.93
CAPITAL CITY FS & LA	0359	WASHINGTON	149.02	138.60	345692	4.218	164	14583	88.92
INTERSTATE FS & LA	2936	WASHINGTON	143.96	139.77	479502	5.282	292	25327	86.74
CIVIL SERVICE EMPLOYEE C U	0233	**********	140.00	140.00			2	63	31.50
LAFAYETTE CREDIT UNION	0619	**********	140.00	140.00			2	138	69.00
WASHINGTON POST EMPLOYEE C U	1376	**********	140.00	140.00			1	37	37.00
RIGGS NB OF WASHINGTON DC	0170	WASHINGTON	165.09	140.65	3707089	0.261	466	9664	20.74
HOME FS & LA	4009	WASHINGTON	147.39	141.85	204362	11.16	355	22800	64.23
UNITED NAT BK OF WASHINGTON	0205	WASHINGTON	185.29	143.23	50126	0.778	17	390	22.94
NAT CAPITAL BK OF WASHINGTON	0140	WASHINGTON	201.92	143.87	49401	0.715	13	353	27.15
COLUMBIA FS & LA	0889	WASHINGTON	157.49	145.95	897417	3.890	475	34909	73.49
NATIONAL BANK OF WASHINGTON	0130	WASHINGTON	159.43	146.24	1082355	0.808	247	8742	35.39
WASHINGTON FS & LA	0092	WASHINGTON	158.41	146.96	683862	9.701	668	66339	99.31
NATIONAL PERMANENT FS & LA	0486	WASHINGTON	166.79	148.66	878732	3.563	366	31313	85.55
AMERICAN SECURITY BANK NA	0010	WASHINGTON	206.71	148.94	3399157	0.142	260	4813	18.51
NATIONAL BK OF COMMERCE	0020	WASHINGTON	175.00	150.69	59356	0.728	10	432	43.20
U S POSTAL SERVICE	6402	WASHINGTON	148.75	151.21			4	103	25.75
US SENATE EMPLOYEES C U	0624	**********	163.33	153.29			3	158	52.67
NS&T BK NATIONAL ASSOCIATION	0160	WASHINGTON	160.13	158.54	627597	0.989	260	6207	23.87
MCLACHLEN NATIONAL BANK	0100	WASHINGTON	173.25	160.62	56713	1.314	20	745	37.25
OEPT ENERGY CREDIT UNION	5631	**********	186.67	161.62			3	136	45.33
SECURITY NATIONAL BANK	0190	WASHINGTON	171.34	161.63	167574	1.762	112	2953	26.37
FIRST AMERICAN BANK N A	0049	WASHINGTON	192.31	174.97	831422	2.125	318	17666	55.55
CAPITAL BANK NATIONAL ASSN	0060	WASHINGTON	198.33	183.29	35030	0.217	6	76	12.67
MAOISON NATIONAL BANK	0115	WASHINGTON	173.70	193.40	207466	1.355	50	2812	56.24
INDEPENDENCE FS & LA	7173	WASHINGTON	219.13	194.38	78843	1.606	23	1266	55.04
TREASURY DEPT CREDIT UNION	0162	**********	210.00	210.00			1	7	7.00
INDUSTRIAL BK OF WASHINGTON	0070	WASHINGTON	237.06	243.99	63545	3.184	109	2023	18.56
DEPT HUD CREDIT UNION	4037	**********	245.00	245.00			1	19	19.00

TABLE D-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORE WITHIN STATES --

STATE=MD

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
SANDY SPRING NB & SVG INST	1480	SANDY SPRING	115.97	116.18	103754	4.071	67	4224	63.04
STATE NATIONAL BANK OF MD	1427	ROCKVILLE	119.00	118.82	126880	0.315	5	400	80.00
POTOMAC VALLEY BANK	0356	GAITHERSBURG	124.60	120.04	64738	1.398	25	905	36.20
FIRST AMERICAN BANK OF MD	1515	SILVER SPRING	142.21	120.14	328473	0.309	52	1014	19.50
MARYLAND NATIONAL BANK	0165	BALTIMORE	149.13	122.25	4352640	0.046	23	1997	86.83
EQUITABLE FS&LA	7245	WHEATON	129.96	122.83	190475	6.312	132	12022	91.08
TOWER CREDIT UNION	8333	**********	135.00	125.17			13	450	34.62
MARYLAND FS & LA	1270	HYATTSVILLE	135.00	127.69	346065	3.086	136	10681	78.54
CITIZENS S & LA	2207	SILVER SPRING	130.47	127.86	244980	4.152	172	10172	59.14
BALTIMORE FS & LA	1718	BALTIMORE	131.25	128.58	1358686	0.144	44	1955	44.43
BANK OF BETHESDA	0350	BETHESDA	122.50	128.65	93713	0.237	2	222	111
COMMUNITY S & L INC	9512	**********	144.08	130.90			60	3946	65.77
FIRST WOMEN'S BK OF MARYLAND	1423	ROCKVILLE	131.60	131.72	23213	1.512	25	351	14.04
BANK OF DAMASCUS	0650	DAMASCUS	131.25	132.65	71887	1.761	40	1266	31.65
FRIENDSHIP S & L	9507	**********	134.32	133.68			259	13029	50.31
CITIZENS NATIONAL BANK	1110	LAUREL	135.99	134.64	165260	0.510	96	842	8.77
ANNAPOLIS FS & LA	1714	ANNAPOLIS	137.22	134.88	272787	0.831	36	2267	62.97
FARMERS & MECHANICS NAT BANK	0820	FREDERICK	136.27	135.65	274289	0.684	75	1875	25.00
METROPOLITAN FS & LA	5589	BETHESDA	144.58	136.81	403093	2.966	177	11957	67.55
CENTRAL NATIONAL BANK OF MD	1055	HILLANDALE	141.40	137.56	78244	1.026	25	803	32.12
CITIZENS BK & TR CO OF MD	1420	RIVERDALE	155.52	138.11	791969	0.667	586	5280	9.01
MARYLAND BANK & TRUST CO	1125	LEXINGTON PAR	140.00	140.00	49806	0.131	1	65	65.00
SAVEWAY EASTERN C U	7264	**********	140.00	140.00			1	20	20.00
GOVERNMENT SERVICE S & L INC	9506	**********	145.62	140.29			112	8382	74.84
UNITED BK & TR CO OF MD	1275	OXON HILL	147.29	140.40	50187	0.865	24	434	18.08
VERMONT FS & LA	4177	BALTIMORE	145.27	140.44	274754	0.149	74	410	5.54
FIRST FS & LA	1557	ANNAPOLIS	148.60	144.57	467115	2.455	118	11469	97.19
LOYOLA FS & LA	2167	BALTIMORE	144.09	144.57	1192100	0.868	219	10350	47.26
BANK OF MARYLAND	1058	HILLCREST HTS	153.11	146.55	105490	1.663	74	1754	23.70
SUBURBAN BANK	1075	BETHESDA	158.67	146.67	2060123	0.324	919	6681	7.27
SAVINGS BANK OF BALTIMORE	0260	BALTIMORE	147.45	149.00	1209128	0.141	49	1704	34.78
PEOPLES SECURITY BANK OF MD	1104	LANDOVER	159.09	155.41	223909	0.698	104	1562	15.02
SUBURBAN FS & LA OF LANHAM	5875	LANDOVER HILL	158.75	164.10	36102	0.582	4	210	52.50
STANDARD FS & LA	7156	GAITHERSBURG	162.97	166.05	525183	13.57	1259	71270	56.61
FIRST NAT BK OF SOUTHERN MD	1710	UPPER MARLBOR	177.69	181.71	99223	0.289	13	287	22.08
UNION TRUST COMPANY OF MD	0280	BALTIMORE	212.83	181.77	1628980	0.123	300	1997	6.66
CENSUS BUREAU CREDIT UNION	5641	**********	198.33	186.75			3	271	90.33

TABLE D-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED BY REPORTER SCORE WITHIN STATES --

STATE=VA

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
BANK OF VIENNA	2898	VIENNA	105.00	105.00			2	210	105
GEORGE MASON BANK	0932	FAIRFAX	108.50	108.22	38663	1.490	10	576	57.60
MCLEAN BANK	1640	MCLEAN	116.67	116.06	53383	0.290	6	155	25.83
FIRST AMERICAN BANK OF VA	1634	MCLEAN	125.98	119.76	1107755	2.044	397	22641	57.03
FIRST&MERCHANTS NB	2370	RICHMOND	124.91	120.65	2749938	0.073	292	1996	6.84
GUARANTY BANK & TRUST CO	0935	MERRIFIELD	122.50	120.79			6	337	56.17
UNITED VIRGINIA BANK	2430	RICHMOND	126.91	122.00	12283	307.9	452	37818	83.67
METROLITAN FED S & L OF ARL	5848	ARLINGTON	131.25	123.71	36808	2.603	12	958	79.83
CONTINENTAL FED S&L ASSN	3658	ARLINGTDN	128.57	124.89	765377	2.436	217	18642	85.91
SUBURBAN S & LA	6093	ANNANDALE	126.00	125.32	281628	1.100	50	3098	61.96
PROVIDENCE S & LA	6267	VIENNA	126.21	126.13	154872	2.103	33	3257	98.70
CONTINENTAL BK AND TRUST CO	2654	SPRINGFIELD	122.50	126.64	13864	0.397	10	55	5.50
MC LEAN S & LA	7558	MC LEAN	131.25	127.99	50098	9.238	52	4628	89.00
UNITED S & LA	6980	VIENNA	129.74	128.55	154872	3.196	58	4950	85.34
DOMINION NB OF NORTHERN VA	2904	VIENNA	131.60	130.36	241192	1.619	50	3905	78.10
BURKE & HERBERT BK AND TR CO	0050	ALEXANDRIA	145.70	132.18	103225	1.985	43	2049	47.65
VIRGINIA NATIONAL BANK	1985	NORFOLK	134.39	133.30	3810314	0.051	106	1932	18.23
FIRST VIRGINIA BANK	0944	FAIRFAX CTY	131.21	135.65	868804	0.687	321	5973	18.61
NORTHERN VIRGINIA S & LA	5808	ARLINGTON	132.85	136.54	269454	2.303	93	6205	66.72
BANK OF VIRGINIA	2345	RICHMOND	138.99	137.62	3353246	0.296	173	9913	57.30
STATE DEPARTMENT	0435	ARLINGTON	140.00	140.00			3	220	73.33
PEOPLES NB OF LEESBURG	1520	LEESBURG	140.00	140.00	51280	6.086	42	3121	74.31
TOWN & COUNTRY BK & TR CO	2305	RESTON	140.00	140.00	28477	0.386	1	110	110
F & M NAT BK OF HAMILTON	1290	HAMILTON	142.92	141.52	27219	2.289	12	623	51.92
FIRST AMERICAN S & LA	6762	WOOOBRIDGE	142.64	141.78	172829	6.991	159	12082	75.99
OLD DOMINION S & LA	6477	WINCHESTER	141.59	142.31	182001	0.567	22	1032	46.91
PIEOMONT FS&L	2742	MANASSAS	143.62	143.69	218046	1.996	87	4353	50.03
COMMONWEALTH S&L	6995	MANASSAS	144.61	145.35	49663	4.120	38	2046	53.84
FIRST FED S&L ASSN/NORTH VA	3677	ALEXANDRIA	147.29	147.21	303323	0.691	24	2097	87.38
ROUND HILL NATIONAL BANK	2510	ROUND HILL	146.56	152.70	24365	2.647	16	645	40.31
PERPETUAL AMERICAN FS&L ASSN	6579	MC LEAN	158.60	162.07	2070239	1.645	524	34055	64.99
MIDDLEBURG NATIONAL BANK	1770	MIDDLEBURG	166.92	166.64	37600	2.761	13	1038	79.85
DOMINION FS & LA	7359	MC LEAN	169.86	166.69	350769	27.67	1700	97043	57.08
FIRST COMMERCIAL BANK	0156	ARLINGTON COU	140.00	172.34	36442	0.434	4	158	39.50
FIRST COMMONWEALTH SA	7206	ALEXANDRIA	175.00	176.37	53266	2.249	14	1198	85.57
JEFFERSON S & LA	6498	WARRENTON	252.00	236.03	252127	0.093	5	234	46.80

TABLE E-1

-- 1982 WASHINGTON O.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER WITHIN STATES ****

LENDER-STATE=**

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0

LENDER-STATE=DC

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
AMERICAN INDIAN NATIONAL BK	0008	157.50	4	229	50.0	50.0	25.0	0.0	75.0	25.0	0.0	75.0
AMERICAN SECURITY BANK NA	0010	206.71	260	4813	63.1	36.9	33.1	41.9	25.0	52.3	14.6	33.1
CAPITAL BANK NATIONAL ASSN	0060	198.33	6	76	100.0	0.0	16.7	50.0	33.3	16.7	50.0	33.3
CAPITAL CITY FS & LA	0359	149.02	164	14583	25.0	75.0	7.3	51.2	41.5	11.0	12.8	76.2
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	50.0	50.0	0.0	50.0	50.0
COLUMBIA FS & LA	0889	157.49	475	34909	34.5	65.5	13.9	42.5	43.6	13.7	17.7	68.6
OC NATIONAL BK WASHINGTON	0045	137.61	44	1896	40.9	59.1	4.5	25.0	70.5	6.8	4.5	88.6
DEPT ENERGY CREDIT UNION	5631	186.67	3	136	66.7	33.3	33.3	0.0	66.7	33.3	33.3	33.3
DEPT HUD CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0
FIRST AMERICAN BANK N A	0049	192.31	318	17666	62.3	37.7	27.7	42.1	30.2	27.4	34.9	37.7
HOME FS & LA	4009	147.39	355	22800	12.1	87.9	5.1	79.7	15.2	7.6	3.9	88.5
INDEPENDENCE FS & LA	7173	219.13	23	1266	100.0	0.0	30.4	30.4	39.1	52.2	30.4	17.4
INDUSTRIAL BK OF WASHINGTON	0070	237.06	109	2023	85.3	14.7	43.1	42.2	14.7	71.6	20.2	8.3
INTERSTATE FS & LA	2936	143.96	292	25327	29.8	70.2	5.5	51.7	42.8	3.8	11.3	84.9
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
MADISON NATIONAL BANK	0115	173.70	50	2812	38.0	62.0	26.0	36.0	38.0	24.0	22.0	54.0
MCLACHLEN NATIONAL BANK	0100	173.25	20	745	55.0	45.0	10.0	60.0	30.0	25.0	10.0	65.0
NAT CAPITAL BK OF WASHINGTON	0140	201.92	13	353	61.5	38.5	30.8	53.8	15.4	23.1	53.8	23.1
NATIONAL BANK OF WASHINGTON	0130	159.43	247	8742	33.6	66.4	11.7	44.1	44.1	13.0	28.3	58.7
NATIONAL BK OF COMMERCE	0020	175.00	10	432	40.0	60.0	20.0	50.0	30.0	30.0	10.0	60.0
NATIONAL PERMANENT FS & LA	0486	166.79	366	31313	25.4	74.6	29.2	36.1	34.7	12.8	29.8	57.4
NAVY	5536	146.46	1719	17075	10.8	89.2	8.1	50.4	41.5	12.2	16.2	71.6
NS&T BK NATIONAL ASSOCIATION	0160	160.13	260	6207	26.2	73.8	14.6	43.5	41.9	16.9	24.6	58.5
OBA FS & LA	0489	133.47	59	5824	45.8	54.2	3.4	15.3	81.4	5.1	3.4	91.5
RALEIGH CREDIT UNION	1307	134.62	13	304	15.4	84.6	7.7	38.5	53.8	7.7	0.0	92.3
RIGGS NB OF WASHINGTON DC	0170	165.09	466	9664	42.5	57.5	16.7	35.2	48.1	19.3	21.7	59.0
SECURITY NATIONAL BANK	0190	171.34	112	2953	53.6	46.4	17.0	33.9	49.1	20.5	26.8	52.7
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
U S POSTAL SERVICE	6402	148.75	4	103	0.0	100.0	0.0	75.0	25.0	0.0	50.0	50.0
UNITED NAT BK OF WASHINGTON	0205	185.29	17	390	52.9	47.1	29.4	35.3	35.3	29.4	23.5	47.1
US SENATE EMPLOYEES C U	0624	163.33	3	158	100.0	0.0	0.0	33.3	66.7	0.0	33.3	66.7
WASHINGTON FS & LA	0092	158.41	668	66339	29.2	70.8	15.4	44.9	39.7	11.1	25.4	63.5
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0

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TABLE E-1, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER WITHIN STATES ****

LENDER-STATE=MD

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
ANNAPOLIS FS & LA	1714	137.22	36	2267	2.8	97.2	2.8	52.8	44.4	5.6	19.4	75.0
BALTIMORE FS & LA	1718	131.25	44	1955	0.0	100.0	2.3	50.0	47.7	0.0	20.5	79.5
BANK OF BETHESDA	0350	122.50	2	222	50.0	50.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF DAMASCUS	0650	131.25	40	1266	0.0	100.0	0.0	75.0	25.0	0.0	0.0	100.0
BANK OF MARYLAND	1058	153.11	74	1754	4.1	95.9	5.4	63.5	31.1	12.2	33.8	54.1
CENSUS BUREAU CREDIT UNION	5641	198.33	3	271	33.3	66.7	33.3	66.7	0.0	33.3	33.3	33.3
CENTRAL NATIONAL BANK OF MD	1055	141.40	25	803	8.0	92.0	4.0	56.0	40.0	4.0	24.0	72.0
CITIZENS BK & TR CO OF MD	1420	155.52	586	5280	6.1	93.9	7.5	65.4	27.1	11.9	33.1	54.9
CITIZENS NATIONAL BANK	1110	135.99	96	842	0.0	100.0	3.1	69.8	27.1	0.0	12.5	87.5
CITIZENS S & LA	2207	130.47	172	10172	0.0	100.0	3.5	50.6	45.9	0.6	14.0	85.5
COMMUNITY S & L INC	9512	144.08	60	3946	0.0	100.0	0.0	78.3	21.7	0.0	33.3	66.7
EQUITABLE FS&LA	7245	129.96	132	12022	2.3	97.7	0.8	54.5	44.7	3.0	6.8	90.2
FARMERS & MECHANICS NAT BANK	0820	136.27	75	1875	0.0	100.0	1.3	84.0	14.7	1.3	0.0	98.7
FIRST AMERICAN BANK OF MD	1515	142.21	52	1014	5.8	94.2	5.8	63.5	30.8	5.8	13.5	80.8
FIRST FS & LA	1557	148.60	118	11469	9.3	90.7	0.0	73.7	26.3	0.0	41.5	58.5
FIRST NAT BK OF SOUTHERN MD	1710	177.69	13	287	84.6	15.4	0.0	53.8	46.2	30.8	7.7	61.5
FIRST WOMEN'S BK OF MARYLAND	1423	131.60	25	351	12.0	88.0	4.0	36.0	60.0	0.0	20.0	80.0
FRIENDSHIP S & L	9507	134.32	259	13029	0.4	99.6	0.0	83.0	17.0	0.0	0.4	99.6
GOVERNMENT SERVICE S & L INC	9506	145.62	112	8382	19.6	80.4	12.5	37.5	50.0	8.0	17.9	74.1
LOYOLA FS & LA	2167	144.09	219	10350	0.0	100.0	2.7	92.2	5.0	2.3	9.1	88.6
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
MARYLAND FS & LA	1270	135.00	136	10681	3.7	96.3	1.5	49.3	49.3	2.9	23.5	73.5
MARYLAND NATIONAL BANK	0165	149.13	23	1997	8.7	91.3	13.0	52.2	34.8	4.3	30.4	65.2
METROPOLITAN FS & LA	5589	144.58	177	11957	9.6	90.4	11.3	45.8	42.9	8.5	18.1	73.4
PEOPLES SECURITY BANK OF MD	1104	159.09	104	1562	1.9	98.1	4.8	66.3	28.8	6.7	62.5	30.8
POTOMAC VALLEY BANK	0356	124.60	25	905	4.0	96.0	4.0	36.0	60.0	0.0	8.0	92.0
SANDY SPRING NB & SVG INST	1480	115.97	67	4224	0.0	100.0	0.0	23.9	76.1	0.0	7.5	92.5
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVINGS BANK OF BALTIMORE	0260	147.45	49	1704	2.0	98.0	8.2	49.0	42.9	8.2	36.7	55.1
STANDARD FS & LA	7156	162.97	1259	71270	10.7	89.3	20.8	57.3	21.9	10.2	35.4	54.4
STATE NATIONAL BANK OF MD	1427	119.00	5	400	0.0	100.0	0.0	40.0	60.0	0.0	0.0	100.0
SUBURBAN BANK	1075	158.67	919	6681	10.2	89.8	9.5	64.4	26.1	17.0	25.1	57.9
SUBURBAN FS & LA OF LANHAM	5875	158.75	4	210	0.0	100.0	0.0	75.0	25.0	25.0	25.0	50.0
TOWER CREDIT UNION	8333	135.00	13	450	15.4	84.6	0.0	53.8	46.2	7.7	0.0	92.3
UNION TRUST COMPANY OF MD	0280	212.83	300	1997	52.3	47.7	34.3	54.3	11.3	58.0	16.0	26.0
UNITED BK & TR CO OF MD	1275	147.29	24	434	0.0	100.0	0.0	75.0	25.0	0.0	45.8	54.2
VERMONT FS & LA	4177	145.27	74	410	0.0	100.0	6.8	78.4	14.9	4.1	14.9	81.1

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TABLE E-1, cont.

-- 1982 WASHINGTON O.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON NUMBER OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER WITHIN STATES ****

LENDER-STATE=VA

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF VIRGINIA	2345	138.99	173	9913	2.9	97.1	5.2	69.9	24.9	1.2	11.6	87.3
BURKE & HERBERT BK AND TR CO	0050	145.70	43	2049	2.3	97.7	14.0	41.9	44.2	9.3	25.6	65.1
COMMONWEALTH S&L	6995	144.61	38	2046	0.0	100.0	13.2	84.2	2.6	0.0	2.6	97.4
CONTINENTAL BK AND TRUST CO	2654	122.50	10	55	0.0	100.0	0.0	40.0	60.0	0.0	10.0	90.0
CONTINENTAL FED S&L ASSN	3658	128.57	217	18642	0.5	99.5	4.1	49.3	46.5	1.4	6.5	92.2
DOMINION FS & LA	7359	169.86	1700	97043	19.4	80.6	35.3	49.6	15.1	0.6	44.5	54.9
DOMINION NB OF NORTHERN VA	2904	131.60	50	3905	0.0	100.0	14.0	32.0	54.0	2.0	12.0	86.0
F & M NAT BK OF HAMILTON	1290	142.92	12	623	0.0	100.0	0.0	100.0	0.0	0.0	8.3	91.7
FIRST AMERICAN BANK OF VA	1634	125.98	397	22641	0.0	100.0	4.0	43.8	52.1	0.3	7.6	92.2
FIRST AMERICAN S & LA	6762	142.64	159	12082	0.0	100.0	10.1	76.1	13.8	1.9	7.5	90.6
FIRST COMMERCIAL BANK	0156	140.00	4	158	25.0	75.0	0.0	75.0	25.0	0.0	0.0	100.0
FIRST COMMONWEALTH SA	7206	175.00	14	1198	0.0	100.0	35.7	50.0	14.3	21.4	35.7	42.9
FIRST FED S&L ASSN/NORTH VA	3677	147.29	24	2097	0.0	100.0	8.3	58.3	33.3	0.0	45.8	54.2
FIRST VIRGINIA BANK	0944	131.21	321	5973	0.0	100.0	3.7	54.8	41.4	2.5	7.5	90.0
FIRST&MERCHANTS NB	2370	124.91	292	1996	2.7	97.3	1.7	45.9	52.4	1.0	2.7	96.2
GEORGE MASON BANK	0932	108.50	10	576	0.0	100.0	0.0	10.0	90.0	0.0	0.0	100.0
GUARANTY BANK & TRUST CO	0935	122.50	6	337	0.0	100.0	0.0	33.3	66.7	0.0	16.7	83.3
JEFFERSON S & LA	6498	252.00	5	234	100.0	0.0	60.0	40.0	0.0	60.0	40.0	0.0
MC LEAN S & LA	7558	131.25	52	4628	0.0	100.0	7.7	48.1	44.2	1.9	7.7	90.4
MCLEAN BANK	1640	116.67	6	155	0.0	100.0	0.0	33.3	66.7	0.0	0.0	100.0
METROLITAN FED S & L OF ARL	5848	131.25	12	958	0.0	100.0	0.0	58.3	41.7	0.0	16.7	83.3
MIDDLEBURG NATIONAL BANK	1770	166.92	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.9	23.1
NORTHERN VIRGINIA S & LA	5808	132.85	93	6205	14.0	86.0	2.2	46.2	51.6	1.1	12.9	86.0
OLD DOMINION S & LA	6477	141.59	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	4.5	95.5
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
PERPETUAL AMERICAN FS&L ASSN	6579	158.60	524	34055	21.4	78.6	9.5	69.7	20.8	2.5	38.0	59.5
PIEDMONT FS&L	2742	143.62	87	4353	0.0	100.0	12.6	83.9	3.4	0.0	1.1	98.9
PROVIDENCE S & LA	6267	126.21	33	3257	0.0	100.0	0.0	51.5	48.5	0.0	9.1	90.9
ROUND HILL NATIONAL BANK	2510	146.56	16	645	0.0	100.0	0.0	100.0	0.0	0.0	18.8	81.3
STATE DEPARTMENT	0435	140.00	3	220	66.7	33.3	0.0	33.3	66.7	0.0	0.0	100.0
SUBURBAN S & LA	6093	126.00	50	3098	0.0	100.0	0.0	56.0	44.0	0.0	4.0	96.0
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
UNITED S & LA	6980	129.74	58	4950	0.0	100.0	1.7	58.6	39.7	0.0	8.6	91.4
UNITED VIRGINIA BANK	2430	126.91	452	37818	0.0	100.0	4.0	46.7	49.3	0.0	8.0	92.0
VIRGINIA NATIONAL BANK	1985	134.39	106	1932	0.0	100.0	8.5	59.4	32.1	0.9	5.7	93.4

TABLE E-2

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENOING SCORES ANO PERCENT OF LENOING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASEO ON AMOUNT OF LOANS MADE BY LENOER --
**** PRESENTED IN ALPHA ORDER BY LENOER NAME WITHIN STATES ****

LENDER-STATE=**

LENDER NAME	LENOER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BOX BUTTE PUBLIC EMP C U	4176	140.00	1	37	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0

LENDER-STATE=OC

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
AMERICAN INDIAN NATIONAL BK	0008	113.56	4	229	7.0	93.0	4.4	0.0	95.6	4.4	0.0	95.6
AMERICAN SECURITY BANK NA	0010	148.94	260	4813	47.8	52.2	12.2	16.8	71.0	16.7	3.2	80.1
CAPITAL BANK NATIONAL ASSN	0060	183.29	6	76	100.0	0.0	3.9	53.9	42.1	3.9	53.9	42.1
CAPITAL CITY FS & LA	0359	138.60	164	14583	24.5	75.5	5.1	41.8	53.1	5.4	8.6	86.0
CIVIL SERVICE EMPLOYEE C U	0233	140.00	2	63	0.0	100.0	0.0	31.7	68.3	0.0	68.3	31.7
COLUMBIA FS & LA	0889	145.95	475	34909	33.6	66.4	8.5	38.4	53.1	5.7	16.5	77.8
DC NATIONAL BK WASHINGTON	0045	130.81	44	1896	54.4	45.6	0.8	8.4	90.7	4.3	0.6	95.1
OEPT ENERGY CREDIT UNION	5631	161.62	3	136	58.8	41.2	14.7	0.0	85.3	14.7	44.1	41.2
DEPT HUD CREDIT UNION	4037	245.00	1	19	100.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0
FIRST AMERICAN BANK N A	0049	174.97	318	17666	52.0	48.0	23.1	34.0	42.9	15.2	37.3	47.5
HOME FS & LA	4009	141.85	355	22800	9.0	91.0	5.2	72.5	22.3	4.9	3.4	91.6
INDEPENDENCE FS & LA	7173	194.38	23	1266	100.0	0.0	15.4	21.6	63.0	28.1	46.7	25.2
INOUSTRIAL BK OF WASHINGTON	0070	243.99	109	2023	94.9	5.1	47.9	36.9	15.2	75.7	17.8	6.5
INTERSTATE FS & LA	2936	139.77	292	25327	28.5	71.5	5.2	46.6	48.2	2.9	8.1	89.0
LAFAYETTE CREDIT UNION	0619	140.00	2	138	100.0	0.0	0.0	0.0	100.0	0.0	0.0	100.0
MAOISON NATIONAL BANK	0115	193.40	50	2812	71.0	29.0	48.2	27.8	24.0	2.0	53.4	44.6
MCLACHLEN NATIONAL BANK	0100	160.62	20	745	61.1	38.9	8.1	49.3	42.7	14.0	4.6	81.5
NAT CAPITAL BK OF WASHINGTON	0140	143.87	13	353	35.7	64.3	3.1	45.3	51.6	2.3	19.3	78.5
NATIONAL BANK OF WASHINGTON	0130	146.24	247	8742	33.3	66.7	7.7	33.3	59.0	5.4	25.0	69.6
NATIONAL BK OF COMMERCE	0020	150.69	10	432	83.1	16.9	6.7	12.0	81.3	9.5	3.0	87.5
NATIONAL PERMANENT FS & LA	0486	148.66	366	31313	13.6	86.4	15.8	39.7	44.5	8.9	21.0	70.1
NAVY	5536	134.01	1719	17075	5.6	94.4	2.9	45.5	51.6	4.2	17.3	78.5
NS&T BK NATIONAL ASSOCIATION	0160	158.54	260	6207	28.4	71.6	18.5	29.0	52.5	2.6	53.3	44.1
OBA FS & LA	0489	131.32	59	5824	43.9	56.1	3.2	13.4	83.4	3.6	4.2	92.2
RALEIGH CREOIT UNION	1307	132.17	13	304	12.2	87.8	3.6	51.0	45.4	3.6	0.0	96.4
RIGGS NB OF WASHINGTON OC	0170	140.65	466	9664	45.1	54.9	4.9	20.8	74.3	5.9	14.2	79.9
SECURITY NATIONAL BANK	0190	161.63	112	2953	53.4	46.6	18.3	24.9	56.8	8.1	30.6	61.3
TREASURY DEPT CREDIT UNION	0162	210.00	1	7	0.0	100.0	100.0	0.0	0.0	0.0	100.0	0.0
U S POSTAL SERVICE	6402	151.21	4	103	0.0	100.0	0.0	80.6	19.4	0.0	51.5	48.5
UNITEO NAT BK OF WASHINGTON	0205	143.23	17	390	20.8	79.2	16.9	16.4	66.7	11.5	15.1	73.3
US SENATE EMPLOYEES C U	0624	153.29	3	158	100.0	0.0	0.0	19.0	81.0	0.0	19.0	81.0
WASHINGTON FS & LA	0092	146.96	668	66339	30.5	69.5	10.0	37.9	52.1	4.9	21.7	73.4
WASHINGTON POST EMPLOYEE C U	1376	140.00	1	37	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0

TABLE E-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENOER --
**** PRESENTED IN ALPHA ORDER BY LENDER NAME WITHIN STATES ****

LENDER-STATE=MD

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
ANNAPOLIS FS & LA	1714	134.88	36	2267	3.4	96.6	2.7	44.9	52.4	4.5	22.3	73.1
BALTIMORE FS & LA	1718	128.58	44	1955	0.0	100.0	1.5	39.0	59.5	0.0	25.3	74.7
BANK OF BETHESDA	0350	128.65	2	222	67.6	32.4	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF OAMASCUS	0650	132.65	40	1266	0.0	100.0	0.0	79.0	21.0	0.0	0.0	100.0
BANK OF MARYLANO	1058	146.55	74	1754	0.5	99.5	4.0	60.4	35.6	5.7	37.6	56.7
CENSUS BUREAU CREDIT UNION	5641	186.75	3	271	24.4	75.6	24.4	75.6	0.0	24.4	36.2	39.5
CENTRAL NATIONAL BANK OF MO	1055	137.56	25	803	8.1	91.9	4.4	48.2	47.4	3.7	20.5	75.7
CITIZENS BK & TR CO OF MD	1420	138.11	586	5280	3.0	97.0	3.3	51.8	44.8	4.6	23.6	71.8
CITIZENS NATIONAL BANK	1110	134.64	96	842	0.0	100.0	3.3	65.2	31.5	0.0	12.8	87.2
CITIZENS S & LA	2207	127.86	172	10172	0.0	100.0	3.1	43.0	53.9	2.5	10.9	86.7
COMMUNITY S & L INC	9512	130.90	60	3946	0.0	100.0	0.0	62.6	37.4	0.0	11.4	88.6
EQUITABLE FS&LA	7245	122.83	132	12022	1.3	98.7	0.3	41.0	58.7	1.5	5.0	93.5
FARMERS & MECHANICS NAT BANK	0820	135.65	75	1875	0.0	100.0	1.3	82.2	16.4	1.3	0.0	98.7
FIRST AMERICAN BANK OF MD	1515	120.14	52	1014	1.3	98.7	1.0	35.6	63.4	1.0	2.4	96.6
FIRST FS & LA	1557	144.57	118	11469	17.1	82.9	0.0	63.9	36.1	0.0	32.0	68.0
FIRST NAT BK OF SOUTHERN MD	1710	181.71	13	287	89.2	10.8	0.0	50.2	49.8	36.2	7.3	56.4
FIRST WOMEN'S BK OF MARYLAND	1423	131.72	25	351	13.1	86.9	1.1	37.6	61.3	0.0	23.4	76.6
FRIENOSHIP S & L	9507	133.68	259	13029	0.8	99.2	0.0	80.6	19.4	0.0	0.5	99.5
GOVERNMENT SERVICE S & L INC	9506	140.29	112	8382	24.5	75.5	9.4	34.2	56.4	4.5	14.4	81.2
LOYOLA FS & LA	2167	144.57	219	10350	0.0	100.0	3.1	88.2	8.6	2.0	14.4	83.6
MARYLAND BANK & TRUST CO	1125	140.00	1	65	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
MARYLAND FS & LA	1270	127.69	136	10681	4.6	95.4	1.1	38.0	60.9	1.3	17.4	81.3
MARYLANO NATIONAL BANK	0165	122.25	23	1997	5.5	94.5	7.4	20.0	72.6	2.3	4.5	93.3
METROPOLITAN FS & LA	5589	136.81	177	11957	10.6	89.4	6.3	46.3	47.5	4.5	12.4	83.1
PEOPLES SECURITY BANK OF MD	1104	155.41	104	1562	0.6	99.4	1.5	59.2	39.2	1.7	77.7	20.7
POTOMAC VALLEY BANK	0356	120.04	25	905	11.0	89.0	0.9	28.7	70.4	0.0	1.4	98.6
SANDY SPRING NB & SVG INST	1480	116.18	67	4224	0.0	100.0	0.0	26.9	73.1	0.0	5.1	94.9
SAVEWAY EASTERN C U	7264	140.00	1	20	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
SAVINGS BANK OF BALTIMORE	0260	149.00	49	1704	0.3	99.7	5.7	37.3	57.0	9.7	55.9	34.3
STANOARD FS & LA	7156	166.05	1259	71270	18.6	81.4	19.5	55.9	24.6	16.1	28.6	55.3
STATE NATIONAL BANK OF MD	1427	118.82	5	400	0.0	100.0	0.0	39.5	60.5	0.0	0.0	100.0
SUBURBAN BANK	1075	146.67	919	6681	8.2	91.8	5.1	58.6	36.3	10.7	19.9	69.4
SUBURBAN FS & LA OF LANHAM	5875	164.10	4	210	0.0	100.0	0.0	81.4	18.6	21.9	40.5	37.6
TOWER CREDIT UNION	8333	125.17	13	450	4.4	95.6	0.0	38.9	61.1	6.7	0.0	93.3
UNION TRUST CDMPANY OF MD	0280	181.77	300	1997	32.3	67.7	22.6	52.1	25.3	36.3	16.6	47.1
UNITED BK & TR CO OF MD	1275	140.40	24	434	0.0	100.0	0.0	60.4	39.6	0.0	40.8	59.2
VERMONT FS & LA	4177	140.44	74	410	0.0	100.0	4.9	73.7	21.5	2.0	13.9	84.1

TABLE E-2, cont.

-- 1982 WASHINGTON D.C. HMDA REPORTER DATA --
-- REPORTER COMPOSITE LENDING SCORES AND PERCENT OF LENDING
-- BY LOCATION, INCOME, AND MINORITY TRACT CHARACTERISTICS -
-- SCORE IS BASED ON AMOUNT OF LOANS MADE BY LENDER --
**** PRESENTED IN ALPHA ORDER BY LENDER NAME WITHIN STATES ****

LENDER-STATE=VA

LENDER NAME	LENDER NUMBER	COMPOSITE LENDING SCORE	TOTAL LOANS	TOTAL AMOUNT ($1,000)	CITY TRACTS (%)	SUBURB TRACTS (%)	INCOME % LOW	INCOME % MID	INCOME % HIGH	MINORITY % HIGH	MINORITY % MID	MINORITY % LOW
BANK OF VIENNA	2898	105.00	2	210	0.0	100.0	0.0	0.0	100.0	0.0	0.0	100.0
BANK OF VIRGINIA	2345	137.62	173	9913	2.1	97.9	8.6	54.7	36.7	0.3	18.5	81.2
BURKE & HERBERT BK AND TR CO	0050	132.18	43	2049	0.3	99.7	6.5	29.7	63.7	5.2	24.2	70.6
COMMONWEALTH S&L	6995	145.35	38	2046	0.0	100.0	14.9	82.7	2.3	0.0	2.7	97.3
CONTINENTAL BK AND TRUST CO	2654	126.64	10	55	0.0	100.0	0.0	56.4	43.6	0.0	5.5	94.5
CONTINENTAL FED S&L ASSN	3658	124.89	217	18642	0.4	99.6	2.9	42.6	54.5	1.2	5.5	93.3
DOMINION FS & LA	7359	166.69	1700	97043	17.3	82.7	33.2	49.3	17.5	0.8	41.7	57.5
DOMINION NB OF NORTHERN VA	2904	130.36	50	3905	0.0	100.0	13.2	31.5	55.3	1.4	11.7	86.8
F & M NAT BK OF HAMILTON	1290	141.52	12	623	0.0	100.0	0.0	100.0	0.0	0.0	4.3	95.7
FIRST AMERICAN BANK OF VA	1634	119.76	397	22641	0.0	100.0	2.6	33.1	64.3	0.1	3.7	96.2
FIRST AMERICAN S & LA	6762	141.78	159	12082	0.0	100.0	6.4	72.9	20.8	0.6	18.2	81.1
FIRST COMMERCIAL BANK	0156	172.34	4	158	94.9	5.1	0.0	97.5	2.5	0.0	0.0	100.0
FIRST COMMONWEALTH SA	7206	176.37	14	1198	0.0	100.0	39.2	39.9	20.9	28.8	28.0	43.2
FIRST FED S&L ASSN/NORTH VA	3677	147.21	24	2097	0.0	100.0	5.2	58.2	36.5	0.0	51.9	48.1
FIRST VIRGINIA BANK	0944	135.65	321	5973	0.0	100.0	4.4	61.9	33.8	2.4	12.0	85.5
FIRST&MERCHANTS NB	2370	120.65	292	1996	1.6	98.4	0.7	39.3	60.0	0.5	1.5	98.1
GEORGE MASON BANK	0932	108.22	10	576	0.0	100.0	0.0	9.2	90.8	0.0	0.0	100.0
GUARANTY BANK & TRUST CO	0935	120.79	6	337	0.0	100.0	0.0	22.8	77.2	0.0	22.3	77.7
JEFFERSON S & LA	6498	236.03	5	234	100.0	0.0	37.2	62.8	0.0	37.2	62.8	0.0
MC LEAN S & LA	7558	127.99	52	4628	0.0	100.0	4.5	47.3	48.2	1.3	6.9	91.8
MCLEAN BANK	1640	116.06	6	155	0.0	100.0	0.0	31.6	68.4	0.0	0.0	100.0
METROLITAN FED S & L OF ARL	5848	123.71	12	958	0.0	100.0	0.0	40.7	59.3	0.0	12.7	87.3
MIOOLEBURG NATIONAL BANK	1770	166.64	13	1038	0.0	100.0	0.0	100.0	0.0	0.0	76.1	23.9
NORTHERN VIRGINIA S & LA	5808	136.54	93	6205	23.0	77.0	1.8	44.5	53.7	1.3	16.4	82.3
OLO DOMINION S & LA	6477	142.31	22	1032	0.0	100.0	0.0	100.0	0.0	0.0	6.6	93.4
PEOPLES NB OF LEESBURG	1520	140.00	42	3121	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
PERPETUAL AMERICAN FS&L ASSN	6579	162.07	524	34055	24.8	75.2	17.2	60.7	22.0	1.6	39.8	58.6
PIEOMONT FS&L	2742	143.69	87	4353	0.0	100.0	15.9	78.4	5.7	0.0	0.4	99.6
PROVIOENCE S & LA	6267	126.13	33	3257	0.0	100.0	0.0	53.1	46.9	0.0	7.3	92.7
ROUND HILL NATIONAL BANK	2510	152.70	16	645	0.0	100.0	0.0	100.0	0.0	0.0	36.3	63.7
STATE DEPARTMENT	0435	140.00	3	220	71.8	28.2	0.0	28.2	71.8	0.0	0.0	100.0
SUBURBAN S & LA	6093	125.32	50	3098	0.0	100.0	0.0	51.6	48.4	0.0	6.4	93.6
TOWN & COUNTRY BK & TR CO	2305	140.00	1	110	0.0	100.0	0.0	100.0	0.0	0.0	0.0	100.0
UNITED S & LA	6980	128.55	58	4950	0.0	100.0	1.7	55.9	42.4	0.0	8.0	92.0
UNITED VIRGINIA BANK	2430	122.00	452	37818	0.0	100.0	3.2	35.8	61.0	0.0	6.4	93.6
VIRGINIA NATIONAL BANK	1985	133.30	106	1932	0.0	100.0	3.9	63.7	32.4	1.0	7.4	91.6

TABLE E-3

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME WITHIN STATES --

STATE=**

LENDER NAME	LENOER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
BOX BUTTE PUBLIC EMP C U	4176	**********	140.00	140.00			1	37	37.00

STATE=DC

LENOER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
AMERICAN INDIAN NATIONAL BK	0008	WASHINGTON	157.50	113.56	26461	0.865	4	229	57.25
AMERICAN SECURITY BANK NA	0010	WASHINGTON	206.71	148.94	3399157	0.142	260	4813	18.51
CAPITAL BANK NATIONAL ASSN	0060	WASHINGTON	198.33	183.29	35030	0.217	6	76	12.67
CAPITAL CITY FS & LA	0359	WASHINGTON	149.02	138.60	345692	4.218	164	14583	88.92
CIVIL SERVICE EMPLOYEE C U	0233	**********	140.00	140.00			2	63	31.50
COLUMBIA FS & LA	0889	WASHINGTON	157.49	145.95	897417	3.890	475	34909	73.49
DC NATIONAL BK WASHINGTON	0045	WASHINGTON	137.61	130.81	186378	1.017	44	1896	43.09
DEPT ENERGY CREDIT UNION	5631	**********	186.67	161.62			3	136	45.33
DEPT HUO CREDIT UNION	4037	**********	245.00	245.00			1	19	19.00
FIRST AMERICAN BANK N A	0049	WASHINGTON	192.31	174.97	831422	2.125	318	17666	55.55
HOME FS & LA	4009	WASHINGTON	147.39	141.85	204362	11.16	355	22800	64.23
INDEPENDENCE FS & LA	7173	WASHINGTON	219.13	194.38	78843	1.606	23	1266	55.04
INOUSTRIAL BK OF WASHINGTON	0070	WASHINGTON	237.06	243.99	63545	3.184	109	2023	18.56
INTERSTATE FS & LA	2936	WASHINGTON	143.96	139.77	479502	5.282	292	25327	86.74
LAFAYETTE CREDIT UNION	0619	**********	140.00	140.00			2	138	69.00
MADISON NATIONAL BANK	0115	WASHINGTON	173.70	193.40	207466	1.355	50	2812	56.24
MCLACHLEN NATIONAL BANK	0100	WASHINGTON	173.25	160.62	56713	1.314	20	745	37.25
NAT CAPITAL BK OF WASHINGTON	0140	WASHINGTON	201.92	143.87	49401	0.715	13	353	27.15
NATIONAL BANK OF WASHINGTON	0130	WASHINGTON	159.43	146.24	1082355	0.808	247	8742	35.39
NATIONAL BK OF COMMERCE	0020	WASHINGTON	175.00	150.69	59356	0.728	10	432	43.20
NATIONAL PERMANENT FS & LA	0486	WASHINGTON	166.79	148.66	878732	3.563	366	31313	85.55
NAVY	5536	WASHINGTON	146.46	134.01			1719	17075	9.93
NS&T BK NATIONAL ASSOCIATION	0160	WASHINGTON	160.13	158.54	627597	0.989	260	6207	23.87
OBA FS & LA	0489	WASHINGTON	133.47	131.32	29616	19.67	59	5824	98.71
RALEIGH CREDIT UNION	1307	**********	134.62	132.17			13	304	23.38
RIGGS NB OF WASHINGTON DC	0170	WASHINGTON	165.09	140.65	3707089	0.261	466	9664	20.74
SECURITY NATIONAL BANK	0190	WASHINGTON	171.34	161.63	167574	1.762	112	2953	26.37
TREASURY DEPT CREDIT UNION	0162	**********	210.00	210.00			1	7	7.00
U S POSTAL SERVICE	6402	WASHINGTON	148.75	151.21			4	103	25.75
UNITED NAT BK OF WASHINGTON	0205	WASHINGTON	185.29	143.23	50126	0.778	17	390	22.94
US SENATE EMPLOYEES C U	0624	**********	163.33	153.29			3	158	52.67
WASHINGTON FS & LA	0092	WASHINGTON	158.41	146.96	683862	9.701	668	66339	99.31
WASHINGTON POST EMPLOYEE C U	1376	**********	140.00	140.00			1	37	37.00

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TABLE E-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME WITHIN STATES --

STATE=MD

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
ANNAPOLIS FS & LA	1714	ANNAPOLIS	137.22	134.88	272787	0.831	36	2267	62.97
BALTIMORE FS & LA	1718	BALTIMORE	131.25	128.58	1358686	0.144	44	1955	44.43
BANK OF BETHESDA	0350	BETHESDA	122.50	128.65	93713	0.237	2	222	111
BANK OF DAMASCUS	0650	DAMASCUS	131.25	132.65	71887	1.761	40	1266	31.65
BANK OF MARYLAND	1058	HILLCREST HTS	153.11	146.55	105490	1.663	74	1754	23.70
CENSUS BUREAU CREDIT UNION	5641	**********	198.33	186.75			3	271	90.33
CENTRAL NATIONAL BANK OF MD	1055	HILLANDALE	141.40	137.56	78244	1.026	25	803	32.12
CITIZENS BK & TR CO OF MD	1420	RIVEROALE	155.52	138.11	791969	0.667	586	5280	9.01
CITIZENS NATIONAL BANK	1110	LAUREL	135.99	134.64	165260	0.510	96	842	8.77
CITIZENS S & LA	2207	SILVER SPRING	130.47	127.86	244980	4.152	172	10172	59.14
COMMUNITY S & L INC	9512	**********	144.08	130.90			60	3946	65.77
EQUITABLE FS&LA	7245	WHEATON	129.96	122.83	190475	6.312	132	12022	91.08
FARMERS & MECHANICS NAT BANK	0820	FREDERICK	136.27	135.65	274289	0.684	75	1875	25.00
FIRST AMERICAN BANK OF MD	1515	SILVER SPRING	142.21	120.14	328473	0.309	52	1014	19.50
FIRST FS & LA	1557	ANNAPOLIS	148.60	144.57	467115	2.455	118	11469	97.19
FIRST NAT BK OF SOUTHERN MD	1710	UPPER MARLBOR	177.69	181.71	99223	0.289	13	287	22.08
FIRST WOMEN'S BK OF MARYLAND	1423	ROCKVILLE	131.60	131.72	23213	1.512	25	351	14.04
FRIENDSHIP S & L	9507	**********	134.32	133.68			259	13029	50.31
GOVERNMENT SERVICE S & L INC	9506	**********	145.62	140.29			112	8382	74.84
LOYOLA FS & LA	2167	BALTIMORE	144.09	144.57	1192100	0.868	219	10350	47.26
MARYLAND BANK & TRUST CO	1125	LEXINGTON PAR	140.00	140.00	49806	0.131	1	65	65.00
MARYLAND FS & LA	1270	HYATTSVILLE	135.00	127.69	346065	3.086	136	10681	78.54
MARYLAND NATIONAL BANK	0165	BALTIMORE	149.13	122.25	4352640	0.046	23	1997	86.83
METROPOLITAN FS & LA	5589	BETHESDA	144.58	136.81	403093	2.966	177	11957	67.55
PEOPLES SECURITY BANK OF MD	1104	LANDOVER	159.09	155.41	223909	0.698	104	1562	15.02
POTOMAC VALLEY BANK	0356	GAITHERSBURG	124.60	120.04	64738	1.398	25	905	36.20
SANOY SPRING NB & SVG INST	1480	SANDY SPRING	115.97	116.18	103754	4.071	67	4224	63.04
SAVEWAY EASTERN C U	7264	**********	140.00	140.00			1	20	20.00
SAVINGS BANK OF BALTIMORE	0260	BALTIMORE	147.45	149.00	1209128	0.141	49	1704	34.78
STANDARD FS & LA	7156	GAITHERSBURG	162.97	166.05	525183	13.57	1259	71270	56.61
STATE NATIONAL BANK OF MD	1427	ROCKVILLE	119.00	118.82	126880	0.315	5	400	80.00
SUBURBAN BANK	1075	BETHESDA	158.67	146.67	2060123	0.324	919	6681	7.27
SUBURBAN FS & LA OF LANHAM	5875	LANDOVER HILL	158.75	164.10	36102	0.582	4	210	52.50
TOWER CREDIT UNION	8333	**********	135.00	125.17			13	450	34.62
UNION TRUST COMPANY OF MO	0280	BALTIMORE	212.83	181.77	1628980	0.123	300	1997	6.66
UNITED BK & TR CO OF MD	1275	OXON HILL	147.29	140.40	50187	0.865	24	434	18.08
VERMONT FS & LA	4177	BALTIMORE	145.27	140.44	274754	0.149	74	410	5.54

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TABLE E-3, cont.

-- COMPOSITE LENDING SCORES, ASSET DATA --
-- LOANS, LOAN AMOUNTS, AND TRACTS LOANED IN --
-- SUMMARY PRESENTED ALPHA BY LENDER NAME WITHIN STATES --

STATE=VA

LENDER NAME	LENDER NUMBER	CITY	SCORE BY NUM LOANS	SCORE BY AMT LOANS	LENDER ASSETS ($1,000)	AMOUNT LOANS AS % ASSETS	TOTAL LOANS	TOTAL AMOUNT ($1,000)	AVERAGE AMOUNT ($1,000)
BANK OF VIENNA	2898	VIENNA	105.00	105.00			2	210	105
BANK OF VIRGINIA	2345	RICHMOND	138.99	137.62	3353246	0.296	173	9913	57.30
BURKE & HERBERT BK AND TR CO	0050	ALEXANDRIA	145.70	132.18	103225	1.985	43	2049	47.65
COMMONWEALTH S&L	6995	MANASSAS	144.61	145.35	49663	4.120	38	2046	53.84
CONTINENTAL BK AND TRUST CO	2654	SPRINGFIELD	122.50	126.64	13864	0.397	10	55	5.50
CONTINENTAL FED S&L ASSN	3658	ARLINGTON	128.57	124.89	765377	2.436	217	18642	85.91
DOMINION FS & LA	7359	MC LEAN	169.86	166.69	350769	27.67	1700	97043	57.08
DOMINION NB OF NORTHERN VA	2904	VIENNA	131.60	130.36	241192	1.619	50	3905	78.10
F & M NAT BK OF HAMILTON	1290	HAMILTON	142.92	141.52	27219	2.289	12	623	51.92
FIRST AMERICAN BANK OF VA	1634	MCLEAN	125.98	119.76	1107755	2.044	397	22641	57.03
FIRST AMERICAN S & LA	6762	WOODBRIDGE	142.64	141.78	172829	6.991	159	12082	75.99
FIRST COMMERCIAL BANK	0156	ARLINGTON COU	140.00	172.34	36442	0.434	4	158	39.50
FIRST COMMONWEALTH SA	7206	ALEXANDRIA	175.00	176.37	53266	2.249	14	1198	85.57
FIRST FED S&L ASSN/NORTH VA	3677	ALEXANDRIA	147.29	147.21	303323	0.691	24	2097	87.38
FIRST VIRGINIA BANK	0944	FAIRFAX CTY	131.21	135.65	868804	0.687	321	5973	18.61
FIRST&MERCHANTS NB	2370	RICHMOND	124.91	120.65	2749938	0.073	292	1996	6.84
GEORGE MASON BANK	0932	FAIRFAX	108.50	108.22	38663	1.490	10	576	57.60
GUARANTY BANK & TRUST CO	0935	MERRIFIELD	122.50	120.79			6	337	56.17
JEFFERSON S & LA	6498	WARRENTON	252.00	236.03	252127	0.093	5	234	46.80
MC LEAN S & LA	7558	MC LEAN	131.25	127.99	50098	9.238	52	4628	89.00
MCLEAN BANK	1640	MCLEAN	116.67	116.06	53383	0.290	6	155	25.83
METROLITAN FED S & L OF ARL	5848	ARLINGTON	131.25	123.71	36808	2.603	12	958	79.83
MIDDLEBURG NATIONAL BANK	1770	MIDDLEBURG	166.92	166.64	37600	2.761	13	1038	79.85
NORTHERN VIRGINIA S & LA	5808	ARLINGTON	132.85	136.54	269454	2.303	93	6205	66.72
OLD DOMINION S & LA	6477	WINCHESTER	141.59	142.31	182001	0.567	22	1032	46.91
PEOPLES NB OF LEESBURG	1520	LEESBURG	140.00	140.00	51280	6.086	42	3121	74.31
PERPETUAL AMERICAN FS&L ASSN	6579	MC LEAN	158.60	162.07	2070239	1.645	524	34055	64.99
PIEDMONT FS&L	2742	MANASSAS	143.62	143.69	218046	1.996	87	4353	50.03
PROVIDENCE S & LA	6267	VIENNA	126.21	126.13	154872	2.103	33	3257	98.70
ROUND HILL NATIONAL BANK	2510	ROUND HILL	146.56	152.70	24365	2.647	16	645	40.31
STATE DEPARTMENT	0435	ARLINGTON	140.00	140.00			3	220	73.33
SUBURBAN S & LA	6093	ANNANDALE	126.00	125.32	281628	1.100	50	3098	61.96
TOWN & COUNTRY BK & TR CO	2305	RESTON	140.00	140.00	28477	0.386	1	110	110
UNITED S & LA	6980	VIENNA	129.74	128.55	154872	3.196	58	4950	85.34
UNITED VIRGINIA BANK	2430	RICHMOND	126.91	122.00	12283	307.9	452	37818	83.67
VIRGINIA NATIONAL BANK	1985	NORFOLK	134.39	133.30	3810314	0.051	106	1932	18.23

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METHODS FOR RANKING LENDERS

Methods for Ranking Lenders

These rankings relied on two types of data sources. The first is the 1982 computerized Home Mortgage Disclosure Act (HMDA) data base compiled by the Federal Reserve Board for each Standard Metropolitan Statistical Area (SMSA) in the United States. HMDA data consist of regulated lending institutions' disclosures of the number of loans and dollar amount of lending made at the census tract level for the most common types of residential lending: conventional single-family loans (1-4 units), FHA and VA loans, multifamily loans and home improvement loans. The second set of data are lenders' total assets in 1982 taken from directories of commercial banks and savings and loan institutions*.

RANKING LENDER PERFORMANCE

The rankings of lender performance are based on a series of key findings from research on the distribution of lending in the Washington, D.C. SMSA from 1981-1982. First, D.C. systematically received less lending than suburban areas. Second, the amount of lending varied by the income levels of local areas. More lending was received by high-income areas and less lending was received by low-income areas. Third, lending was distributed by the racial composition of areas. More lending went to areas which housed few minorities and less lending went to areas with high proportions of minorities. These rankings of lenders account for the minority composition, income levels and location (i.e., suburb versus central city) where each institution made any type of housing loan.

* Savings and loan institutions' total assets were obtained from **Members of the Federal Home Loan Bank System, 1982**, Washington, D.C., Federal Home Loan Bank Board, March, 1983. Commercial bank total assets were obtained from **Rand McNally International Bankers Directory**, Volume 1-2, Chicago, Rand McNally, 1983; and **Polks World Bank Directory**, North American Edition, Nashville, R. L. Polk, 1984.

The key questions asked of each institution's lending record are 1) did the institution make more loans in District areas or in suburban areas; 2) did the institution make more loans in higher-income areas than in lower-income areas; and 3) did the institution make more loans in areas which contained more minorities than in neighborhoods which contained less minorities. The profiles show where an institution made more or less of its loans according to the socio-economic, minority and locational characteristics of neighborhoods.

To characterize lender performance by the location of their lending, census tracts were grouped according to their income levels, minority composition, and inclusion in the D.C. or its suburbs. First, tracts were grouped by their 1980 median family income levels. High-income tracts were defined as those whose average incomes were $33,967.60 or more (or 120% or more of the SMSA's median family income). Middle-income tracts were defined as those whose average incomes were between $19,814.40 and $33,967.60 (or between 70% and 120% of the SMSA's median family income). Low-income tracts were defined as those whose average incomes were $19,814.40 or less (or 70% or less of the SMSA's median family income).

Second, tracts were grouped by the percent minority contained with tract boundaries in 1980. White tracts were defined as those which contained one quarter or less minorities. Integrated tracts were defined as those which contained more than 25% minority but less than 76% minority. Minority tracts were defined as those which contained 76% or more minority residents.

Third, tracts were grouped by their inclusion in D.C. or in the surrounding suburbs contained in the Washington, D.C. SMSA. D.C. contained 183 census tracts and suburbs comprised the remaining 596 census tracts in the SMSA[1].

These three groups of census tracts -- by income, by minority composition and by central city versus suburban location, served as the

major basis for characterizing the lending performance of each institution. For each lender, a series of measures were calculated which showed the percent of each institution's lending in each category. The lending rankings contain for each lender, the percent of lending in high-, middle-, or low-income census tract areas, the percent of lending in white, integrated or minority areas, and the percent of lending in District versus suburban areas. Note that these groupings by location, by race and by income are not mutually exclusive classifications.

Measuring Overall Lender Performance: The Composite Score

Although the percentages of an institution's lending made in areas according to local socio-economic, racial and locational characteristics provide a reasonable sense of where money flows from each institution, these measures do not permit a complete assessment of an institution's lending performance. Because these groupings by income, by race, and by location are not mutually exclusive, they do not show if lenders are simultaneously directing their loans to high-income, minority, suburban neighborhoods, to middle-income, integrated, District neighborhoods, or to neighborhoods with any combination of these attributes. In order to assess lenders' overall performance, a composite lending measure was calculated which simultaneously accounts for each of these census tract characteristics.

The goal of the composite measure was to reward lenders and give them higher scores the more loans made by an institution in lower-income, minority dominated, District census tracts and to penalize lenders and give them lower scores the more loans made by an institution in higher-income, non-minority, suburban census tracts. Therefore, the composite score accounted for where institutions made their loans, the proportion of their lending within each area, and a weighting or arithmetic evaluation of the types of tracts in which these loans were made.

The weights were determined by assigning a value to each characteristic used to classify census tracts, e.g., high income, middle income, low income, District, etc. These values are the components of the final weights used to rank lenders. These component weights are shown in Table F-1.

These component weights were designed to have equal intervals between cutoff points (e.g., between high income and middle income, between middle income and low income, etc.). The interval is .35. The size of the interval is arbitrary; it was chosen simply to reflect that lending to low-income tracts should be weighted more (i.e., ranked higher) than lending to high-income tracts, that lending to integrated tracts should be weighted more than lending to white tracts, that lending to central city tracts should be weighted more than lending to suburban tracts, etc.

The final composite weights used to rank lenders are shown in Table F-2. The composite weights are simply the combination of each component weight attached to each census tract characteristic shown in Table F-1.* For example, a high income, minority District tract received a weight of 2.10 which is the combination of the income component weight (.35), the minority composition component weight (1.05) and the location component weight (.70). These composite weights range from 1.05 (high income, white, suburb) to 2.80 (low income, minority, District). Hence, a higher weight reflects the bonus given to a lender for lending within a particular area and a lower weight reflects the penalty given to a lender for lending within a particular area. A lender will receive a higher score, the higher the proportion of lending made in tracts with characteristics associated with the higher weight values.

* Composite Weight = Income Component Weight + Minority Composition Component Weight + Location Component Weight.

The formula for the lender performance composite score is as follows:

$$P_i = \sum_{t=1}^{n} ([L_{it} / L_i] * W_t) * 100$$

Where:

P_i = the composite lending score for lender i.

L_{it} = the total number or dollar amount of lending made by lender i in tract t.

L_i = the total number or dollar amount of lending made by lender i in the entire Washington, D.C. SMSA.

W_t = the tract weight associated with tract t.

This formula works as follows. First, it computes an institution's lending in a census tract as a proportion of their total lending in the SMSA. Second, this proportion is weighted by the composite weight associated with the characteristics of the census tract. Then, these weighted proportions are summed for each lender. Last, the final score is multiplied by 100 so that the measure is in whole numbers.

The performance scores can range from a low value of 105 where the lender made all of its loans in high-income, suburban, white census tracts to a high value of 280 where a lender made all of its loans in low-income, central city, minority tracts. Note that the score asociated with each lender's performance has no intrinsic meaning by itself. These scores are simply intended to provide a relative ranking of regulated financial institutions vis a vis each other. A lender may receive a very high score or a very low score but whether this means the lender has performed well or poorly is subject to interpretation. Indeed, we recommend that these scores be used to compare the lending performances of institutions to each other so it can be assessed which are the better lenders or worse lenders -- not simply good versus bad lenders.

Two of these composite scores were computed for each lender. The first score measures lending performance in terms of the distribution of numbers of loans. The second score measures lending performance in terms of the distribution of the dollar amount of lending. Hence, each lender is ranked twice -- once for where they make loans and once for the amount of money attached to these loans.

Measuring Lending Volume

The measures which show the percent of a institution's lending in census tracts varying by income, race and location and the composite scores which measure a lender's overall performance do not account for the volume of lending made by an institution within the SMSA. That is, these measures do not reward or penalize a lender based on how many loans it made and account only for the proportion of a lender's entire volume of lending (no matter how big or small) distributed throughout the SMSA. To aid in assessing lenders' performance, a series of additional indicators have been provided which permit an accounting of the overall amount of lending made by an institution in the SMSA.

Although these are not included as part of the overall composite lending score, these indicators should be used in making subjective judgments about the performance of a lender. A lender may have a very high score but make few loans in the SMSA. A lender may have a fairly mediocre score but have made a large number of loans. Hence, these lending volume indicators are intended to inform overall assessments of individual lender performance. These are as follows:

Total Number of Loans: The total volume of an institution's lending as measured by the total number of loans made in the SMSA.

Total Amount of Loans: The total dollar amount of an institution's lending as measured by the total dollar amount of lending made in the SMSA.

Total Assets: The total assets (dollars of loans) held by a lender as of December, 1982.

Total Dollar Amount of Loans As a Percent of Total Assets: The total dollar amount of lending made by an institution in the SMSA divided by the total number of loans made by the lender in the SMSA.

Average Dollars Per Loan: The total dollar amount of lending made by an institution in the SMSA divided by the total number of loans made by the lender in the SMSA.

The total number of loans and the total amount of loans for each institution provide an assessment of the institution's lending volume. Total assets provide an assessment of the size of the lending institution. The total dollar amount of loans as a percent of total assets provides information on the relative amount of a lender's assets devoted to housing loans in 1982. The average dollars per loan provides an assessment of whether lenders are generally making large or small loans.

ACCURACY OF THE DATA

Under the Home Mortgage Disclosure Act, each lender is required to submit a report of each census tract to which it made loans, detailing the number, amount and type of lending (e.g., FHA, multifamily) that it did. Each census tract and its associated lending information constitute what is called a "record." Each record contains the lender's name, the census tract number, the number and amount of FHA lending, the number and amount

of conventional single-family lending, the number and amount of home improvement lending, and the number and amount of multifamily lending. The number of records a lending institution has on the data base depends on the number of census tracts in which it made loans.

However, the HMDA data base for the District of Columbia contained some inaccurate data values. These inaccuracies occurred in either or both of two places within a record: 1) the lender gave an invalid census tract number, or 2) its lending information for the census tract was missing or invalid. These inaccuracies are not included in these profiles and bad data values were deleted.

Because these profiles focus on the activities of individual institutions, it may be important to know the source of deleted values by each lender. This has been provided in Table F-3. Table F-3 shows two types of information related to the deletion of inaccurate data values. The first three columns of Table F-3 report information concerning the deletion of entire data records, i.e., the census tract and all associated lending information for each lender. Entire records were deleted when the record contained an invalid census tract value. The first column shows the total number of records for each lender which was deleted. The second column shows the original total number of records reported by each lender for the entire Washington, D.C.-Maryland-Virginia SMSA in 1982. The third column shows the number of records deleted as a percent of the total number of the lender's records for the entire SMSA. In some cases a large proportion of a lender's records was deleted from the data base. In most cases, the number of records deleted was very small. But this table should be consulted before making any generalizations about the lending activities of a particular lending institution in order to insure that most of the information provided is representative of the institution's activities.

The last three columns of Table F-3 pertain to inaccuracies when the lending information itself, rather than the census tract value, was missing or generally, unbelievable. Lending data were missing if either but not

both of the number of loans or loan amount was zero for a particular type of lending -- essentially one piece of information for that type was not there. Lending data was deemed unbelievable if the average amount of lending in a census tract by a lender did not approximate the tolerance limits or standards of conventions as stipulated by the Federal Reserve Board. In the case of inaccurate lending data, bad data values were "flagged" by the Federal Reserve Board. The flags indicated for each loan type (e.g., FHA, conventional single-family, home improvement, etc.) whether the data was valid or not valid. Invalid data was simply set to zero. In these cases, the entire report was not deleted but the inaccurate information pertaining to a particular type of loan was deleted. Column 4 ("Number Bad Loan Flags") shows the total number of loans (not reports) which were flagged as invalid by each lender. Column 5 ("Number All Loan Flags") shows the original aggregate number of loan types reported by lenders on all of their reports. The final column shows the number of bad loan flags as a percent of all of the loan types reported. This shows the number of all lending values as a percent of all the lending information provided on all of the lenders reports. This percent indicates the overall amount of deleted lending values for each lender. Again, this information should be consulted to insure that the conclusions drawn on each lender are based on most of their lending activities.

LIMITATIONS OF THESE MEASURES

The measures which rank lenders in terms of their performance do not constitute orthodox measures of a lender's community reinvestment performance. Information was not available on the location from which lenders received their deposits so that the measures in this report do not examine the relationship between where a lender garners its deposits and where it makes loans (i.e., reinvests these deposits).

These measures also do not take into account each institution's assessment of their market areas nor the characteristics of the areas in which the institution is located. Lending institutions located in white,

high-income suburbs may define their market areas as these suburbs. And indeed, institutions may attract more borrowers from areas which are proximate to the institution's physical location. Therefore, an institution may receive applications for loans solely from potential borrowers who live in adjacent areas which may be in the suburbs and house high-income, white residents. The location and market area of a lending institution may constitute an explanation for a low lending composite score.

Nonetheless, the measures presented in this report indicate where a lending institution is making its loans and the characteristics associated with these areas. They indicate which lenders made loans in minority areas and which ones did not, which ones made loans in moderate-income areas and which ones did not, and which ones made loans in the District and which ones loaned money to suburbanites. These measures may not indicate community reinvestment performance per se but they do show **which lenders contributed to the inequities in lending patterns** across the Washington, D.C.-Maryland-Virginia SMSA in 1982.

Footnotes

1. Eight suburban tracts were deleted from the analyses. Five of these tracts made up Fairfax City, Virginia and three of these tracts made up Falls Church City, Virginia. Both of these municipalities are independent cities which are not contained within any Washington, D.C.-Maryland-Virginia SMSA county. For unknown reasons, the population and housing data for these areas were not provided at the census tract level but at the municipal level. In addition, HMDA information was not provided for these areas for both years under analysis. Clearly, bot the Census Bureau and the providers of HMDA had problems aggregating the appropriate information for these census tracts.

TABLE F-1

Component Weights Used to Rank Census Tracts According to Their Minority Composition, Income Levels and Location

Tract Characteristic	Component Weight
Income	
High	.35
Middle	.70
Low	1.05
Minority Composition	
Mostly White	.35
Integrated	.70
Minority	1.05
Location	
Suburb	.35
District	.70

TABLE F-2

Composite Weights Used to Rank Census Tracts According to Their Minority Composition, Income Levels and Location

Tract Group	Composite Weight
High Income, Minority, District	2.10
High Income, Integrated, District	1.75
High Income, White, District	1.40
Middle Income, Minority, District	2.45
Middle Income, Integrated, District	2.10
Middle Income, White, District	1.75
Low Income, Minority, District	2.80
Low Income, Integrated, District	2.45
High Income, Minority, Suburb	1.75
High Income, Integrated, Suburb	1.40
High Income, White, Suburb	1.05
Middle Income, Minority, Suburb	2.15
Middle Income, Integrated, Suburb	1.75
Middle Income, White, Suburb	1.40
Low Income, Minority, Suburb	2.45
Low Income, Integrated, Suburb	2.10
Low Income, White, Suburb	1.75

TABLE F-3

DELETED VALUES AND DELETED RECORDS FROM THE HMOA DATA SET
FOR THE WASHINGTON, D.C.-MD.-VA.SMSA
YEAR: 1982

LENDER	NUMBER OF DELETED REPORTS	NUMBER OF REPORTS	PERCENT DELETED REPORTS	NUMBER BAD LOAN FLAGS	NUMBER ALL LOAN FLAGS	PERCENT BAD LOAN FLAGS
**********	4	185	2.162	0	925	0.00000
AMERICAN INDIAN NATIONAL BK	0	4	0.000	0	20	0.00000
AMERICAN SECURITY BANK NA	1	175	0.571	1	875	0.11429
ANNAPOLIS FS & LA	1	37	2.703	0	185	0.00000
BALTIMDRE FS & LA	0	30	0.000	0	150	0.00000
BANK OF BETHESDA	0	5	0.000	0	25	0.00000
BANK OF DAMASCUS	0	8	0.000	0	40	0.00000
BANK OF MARYLAND	1	74	1.351	0	370	0.00000
BANK OF SOUTHERN MARYLAND	1	1	100.000	0	5	0.00000
BANK OF VIENNA	0	2	0.000	0	10	0.00000
BANK OF VIRGINIA	5	119	4.202	0	595	0.00000
BURKE & HERBERT BK AND TR CO	0	34	0.000	0	170	0.00000
CAPITAL BANK NATIONAL ASSN	0	4	0.000	0	20	0.00000
CAPITAL CITY FS & LA	0	127	0.000	1	635	0.15748
CENTRAL NATIONAL BANK OF MD	0	26	0.000	0	130	0.00000
CITIZENS BK & TR CO OF MD	1	290	0.345	1	1450	0.06897
CITIZENS NATIONAL BANK	0	41	0.000	0	205	0.00000
CITIZENS S & LA	0	92	0.000	1	460	0.21739
COLUMBIA FS & LA	1	222	0.450	0	1110	0.00000
COMMONWEALTH S&L	6	32	18.750	0	160	0.00000
CONTINENTAL BK AND TRUST CO	0	15	0.000	0	75	0.00000
CONTINENTAL FED S&L ASSN	5	126	3.968	0	630	0.00000
DC NATIONAL BK WASHINGTON	0	36	0.000	0	180	0.00000
DOMINION FS & LA	1	130	0.769	1	650	0.15385
DOMINION NB OF NORTHERN VA	1	52	1.923	0	260	0.00000
EQUITABLE BANK N A	2	93	2.151	0	465	0.00000

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TABLE F-3, cont.

DELETED VALUES AND DELETED RECORDS FROM THE HMDA DATA SET
FOR THE WASHINGTON, D.C.-MD.-VA.SMSA
YEAR: 1982

OBS	LENDER	NUMBER OF DELETED REPORTS	NUMBER OF REPORTS	PERCENT DELETED REPORTS	NUMBER BAD LOAN FLAGS	NUMBER ALL LOAN FLAGS	PERCENT BAD LOAN FLAGS
27	EQUITABLE FS&LA	5	107	4.673	0	535	0.00000
28	F & M NAT BK OF HAMILTON	0	6	0.000	0	30	0.00000
29	FAMILY FED S&L ASSN	1	1	100.000	0	5	0.00000
30	FARMERS & MECHANICS NAT BANK	0	17	0.000	0	85	0.00000
31	FIRST AMERICAN BANK N A	3	162	1.852	0	810	0.00000
32	FIRST AMERICAN BANK OF MD	0	43	0.000	0	215	0.00000
33	FIRST AMERICAN BANK OF VA	3	185	1.622	0	925	0.00000
34	FIRST AMERICAN S & LA	2	53	3.774	0	265	0.00000
35	FIRST COMMERCIAL BANK	0	4	0.000	0	20	0.00000
36	FIRST COMMONWEALTH SA	0	12	0.000	0	60	0.00000
37	FIRST FED S&L ASSN/NORTH VA	1	18	5.556	0	90	0.00000
38	FIRST FEDERAL/MARYLAND FSA	1	1	100.000	0	5	0.00000
39	FIRST FS & LA	0	34	0.000	0	170	0.00000
40	FIRST NAT BK OF MARYLAND	0	78	0.000	0	390	0.00000
41	FIRST NAT BK OF SOUTHERN MD	4	14	28.571	0	70	0.00000
42	FIRST VIRGINIA BANK	8	186	4.301	0	930	0.00000
43	FIRST WOMEN'S BK OF MARYLAND	0	24	0.000	1	120	0.83333
44	FIRST&MERCHANTS NB	2	109	1.835	0	545	0.00000
45	GEORGE MASON BANK	1	12	8.333	5	60	8.33333
46	GUARANTY BANK & TRUST CO	0	6	0.000	0	30	0.00000
47	HOME FS & LA	0	38	0.000	0	190	0.00000
48	HOME S & LA OF ALTON	1	1	100.000	0	5	0.00000
49	INDEPENDENCE FS & LA	0	21	0.000	0	105	0.00000
50	INDUSTRIAL BK OF WASHINGTON	0	83	0.000	0	415	0.00000
51	INTERSTATE FS & LA	0	102	0.000	0	510	0.00000
52	JEFFERSON S & LA	0	2	0.000	0	10	0.00000

TABLE F-3, cont.

DELETED VALUES AND DELETED RECORDS FROM THE HMDA DATA SET
FOR THE WASHINGTON, D.C.-MD.-VA.SMSA
YEAR: 1982

OBS	LENDER	NUMBER OF DELETED REPORTS	NUMBER OF REPORTS	PERCENT DELETED REPORTS	NUMBER BAD LOAN FLAGS	NUMBER ALL LOAN FLAGS	PERCENT BAD LOAN FLAGS
53	LOYOLA FS & LA	1	39	2.564	0	195	0.00000
54	MADISON NATIONAL BANK	0	63	0.000	0	315	0.00000
55	MARYLAND BANK & TRUST CO	0	1	0.000	0	5	0.00000
56	MARYLAND FS & LA	1	123	0.813	0	615	0.00000
57	MARYLAND NATIONAL BANK	9	31	29.032	0	155	0.00000
58	MC LEAN S & LA	2	52	3.846	0	260	0.00000
59	MCLACHLEN NATIONAL BANK	0	19	0.000	0	95	0.00000
60	MCLEAN BANK	1	7	14.286	0	35	0.00000
61	METROLITAN FED S & L OF ARL	1	16	6.250	0	80	0.00000
62	METROPOLITAN FS & LA	1	113	0.885	2	565	0.35398
63	MIDDLEBURG NATIONAL BANK	0	2	0.000	0	10	0.00000
64	NAT CAPITAL BK OF WASHINGTON	0	11	0.000	0	55	0.00000
65	NATIONAL BANK OF WASHINGTON	0	97	0.000	0	485	0.00000
66	NATIONAL BK OF COMMERCE	0	12	0.000	0	60	0.00000
67	NATIONAL PERMANENT FS & LA	1	105	0.952	2	525	0.38095
68	NAVY	3	501	0.599	8	2505	0.31936
69	NORTHERN VIRGINIA S & LA	2	72	2.778	0	360	0.00000
70	NS&T BK NATIONAL ASSOCIATION	0	107	0.000	0	535	0.00000
71	OBA FS & LA	0	49	0.000	0	245	0.00000
72	OLD DOMINION S & LA	0	16	0.000	0	80	0.00000
73	PEOPLES NB OF LEESBURG	0	16	0.000	0	80	0.00000
74	PEOPLES SECURITY BANK OF MD	0	67	0.000	0	335	0.00000
75	PERPETUAL AMERICAN FS&L ASSN	5	154	3.247	1	770	0.12987
76	PIEDMONT FS&L	5	33	15.152	0	165	0.00000
77	POTOMAC VALLEY BANK	0	18	0.000	0	90	0.00000
78	PROVIDENCE S & LA	1	41	2.439	0	205	0.00000

TABLE F-3, cont.

DELETED VALUES AND DELETED RECORDS FROM THE HMDA DATA SET
FOR THE WASHINGTON, D.C.-MD.-VA.SMSA
YEAR: 1982

OBS	LENDER	NUMBER OF DELETED REPORTS	NUMBER OF REPORTS	PERCENT DELETED REPORTS	NUMBER BAD LOAN FLAGS	NUMBER ALL LOAN FLAGS	PERCENT BAD LOAN FLAGS
79	RIGGS NB OF WASHINGTON DC	3	306	0.980	0	1530	0.00000
80	ROUND HILL NATIONAL BANK	0	4	0.000	0	20	0.00000
81	SANDY SPRING NB & SVG INST	0	19	0.000	0	95	0.00000
82	SAVINGS BANK OF BALTIMORE	3	69	4.348	0	345	0.00000
83	SECURITY NATIONAL BANK	0	114	0.000	0	570	0.00000
84	STANDARD FS & LA	3	423	0.709	28	2115	1.32388
85	STATE DEPARTMENT	0	5	0.000	0	25	0.00000
86	STATE NATIONAL BANK OF MD	0	5	0.000	0	25	0.00000
87	SUBURBAN BANK	1	319	0.313	2	1595	0.12539
88	SUBURBAN FS & LA OF LANHAM	0	4	0.000	0	20	0.00000
89	SUBURBAN S & LA	0	56	0.000	0	280	0.00000
90	TOWN & COUNTRY BK & TR CO	0	1	0.000	0	5	0.00000
91	TRI-COUNTY FS & LA	1	1	100.000	0	5	0.00000
92	U S POSTAL SERVICE	0	7	0.000	0	35	0.00000
93	UNION TRUST COMPANY OF MD	1	184	0.543	0	920	0.00000
94	UNITED BK & TR CO OF MD	0	12	0.000	0	60	0.00000
95	UNITED NAT BK OF WASHINGTON	0	22	0.000	0	110	0.00000
96	UNITED S & LA	0	57	0.000	0	285	0.00000
97	UNITED VIRGINIA BANK	5	147	3.401	0	735	0.00000
98	VERMONT FS & LA	0	48	0.000	0	240	0.00000
99	VIRGINIA NATIONAL BANK	6	121	4.959	0	605	0.00000
100	WASHINGTON FS & LA	5	280	1.786	6	1400	0.42857
101	WOMENS NATIONAL BANK	1	1	100.000	0	5	0.00000

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