

**Lender:** ParkeBank  
**Market:** Philadelphia  
**Segment:** 1-4 Family Conventional Purchase  
**Category:** All Applicant Incomes

Lender Scores	Summary Profile	Average Scores
<b>40.00</b> Aggregate 20.00 Action   20.00 Fair Lending	<ul style="list-style-type: none"> <li>ParkeBank is one of the two top-ranked 2014 LenderScores.com lenders among the 83 ranked lenders in this analytical group.</li> <li>This analytical group is comprised of 380 lenders reporting 13,847 applications in 2014. ParkeBank received 174 (1.30%) of these applications ranking 21<sup>st</sup> based on volume.</li> </ul>	<b>13.27</b> Aggregate 10.39 Action   2.88 Fair Lending
<b>LenderScores.com Market Segment Recognition(s)</b>		
<b>Top Lender   Overall [All Income Categories]</b> <b>Top Lender   100+ Applications [All Income Categories]</b> <b>Four Gold ★★☆☆ Lender</b>		

Score	Score Commentary
<b>D</b>	<ul style="list-style-type: none"> <li>ParkeBank is one of 175 lenders that earned a top 2014 D Score of <b>10.00</b> indicating that all applications were decided.</li> <li>SFB is one of 33 Ranked Lenders that earned a 2014 Gold D Score ranking.</li> </ul>
<b>A</b>	<ul style="list-style-type: none"> <li>ParkeBank is one of 190 lenders that earned a top 2014 A Score of <b>10.00</b> indicating that all decided applications were approved.</li> <li>ParkeBank is one of 46 Ranked Lenders that earned a 2014 Gold A Score ranking.</li> </ul>
<b>E</b>	<ul style="list-style-type: none"> <li>ParkeBank is one of 9 lenders that earned a top 2014 E Score of <b>10.00</b> indicating strong engagement with 25+ minority applicants.</li> <li>ParkeBank is one of 82 Ranked Lenders that earned a Gold E Score ranking.</li> </ul>
<b>C</b>	<ul style="list-style-type: none"> <li>ParkeBank is one of 6 lenders that earned a top 2014 C Score <b>10.00</b> indicating that the denial rate for 25+ minority borrowers was lower than the denial rate for non-minority borrowers.</li> <li>ParkeBank is one of 28 Ranked Lenders that earned a Gold C Score ranking.</li> </ul>
<b>B</b> <b>27.9</b>	<ul style="list-style-type: none"> <li>ParkeBank's 2014 B Score for approved loans is approximately 56% of the average approved B Score for Ranked Lenders (50.2) and 44% of the average approved B Score for all lenders (63.7). These variances are significant and may indicate data gaps in addition to the fact that ParkeBank likely has more lending options for moderate-income and first time borrowers.</li> </ul>