HOW WELL ARE NYC'S BANKS SERVING OUR COMMUNITIES?

Banks in New York City continued to expand their deposit base. Locally held deposits were up 13% in 2012 and 8% in 2013, reaching \$870 billion. Reinvestment increased in both years, but in each year, six banks increased deposits, yet decreased their reinvestment in NYC. The largest increases in 2013 were in community development loans and investments and small business lending in lower-income neighborhoods. The multifamily market appears strong and we remain vigilant for signs of irresponsible lending. The amount loaned for lower-income New Yorkers to purchase homes declined each year, but the number of loans increased slightly in 2013. Notably, grants declined in 2012 and 2013, resulting in \$3 million less over the three years, with a much sharper decline to neighborhood based organizations.

The chart illustrates this year's trends. Under each bank, the left column details the number, dollar amount or percent of a given activity in 2013. The right column depicts whether a bank increased or decreased its commitment between 2012 & 2013. The far right columns summarize all banks over this two year period. The score indicates how a bank compares to the median value -3 if within +/- 20%, 1 if below, 5 if above, and 0 if no data provided. (no score if 10 or fewer home, small business, or multifamily loans.)

The final rows show the Reinvestment Volume Indexes and Reinvestment Quality Scores. These measure volume of reinvestment and compare factors that have benefits beyond simply the dollar amount.

KEY:

DECREASE IN ACTIVITY
INCREASE IN ACTIVITY

NUMBER

\$ DOLLAR AMOUNT

% PERCENTAGE
S SCORE

*Morgan Stanley Private Bank



	LARGEST BANKS: RETAIL BANKS WITH MORE THAN \$50 BILLION IN ASSETTS											SMALLER BANKS: RETAIL BANKS WITH FEWER THAN \$50 BILLION IN ASSETS														WHOLESALE BANKS						TOTALS					
	JPMorgan Cha	se Citik	bank	HSBC	Bank of	f America	Capital One	TD Bar	ank	Wells Fargo	Santande	r M&T Bank	Median	New York Comm	unity Signa	iture	Valley National	Astoria	Apple I		r Community	Ridgewood	Carver Federa	al Emigra	Dime Saving			Median	Bank of	Deutsche B	Bank Morgan	an Stanley**	Goldman Sachs	Median Values (Wholesale)	Total Year-to-Y		
			% chng	2012 % chng	g 2010	% chng	. % chr	ng 2040 9	% chng	% chnc	9/	chng % c	values	0040 % (chna	0/ ohna	2012 % chng	2010 %	for Sav	% chng	% chng	% chnq	Savings % ch	ang l	% chag	chna	% chng	Values	New York Mellon 2012 % chng	0040 %	6 chng	% chng	2013 % chng	((Percentages are av		
• <i>4</i> ····	2013 % ch 2012	2013	2012-13	2013 2012-1		2012-13	2013 2012-		2012-13	2013 2012-1		10-11 2013 2012	2-13 2013		2-13 2013	2012-13	2013 2012-13	2013 201	2-13 2013	2012-13	2012-13	2013 2012-13	2013 2012	2013	2012-13 2013 2	12-14 2013	2012-13		2013 2012-13		012-13 2013	2012-13	2013 2012-13		2012 2013	% chng	EDOOITO (1:11)
Posits NYC (b)	\$384.96 7.7%	\$56.24	0.00/	553.28 4.3%	\$47.55	0.40/	#22.06 20/	£42.20 0	0.20/ 0.40.4	0.40/	00.42	5% \$2.67 9.1%		\$5.80 10.6	20/ 011 11	10.00/	1.60 0.30/	#2.60 2.6	% \$6.76	54.9% \$2.50	E 0.40/ 00	74 E E 40/	£ 40	/	72 50/ 04 07 00	£4.24	E 00/		119.07 1.8%	¢20.26 20.5	.2% \$13.74	20.5%	\$65.38 21.6%	ro.	05.27 \$869.70		EPOSITS (bill
HES	\$384.96 7.7%	\$50.24	9.9%	553.28 4.3%	\$47.55	-0.4%	\$22.86	\$13.28 9	9.3% \$13.2	9.1%	\$8.13 6.5	5% \$2.67 9.1%		\$5.80	\$11.41	18.2%	1.60 0.2%	\$3.68 -3.2	\$6.76	54.9% \$2.50	-5.04% \$2	2.74 5.51%	\$.49 -5.6%	% \$.85 -	-73.5% \$1.97 89	\$1.21	-5.9%	3	1.8%	\$30.26	.2% \$13.74	29.5%	\$65.38 21.6%	\$8	05.27 \$869.70		otal Deposits N BRANCHES
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hes in LMI / LI Census Tracts	28.5% / 8.2%	26% / 6.7	1	28.4% / 8.8%	35.1% / 10		26.9% / 3.4%	19.2% / 6.7		2% / 4.5%	15.7% / 1.4%	15.4% / 0%	26% / 6.7%	21.8% / 4.6%	33.3% / 5.6%	6 2	2.6% / 12.9%	41.4% / 3.4%	44.2% / 17			6% / 0%	50% / 0%	0% / 0%	36.8% / 5.3%	40% / 20	1 1 1 1	5.8%/5.3%						32	4% / 8.1% 30.1% / 7.29		6 Branches in
6 in LMI / LI Census Tracts	3/5	3/3	3	3 / 5	5/5		3 / 1	1/3	1/1	1	1/1	1/1		1/3	3/3	1	/ 5	3 / 1	5/5	5/5	3	/ 1	5/1	1/1	3/3	3/5										Sco	Score: % in LMI
Score	2.42	3.75	2	2.17	1.67		2.00	1.25	1.50)	0.75	2.42	2.00	3.17	1.92	1.	.92	2.42	3.42	3.42	3.	17	4.50		2.42	2.00	2.8	80								Bai	Banking Score
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taff Located in NYC 6 Staff Located in NYC	40.54% 0%	93.33%	-3.6%	10% 0%	71.23%	0%	67.35% -0.1%	100% 0	0% 100%	9% 0%	20% 0%	100% 0%	71.23%	0% 0%	100%	0% 0.	.00% 0%	0% 0%	1	100%	0% 10	00% 0%	100% 0%		100% 09		10	00%	100% 0%	100% 0%	6 100%	0%	100% 0%	100% 71	.80% 71.62%		% CD Staff Loca Score: % Staff L
nity Responsiveness Score	3	3		1	3		3	3	1		1	5		3	3	1		3	1	5	3		5	3	3	1	-	- 3	1	5	5	·	5				core: % Starr Li
JNITY DEVELOPMENT LENDING (millions))			'			<u> </u>	0						0	0	<u>'</u>		10		J			, ,	0	J	'			<u>'</u>	<u> </u>	0		3				OMMUNITY DE
S	48 -18.6	33	57.1%	21 -40%	49	-50%	25 -10.79	% 9 -6	-60.9% 22	1000%	4 0%	24 41.18	3%	83 232	% 65	-11.0% 2	3 187.5%	7 75.0	% 2	-71.4% 19	-17.4% 2	0%	41 4000	1%	1 09					22 -21	1.4% 14	-12.5%	11 -26.7%	49	0 525		Loans
Loaned	\$465.00 31%	7.00.00	80.9%	886.93 -47.4%	\$158.00	53.7%	\$178.42 -43.3 9	% \$36.70 - 4	-49.7% \$384	4.51 5440%		1.5% \$187.24 10.69		\$455.68 28.1	1% \$242.32		30.74 121.0%	\$11.60 110	9% \$23.00	-3.6% \$32.87	-25.8% \$	1.75 75%	\$28.21 125.7	7%	\$0.25 09					-	3.9% \$99.71		\$160.50 -19.1%		141.84 \$3665.48		mount Loaned
Loaned to Nonprofits (NFP)	\$233.00 14.89		3731%	35.60 -55.5%	6 \$11.10	-83.3%	\$60.50 -42.79	% \$12.50 -7	-78.5 % \$165	5.74 3215%		.4% \$51.44 764.0		\$3.05 -56.	3%	Ψ.	.86 -55.5%	\$11.60 110	Φσ	0.0% \$8.26	56.6% \$.	25 -67%	\$9.99 from	0	\$.25 0%				11.92 -4.6%		2.2% \$95.41		\$74.55 676.5%		20.09 \$861.32		mount Loaned
ed to NFPs (# / \$) % Loans to NFP (# / \$)	68.8% / 50.1%	69.7% / 6	b.5% 2	28.6% / 40.9%	44.9% / 79	70	36% / 33.9%	33.3% / 34.	1/5	3% / 43.1%	50% / 45.2%	33.3% / 27.5%	36% / 34.1%	1.2% / 0.7%	-/-		.3% / 2.8%	100% / 100%	50% / 4.3%		25.1% 50	0% / 14.3%	14.6% / 35.4%	-/-	100% / 100%	-/-	46	6% / 20% -	1 / 1.7%	81.8% / 15.7%	78.6% / 9		18.2% / 46.4%	78.6%/31.1% 50.	6% / 43.1% 46.6% / 35.1		% Loaned to NF Score: % Loans
% Loans to NFP (# / \$)	0/0	\$0.00	0%	1 / 5	\$9.80		\$28.90 36.3%	3 / 3 6 \$11 50 -4	1/5 -45.2% \$0.99	88 97.6%	\$0.00	3 / 3 5 \$8.00 from	0	\$0.00 -100	07-		/ 1 0.86 from 0	\$0.00 0%	3/1	3 / 5 \$0.00	0% \$0) 25 0%	\$0.00 0%	0/-	5/5	0/-			0 / 1 50.00 0%	3 / 1 \$1.08 79.3	.2%		1 / 5 \$0.00	©1	21.42 \$70.27		core: % Loans mount Loaned
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% CD Lending to CDCs (# / \$)	0 / -	1/1		1/1	5/5		5/5	5/5	3/1	1	1/1	3/5	1.1707 0.470	3/3	0/-		/5	3/3	0/-	3/3	5		3/3	0/-	0/-	0/-	07	(5/5	0/-		1/3	25 /5 / 5 / 6	2.3570 0.2707 7.070		Score: % CD Le
Loaned for Aff. Hsg (\$)	\$368.00 40.5	% \$194.75	-52.5%	54.25 850.4	\$75.40	-9.2%	\$167.52 -44%	\$24.20 -2	-22.5% \$162	2.23 from 0	\$3.70 12	4.2% \$72.44 57.94	4%	\$6.30 -52.	6% \$0.00	0.0% \$6	0.00 -100%	\$0.00 0%	0	0% \$23.53	1.8% \$1	1.50 from 0	\$0.00 0%		\$0.00			9	155.53 -58.1%	\$125.58 109	9.3% \$95.41		\$74.55 -26.2%	\$1	805.36 \$1604.88	-11.10% Am	mount Loaned
ed for Aff. Hsg (# /\$)		% 15.2% / 2	24.5% 2	28.6% / 62.4%	18.4% / 47		72% / 93.9%	66.7% / 65.		2% / 42.2%	50% / 54.8%	50% / 38.7%	50% / 55%	8.4% / 1.4%	0% / 0%		% / 0%	0% / 0%	0% / 0%	42.1%)% / 85.7%	0% / 0%	-/-	0% / 0%	-1-	0%	%/0% -	/ 100%	86.4% / 99.5%	78.6% / 9		18.2% / 46.4%	16	% / 39.2% 17.7% / 45.9		6 Loaned for A
if % Loaned for Aff. Hsg (# /\$) UALIFIED INVESTMENTS (millions)	3/5	1/1		1/3	1/3		5/5	5/5	5/1	1	3/3	3/1		5/5	3/3	3	/ 3	3/3	3/3	5/5	5	/ 5	3/3	0/-	3/3	0/-		(0/3	3/3	3/3	^	1/1				Score % Loaned RA-QUALIFIE
tments	18 100%	4 16	_11 1%	27 1/6 7%) ₆ 18	-5 3%	17 -19%	1 2	-12 Q% 26	1200%	1 -50	0% 5 0%		10 66 7	7% 8	166.7% 0	0%	1 from	0 3	50% 3	-62.5% 5	150%	3 200%	6	0 09					2 -80	70%	0%	9 -18.2%	16	1 221	37.27% # Ir	
Invested	\$500.00 42.99	% \$423.33	-5.3%	\$250.19 -12.2%	6 \$104.27	0.5%	\$123.97 -41%	· ·	-79.2% \$634	4.10 1617%	\$5.00 -40	0.6% \$.50 -84.8	%	\$20.22 -30.	.5% \$35.21	175.1% \$.00 0%	\$20.00 from		-66.2% \$4.03	-73.1% \$9	9.80 46.3%	\$5.98 -52.2	2%	\$0.00			9	105.35 -54.6%	\$41.00 -50	0.1% \$15.41			\$2	045.09 \$2393.15		mount Invested
invested to NFPs		\$.00	-100%	5.00 0%	\$.00	-100%	\$38.50 -61.69	% \$.00 <i>-</i>	-100% \$1.80	30 from 0	\$.00 0%	\$.50 25%		-	\$0.00		0.00 0%	\$0 0%	\$0.00	0% \$0.00	-100% \$5	5.80 114.8%	\$5.98 from	0	74.00				60.00 0%	\$0.00 -10	00%		\$0.00 -100%	\$2	63.07 \$74.77		mount invested
sted to NFPs (# / \$)	6.3% / 3.8%	0% / 0%	(0% / 0%	0% / 0%		23.5% / 31.1%	0% / 0%	11.59	5% / 0.3%	0% / 0%	100% / 100%		10% / 15.8%	0% / 0%		1 -	0% / 0%	0% / 0%	0% / 09	6 80)% / 59.2%	100% / 100%	-1-	-1-	-1-	0%	%/0% -	/ 0%	0% / 0%	-/-		0% / 0%	0% / 0% 19.	6% / 14.4% 19.5% / 17.2	% W I	6 Invested to N
% Invested to NFPs (# / \$)	5/5	3/3		3 / 3	3/3		5/5	3/3	5/5	5	3/3	5/5		5/5	3/3	1	/1	3/3	3/3	3/3	5	/ 5	5/5	0 / -	1/1	0/-		()/3	3/3	0/-		3/3			Sco	Score: % Invest
NTHROPY (millions)																																					HILANTHROP
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igible Grants in NYC	\$9.83 2.4%		-2.8%	51.03 -40.4%	6 \$3.00	-14.3%	\$7.27 2.1%		13.6% \$1.67	45.1%	4.55	2.4% \$.72 -5.47	%	\$1.40			0.00 0%	\$.19 0%	\$.06	-58.5% \$.34	97.8% \$.	08 -51%	\$.38 4200	0%	\$.08 -1	2%				\$5.26 3%			\$20.62 -9.3%	· ·	3.03 \$70.97		RA Eligible Gr
rants 3O (#/\$)	,	\$.77 5.1% / 7.	15.3%	5.26 -2.4% 45.9% / 25.5%	\$1.30 40.6% / 43		\$1.55 -10.39 33.3% / 21.4%		5.6% \$.40	7% / 23.7%	\$.04 -3° 85.7% / 87.8%	1.4% \$.56 -1.16 72.8% / 77.3%	420/ / 240/	\$1.09 8.59 77.8% / 78.1%	%		0.00 0%	\$.10 0% 61.3% / 52.9%	\$.05 81.8% / 90	-59.9% \$.04 .2% 20% / 1	333% \$.	5.6% / 57.2%	\$.34 5893 73.3% / 91.6%	/	,	,	67	7% / 68% -		\$1.65 -17 26% / 31.4%	7.6%		\$7.47	·	7.83 \$16.47 4%/46.6% 48.4%/48.99		IBO Grants (\$) 6 to NBO (# / \$
% to NBO (#/\$)	0/-	1/1	.970 2	3.9% / 23.5%	3/5		1/1	3/5	3/1		5/5	5/5	43% / 34%	3/3	0/-		/ -	3/1	5/5	1/1	2.0%		3/5	0/-	0/-	0/-	67	1 70 7 00 70 -		5/3	0/-		1/3	17.0%/33.0% 49.	+76740.076 40.476740.97		Score: % to NBC
ts to Deposits	0.003% -4.9%		-11.6%	0.002% -41.9%					3.9% 0.013	13% 33%		1.6% 0.027% -13.4	% 0.013%	0.024% 18.4	1%		% 0%	1 * ' '				003% -53.6%	7	6%	0.004% -8	5%	0.0	005%	* *		0.8% 0.055%		0.032% -25.4%	0.032% 0.0	0.017%	12.55% % (
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FAMILY LENDING (millions)																																				MU	ULTIFAMILY L
S		12	33.3%	-83.3%	6 165	6.5%	373 -3.4%		218.2% 30	-9.1%	15 87	.5% 70 -12.5		1139 53.5		14.8%	38 137.9%	438 6.39		43.5% 17	-46.9% 12		14 100%	6 55 3		94	14.6%								69 4383	19.46% # L	
Loaned	\$1735.89 21%		-78.3%	\$3.70 -95.8%	\$105.59		\$1135.00 31.8%	% \$129.61 2	287.1% \$649			8.6% \$880.71 -9.3%		\$5976.72			408.78 205.5%	\$1100 -8.3	% \$423.28	248.1% \$47.57	-9.6% \$2	276.68 180.8%	\$15.59 48.99	% \$17.00 2			36.2%							\$1	2947.40 \$16799.37		
in LMI Tracts (\$) ing in LMI Tracts (# / \$)	267 -4% 44.6% / 35.5%		-100%	100% / 100%	28.5% / 29	46.9%	191 -20.49 51.2% / 38.7%	% 5 6 14.3% / 1.8°	66.7% 11	120% 7% / 25.7%	5 25 33.3% / 9.8%	% 10 -23.1 14.3% / 14.3%			91% 479 68.5% / 46%	51.6% 2	0 trom 0 4.5% / 10.5%	36.8% / 36.7%	7% 38 57.6% / 20	58.3% 11 .6% 64.7%	-42.1% 62	2 59.0% 0% / 41.1%	71.4% / 69.4%	0% 19 5 34.5% / 37.6		% 55 58.5% /	10%	0% / 41%						1/	11 2027 7% / 44.1% 43% / 36.2%		oans in LMI Tra 6 Lending in LM
% Lending in LMI Ttracts (# / \$)	5/5	1/1		./-	3/5		5/5	1/1	3/5		3/1	14.3% / 14.3%	30.9 /0 / 20%	3/3	5/3		4.5% / 10.5% / 1	1/3	3/1	5/5	3		5/5	1/3	1/3	3/5	0.170	701 + 1/0				-		42.	707 77.170 7070700.270		core: % Lendin
nmunity Devt Lending (# / \$)	80 27%		0%	0%	7	75%	52 -44.79	% 0 -	-100% 6	500%	0.1	m 0 13 0.0%	.	* * *	261	7.4% 0	0%	78 -40	071	58.3% 8	-57.9% 52	173.7%	1 -80.0	-	11.4	5%						+		10	56 1198		IF CD Lending (
CD Loans (# / \$)	13.4% /8.6%	8.3% / 11		0% / 0%	4.2% / 69.		13.9% / 31.7%	0% / 0%	20%	6 / 10.5%	13.3% / 5.6%	18.6% / 9.5%		46.5% / 40.8%	37.3% / 21.3		% / 0%	17.8% / 15.4%	57.6% / 20		49.5% 4	1.9% / 34.9%	7.1% / 28.9%	25.5% / 25.3			31	1% / 23%						27.	7% / 34% 20.7% / 21%	% [6 MF CD Loans
% MF CD Loans (# / \$)	3/3	1/3	-	. / -	1/5		3/5	1/1	5/3	3	3/1	5/3		5/5	3/3	1	/1	1/1	5/3	5/5	5	/ 5	1/5	3/3	1/1	0 / -											Score: % MF CD
BUSINESS LENDING (millions)	10=		10.00		. ===:			A/	-1 -0/		005				201	10 701			0/	201	10= =0:		100		2001	1						4					MALL BUSINE
S .		7471		2439 -29.9%	5531	56.4%	5363 -0.049		51.7% 2060 59.0% \$77			0% 66 3.1%		148 -23. \$77.16 -8.7	3% 839	48.8%	75.6%	67 42.0		0% 19	137.5% 0	0%	39 875%		36.8% 0 09		-7.7%								079 26880		Loans
Loaned in LMI Tracts		\$80.79 1% 2082	-19.1% S	5147.74 -16.4% 598 -33.8%	-		\$65.28 25.0% 1857 1.4%	% \$57.62 5 455 7	59.0% \$77. ² 76.4% 386	.11	\$35.97 22 67 -1	.1% \$17.65 45.3°		*****	% \$341.52 2% 243	84.7% \$6 100.8% 4	63.83 108% 7 422.2%	\$1.94 24.3 11 22.3		0% \$4.68 0% 8	1566.5% \$0 0% 0	0.00 0%	\$12.26 2481 18 800%	% \$10.82 5	51% \$0.00 09 71.4% 0 09		-37.1% -100%								73.92 \$1140.38 54 7617		mount Loaned loans in LMI Tr
in LMI tracts (# / \$)	24.6% / 26.3%			24.5% / 20.6%	30% / 25.8		34.6% / 27.5%			7% / 16.3%	19.8% / 17.7%	15.2% / 20.7%		28.4% / 31.3%	29% / 35.3%		4.3% / 45.7%	16.4% / 13.2%	-/-		/ 58.1% - /	U 70	46.2% / 57.8%			0% / 0%		2% / 39%						1.7	6% / 30.9% 27.2% / 28.8°		6 loans in Livil Tr
6 loans in LMI tracts (# / \$)	3/3	3/3	1	3/3	5/3		5/3	3/3	1/1		3/1	1/3	25 /0 / 24 /0	3/3	3/3		/3	1/1	-/-	5/5	36.176 -7	-	5/5	5/3	-/-	1/1	32	70 / 00 /0				+		31.	21.2/0120.0		core % loans in
MORTGAGE LENDING (millions)	1		, ,	-					.,,,			, , , ,			, 5. 5	, ,	-		, ,	3,0	, ,			3.0													IOME MORTGA
Purchase & Refinance Loans (#)				1043 -42.7%	6 1714	19.8%	278 -46.19	<mark>% 1208 -9</mark>	-9.1% 9515			.4% 495 9.3%		157 20.8			04 52.9%	460 -31		92.9% 22	-8.3% 27		0 -1009	<mark>% 134 -</mark>	-28.7% 8 -6	.7% 15	50%								633 30741	-11.24% Ho	lome Purchase
Purchase & Refinance Loans (\$)	\$3535.57 4.9%			494.23 -43.4%			\$74.43 -48.59	% \$584.68 - 6		37.74 -17.8%		.0% \$147.45 1.9%		\$48.84			27.48 9.4%	\$210.60 -37	9% \$25.47			174.39 0.5%	\$0.00 -1009			.1% \$6.91	35.3%								4776.41 \$13641.24		lome Purchase
urchase & Refinance Loans to LMI (#)		578	16.3%			11.7%	56 -47.79		4.1% 515	-35.1%		8% 147 38.79		17 70%		0% 1:	2 71.4%	18 -51		from 0 6	-40% 6	50%	0 0%		40% 2 -3	.3% 0	0%	F0/ / 4 FC:						29	2011		lome Purchase
e Purchase to LMI (# / \$)	12% / 3.9%	7.8% / 1.	.9%	12.7% / 4.3%	3% / 0.5%		23.9% / 15%	6.5% / 1.6%		% / 1.6%	13% / 6.2%	39.1% / 17.2%	12% / 3.9%	9.8% / 5.1%	0% / 0%	11	0% / 1.1%	5.1% / 1.4%	5.9% / 1.79	% 40% / 2		5% / 0.7%	-/-	13.2% / 4.6%	% 50% / 57.1%	0% / 0%	5.8	5%/1.5%						11.	6% / 3.8% 11.7% / 4.9%		6 Home Purchas
6 Home Purchase to LMI (# / \$) ance to LMI (# / \$)	9.2% / 3.6%	1 / 1	3 00%	11 20/. / 2 70/	1/1		5 / 5 17.6% / 8.9%	6.2% / 1.7%	1/1		3 / 5	5/5	0.30/ /3.60/	120/ / 0 20/	14 10/ / 2 00/	- -	/ - 1.7% / 7.6%	3 / 3	3 / 3 2.7% / 0.3%	- / - 	/ 21.6% 1		-/-	5 / 5 9.9% / 5.8%	16 70/ / 10 0/	0% / 0%	-	00/. / F 90/						10	0/ /550/ 040/ /54		core:% Home F Refinance to L
Refinance to LMI (# / \$)	9.2% / 3.6%	3/3		11.2% / 3.7% 5 / 3	8.1% / 2.6 3 / 1		5/5	1/1	% 5.2% 1/1	% / 2.3% 1	3/5	8% / 3.1%	9.2% /3.6%	12% / 8.3%	11.1% / 2.9%		1.7% / 7.6% / 5	3.3% / 1%	1 / 1	% 23.5% 5/5	/ 21.6%		-1-	9.9% / 5.8%	16.7% / 12.69	- / -	9.9	9% / 5.8%						10	% / 5.5% 9.4% / 5.1		6 кетіпапсе to L Score: % Refina
STMENT INDEXES (millions)	5,5	373		,, ,	071			17.1	171	•	373	070		575	- / -	3	, 5	171	171	373			, ,	373	- 1 -	- / -											REINVESTMEN
inity Devt Reinvestment Volume / Index	\$974.83 / 0.25%	\$1226.55	5 / 2.18%	338.15 / 0.63%	\$265.27 /	/ 0.56%	\$309.66 / 1.35%	6 \$53.66 / 0.4	40% \$102	20.29 / 7.69%	\$11.80 / 0.15%	\$188.47 / 7.07%	0.63%	\$477.31 / 8.23%	\$277.53 / 2.4	43% \$:	30.74 / 1.92%	\$31.79 / 0.86%	\$26.43 / 0.3	39% \$37.25	/ 1.49% \$	11.63 / 0.42%	\$34.56 / 7.02%	\$0.00 / 0%	\$0.33 / 0.02%	\$0.00 / 0	% 0.8	86%	\$260.88 / .22%	\$172.48 / 0.57%	% \$122.66	6 / 0.89%	\$257.33 / 0.39%				Community Dev
anding Reinvestment Volume / Index	\$295.66 / 0.08%	· · · · · ·		\$50.59 / 0.09%			\$386.32 / 1.69%			0.81 / 1.21%	\$25.90 / 0.32%			\$2468.14 / 42.56	,		30.90 / 1.93%	\$172.47 / 4.699	¥=*****	*****		97.33 / 3.55%	\$11.59 / 2.35%					68%			, ,			1			Core Lending Re
Reinvestment	\$1270.49 21.6					37.8%	\$695.98 -31.99	% \$78.82 - 5		81.10 85.9%	\$37.69 20.		_	\$2945.45 56.09	-		61.64 202.4%		4% \$113.77	76.9% \$64.16	-37.9% \$	108.96 231.1%	\$46.14 34.39	% \$10.92 8		.3% \$32.46			260.88 -59.4%	\$172.48 15.	.7% \$122.66	6 -18.3%	\$257.33 -16.5%	\$9	942.07 \$11201.12		overall Reinves
Reinvestment Index	0.33% 12.99		19.9%	0.73% -28.0%	0.80%	38.3%	3.04% -33.99	<mark>%</mark> 0.59% - 6	-62.9% 8.91°	1% 70.4%		0% 11.01% -1.9%		50.79% 41.19			.85% 201.8%	5.56% -47	1.68%	14.2% 2.56%	-34.6% 3.	98% 213.8%	9.37% 42.39		310% 6.38% -4	· ·				, ,	0.89%		0.39% -31.3%	· ·	76% 5.31%		verall Reinves
ore / Service Score	3.20 / 3.40 / 3.50			2.00 / 3.33 / 3.00	3.17 / 2.80	30 / 4.00	3.83 / 4.60 / 2.50	0 3.83 / 1.40 /	/ 2.50 2.83		3.00 / 2.80 / 1.0			3.50 / 4.20 / 2.00			.00 / 2.25 / 2.00	3.17 / 1.60 / 2.0	0 2.55 / 2.50	/ 4.00 3.50 / 5	5.00 / 4.50 3.	67 / 2.50 / 2.50	3.83 / 4.33 / 3.50	0.43 / 3.40 /						3.18 / - / 4.00			2.27 / - / 4.00				D / Core / Serv
		_		2.78				2.58	2.34		2.27	3.33		3.23	2.50		.08	2.26	3.02	4.33	2.		3.89	1.50	2.30				1.50			$\overline{}$					Overall Reinves