

2013 REINVESTMENT VOLUME INDEX & QUALITY SCORE:

ANHD believes that reinvestment benefiting low- and moderate-income New Yorkers should be substantial and in proportion to each bank's locally-held deposit base.

THE OVERALL REINVESTMENT VOLUME INDEX measures each bank's volume of reinvestment to its locally held deposits, including:

1. Community Development Reinvestment:

Community Development loans, CRA-qualified investments, and CRA-eligible grants.

2. Core Consumer & Commercial Lending:

1-4 family loans to low- and moderate-income (LMI) borrowers, multifamily community development lending, and small business loans in LMI tracts.

THE OVERALL REINVESTMENT QUALITY SCORE measures how well the bank's lending, investments, and services reach LMI residents and neighborhoods. The quality score is an average of three scores, based on each bank's performance relative to its peers.

1. Service / Responsiveness: Branching & branch products, staffing, responsiveness / innovation for wholesale banks.

2. Community Development: % of lending and investments to nonprofits, to CDC's, and for affordable housing, % of grants to neighborhood-based organizations, % of deposits to grants, and responsiveness / innovation for retail banks.

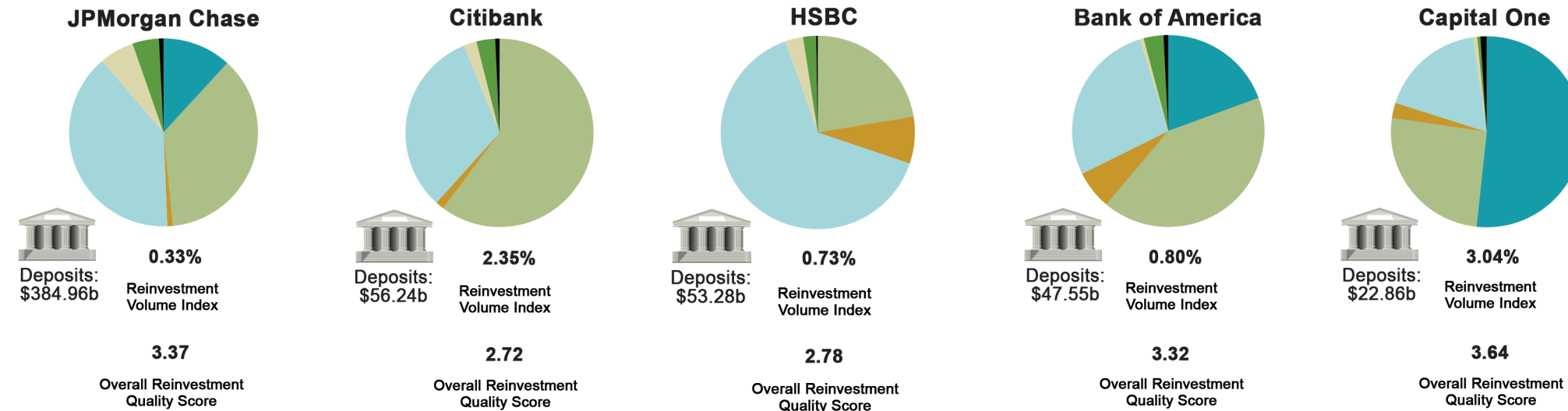
3. Core Consumer & Commercial Lending: % of 1-4 family loans to LMI borrowers; % of small business and multifamily loans in LMI tracts, % of multifamily community devt loans.



*Indicates incomplete data for the bank.
**Morgan Stanley Private Bank.

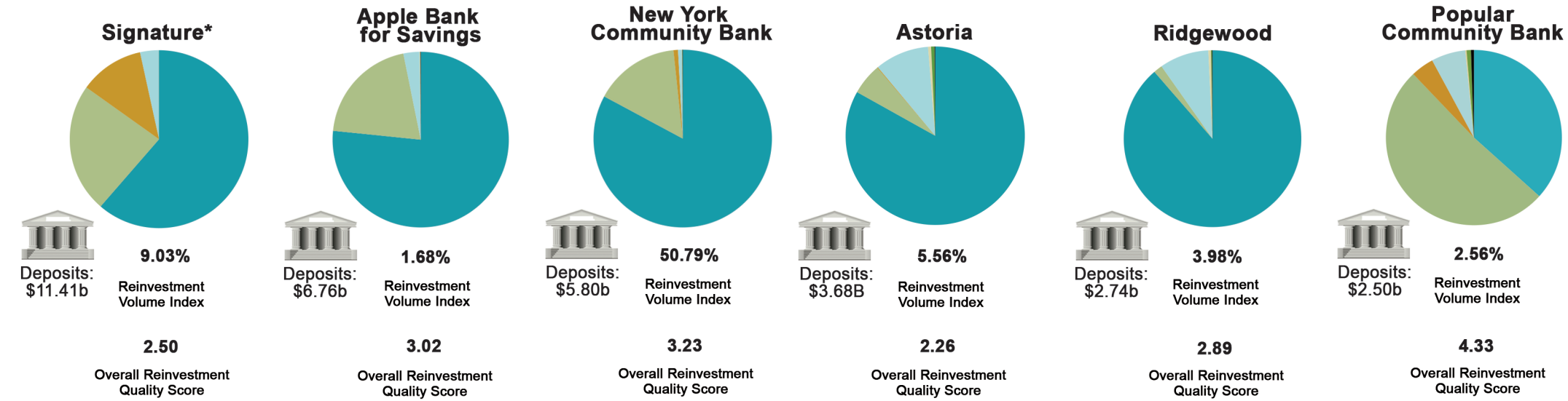
RETAIL BANKS with Greater than \$50 Billion Assets									
	JPMorgan Chase	Citibank	HSBC	Bank of America	Capital One	TD Bank	Wells Fargo	Santander	M&T
Total Deposits NYC (b)	\$384.96	\$56.24	\$53.28	\$47.55	\$22.86	\$13.28	\$13.26	\$8.13	\$2.67
Multifamily Community Development Lending (m)	\$150.00	\$.84	\$.00	\$73.41	\$359.78	\$.00	\$68.42	\$3.70	\$84.07
Community Development Lending (m)	\$465.00	\$793.53	\$86.93	\$158.00	\$178.42	\$36.70	\$384.51	\$6.75	\$187.24
Small Business Lending in LMI tracts (m)	\$12.04	\$19.32	\$30.50	\$24.62	\$17.92	\$15.60	\$12.55	\$6.36	\$3.66
CRA Qualified Investments (m)	\$500.00	\$423.33	\$250.19	\$104.27	\$123.97	\$15.19	\$634.10	\$5.00	\$.50
Home Purchase Loans to LMI borrowers (m)	\$75.81	\$29.88	\$11.68	\$2.53	\$4.89	\$4.09	\$49.16	\$9.43	\$15.42
Refinance Loans to LMI (m)	\$57.81	\$42.34	\$8.41	\$12.61	\$3.72	\$5.48	\$30.69	\$6.41	\$1.79
CRA Eligible Grants in NYC (m)	\$9.83	\$9.69	\$1.03	\$3.00	\$7.27	\$1.77	\$1.67	\$.05	\$.72
Reinvestment Volume Index	0.33%	2.35%	0.73%	0.80%	3.04%	0.59%	8.91%	0.46%	11.01%

Core Consumer & Commercial Lending Score	3.40	2.00	3.33	2.80	4.60	1.40	2.20	2.80	3.00
Community Development Score	3.20	2.17	2.00	3.17	3.83	3.83	2.83	3.00	4.00
Service/Responsiveness Score	3.50	4.00	3.00	4.00	2.50	2.50	2.00	1.00	3.00
Overall Reinvestment Quality Score	3.37	2.72	2.78	3.32	3.64	2.58	2.34	2.27	3.33



RETAIL BANKS with Less than \$50 Billion Assets											
	Signature*	Apple Bank for Savings	New York Community	Astoria	Ridgewood	Popular Community	Valley National	Dime Savings	Flushing*	Emigrant*	Carver
Total Deposits NYC (b)	\$11.41	\$6.76	\$5.80	\$3.68	\$2.74	\$2.50	\$1.60	\$1.97	\$1.21	\$0.85	\$0.49
Multifamily Community Development Lending (m)	\$632.32	\$87.16	\$2440.91	\$169.80	\$96.59	\$23.53	\$.00	\$125.35	\$32.46	\$4.30	\$4.50
Community Development Lending (m)	\$242.32	\$23.00	\$455.68	\$11.60	\$1.75	\$32.87	\$30.74	\$.25			\$28.21
Small Business Lending in LMI tracts (m)	\$120.50	\$.00	\$24.14	\$.26	\$.00	\$2.72	\$29.18	\$.00	\$.00	\$4.56	\$7.09
CRA Qualified Investments (m)	\$35.21	\$3.38	\$20.22	\$20.00	\$9.80	\$4.03	\$.00	\$.00			\$5.98
Home Purchase Loans to LMI borrowers (m)	\$.00	\$.12	\$1.55	\$1.11	\$.54	\$.15	\$.06	\$.20	\$.00	\$.84	\$.00
Refinance Loans to LMI (m)	\$.07	\$.05	\$1.55	\$1.30	\$.20	\$.52	\$1.66	\$.09	\$.00	\$1.22	\$.00
CRA Eligible Grants in NYC (m)	\$.06	\$.06	\$1.40	\$.19	\$.08	\$.34	\$.00	\$.08			\$.38
Reinvestment Volume Index	9.03%	1.68%	50.79%	5.56%	3.98%	2.56%	3.85%	6.38%	2.68%	1.28%	9.37%

Core Consumer & Commercial Lending Score	3.33	2.50	4.20	1.60	2.50	5.00	2.25	1.50	1.71	3.40	4.33
Community Development Score	1.67	2.55	3.50	3.17	3.67	3.50	2.00	2.40	0.14	0.43	3.83
Service/Responsiveness Score	2.50	4.00	2.00	2.00	2.50	4.50	2.00	3.00	2.25	0.67	3.50
Overall Reinvestment Quality Score	2.50	3.02	3.23	2.26	2.89	4.33	2.08	2.30	1.37	1.50	3.89



WHOLESALE BANKS				
	The Bank of NY Mellon*	Deutsche Bank	Morgan Stanley**	Goldman Sachs
Total Deposits NYC (b)	\$119.07	\$30.26	\$13.74	\$65.38
Multifamily Community Development Lending (m)	\$155.53	\$126.23	\$99.71	\$160.50
Community Development Lending (m)	\$105.35	\$41.00	\$15.41	\$76.22
Small Business Lending in LMI tracts (m)				
CRA Qualified Investments (m)				
Home Purchase Loans to LMI borrowers (m)				
Refinance Loans to LMI (m)				
CRA Eligible Grants in NYC (m)		\$5.26	\$7.54	\$20.62
Reinvestment Volume Index	0.22%	0.57%	0.89%	0.39%

Core Consumer & Commercial Lending Score	1.00	3.18	2.38	2.27
Community Development Score	2.00	4.00	4.00	4.00
Service/Responsiveness Score	1.50	3.59	3.19	3.14

