2018 REINVESTMENT QUANTITY 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 loans; & 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, banking, staffing, responsiveness/innovation for wholesale
- 2. Community Development: % of lending and investments to nonprofits, to CDC's, and for affordable housing, % of grants to neighborhoodbased 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 development loans

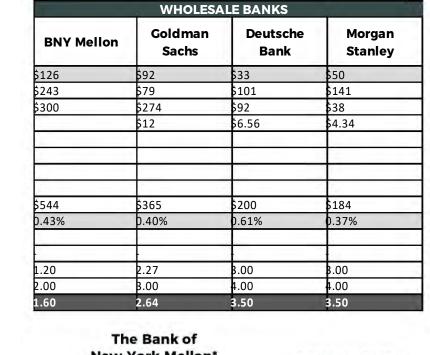
PIE CHART KEY:



* Indicates incomplete data for the bank

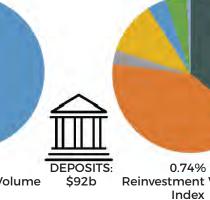
	RETAIL BANKS with Greater than \$50 Billion assets								
	JPMorgan Chase	HSBC*	Citibank	Bank of America	Capital One	TD Bank	Wells Fargo*	Santander	M&T
Total Deposits NYC (b)	\$530	\$99	\$92	\$65	\$26	\$20	\$18	\$9.94	\$3.71
Community Development Lending (m)	\$195		\$241	\$432	\$237	\$278		\$12	\$243
CRA Qualified Investments (m)	\$306		\$280	\$351	\$59	\$63		\$76	\$41
CRA Eligible Grants in NYC (m)	\$7.90		\$20	\$2.58	\$9.85	\$3.06		\$1.96	\$1.42
Multifamily Community Development Lending (m)	\$146		\$74	\$0.00	\$495	\$7.80		\$260	\$0.00
Small Business Lending in LMI tracts (m)	\$164	\$18	\$28	\$32	\$29	\$33	\$16	\$16	\$2.00
Home Purchase Loans to LMI borrowers (m)	\$77	\$3.80	\$29	\$6.80	\$5.89	\$3.77	\$27	\$5.55	\$13
Refinance Loans to LMI (m)	\$20	\$0.83	\$5.22	\$2.75	\$1.86	\$2.74	\$11	\$1.94	\$1.34
Total Reinvestment (m)	\$916	\$22.54	\$676	\$827	\$837	\$392	\$54	\$374	\$301
Reinvestment Index	0.17%	0.02%	0.74%	1.27%	3.20%	1.97%	0.30%	3.76%	8.12%
Core Consumer & Commercial Lending Score	3.20	2.00	2.33	1.67	4.60	3.67	1.11	3.20	3.20
Community Development score	3.00	0.14	2.67	1.75	3.67	2.83	0.14	2.67	3.67
Service/Responsiveness Score	3.50	2.75	3.50	3.50	2.00	3.00	1.25	2.00	3.00
Overall Reinvestment Quality Score	3.23	1.63	2.83	2.31	3.42	3.17	0.83	2.62	3.29

	Now York			RETAIL BANKS with Fewer than \$50 Billion Assets						
Signature	New York Community Bank	Apple Bank	Popular Community	Sterling	Dime	Ridgewood	Valley National	BankUnited	Flushing	Emigrant
\$26.19	\$10.43	\$7.47	\$4.20	\$5.82	\$3.54	\$2.87	\$2.38	\$4.30	\$1.69	\$.58
\$548	\$153	\$0.00		\$108	\$0.00	\$2.90	\$58	\$3.06	\$8.48	\$8.88
	\$0.00	\$0.00		\$47	\$8.30	\$7.76	\$2.89	\$40	\$6.27	
	\$1.61	\$0.15		\$0.23	\$0.29	\$0.09	\$0.24	\$0.29	\$0.09	
\$712	\$1122	\$37		\$119	\$30	\$200	\$6.10	\$9.40	\$160	
\$57	\$22	\$0.00	\$1.10	\$9.81	\$0.25	\$0.00	\$22	\$3.18	\$19	\$4.34
\$0.00	\$0.48	\$0.00	\$0.20	\$1.97	\$0.00	\$0.48	\$0.94	\$0.20	\$0.00	\$0.36
\$0.00	\$0.47	\$0.00	\$0.32	\$1.39	\$0.00	\$0.44	\$0.14	\$0.00	\$0.00	\$0.12
\$1420	\$1300	\$36.95	\$2	\$287	\$39	\$212	\$90	\$56	\$194	\$14
5.42%	12.46%	0.49%	0.04%	4.93%	1.11%	7.38%	3.79%	1.30%	11%	2.35%
3.00	3.80	1.00	2.00	3.80	1.00	2.75	1.20	1.67	4.33	3.00
2.09	1.83	1.83	0.14	3.42	2.33	3.67	3.67	3.33	1.82	0.14
2.00	3.50	4.50	3.75	3.00	3.50	3.00	2.50	1.50	3.75	0.67
2.47	3.04	2.44	1.96	3.41	2.28	3.14	2.46	2.17	3.30	1.27



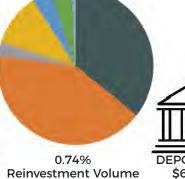




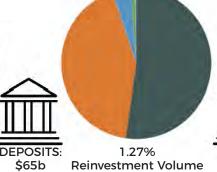


Overall Reinvestment

Quality Score



Citibank

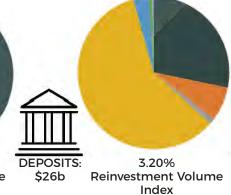


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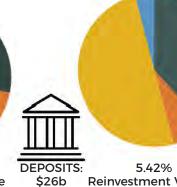
2.31

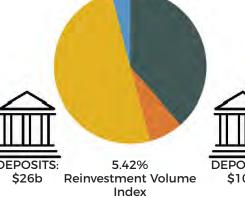
Quality Score

Bank of America

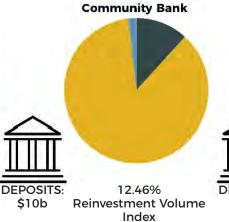


Capital One



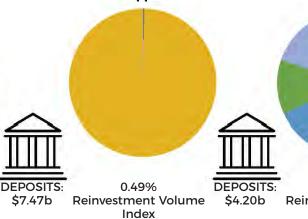


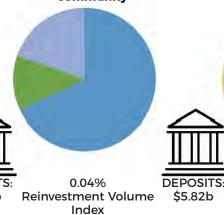
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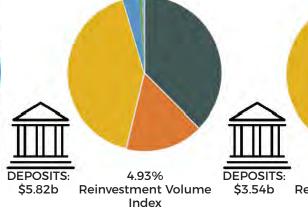


New York







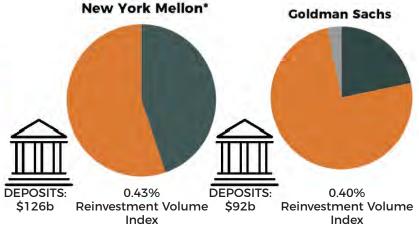


Sterling



2.28

Quality Score





TD Bank

Index

Overall Reinvestment Quality Score

Index

2.83 **Overall Reinvestment** Quality Score

Overall Reinvestment

Overall Reinvestment Quality Score

2.47 **Overall Reinvestment** Quality Score

3.04 **Overall Reinvestment** Quality Score

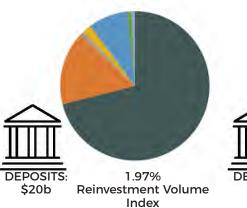
Overall Reinvestment Quality Score

Overall Reinvestment Quality Score

Overall Reinvestment Overall Reinvestment Quality Score

Overall Reinvestment Quality Score

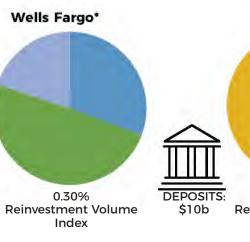


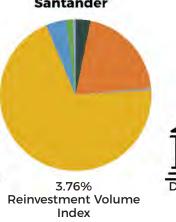


3.17

Quality Score



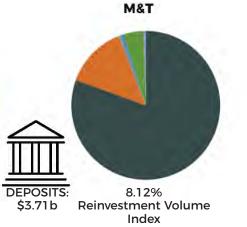




2.62

Overall Reinvestment

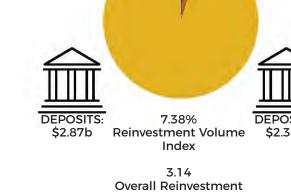
Quality Score



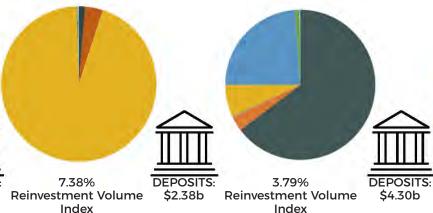
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Overall Reinvestment

Quality Score



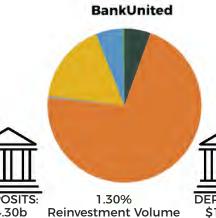
Quality Score



Overall Reinvestment

Quality Score

Valley National

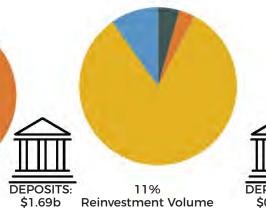


Index

2.17

Overall Reinvestment

Quality Score



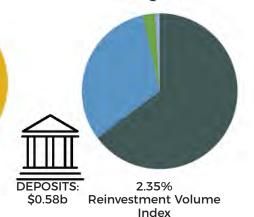
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3.30

Overall Reinvestment

Quality Score

Flushing'

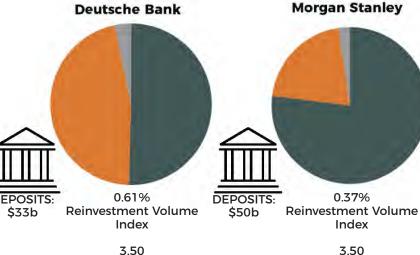


Emigrant

1.27

Overall Reinvestment

Quality Score



CRA-Eligible Grants

Overall Reinvestment Quality Score

3.50 Overall Reinvestment Quality Score