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 14% in 2016, reaching \$1.22 trillion. Reinvestment increased 21%; core consumer and commercial lending increased 12%, while community development reinvestment increased 28%. Eleven banks reinvested over 5% of their local deposits, up from nine in 2015. Multifamily lending declined overall from 2015, but lending in LMI tracts is above 2014 levels. We remain concerned about the quality of lending in some cases. The number of loans to lower-income New Yorkers to purchase homes declined 10% and is still below 2012 levels. Small business loans declined slightly, but lending in LMI tracts increased. Grant-making increased in 2016 after a few years of decline. The distribution of grant dollars is unequal, resulting in larger grants to fewer organizations, particularly in some of the larger banks. Grant-making to neighborhood-based organizations increased once again in 2016, but the dollar amount is still below 2013 levels.

The chart illustrates this year's trends. Banks are ordered by local deposit size within their categories. Under each bank, the left column details the number, dollar amount or percent of a given activity in 2016. The right column depicts whether a bank increased or decreased its commitment between 2015 and 2016. The far right columns summarize how all banks serving New York City performed over this two-year period.

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:

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DECREASE IN ACTIVITY

- # NUMBER
- \$ DOLLAR AMOUNT
- % PERCENTAGE
- S SCORE

	RETAIL BANKS with Greater than \$50 Billion assets WHOLESALE BANKS	
		Vedian 2015 2016 % chng
	Der le	
Deposits/Assets (b) \$ Assets (June 30)	\$2051 4.0% \$1658 3.2% \$1366 2.2% \$206 8.2% \$279 9.2% \$256 8.8% \$1699 9.4% \$123 28% \$84.97 0.34% \$49.23 0.90% \$36.55 22% \$14.92 -1.9% \$13.05 13% \$12.88 9.4% \$8.22 10% \$5.31 3.5% \$6.46 7.9% \$5.54 20% \$5.99 12% \$29 -6.7% \$5.317 -2.8% \$46.60 49% \$161 31%	\$8045 \$8488 5.5% \$
\$ Assets Bank Holding Company (June 30)	\$2198 3.0% \$1680 3.1% \$1366 2.1% \$206 8.2% \$382 9.6% \$275 9.1% \$173 889% \$125 27% \$9.2 0.13% \$125 27% \$9.2 0.13% \$12.8 9.4% \$37.5 1.2% \$14.9 -1.9% \$13.05 1.3% \$12.8 9.4% \$37.2 1.2% \$5.31 3.5% \$6.47 8.0% \$5.54 2.0% \$5.9 1.2% \$5.9 1.2% \$325.5% \$53.49 -2.8% \$182 1.5% \$161 31% \$161	\$8556 \$7452 -13% \$
Total Deposits NYC Branches	\$489 12% \$65 2.4% \$10 3.4% \$26.79 -0.5% \$1.84 12% \$5.7 2.69 5.9	\$1072 \$1224 14% \$
# Total NYC Branches		1433 1415 -1.3% #
% Branches in LMI / LI Census tracts	36%/14% 35%/15% 33%/9.5% 33%/9.5% 33%/7.8% 24%/5.9% 19%/4.8% 17%/0.0% 22%/19% 40%/20% 32%/3.2% 14%/14% 43%/19% 62%/24% 0%/0% 56%/5.6% 38%/19% Image: Comparison of the compariso	465 464 -0.2% %
Score: % in LMI / LI Census Tracts Banking Score	3/5 3/5 3/5 3/3 1/1 1/1 1/1 1/1 1/1 1/1 1/1 5/1 5/1 1/1 5/1 3/5 6/1 6/1 6/1 5/1 1/1 5/1 3/5 6/1 6/1 6/1 6/1 5/1 1/1 5/1 3/5 6/1 6	32%/8.5% 31%/9.6% S
nd Score: Banking Score	And the second	S
its Staffing # Total CD Staff Serving NYC	131 -6.4% 73 0.0% 31 3.3% 6 50% 2 0% 8 0% 6 1 4 300% 9 0% 5 0% 6 33% 26 -3.7%	395 407 3.0% #
DN. % CD Staff in NY	131 -6.4/v 7.3 0.0/v 3.1 3.3% 6 50% 6 10 6.3 10 6.3 10% 10% 1	
OC S Score % Staff located in NYC	1 3 5 0 3 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0	S
201 Multifamily (MF) Lending (m)	3 3 3 3 3 3 3 3 3 3 1 5 5 3	0 0 0.0% <mark>S</mark>
/er # # Loans		4210 3373 -19.9% #
in S Amount Loaned	\$256 -2.4% \$3.30 -8.5% \$5.38 -1.3.6% \$9.7 \$7.4 \$1.6%	\$21388 \$16441 -23.1% \$
# # Loans in LMI tracts % % Lending in LMI tracts (# / \$)	450 380 0 -1000 12 0.000 13 870 5 15 10	2306 2089 -9.4% # 54%/49% 52%/51% %
bVe S Score: % Lending in LMI tracts (# / \$) he # ME CD Lending (#)	3/3 /- 5/3 1/1 3/3 5/5 1/1 3/3 5/3 3/3 0	S
III H # MF CD Lending (#) OPCT % % MF CD Loans (# / \$)	67 -1.5% 0 -1.00.% 14 16.7% 12 647% 0 -1.00% 16 16 16 16 <th>1012 999 -1.3% # 30%/29% 30%/33% %</th>	1012 999 -1.3% # 30%/29% 30%/33% %
to S Score: % CD MF Loans (# / \$)	1/1 -/- 5/5 -/- 5/5 1/1 0/- 3/3 5/3 1/1 1/1 5/5 3/1 0/- I	
till Mortgage Lending (m)	HP Ref HP <th< th=""><th></th></th<>	
Home Purchase (HP) / Refinance (Refi) Loans (#) S Home Purchase / Refinance Loans (\$)	<tb> 3 767 / 158 8.8 188 104 / 50 198 104 / 50 198 248 / 105 1.08 249 / 105 1.08 249 / 105 1.08 1.08 1.08</tb>	14288/5847 14226/6133 -0.40% 4.9% # \$8604/\$2909 \$9150/\$3311 6.3% 14% \$
Home Purchase / Refi Loans to LMI (#)	c c c c c c c c c c c c c c c c c	1250/512 1122/505 -10% -1.4% #
% Home Purchase to LMI (# / \$)	10%/3.1% 5.3%/1.1% 8.3%/2.2% 11%/2.4% 16%/5.2% 7.6%/1.6% 4.7%/1.1% 21%/1.3% 10%/2.4% 0.0%/0.0% 0.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0%/0% 7.1%/2.1% -/- 0 0 -/- 0	13%/15% 10%/3.3% %
Score: % Home Purchase to LMI (# / \$) GCY % Refinance to LMI (# / \$)	3/5 1/1 3/3 3/5 5/5 1/1 1/1 5/5 3/3 5/5 1/1 -/- 3/3 5/5 1/1 1/1 5/5 3/3 5/5 1/1 -/- 3/3 5/5 3/3 -/- -/- 1/1 5/3 -/- -/- 1/1 5/3 -/- -/- 1/1 5/3 -/- -/- 1/1 5/3 -/- -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 -/- 1/1 5/3 <th>11%/4.7% 15%/6.7% %</th>	11%/4.7% 15%/6.7% %
rly S Score: % Refinance to LMI (# / \$)	5/5 1/1 3/3 5/5 5/5 3/1 3/3 5/5 3/3 5/5 -/- 3/1 1/1 -/- 1/1 5/5 -/- 0	S
ng Small Business Lending (m)	1212 90% 7678 12% 11900 -4.7% 1538 -35% 16020 -2.8% 1214 -51% 1921 -13% 99 -7.5% 224 -24% 97 162% 118 44% 137 0% 24 26% 97 -42% 30 114% 0 0% 16 -27% 0 0% 24 60% 32 from 0 61 6000% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44413 42442 -4.4% #
Iar * Amt Loaned	110 500 1	\$834 \$914 9.5% \$
# # Loans in LMI tracts	342 90% 309 18% 438	16461 16461 0% # 37%/35% 37%/35% %
% loans in LMI tracts (# / \$) S Score % loans in LMI tracts (# / \$)	28%/3% 40%/31% 37%/29% 28%/27% 44%/37% 30%/27% 26%/24% 17%/21% 35%/37% 51%/63% -/- 50%/16% -/- 38%/43% 56%/55% 39%/40% -/- -/- -/- 38%/43% 56%/55% 39%/40% -/-	37%/35% 37%/35% %
KS CD Lending (m)		
eir # # Loans	32 -110 23 -8.00 43 26.50 40 9.00 9	<u>446</u> 521 17% #
OT Amount Loaned Amount Loaned to Nonprofits (NFP)	\$358 16% \$139 39% \$101 91% <t< th=""><th>\$1042 \$1295 24% \$</th></t<>	\$1042 \$1295 24% \$
% Loaned to NFPs (# / \$)		/ 43% 47%/39% 54%/43% %
S Score % Loans to NFP (# / \$) Or S Amount Loaned to CDCs (NFP)	5/3 5/3 0/- 1/3 5/5 0/- 1/1 5/5 5/5 1/1 1/1 5/5 0/- 1/1 1/1 1	\$111 \$97.43 -12% \$
15 % % Loaned to CDC's (# /\$)	1/2 1/2 <th></th>	
ZC Score % CD lending to CDC's (# / \$)	····································	\$1803 \$2662 47.7% \$
\$ Amount Loaned for Aff. Hsg (\$) % Loaned for Aff. Hsg (# / \$)		\$1803 \$2662 47.7% \$ /73% 40%/46% 37%/42% %
S Score: % Loaned for Aff. Hsg (# / \$)	3/1 3/3 5/5 0/- 5/3 1/1 0/- 1/1 5/5 5/3 1/1 0/- 1/1 0/- 3/3 1/3	S
THE CRA-Eligible Investments (m)	34 79% 80 -12% 36 29% 11 -35% 4 -43% 2 -33% 45 1400% 0 -10% 8 0% 1 1 from 0 2 -60% 6 -40% 11 10%	230 265 15% #
eS. \$ Amount Invested	\$547 91% \$384 115% \$326 -28% (5) 4 (\$1852 \$2184 18% \$
Amount Invested to NFPs	164 70.00 -28% 124.05 8.2% 14.8% 19.82 44% 10 10.0	\$454 \$458 0.9% \$
% % Invested to NFPs (# / \$) S Score: % Invested to NFPs (# / \$)	8.8%/19% 6.3%/18% 28%/38% -/- 82%/73% 50%/28% -/- 0%/0% -/- 0%/0% -/- 0%/0% -/- 0%/0% -/- 100%/100% 9.1%/9.2% 100%	%/100% 27%/22% 21%/22% %
Philanthropy (m)		
# CRA Eligible Grants in NYC (#)	24 35 45 64 <th< th=""><th>1748 1812 3.7% #</th></th<>	1748 1812 3.7% #
 \$ CRA Eligible Grants in NYC (\$) \$ NBO Grants (\$) 	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$64.89 \$70.15 8.1% \$ \$11.38 \$11.80 3.6% \$
% to NBO (#/\$)	17%/18% <	/ 20% 45%/42% 47%/40% %
S Score % to NBO (#/\$)	Image: Serie Seri	S S 3% 0.0131% 0.0128% -2.7% %
% Grants to Deposits S Score % Grants to Deposits	0.002% 26 ³ 0.01% -10 ⁶ 0.01% -33 ⁶ 0.11% -10 ⁶ 0.01% -10 ⁶	3% 0.0131% 0.0128% -2.7% % S
REINVESTMENT INDEXES (m)		
S Overall Reinvestment Overall Reinvestment Index	1244 416 571 656 \$177 316 \$34 -146 \$516 986 \$528 -186 \$114 \$124 \$16 \$177 \$16 \$177 \$16 \$178 \$16 \$16	\$10.86 \$13.09 21% \$ 4.83% 4.29% %
S Core / CD / Service Score	1/2 1/2 <th>4.2370 %</th>	4.2370 %
S Overall Reinvestment Quality Score	2.73 2.83 3.88 2.19 3.70 2.37 1.13 2.98 2.60 2.79 2.80 3.14 1.60 2.72 2.03 1.50 3.68 3.39 2.36	S
