HOW WELL ARE NYC'S BANKS SERVING OUR COMMUNITIES?

Banks in New York City continued to expand their deposit base; local deposits were up 22% in 2011, but reinvestment did not keep pace. Bank reinvestment increased overall, with large increases in multifamily lending, smaller increases in small business lending, while 1-4 family lending largely declined. Community development lending and investments decreased, but comparing two-year averages shows a longer term trends of increasing investment.

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 2011. The right column depicts whether a bank increased or decreased its commitment between 2010 and 2011. 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. The quality score is on a scale of 0 to 5 (5 is the highest).

DECREASE IN ACTIVITY

INCREASE IN ACTIVITY

NUMBER

$ DOLLAR AMOUNT

% PERCENTAGE

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