

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 & 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. Scores range from 0 (low) to 5 (high).

1. Service / Responsiveness: Branching, staffing, responsiveness, and innovation

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

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

	COMMERCIAL BANKS										
	JPMorgan Chase	Bank of America	HSBC	Citibank	Capital One	TD Bank	Wells Fargo	Signature*	Popular Community Bank	M&T Bank	Valley National*
Total Deposits NYC (b)	\$317.86	\$53.01	\$47.39	\$46.76	\$19.62	\$11.11	\$10.94	\$8.05	\$2.86	\$2.30	\$1.68
Multifamily Lending in LMI tracts (m)	\$605.00	\$16.60	\$0.00	\$0.00	\$1275.90	\$19.14	\$470.20	\$774.63	\$28.18	\$38.32	\$0.38
Community Development Lending (m)	\$328.00	\$114.00	\$96.84	\$719.46	\$176.60	\$30.38	\$18.78	\$210.34	\$32.96	\$72.87	\$22.29
Small Business Lending in LMI tracts (m)	\$23.50	\$14.37	\$54.25	\$16.85	\$10.32	\$6.72	\$16.26	\$9.15	\$0.75	\$0.76	\$7.13
CRA Qualified Investments (m)	\$140.00	\$80.30	\$74.60	\$279.53	\$33.80	\$93.87	\$116.88	\$0.00	\$0.00	\$3.95	\$0.00
Home Purchase Loans to LMI borrowers (m)	\$44.81	\$22.30	\$25.86	\$37.56	\$3.62	\$1.75	\$63.70	\$0.19	\$0.04	\$4.82	\$1.09
Refinance Loans to LMI (m)	\$99.42	\$9.37	\$10.52	\$43.05	\$1.94	\$3.58	\$40.78	\$0.00	\$0.40	\$1.72	\$0.34
CRA Eligible Grants in NYC (m)	\$13.56	\$3.80	\$1.53	\$8.27	\$4.07	\$1.53	\$4.13	\$0.00	\$0.13	\$0.66	\$0.05
Reinvestment Volume Index	0.39%	0.49%	0.56%	2.36%	7.68%	1.41%	6.68%	12.35%	2.19%	5.36%	1.86%

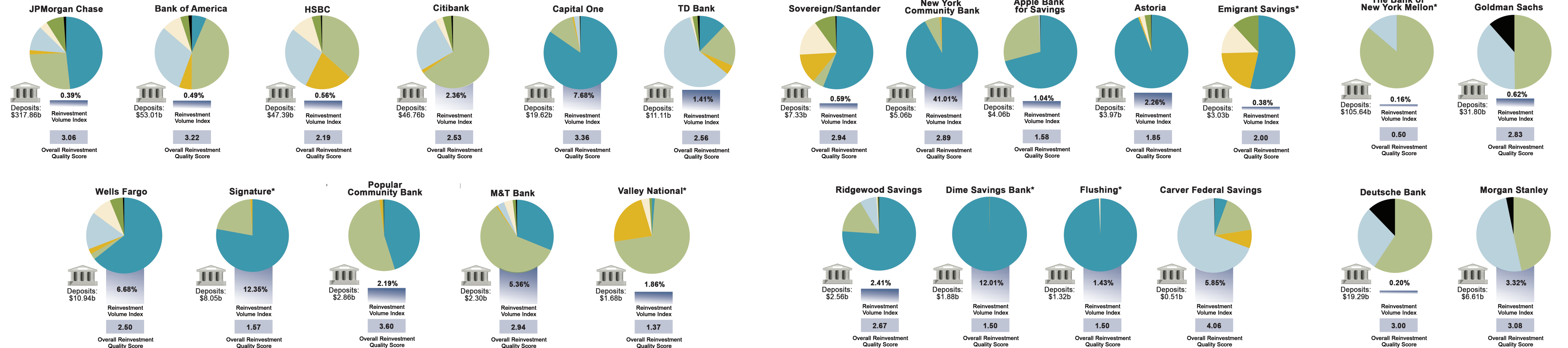
Core Consumer & Commercial Lending Score	3.50	2.00	2.75	2.25	4.75	2.00	2.00	3.00	4.50	2.50	2.25
Community Development Score	2.67	3.67	2.33	2.33	3.33	3.67	4.00	0.20	1.80	3.33	0.60
Service/Responsiveness Score	3.00	4.00	1.50	3.00	2.00	2.00	1.50	1.50	4.50	3.00	1.25
Overall Reinvestment Quality Score	3.06	3.22	2.19	2.53	3.36	2.56	2.50	1.57	3.60	2.94	1.37

	SAVINGS BANKS								
	Sovereign/Santander	New York Community Bank	Apple Bank for Savings	Astoria Federal Savings	Emigrant Savings*	Ridgewood Savings	Dime Savings Bank*	Flushing*	Carver Federal Savings
Total Deposits NYC (b)	\$7.33	\$5.06	\$4.06	\$3.97	\$3.03	\$2.56	\$1.88	\$1.32	\$0.51
Multifamily Lending in LMI tracts (m)	\$24.00	\$1910.08	\$30.00	\$84.38	\$6.21	\$47.00	\$225.38	\$18.78	\$1.68
Community Development Lending (m)	\$2.10	\$139.51	\$12.00	\$0.10		\$9.50			\$5.07
Small Business Lending in LMI tracts (m)	\$5.71	\$17.81	\$0.00	\$0.59	\$2.44	\$0.00	\$0.00	\$0.00	\$2.42
CRA Qualified Investments (m)	\$0.00	\$3.95	\$0.25	\$0.00		\$4.50			\$20.75
Home Purchase Loans to LMI borrowers (m)	\$6.81	\$0.76	\$0.00	\$2.00	\$1.57	\$0.35	\$0.00	\$0.13	\$0.00
Refinance Loans to LMI (m)	\$4.06	\$1.78	\$0.03	\$2.51	\$1.37	\$0.29	\$0.31	\$0.00	\$0.00
CRA Eligible Grants in NYC (m)	\$0.21	\$1.29	\$0.08	\$0.19		\$0.17			\$0.05
Reinvestment Volume Index	0.59%	41.01%	1.04%	2.26%	0.38%	2.41%	12.01%	1.43%	5.85%

Core Consumer & Commercial Lending Score	4.00	4.00	1.00	2.25	4.00	1.33	3.00	3.00	5.00
Community Development Score	2.33	3.67	1.00	1.80	0.00	3.67	0.00	0.00	2.67
Service/Responsiveness Score	2.50	1.00	2.75	1.50	2.00	3.00	1.50	1.50	4.50
Overall Reinvestment Quality Score	2.94	2.89	1.58	1.85	2.00	2.67	1.50	1.50	4.06

WHOLESALE BANKS				
The Bank of NY Mellon*	Goldman Sachs	Deutsche Bank	Morgan Stanley	
Total Deposits NYC (b)	\$105.64	\$31.80	\$19.29	\$6.61
Multifamily Lending in LMI tracts (m)	\$144.00	\$97.61	\$22.90	\$102.00
Community Development Lending (m)	\$23.00	\$75.84	\$11.00	\$110.28
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)		\$22.64	\$4.70	\$7.05
Reinvestment Volume Index	0.16%	0.62%	0.20%	3.32%

<i>(Not applicable)</i>				
Core Consumer & Commercial Lending Score	0.00	3.67	2.00	2.17
Community Development Score	1.00	2.00	4.00	4.00
Service/Responsiveness Score	0.50	2.83	3.00	3.08



*Indicates incomplete data for the bank.