

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 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 development loans

PIE CHART KEY:

- Multifamily Community Devt Lending
- Refinance Lending to LMI Borrowers
- CRA-Qualified Investments
- Community Development Lending
- Small Business Lending in LMI Tracts
- Home Purchase Lending to LMI Borrowers
- CRA-Eligible Grants

* 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	

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	\$5.58
\$548	\$153	\$0.00		\$108	\$0.00	\$2.90	\$58	\$3.06	\$8.48	\$8.88
\$103	\$0.00	\$0.00		\$47	\$8.30	\$7.76	\$2.89	\$40	\$6.27	\$38
	\$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%	0.04%	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	0.14	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

WHOLESALE BANKS				
BNY Mellon	Goldman Sachs	Deutsche Bank	Morgan Stanley	
\$126	\$92	\$33	\$50	
\$243	\$79	\$101	\$141	
\$300	\$274	\$92	\$38	
	\$12	\$6.56	\$4.34	
\$544	\$365	\$200	\$184	
0.43%	0.40%	0.61%	0.37%	
1.20	2.27	3.00	3.00	
2.00	3.00	4.00	4.00	
1.60	2.64	3.50	3.50	

