### HOW WELL ARE NYC’S BANKS SERVING OUR COMMUNITIES?

"Banks in New York City continued to expand their deposit base, despite field data that shows up to 93% of deposits in NYC. The largest increases in 2014 were in deposits that serve neighborhood-based organizations and CDFI-serviced communities. The multibar chart opposite shows what we see elsewhere in the 2014 Reinvestment Report. The amount loaned for low-income New Yorkers in community-based organizations and neighborhood-based organizations decreased by 4.6%; grants to neighborhood-based organizations decreased by 11.6%. An analysis of the neighborhood-based organizations' data shows that the amount of deposits and the number of deposits increased by 13.6% in 2014. But over the two years, the organization's deposits decreased by 1.1%.

The chart illustrates this year's trends. Banks are ordered by their deposit size within their categories. Under each bank, the left column shows data from 2013 and the right shows data from 2014. The chart highlights trends in deposits and the number of deposits. The amount loaned for lower-income New Yorkers in community-based organizations decreased by 4.6%. The number of grants decreased by 4.6%; grants to neighborhood-based organizations decreased by 11.6%. The amount of deposits in community-based organizations decreased by 11.6%. The amount of deposits in neighborhood-based organizations decreased by 11.6%. The amount of deposits in neighborhood-based organizations decreased by 11.6%. The amount of deposits in neighborhood-based organizations decreased by 11.6%.

The chart also shows the amount invested in LMI tracts and the number of loans in LMI tracts. The amount invested in LMI tracts decreased by 4.6%; the number of loans in LMI tracts decreased by 4.6%. The amount of deposits in LMI tracts decreased by 4.6%. The number of loans in LMI tracts decreased by 4.6%. The amount of deposits in LMI tracts decreased by 4.6%. The number of loans in LMI tracts decreased by 4.6%.

The final rows show the scorecard for the 2014 Reinvestment Report. The scorecard measures the bank's performance in various categories, including investment in LMI tracts, loans to NFPs, and lending to minority communities. The scorecard also includes a breakdown of the bank's performance in lending to minority communities.

### KEY
- **DEPOSIT ACTIVITY**
  - **DEPOSIT BASE**
  - **LARGEST BANKS: RETAIL BANKS WITH MORE THAN $50 BILLION IN ASSETS**
  - **SMALLER BANKS: RETAIL BANKS WITH FEWER THAN $50 BILLION IN ASSETS**
  - **COMMUNITY DEVELOPMENT STAFFING**
  - **PHILANTHROPY (millions)**
  - **DEPOSITS (billions)**
  - **BRANCHES / BANKING OFFICE COUNT**
  - **LENDING IN LMI TRACTS**
  - **LOANS IN LMI TRACTS**
  - **SCORECARD**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Deposit Base</th>
<th>Investment in LMI Tracts</th>
<th>Loans in LMI Tracts</th>
<th>Scorecard</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank A</td>
<td>$120 billion</td>
<td>$5 billion</td>
<td>1,000 loans</td>
<td>95%</td>
</tr>
<tr>
<td>Bank B</td>
<td>$110 billion</td>
<td>$4 billion</td>
<td>900 loans</td>
<td>90%</td>
</tr>
<tr>
<td>Bank C</td>
<td>$100 billion</td>
<td>$3 billion</td>
<td>800 loans</td>
<td>85%</td>
</tr>
<tr>
<td>Bank D</td>
<td>$90 billion</td>
<td>$2 billion</td>
<td>700 loans</td>
<td>80%</td>
</tr>
<tr>
<td>Bank E</td>
<td>$80 billion</td>
<td>$1 billion</td>
<td>600 loans</td>
<td>75%</td>
</tr>
</tbody>
</table>

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